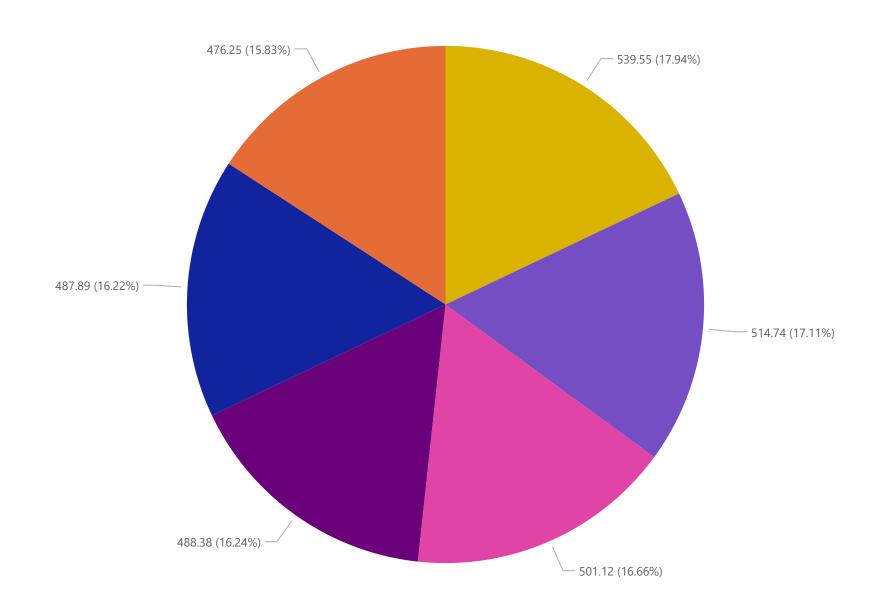
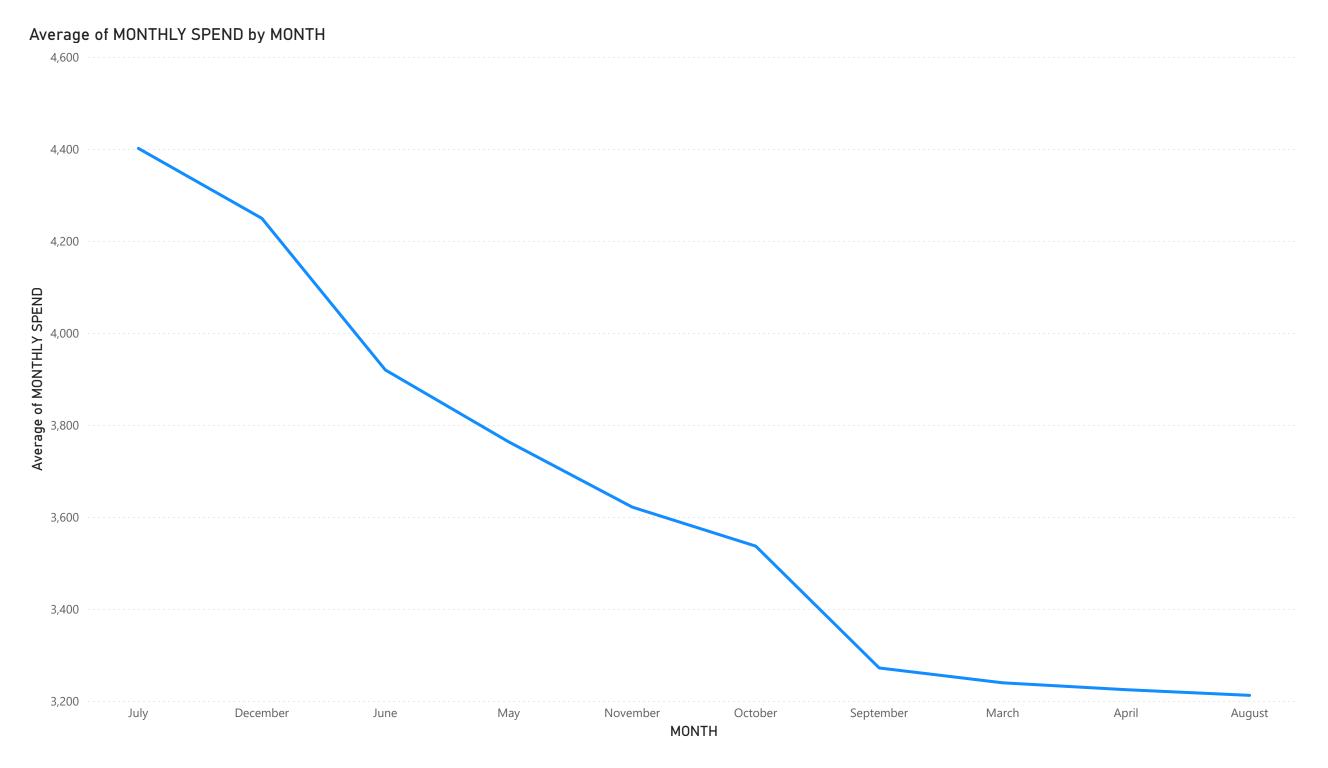


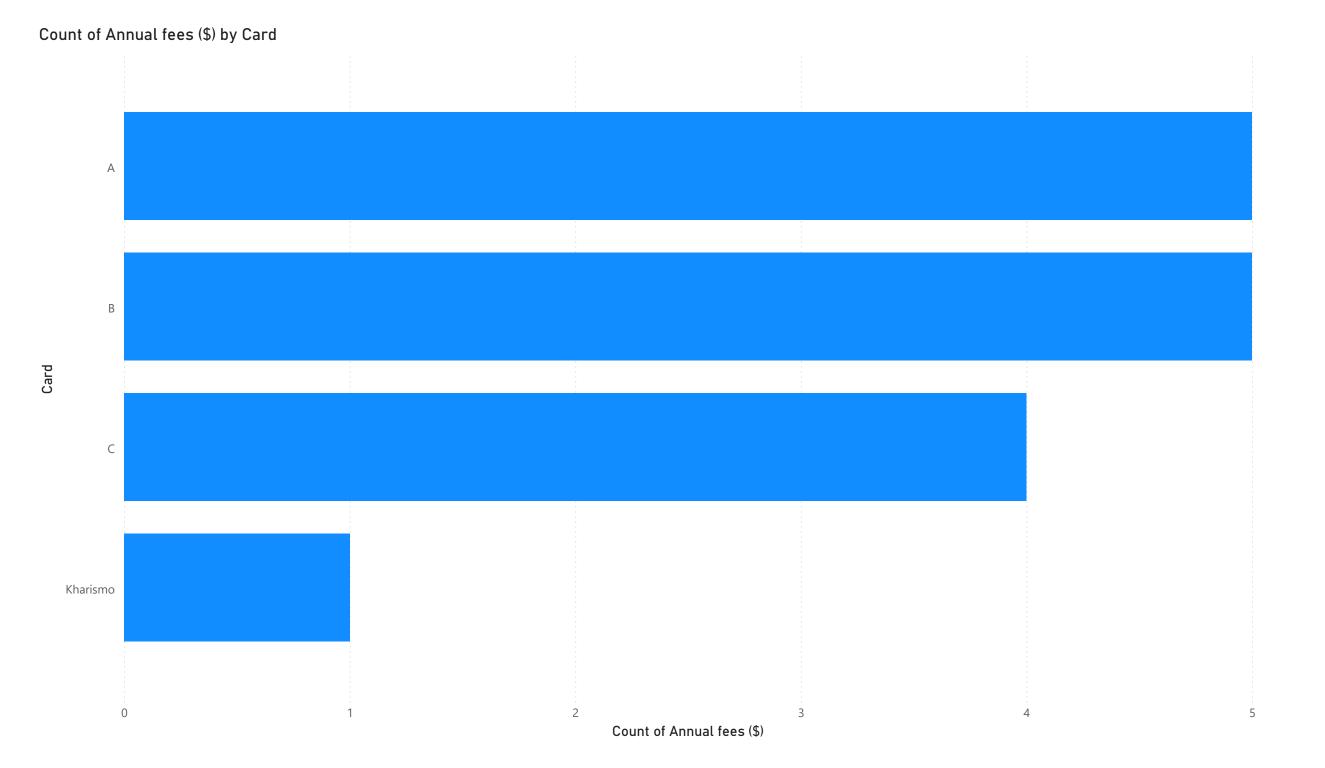
## **CUSTOMER MARITAL STATUS**

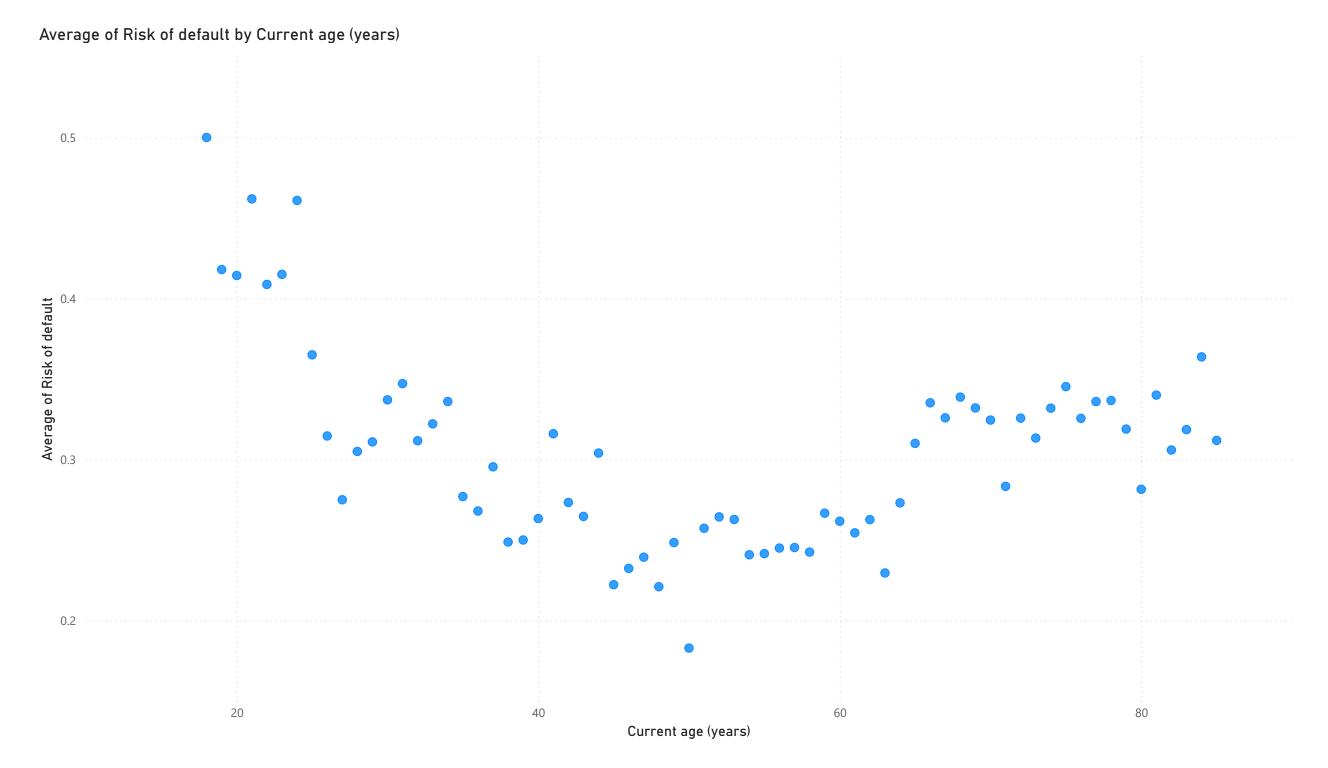


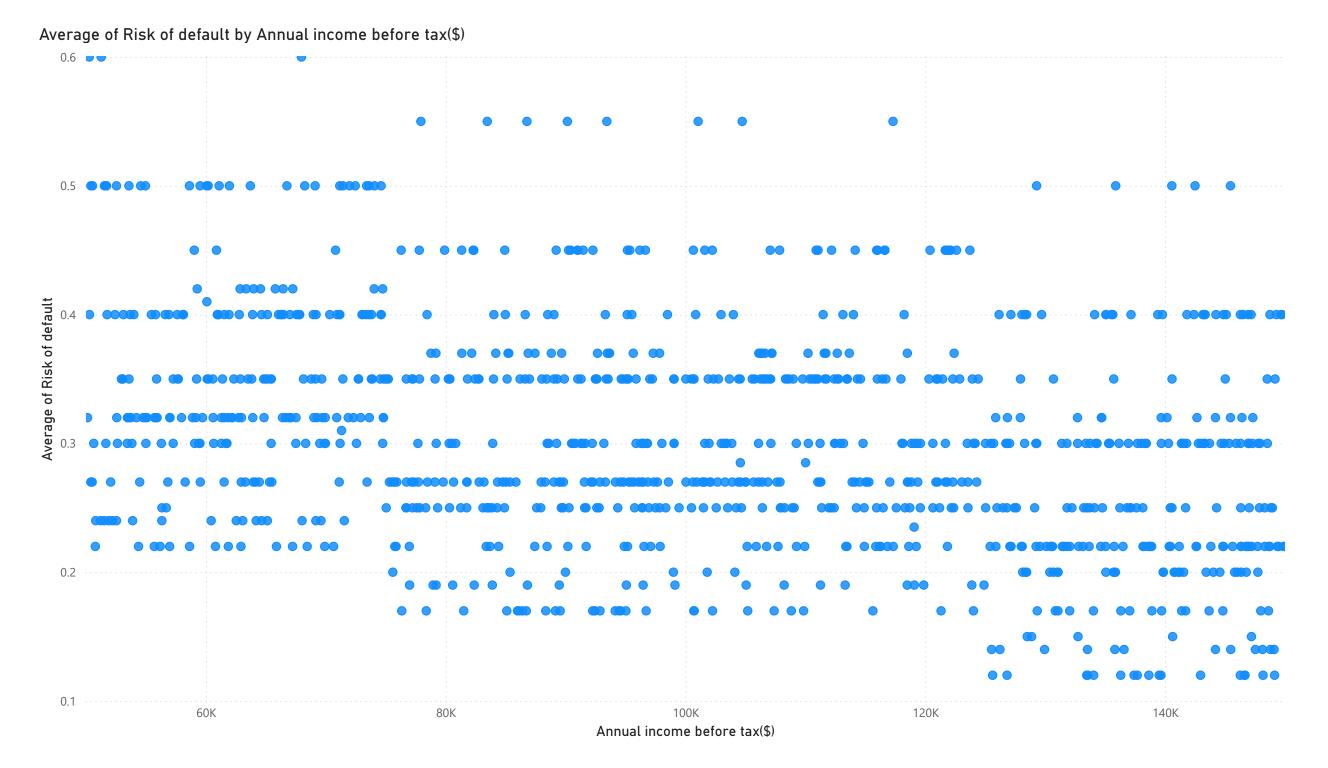
## **Marital status**

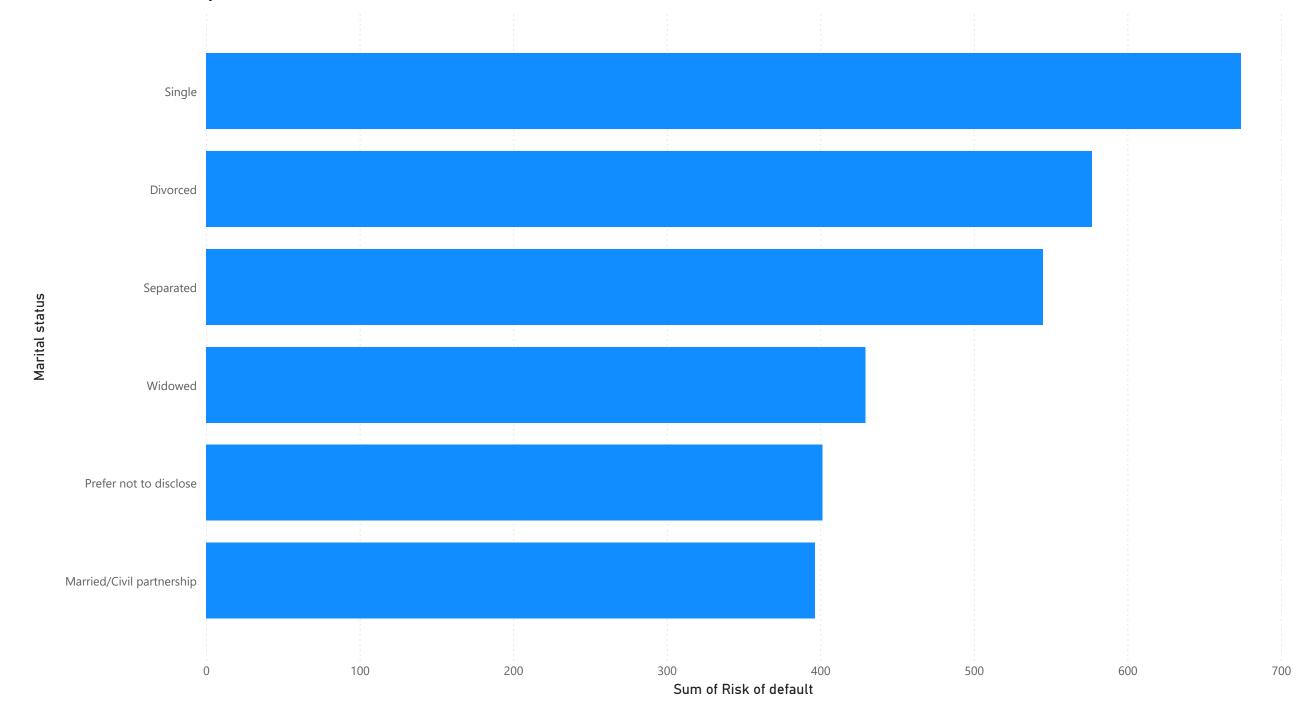
- Widowed
- Single
- Separated
- Prefer not to disclose
- Divorced
- Married/Civil partnership











## 1. Customer Spending Trends • Customers increase their spending during May, June, and July, with July reaching the highest peak. • Another spike occurs in December, likely due to holiday shopping. • This pattern suggests seasonal spending habits, which can be leveraged for targeted promotions. **\*** Actionable Insight: Kharismo can introduce seasonal offers in May-July & December to boost customer engagement. 2. Competitor Comparison • Annual Fees: Kharismo offers significantly lower fees compared to competitors, making it a cost-effective choice for customers. · Cash Withdrawal Charges: Both local and overseas cash withdrawal charges are among the lowest in the industry. **\*** Actionable Insight: Use this cost advantage in marketing campaigns to attract more customers. Consider premium benefits for high-spending customers while maintaining low fees. **▲ 3. Risk of Default Analysis** • Age Impact: Older customers have a slightly lower risk, but the difference is not drastic. • Income Impact: Higher-income customers tend to default less, confirming financial stability as a key factor. • Marital Status: Single customers have the highest risk of default, likely due to fewer financial obligations. **\*** Actionable Insight: ☑ Introduce risk-based credit policies to reduce defaults among single & low-income customers. Consider offering secured credit products or setting personalized spending limits.