**Customers Financial Data Analysis**

**Project Description:**

Analysing The Customers Financial Data Using Microsoft Excel for Data Collection, MS SQL Server for Database Management and Microsoft Power BI For Data Visualization to gain insights into their demographics, spending behaviours, and financial preferences.

# **Problem Statement:**

1. **Demographic Classification:**
   * Classify customers based on demographic data such as age group, gender, occupation, and other relevant attributes.
   * Provide insights into how these demographic factors influence customer behaviour and preferences.
2. **Average Income Utilization Percentage:**
   * Calculate the average income utilization percentage for customers, defined as the ratio of average spending to average income.
   * This metric will be key in assessing the likelihood of customers to use credit cards, with a higher utilization percentage indicating a greater likelihood.
3. **Spending Insights:**
   * Analyse where customers spend their money the most.
   * Assess the impact of factors such as occupation, gender, city, and age on spending patterns.
   * Use these insights to inform the design of relevant credit card features for specific target groups.
4. **Key Customer Segments:**
   * Identify and profile key customer segments that are likely to be the highest-value users of the new credit cards.
   * This includes understanding their demographics, spending behaviours, and financial preferences.
5. **Credit Card Feature Recommendations:**
   * Based on the data insights and secondary research, provide recommendations for key features to include in the new credit card.
   * The recommendations should aim to improve the likelihood of credit card usage among identified key segments.
6. **Additional Insights:**
   * Explore the data further to uncover any additional valuable insights.
   * Document any discrepancies found in the data and include them as considerations in the presentation.

**Approach:**

* Conduct data analysis to classify customers and calculate key metrics.
* Use statistical and analytical methods to identify spending patterns and segment customers.
* Perform secondary research to support feature recommendations.
* Present findings and recommendations clearly and concisely, highlighting key insights and any data discrepancies.

Filter Insights

* Total Customers in specific city
* Total Spends on specific category
* No of customers spending on Bills
* Customers income and spends relation at occupation