Project Overview:
Mitron Bank is gearing up to launch a brand-new set of credit cards. I delved into a dataset of 4000 customers

Key Takeaways:
1. Customer Preferences: Explored age groups and payment preferences crucial for tailoring the ideal credit card in our imaginary world.
2. Income Insights: Uncovered income details, discovering that Mumbai leads in earnings and IT employees are the highest earners.
3. Spending Patterns: Identified peak spending times and what customers spend on – vital for our imaginary bank's strategy.
4. Income Utilization: Discovered how people use their money, revealing that IT employees maximize their spending.

Learnings:
This project has been incredibly interesting! Here's a snapshot of my involvement:
• Worked on Customer Segmentation to understand diverse groups.
• Identified customer preferences and market trends.
• Assessed Risks associated with different customer segments.
• Explored Customer Acquisition Cost to optimize marketing strategies.

Mitron Bank Customers of Demographics

City: Bengaluru | Chennai | Delhi NCR | Hyderabad | Mumbai

Age_Groups: 21-24 | 25-34 | 35-45 | 45+

Total Customers	Female	Male
4000	1403	2597

Filter

Gender: All

Age Group: All

Month: All

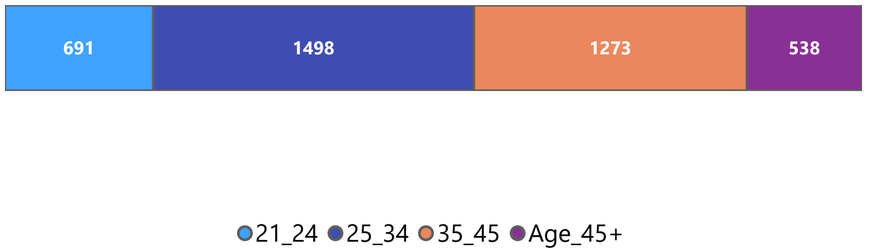
CTRL+click here to follow link

Marital Status: All

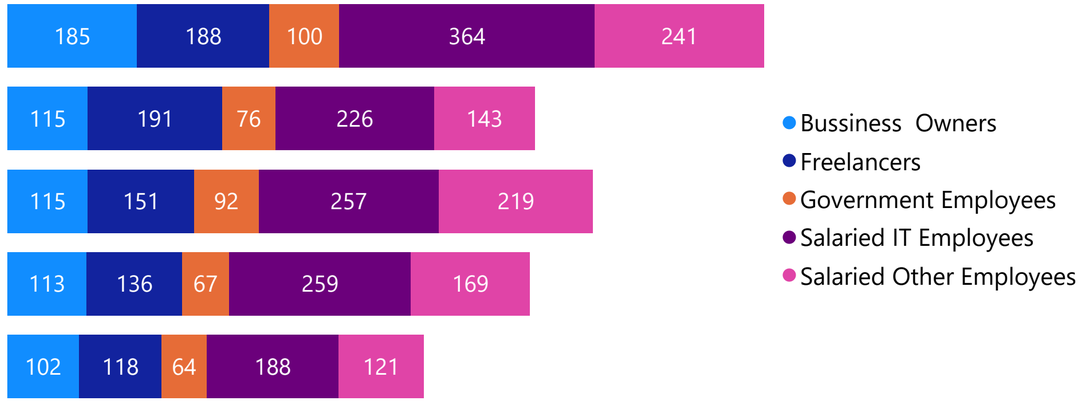
Occupation: All

Payment Type: All

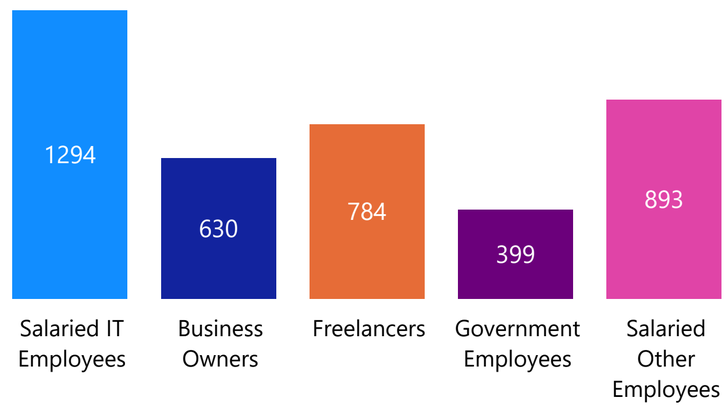
Customer Distribution Age Group



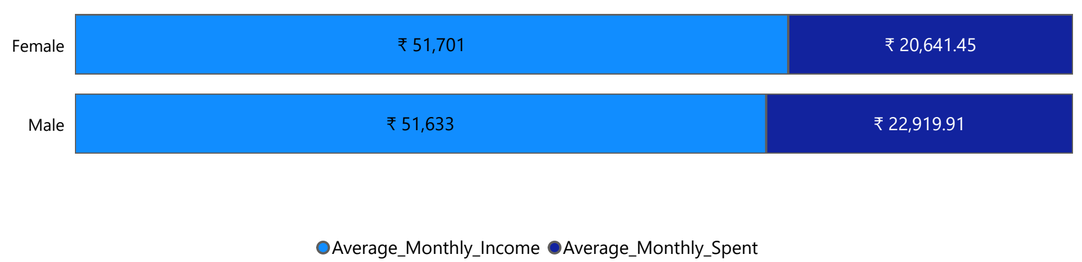
Customer Distribution by City & Occupation



Customer Distribution by Occupation



Average Monthly Income & Average Monthly Spent by gender



Mitron Bank Customers of Spending Behaviour Analysis

City: Bengaluru | Chennai | Delhi NCR | Hyderabad | Mumbai

Age_Group: 21-24 | 25-34 | 35-45 | 45+

Total Income	Total Amount Spend	Average Monthly Income	Average Monthly Spend	Average Income Utilization%
₹ 1,239.77M	₹ 530.90M	₹ 51.66K	₹ 22.12K	42.82%

Filter

Gender: All

Age Group: All

Month: All

Marital Status: All

Occupation: All

Payment Type: All

Average Income Utilization By Income

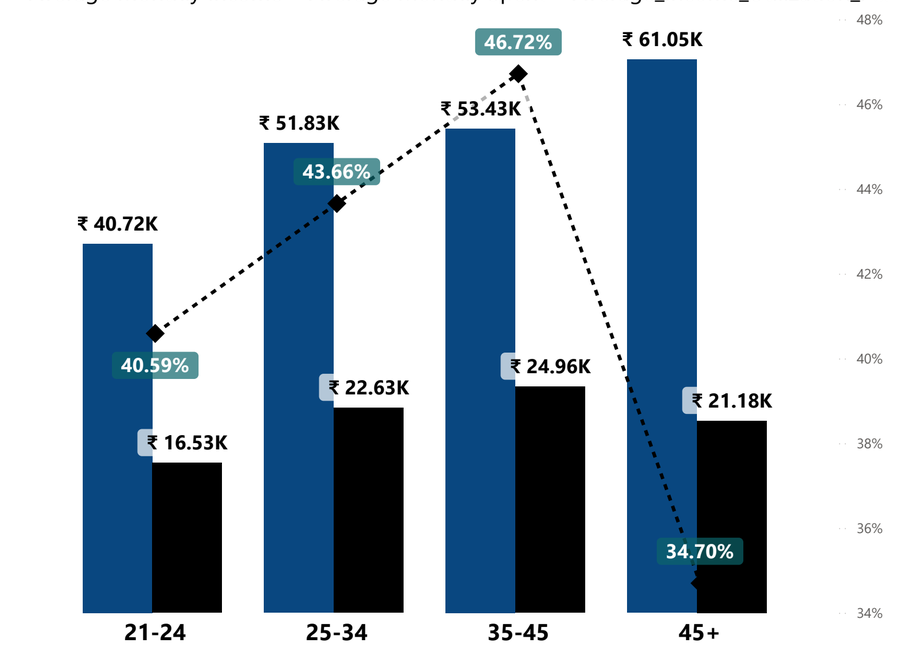
occupation	Average Monthly Income	Average Monthly Spent	Average Income Utilization Percentage
Business Owners	₹ 70.09K	₹ 23.28K	33.22%
Freelancers	₹ 35.06K	₹ 16.06K	45.80%
Government Employees	₹ 52.03K	₹ 15.09K	29.00%
Salaried IT Employees	₹ 61.50K	₹ 31.39K	51.04%
Salaried Other Employees	₹ 38.79K	₹ 16.33K	42.10%
Total	**₹ 51.66K**	**₹ 22.12K**	**42.82%**

Total Expense of Customer by Category

category	May	June	July	August	September	October	Total
Apparel	₹ 4.36M	₹ 5.09M	₹ 5.17M	₹ 6.48M	₹ 7.44M	₹ 5.51M	₹ 34.04M
Bills	₹ 13.45M	₹ 15.69M	₹ 15.87M	₹ 19.96M	₹ 22.90M	₹ 17.04M	₹ 104.91M
Electronics	₹ 10.23M	₹ 11.91M	₹ 12.13M	₹ 15.12M	₹ 17.35M	₹ 12.83M	₹ 79.56M
Entertainment	₹ 5.31M	₹ 6.15M	₹ 6.27M	₹ 7.86M	₹ 9.01M	₹ 6.70M	₹ 41.29M
Food	₹ 5.66M	₹ 6.58M	₹ 6.68M	₹ 8.40M	₹ 9.58M	₹ 7.12M	₹ 44.01M
Groceries	₹ 11.06M	₹ 12.93M	₹ 13.12M	₹ 16.37M	₹ 18.81M	₹ 14.01M	₹ 86.30M
Health & Wellness	₹ 8.39M	₹ 9.77M	₹ 9.99M	₹ 12.40M	₹ 14.39M	₹ 10.67M	₹ 65.60M
Others	₹ 2.05M	₹ 2.39M	₹ 2.43M	₹ 3.03M	₹ 3.49M	₹ 2.57M	₹ 15.96M
Travel	₹ 7.63M	₹ 8.82M	₹ 8.98M	₹ 11.25M	₹ 12.96M	₹ 9.58M	₹ 59.22M
Total	**₹ 68.14M**	**₹ 79.32M**	**₹ 80.62M**	**₹ 100.86M**	**₹ 115.93M**	**₹ 86.03M**	₹ 530.90M

Average Monthly Income And Average Monthly Spent & Customers

Age_group | City | Month



Mitron Bank Customers of Payment Mode Preference Analysis

City: Bengaluru | Chennai | Delhi NCR | Hyderabad | Mumbai

Age_Group: 21-24 | 25-34 | 35-45 | 45+

Filter

Gender: All

Age Group: All

Month: All

Marital Status: All

Occupation: All

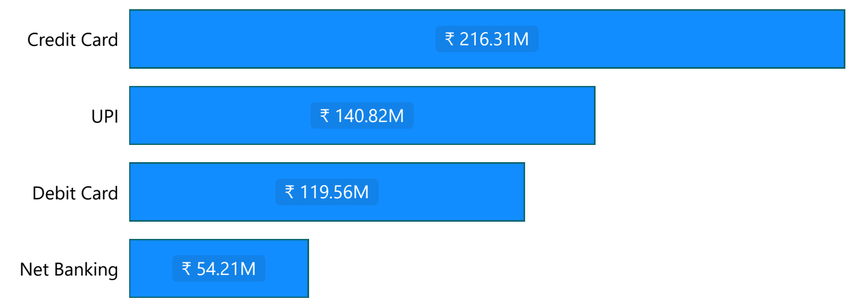
Payment Type: All

Average Monthly Income	Average Monthly Spent	Average Income Utilization %	CreditcardUsage%
₹ 51.66K	₹ 22.12K	42.82%	40.74%

Average Income Utilization % by Occupation and Payment Mode

payment_type	Business Owners	Freelancers	Government Employees	Salaried IT Employees	Salaried Other Employees	**Total**
Net Banking	3.80%	4.67%	2.80%	5.12%	4.09%	**4.37%**
Debit Card	7.40%	10.53%	7.22%	11.38%	9.26%	**9.64%**
UPI	8.42%	14.82%	6.34%	13.31%	10.89%	**11.36%**
Credit Card	13.59%	15.78%	12.63%	21.24%	17.86%	**17.45%**
Total	**33.22%**	**45.80%**	**29.00%**	**51.04%**	**42.10%**	**42.82%**

Total spend & payment Type



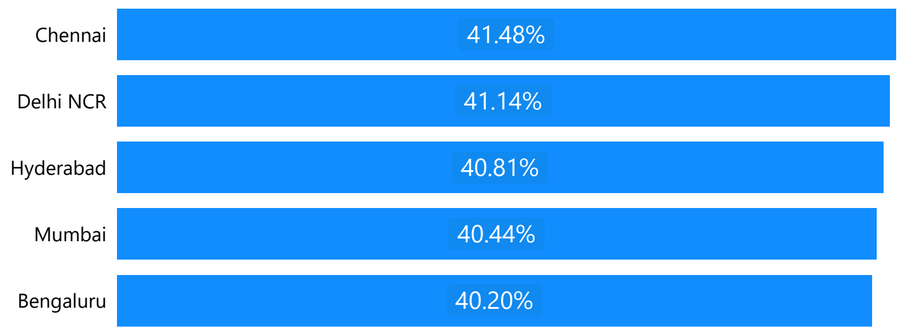
Average Income Utilization % by Category & Payment Mode

category	Credit Card	Debit Card	Net Banking	UPI	**Total**
Bills	3.74%	2.04%	0.87%	1.81%	**8.46%**
Groceries	2.19%	1.73%	0.74%	2.31%	**6.96%**
Electronics	2.84%	1.27%	0.60%	1.71%	**6.42%**
Health & Wellness	2.23%	1.33%	0.58%	1.15%	**5.29%**
Travel	2.15%	0.94%	0.48%	1.22%	**4.78%**
Food	1.24%	0.74%	0.36%	1.21%	**3.55%**
Entertainment	1.38%	0.67%	0.33%	0.96%	**3.33%**
Apparel	1.13%	0.67%	0.28%	0.66%	**2.75%**
Others	0.55%	0.27%	0.13%	0.34%	**1.29%**
Total	**17.45%**	**9.64%**	**4.37%**	**11.36%**	**42.82%**

Credit Card Usage %

Age_Group | Cateogry | City

Credit Card Usage % By City



Mitron Bank Customers of Executive View

City: Female | Male

Age_Group: 21-24 | 25-34 | 35-45 | 45+

Customers	Total Income	Total Amount Spend	Average Monthly Income	Average Monthly Spend	Average Income Utilization
4000	₹ 1,239.77M	₹ 530.90M	₹ 51.66K	₹ 22.12K	42.82%

Filter

Gender: All

Age Group: All

Month: All

Marital Status: All

Occupation: All

Payment Type: All

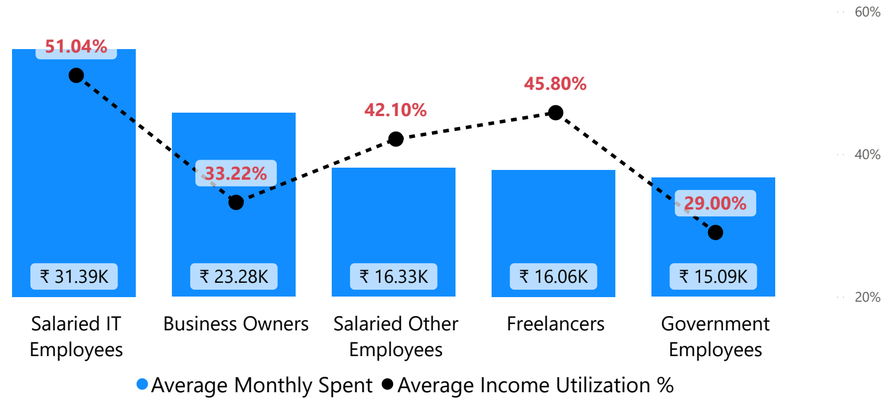
Top 5 Cities Average Income Utilization %

city	Average Monthly Income	Average Monthly Spent	Average Income UtilizationPercentage
Mumbai	₹ 51,720.31	₹ 26.598K	51.43%
Hyderabad	₹ 52,344.81	₹ 18.977K	36.25%
Delhi NCR	₹ 51,982.66	₹ 24.966K	48.03%
Chennai	₹ 51,321.39	₹ 15.962K	31.10%
Bengaluru	₹ 51,073.26	₹ 22.197K	43.46%
Total	**₹ 51,657.03**	**₹ 22.121K**	**42.82%**

Top 5 Occupations by Average Income Utilization % Credit card Usage%

occupation	CreditCardUsage%
Business Owners	40.92%
Freelancers	34.45%
Government Employees	43.56%
Salaried IT Employees	41.61%
Salaried Other Employees	42.43%
Total	**40.74%**

Total 5 Categories Total Spend

category	Credit Card	Debit Card	Net Banking	UPI	Total
Bills	₹ 46.33M	₹ 25.34M	₹ 10.81M	₹ 22.43M	**₹ 104.91M**
Groceries	₹ 27.17M	₹ 21.40M	₹ 9.14M	₹ 28.60M	**₹ 86.30M**
Electronics	₹ 35.18M	₹ 15.74M	₹ 7.49M	₹ 21.14M	**₹ 79.56M**
Health & Wellness	₹ 27.68M	₹ 16.48M	₹ 7.15M	₹ 14.29M	**₹ 65.60M**
Travel	₹ 26.61M	₹ 11.60M	₹ 5.89M	₹ 15.12M	**₹ 59.22M**
Food	₹ 15.43M	₹ 9.12M	₹ 4.51M	₹ 14.96M	**₹ 44.01M**
Entertainment	₹ 17.10M	₹ 8.28M	₹ 4.03M	₹ 11.88M	**₹ 41.29M**
Apparel	₹ 13.97M	₹ 8.32M	₹ 3.52M	₹ 8.23M	**₹ 34.04M**
Others	₹ 6.83M	₹ 3.29M	₹ 1.67M	₹ 4.17M	**₹ 15.96M**
Total	**₹ 216.31M**	**₹ 119.56M**	**₹ 54.21M**	**₹ 140.82M**	**₹ 530.90M**

Average Monthly Spent & Average Income Utilization % by occupation