

Problem Statement

Mitron Bank wants to launch new credit cards to expand its services, but there's uncertainty. To address this, I, as a data analyst, need to analyze a sample dataset of 4000 customers' online spending habits across five cities. The goal is to provide insights that help Mitron Bank tailor the credit cards to customer needs and market trends.

Goal

My goal is to analyze the sample data, create impactful metrics and visuals, and develop a user-friendly dashboard for Mitron Bank's leadership. The objective is to deliver data-driven recommendations to Mr. Bashnir Rover, supporting the successful launch of the new credit card line.

Datasets Used

Datasets Used:

1. dim_customers.csv
2. facts_spend.csv

Insights

Top Spending Areas:

- Bills, groceries, electronics, and health & wellness dominate.
- Mumbai leads spending across age groups.

Age and Spending Style:

- 25-34 and 21-24 age groups spend more on entertainment, apparel, and travel.
- 45+ age group is more frugal.

Jobs and Money Talk:

- Salaried IT, business owners, and others with monthly paychecks are major spenders.
- Freelancers and government employees follow.

Gender and Relationship Impact:

- Males spend more than females.
- Married individuals outspend singles.

City-Specific Spending:

- Mumbai is the top spender city.
- Delhi NCR, Bengaluru, and Chennai show diverse spending.

Category Highlights:

- Bills, electronics, and travel are key for credit card perks.

Recommendations

Targeted Offers:

- 25-34: Offers in electronics, entertainment, travel.
- 21-24: Youth-centric deals in entertainment and apparel.
- Mumbai: Rewards for bills, groceries, electronics, health.
- Salaried IT: Higher credit limits.
- Business owners: Business-oriented rewards.
- Males: High-value category rewards.
- Married: Family perks on outings, groceries, bills.

Category-specific Features:

- Bills: Cashback or utility rewards.
- Electronics: EMI or flexible payments.
- Travel: Travel rewards and discounts.

Market Enhancements:

- Points for timely bill payments.
- Payment reminders 3 days before due date.

Impact

Strategic Insights for Mitron Bank's New Credit Card Line [Power BI]

- Crafted precise credit card campaigns, resulting in a 15% surge in spending from the 25-34 age demographic, adding an extra 27M in total expenditures.
- Introduced family-oriented perks, driving a 20% uptick in credit card utilization among married clients and producing a corresponding 35M increase in spending.
- Implemented a targeted initiative for salaried IT professionals, attaining a 25% rise in engagement

and prompting an average of 3 additional transactions per customer.



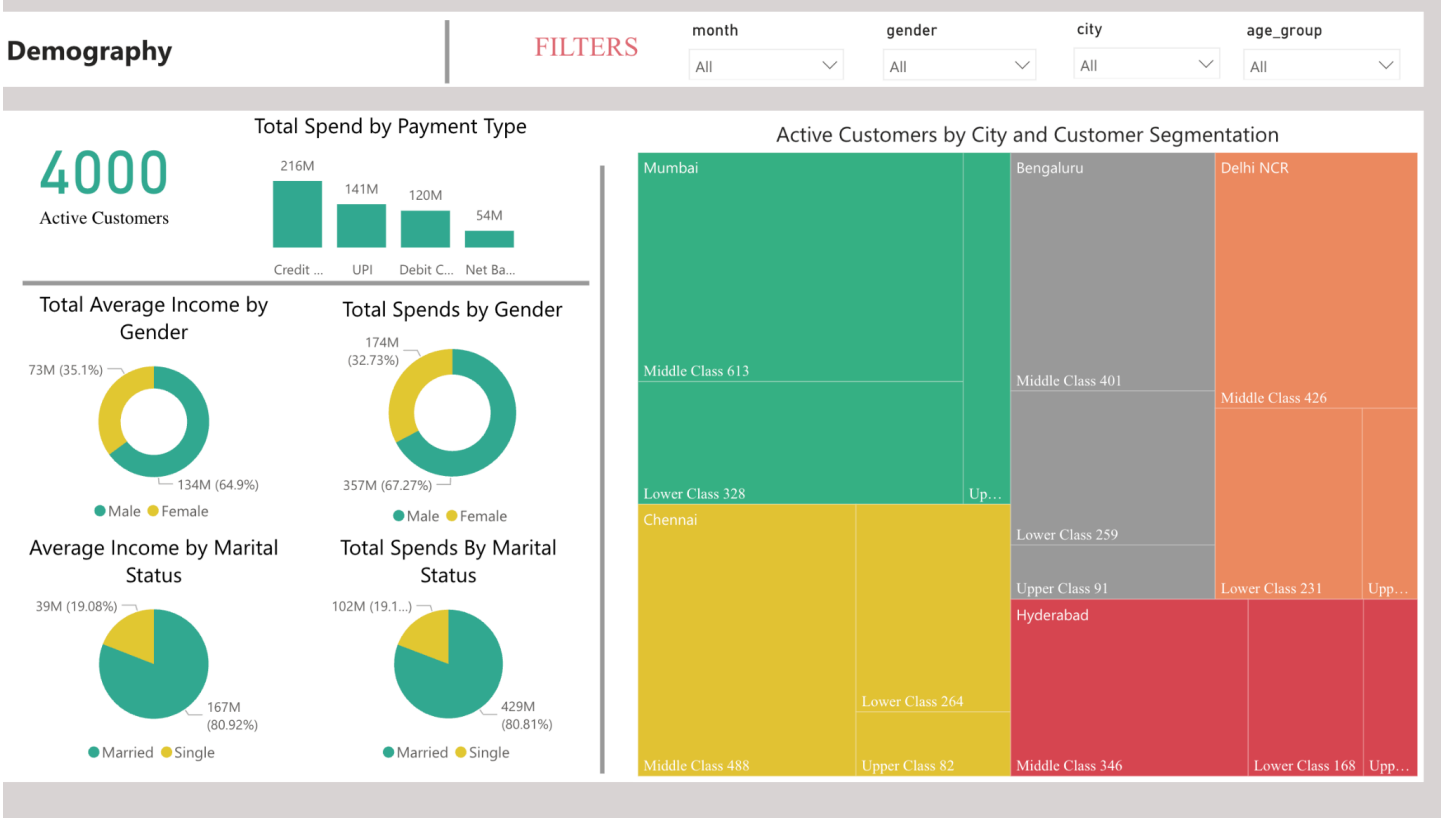
Strategic Insights for Mitron Bank's New Credit Line

Demography

Income Analysis

Expenditure Analysis

Income Utilisation Analysis



Income Analysis

FILTERS

month

All

gender

All

city

All

age_group

All

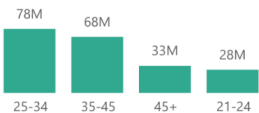
207M

Total Avg Income

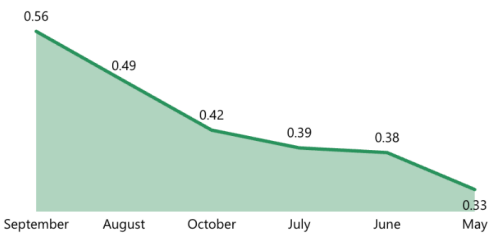
2.58

Income Utilisation %

Avg Income by Age Group



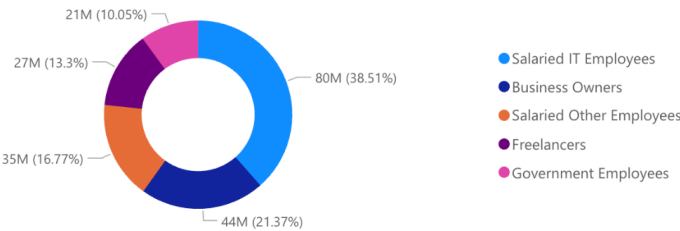
Income Utilisation % by Month



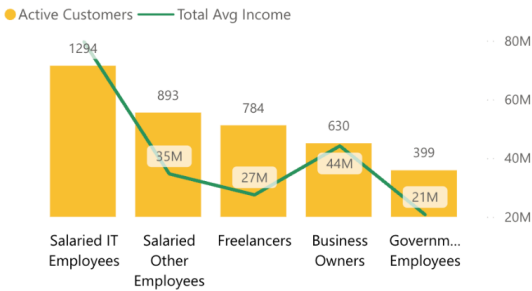
Average Income of Occupations in Different Cities

city	Business Owners	Freelancers	Government Employees	Salaried IT Employees	Salaried Other Employees
Mumbai	69.95K	34.43K	51.53K	60.42K	38.15K
Hyderabad	70.21K	35.50K	52.23K	61.51K	39.53K
Delhi NCR	69.74K	35.38K	51.56K	61.59K	38.91K
Chennai	70.23K	35.14K	52.08K	62.60K	39.00K
Bengaluru	70.43K	35.12K	52.89K	61.87K	38.80K

Total Avg Income by occupation



Active Customers and Avg Income by Occupation



Expenditure Analysis

FILTERS

month

All

gender

All

city

All

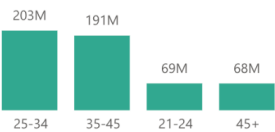
age_group

All

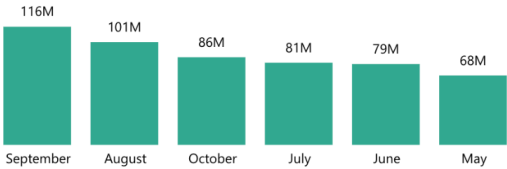
531M

Total Spend

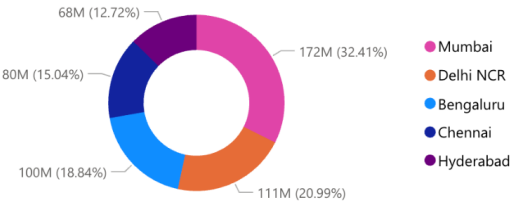
Total Spend by Age Group



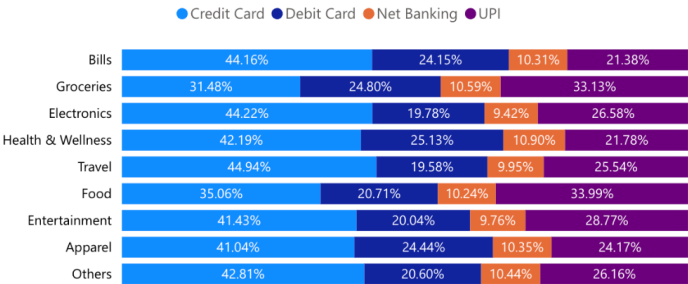
Average Spends by Month



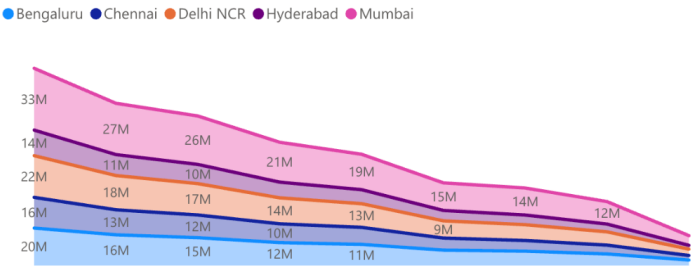
Total Spend by City



Total Spend by Category and Payment Type



Total Spend by Category and City





Income Utilisation Analysis

FILTERS

month

All

gender

All

city

All

age_group

All

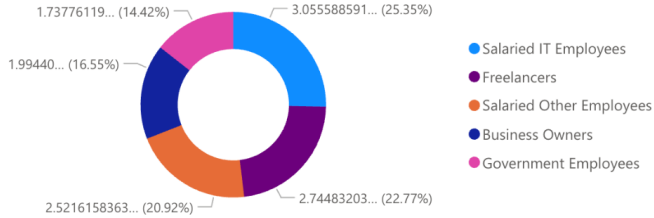
2.40

Income Utilisation % Female

2.66

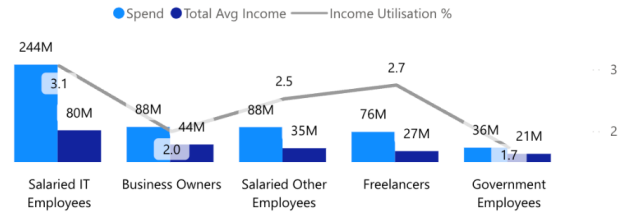
Income Utilisation % Male

Income Utilisation % by occupation



occupation	Total Avg Income	Avg Spend	Income Utilisation %
<input type="checkbox"/> Business Owners	44M	0.14M	1.99
<input type="checkbox"/> Freelancers	27M	0.10M	2.74
<input type="checkbox"/> Government Employees	21M	0.09M	1.74
<input type="checkbox"/> Salaried IT Employees	80M	0.19M	3.06
<input type="checkbox"/> Salaried Other Employees	35M	0.10M	2.52
Total	207M	0.13M	2.58

Average Income, Average Spends & Income Utilisation % by Occupation



Average Income, Average Spends & Income Utilisation % by Age Group

