Data Analytics Report

START SLIDE

◆ **Workflow**

◆ **Method**

A **Pareto Diagram** is a thinking concept that emphasizes focusing on the few main causes that have the greatest impact on a problem or phenomenon.

◆ **Goal**

The goal is to **explore** the card brands and card types most frequently used by customers.

Key Metrics of Transactions

Total Income per Capita
IDR 18,20 B

Total Yearly Income
IDR 35,40 B

Total Credit Limit
IDR 11,63 B
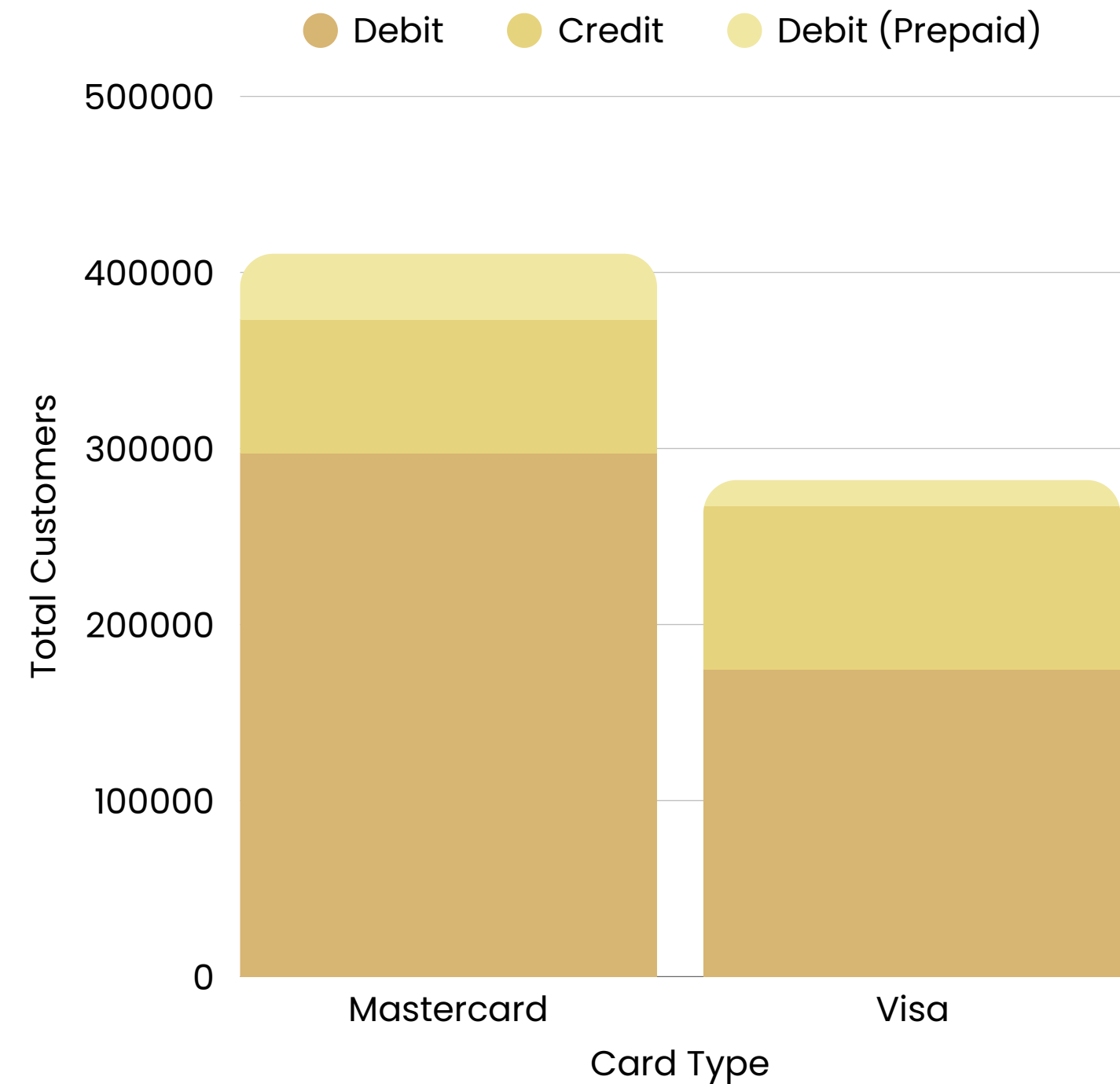
Total Debit
IDR 43,51 B

- The total per capita income of customers is 18.2 billion.
- The total yearly income of customers is 35.40 billion.
- The total credit limit of customers is 11.63 billion.
- The total debit of customers is 43.51 billion.
- The total debit amount exceeds the total credit limit indicating customers rely more on spending than borrowing.
- The high debit implies active usage of accounts.

◆ **Customers Percentage by Card Brand**
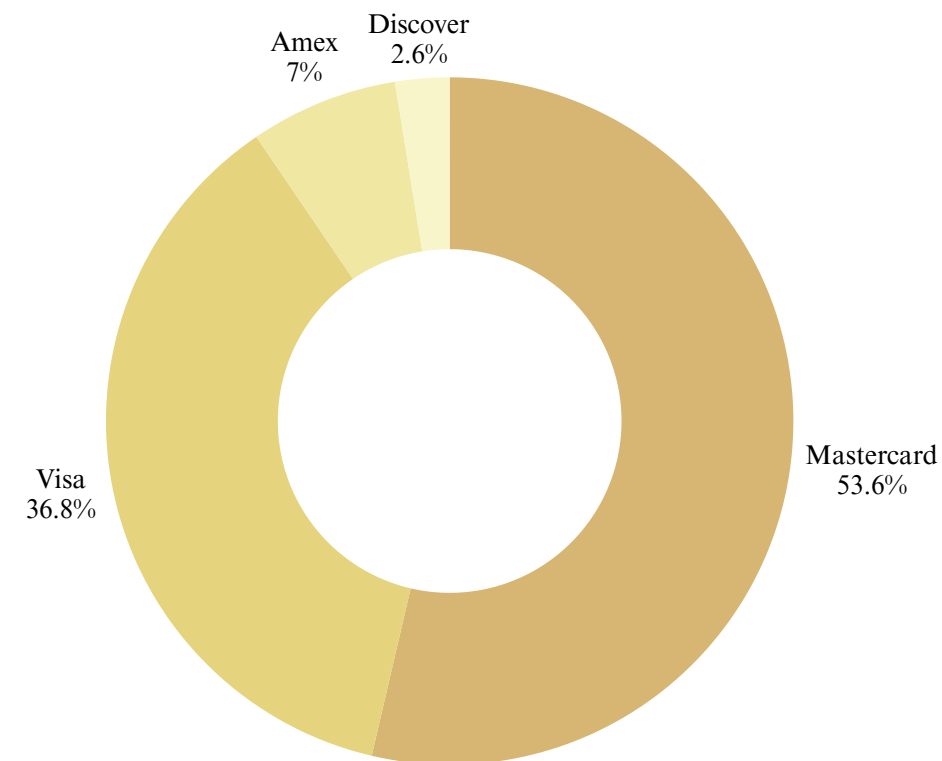
◆ **Total Customers by Card Type**

Amex
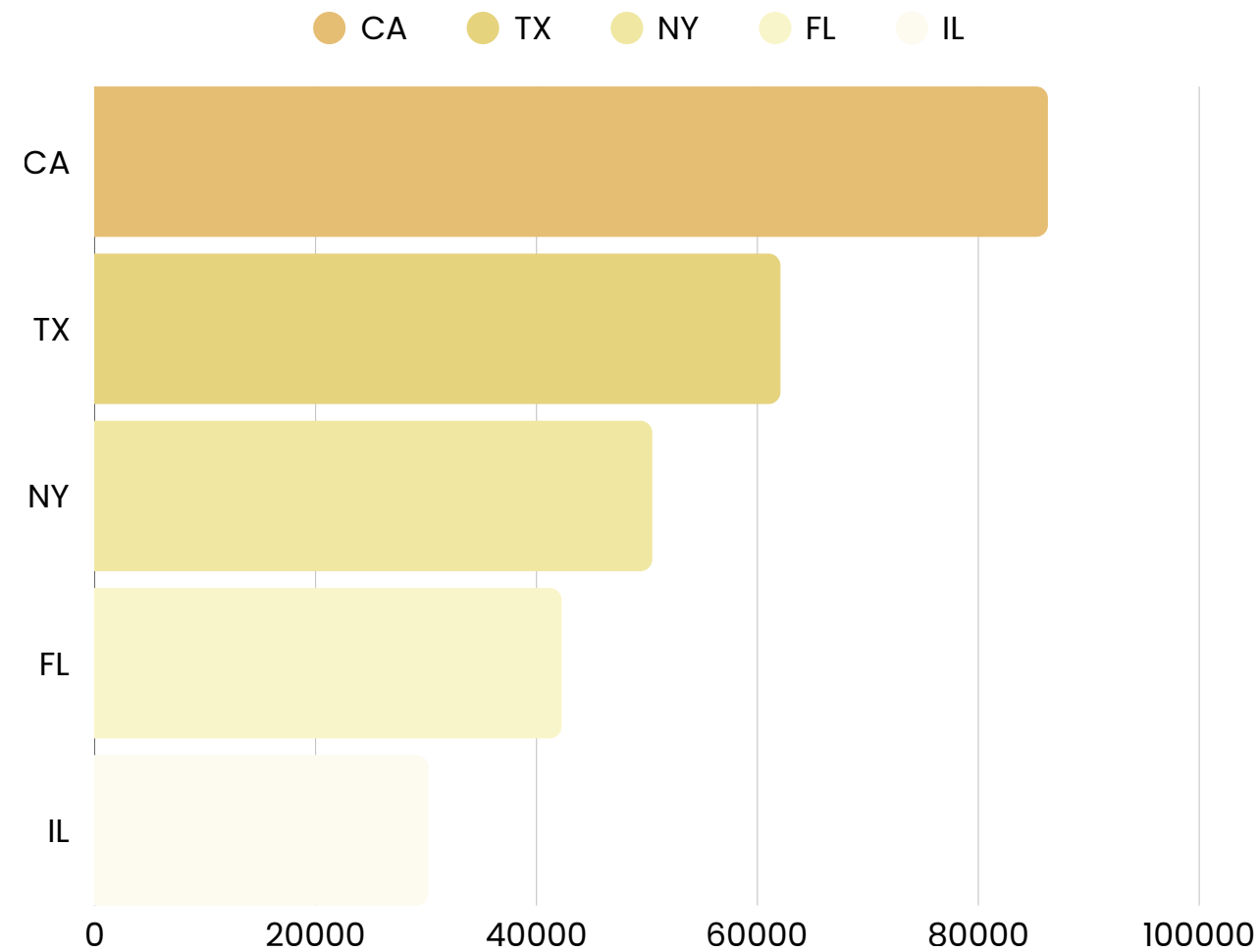7%

Discover
2.6%

Mastercard
53.6%

Visa
36.8%

- The card brands used by customers that have an impact on the company are **Mastercard (53.6%)** and **Visa (36.8%)**.
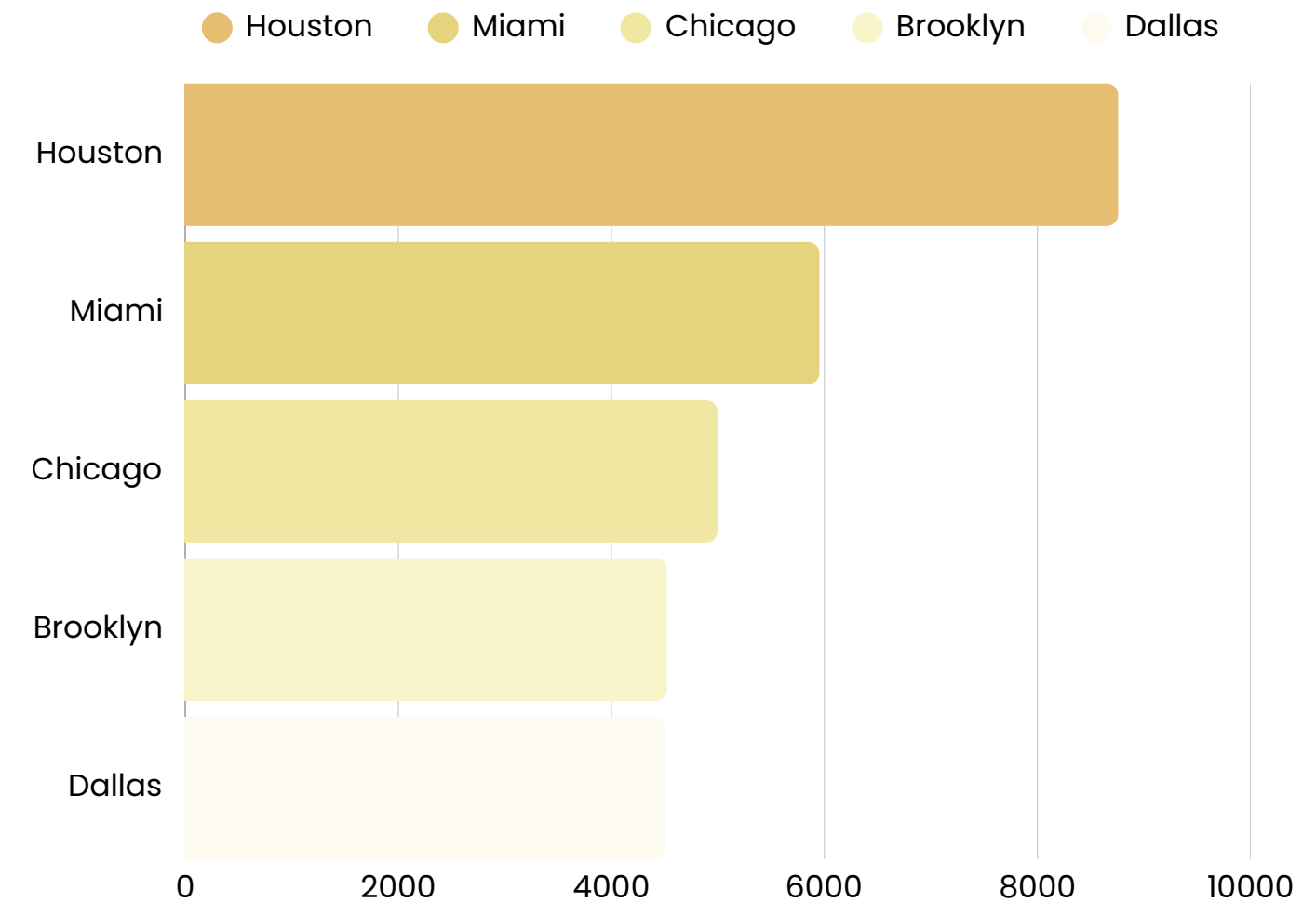- The card types most frequently used by customers are **Credit** and **Debit**.

● Debit ● Credit ● Debit (Prepaid)

Total Customers

Card Type

Mastercard   Visa

◆ **Top 5 Merchant State**

◆ **Top 5 Merchant City**

● CA   ● TX   ● NY   ● FL   ● IL

● Houston   ● Miami   ● Chicago   ● Brooklyn   ● Dallas
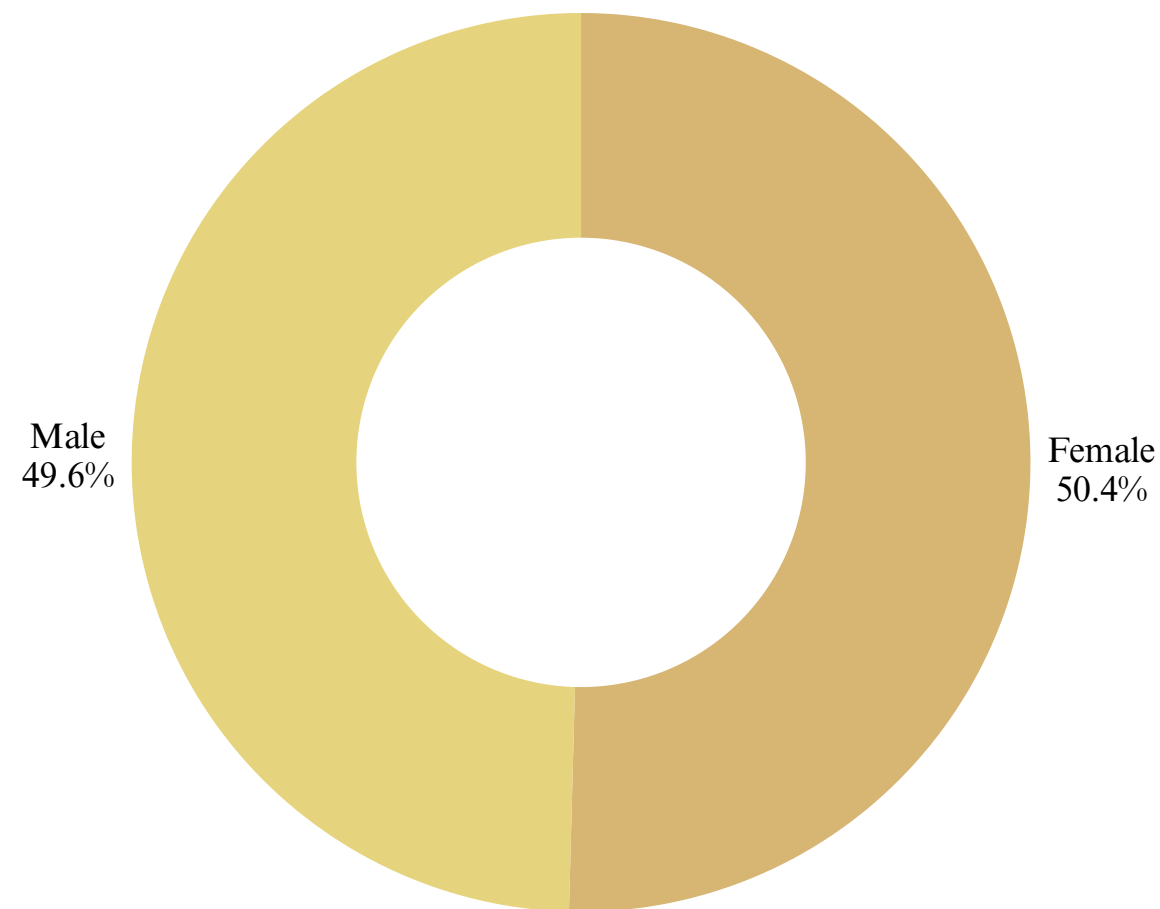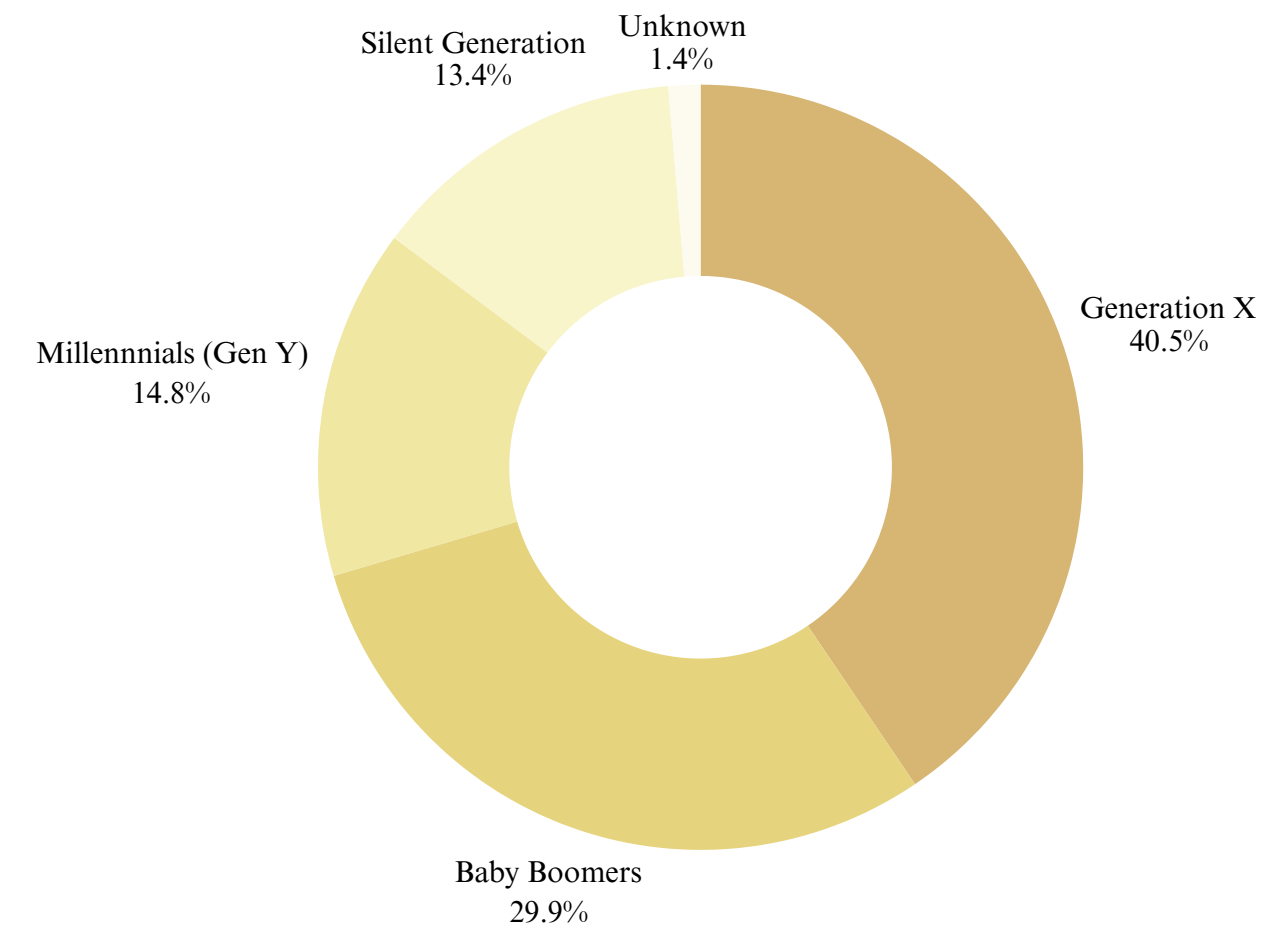
- Merchant **State CA** is the largest segment with **86,301** customers.
- Merchant **City Houston** is the largest segment with **8,757** customers.

◆ **Gender**

◆ **Generation**

Male
49.6%

Female
50.4%

Silent Generation
13.4%

Unknown
1.4%

Generation X
40.5%

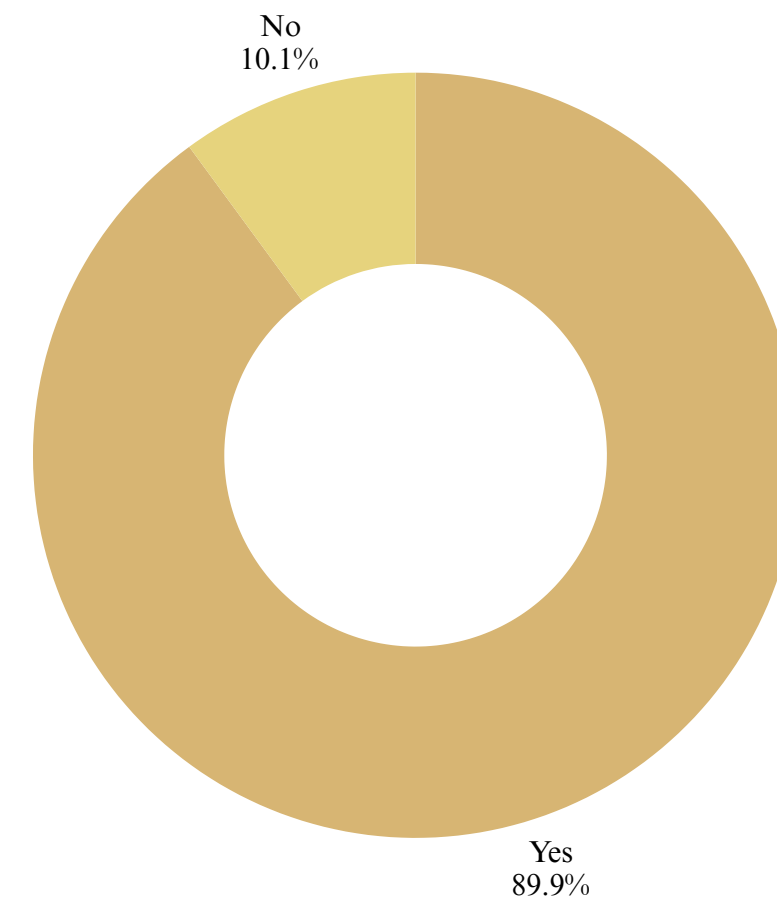Millennnials (Gen Y)
14.8%

Baby Boomers
29.9%

- **Female** customers (**50.6%**) are slightly **higher** than **male** customers (**49.4%**).
- The majority of customers belong to **Generation X** (born 1965–1980) totaling **280,757** (**40.5%**).
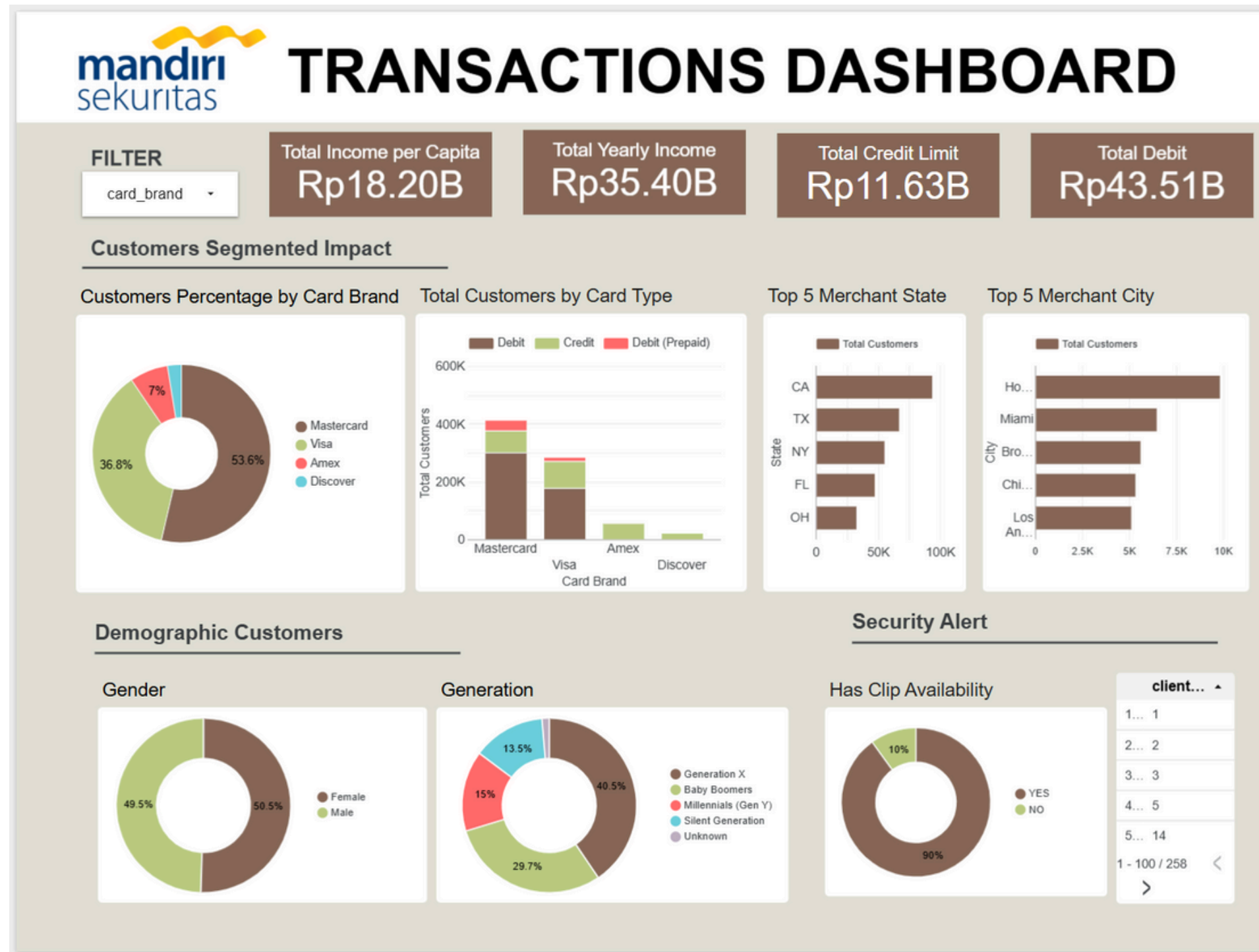
◆ Dark Web Indicator
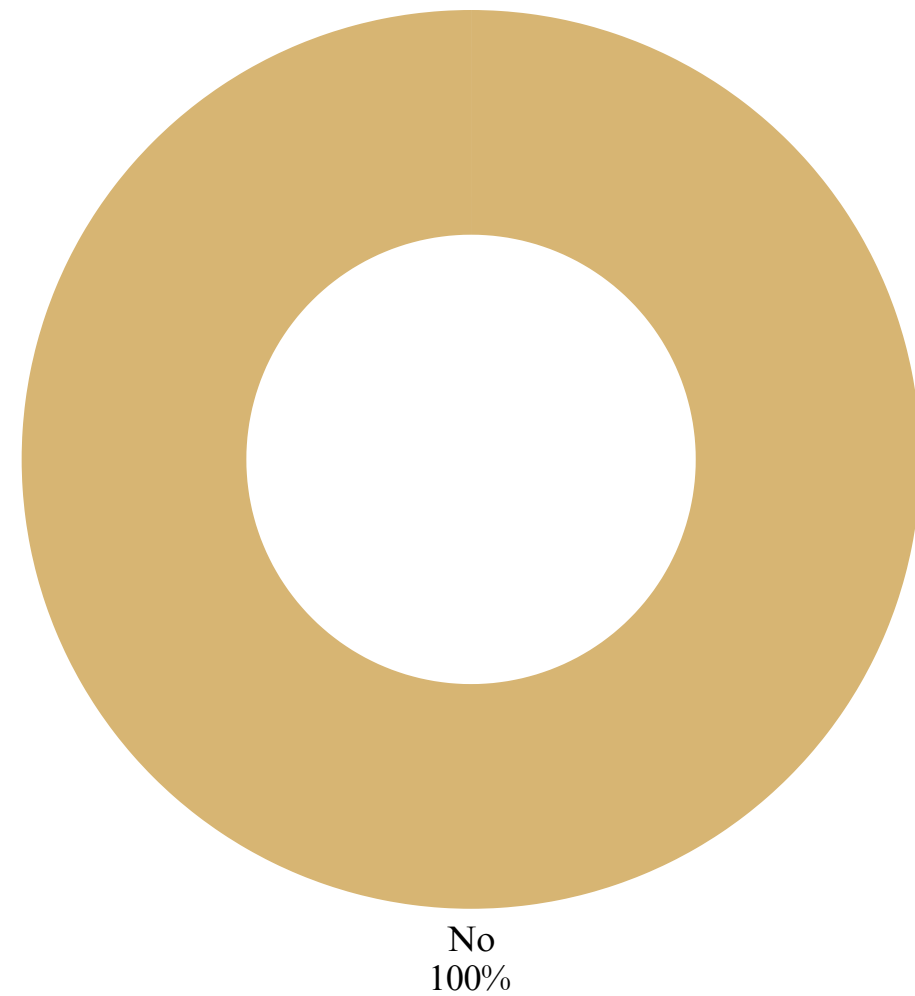
◆ Has Clip Availability

No
100%

No
10.1%

Yes
89.9%

- **No customers** were **detected** on dark web sites.
- A total of **622,898** customers (**89.1%**) have set up a **CLIP** to enhance security.

(Transactions Dashboard by Looker Studio)

Note. The dashboard is created by utilizing all the information available in the data

- The **total per capita income** of customers is **18.2 billion**.
- The **total yearly income of customers** is **35.40 billion**.
- The **total credit limit** of customers is **11.63 billion**.
- The **total debit** of customers is **43.51 billion**.
- The **card brands** used by customers that have an **impact** on the company are **Mastercard (53.6%)** and **Visa (36.8%)**.
- The **card types** most frequently used by customers are **Credit** and **Debit**.

- Merchant **State CA** is the largest segment with **86,301 customers**.
- Merchant **City Houston** is the largest segment with **8,757 customers**.
- The majority of customers are **female** with **349,316 (50.6%)**.
- The **majority** of customers belong to **Generation X** (born 1965–1980) totaling **280,757 (40.5%)**.
- **No customers** were **detected** on dark web sites.
- A total of **622,898** customers (**89.1%**) have set up a **CLIP** to enhance security.

- **Develop cashback programs, shopping promotions,** or **exclusive rewards** specifically for Mastercard and Visa users.
- **Add real-time transaction notifications, flexible credit limits,** and **enhanced protection** to improve convenience and security.
- **Conduct marketing campaigns** and **promotional partnerships with merchants** in State CA and City Houston.
- **Design products and promotions tailored to the preferences of female customers**.
- **Create financial education content and user-friendly digital banking services** relevant to their needs, including investment product offerings for retirement.
- **Promote the use of CLIP** to enhance digital security awareness among all customers.

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Thank You

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