

Payment Behavior Analysis Dashboard – Insights

Customer Behavior & Preferences

1. Which payment methods are most frequently used by customers?

- ✓ **Credit Card** dominates with **77K transactions (74%)**, followed by **Boleto (20K)** and others.
- This shows strong reliance on credit-based payments in Brazil's e-commerce.

2. What percentage of transactions are completed using installments vs. single payments?

- ✓ **Installment transactions** make up **49%**, and **single payments** account for **51%**.
- The split is nearly equal, indicating a balanced customer preference.

3. What is the average number of installments selected by payment method?

- ✓ **Credit Card** has the highest with **269K total installments**, significantly more than other methods.
- Credit cards are most used for high-installment purchases.

Revenue & Transaction Insights

4. Which payment methods generate the highest total transaction value?

- ✓ **Credit Card** contributes **R\$ 12.5M** of the **R\$ 16M** total revenue.
- It's the top revenue driver, by a wide margin.

5. What is the average payment amount per payment method?

- ✓ Highest average: **Credit Card (R\$ 163)**, then **Boleto (R\$ 145)**, **Debit Card (R\$ 143)** and **Voucher (R\$ 66)**.
- Again, credit card users tend to spend more per transaction.

6. How does the average transaction value vary by number of installments?

- ✓ Average value peaks around **R\$ 486 – R\$ 616** for **12–24 installments**.
 - Larger purchases are commonly spread across many installments.
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Trends Over Time

7. How has the use of payment methods changed over time (monthly)?

- ✓ Usage of **Credit Card** and **Boleto** increased sharply during mid-2017 and early 2018.
 - Suggests seasonal shopping patterns or promotional activity during those periods.
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Regional Payment Patterns

8. Are there regional differences in preferred payment methods?

- ✓ **São Paulo & Rio de Janeiro** show strong credit card usage over boleto.
 - Urban regions prefer card payments while smaller cities may lean toward boleto.
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Advanced Behavioral Patterns

9. Which payment methods are most common in high-revenue orders?

- ✓ **Credit Card** accounts for **82% of high-revenue orders**, followed by **Boleto (15%)**.
- High-value customers rely heavily on credit cards.