

Card Analytics



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Dataset

This analysis uses two tables: **user data** and **card data**. The user data table contains 14 columns with demographic and financial information of users, such as id, age, gender, address, income, debt, credit score, and the number of credit cards. The card data table includes 13 columns related to card details, such as id, card type, card brand, credit limit, account opening date, and whether the card is on the dark web.

The objectives of the analysis are:

1. **To determine the distribution of card users** based on card type and gender.
2. **To add qualifications based on credit score**, categorized as poor, bad, good, and fair, differentiated by gender.
3. **To measure card usage** based on card type for each card brand.

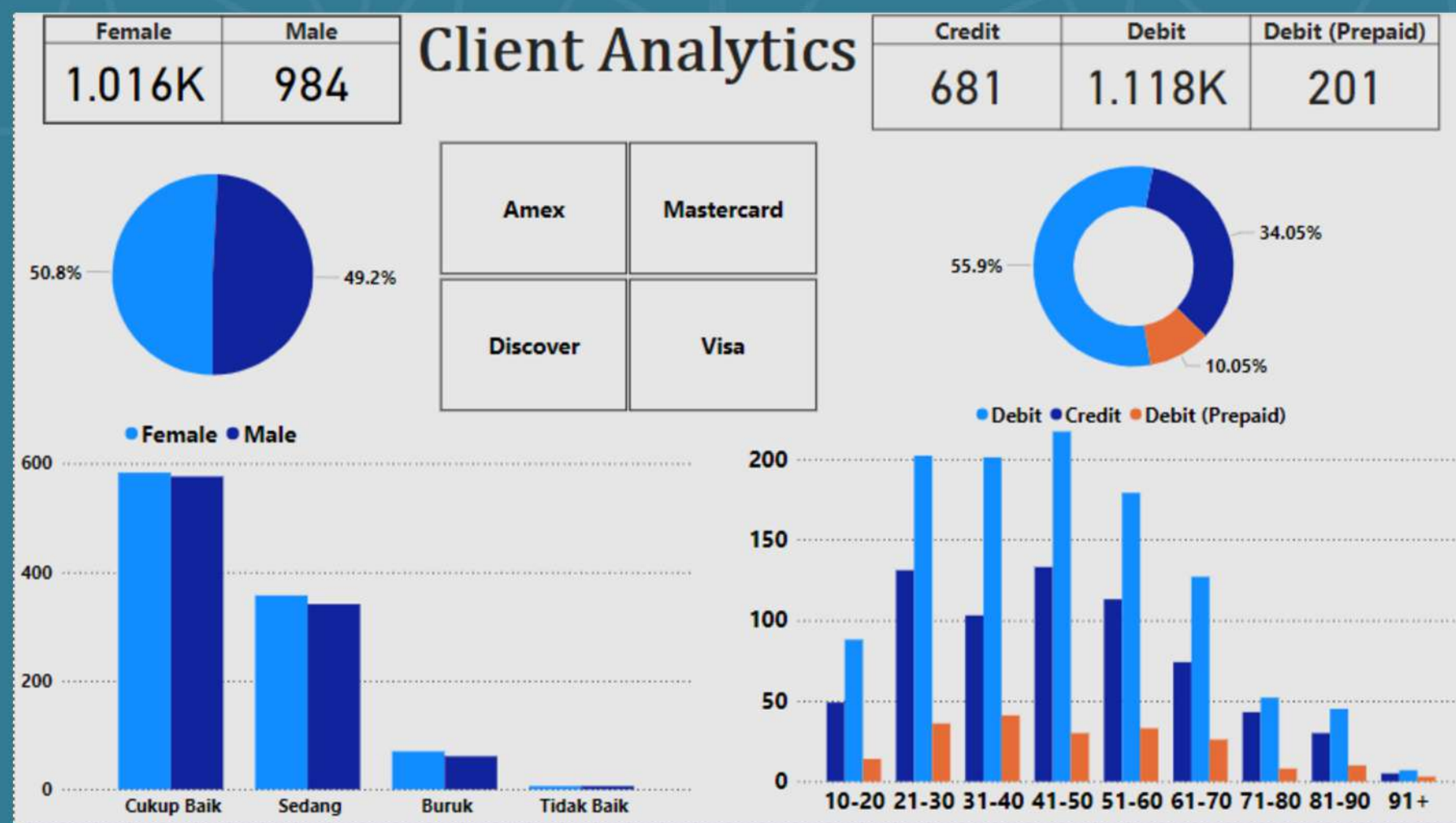
For this, the analysis will focus on the relevant columns, which are **card type**, **gender**, and **credit score** from **user data**, **card type** and **card brand** from **card data**.

user_data	card_data
id	id
current_age	client_id
retirement_age	card_brand
birth_year	card_type
birth_month	card_number
gender	expires
address	cvv
latitude	has_chip
longitude	num_card_issue
per_capita_income	credit_limit
yearly_income	acct_open_date
total_debt	year_pin_las_changed
credit_score	card_on_dark_web
num_credit_card	



Dashboard

All Card Brand

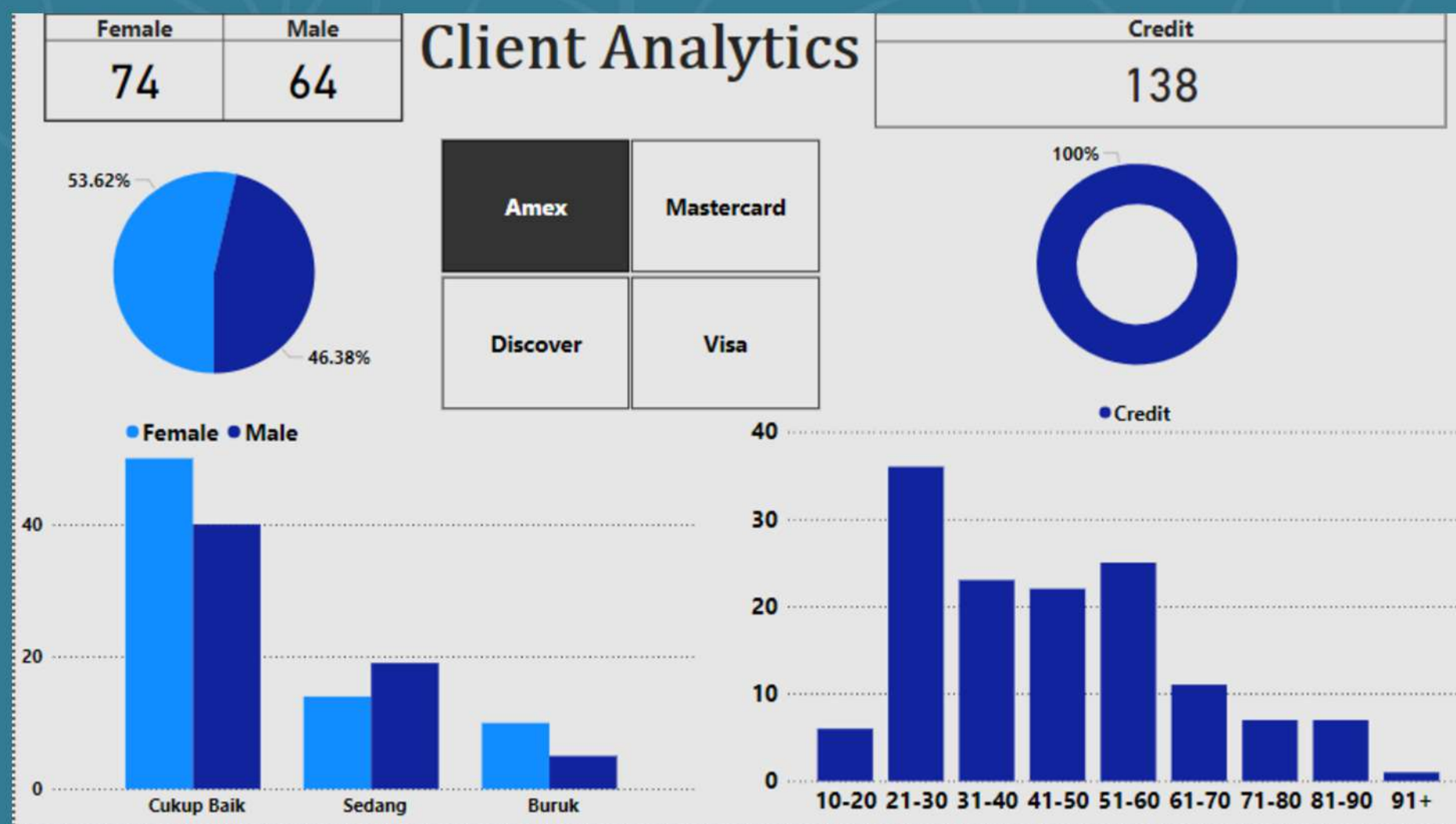


In the first dashboard, I show data for all card brands. From the analysis, I found that both genders have a similar percentage of users with a "Fair" qualification. I also discovered that both genders had the highest qualification of "Fair," meaning they both have **credit scores above 800**. I interpret this to mean **that these clients are valuable and should be kept as customers**.

The insight I gained from this dashboard shows that **debit card type** is used more than other card types, with its **contribution exceeding 50%**. Additionally, based on the age range analysis, debit cards are widely used across all age groups. However, the most dominant users of debit cards are found in three main age ranges: **21-30 years, 31-40 years, and 41-50 years**. This indicates that debit cards are more popular among the working-age population.

Dashboard

Card Brand Amex



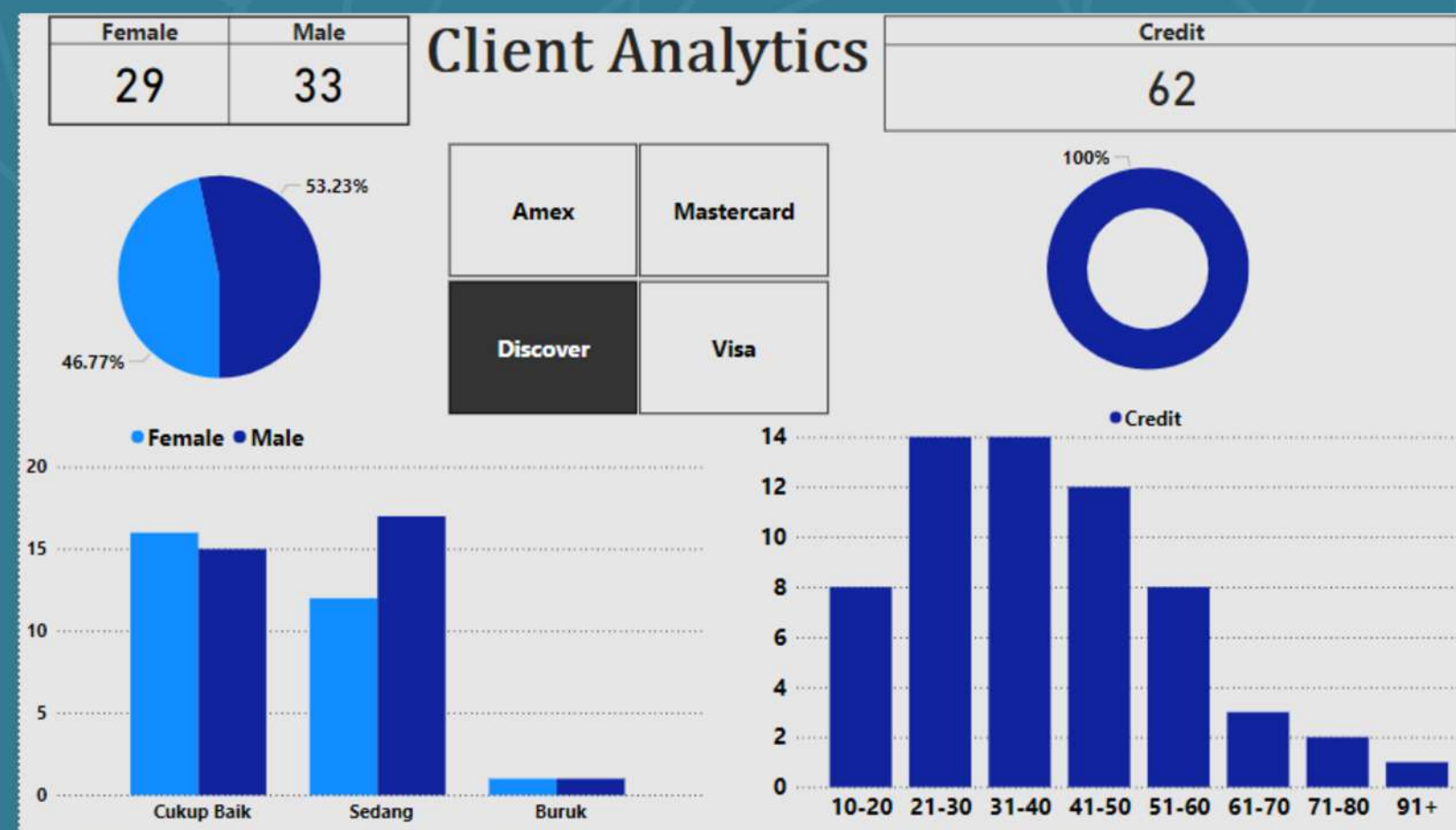
For the **Amex brand**, female users make up **53% of the total users**. The analysis shows that women have a **mix of credit qualifications**, with many having a **"Fair" credit score**, while a significant portion also has a **"Bad" credit score**. This indicates that most female users have **good credit**, but some still need **improvement**.

The **Amex brand** only offers **one type of card**, which is the **Credit Card**. An interesting insight I found is that **the highest number of users falls within the 21-30 years age range**, mostly consisting of **teenagers and young adults**. Many of them are drawn to using the **Amex credit card** because of its **benefits and convenience**. However, it's not just this age group; users in the **31-60 years range** also make up a significant portion, indicating that the **Amex credit card** remains **popular across different age groups**.

Dashboard

Card Brand Discover

For the **Discover brand**, I found that **male users** are more dominant, **making up 53%** of the total users compared to females. Additionally, males tend to have higher credit qualifications, especially in the **"Good"** category. While men lead in the **"Good"** qualification, the **"Fair"** qualification is also high among males, although it is slightly more prevalent among females. This suggests that while men generally have higher credit scores, **women also represent a significant portion in the "Fair" credit qualification category.**



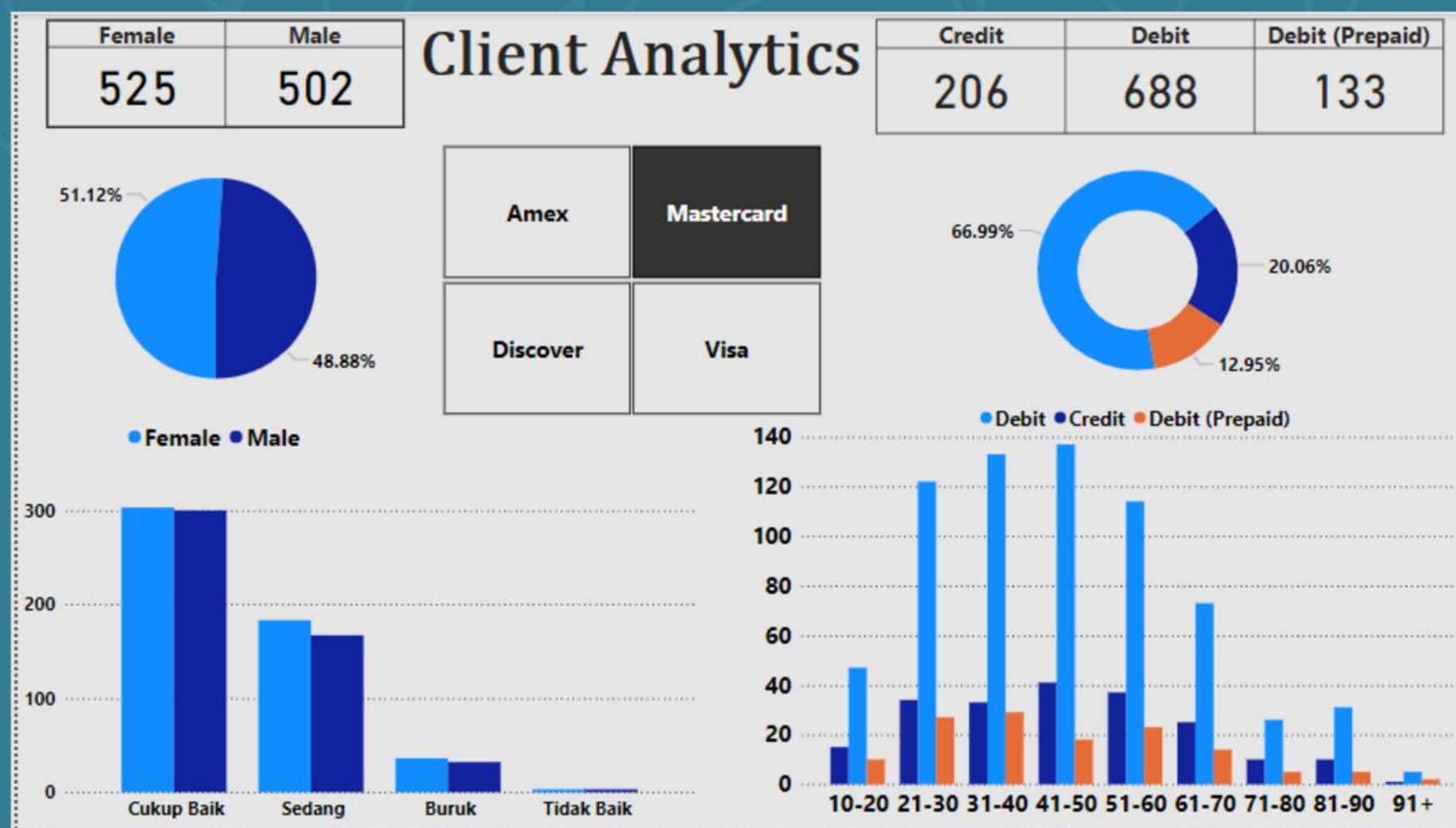
The **Discover brand** offers only **one type** of card, which is the **Credit Card**. An interesting insight I found is that **the majority** of users come from the **21-40 years age range**, which includes teenagers and young adults. However, interestingly, even though **the 21-40 age group dominates**, there is still a significant number of users in the **41-60 years range who remain loyal** to using the Discover credit card, showing that this **card remains popular across various age groups.**

Dashboard

Card Brand MasterCard

There are slightly more female clients than male. This **distribution shows a balance between the two genders** with a small dominance by women. The **majority of clients** are in the Fairly Good category, with around 300 people, which reflects that the majority of clients are satisfied with the services received. **Category Currently** has a significant number, indicating there is still room for improvement in **services or products**.

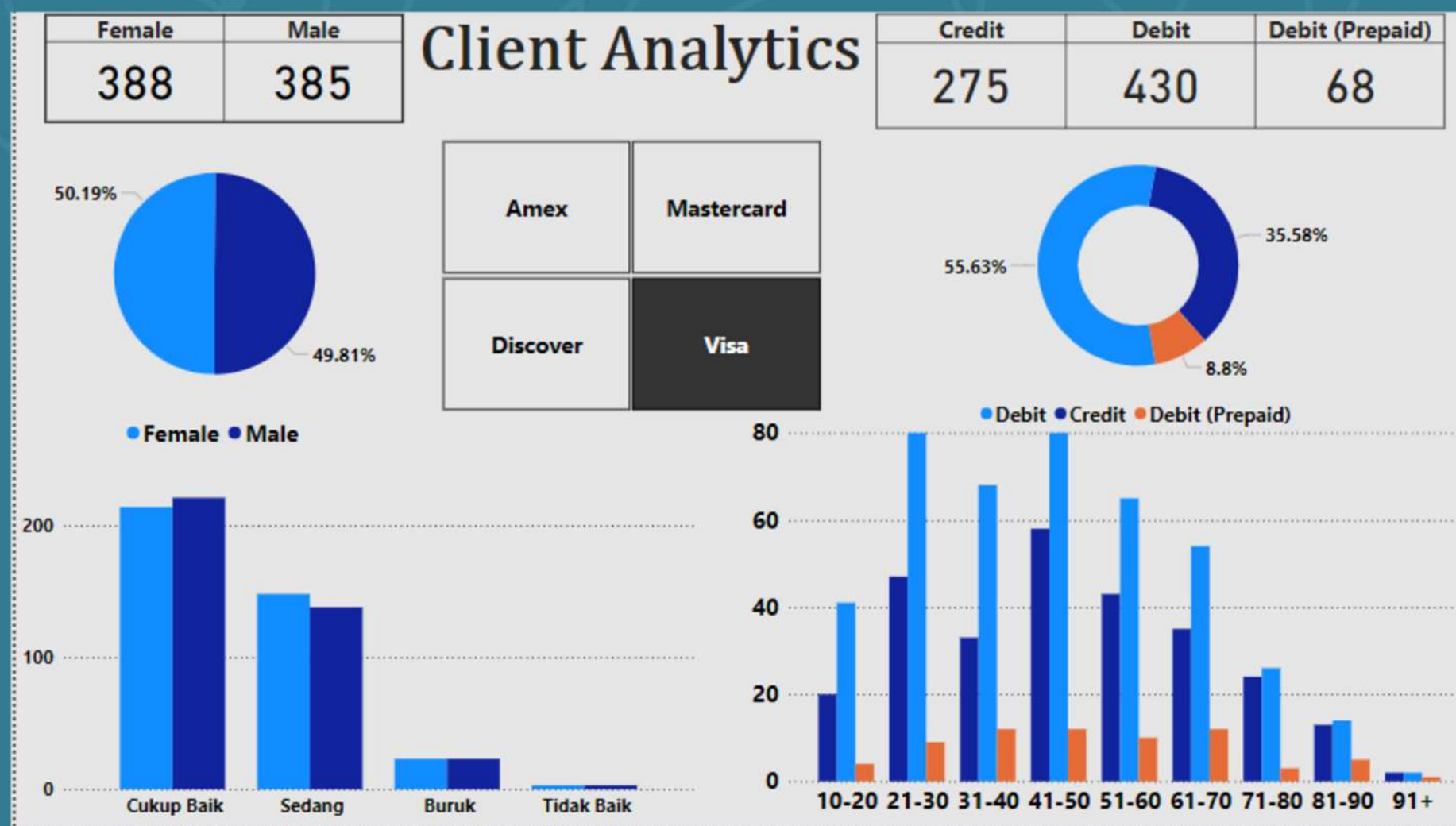
Mastercard is the card most used by clients. The popularity of Mastercard shows that clients prefer the features or benefits offered by this card compared to others. **The 31-40 year age group has the highest number of clients**, followed by the 41-50 year old group and 21- 30 years. Older (over 60 years) and younger (under 20 years) clients have a relatively small number, indicating the productive age group as the main target market. **This trend shows** that the product or the services offered are **most attractive to clients aged 30-50 years**.



Dashboard

Card Brand Visa

There are **slightly more female clients than male clients**. This distribution is **very balanced between the two genders**. **Visa is the most dominant card used** by clients, followed by Mastercard, Amex, and Discover. The **majority of clients fall into the Fairly Good category**, with slightly more compared to the Medium category. Bad and Not Good categories have very low number of clients.



The **productive age group 31-50 years** is the main segment for **marketing strategies**, while the younger age group <20 years and the older age group >70 years have a lower number of clients. **Debit is the main transaction type**, followed by Credit and Prepaid Debit. this indicates a greater preference for direct payments over the use of credit. **The high proportion of Debit indicates that clients are more comfortable with direct payments**. **Credit-based product opportunities can be explored more aggressively** to increase the proportion of credit use.



Conclusion

- **Marketing strategies** can be **focused on the 31-50 year age group**, because they are the largest segment.
- **Debit** as the most **popular card type** can be a **priority for collaboration or promotion**.
- **The dominant debit transactions** show that clients tend to prefer to pay directly without credit.
- **Further segmentation of the “Good Enough” category** can help understand the factors that make them **loyal or elevate** them to a higher category.

This Analytics shows that **the product is more popular with women and debit users compared to credit**. Focus areas for improvement can be directed at improving the experience of customers who provide poor or unfavorable ratings.



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Thank You For Your Attention
