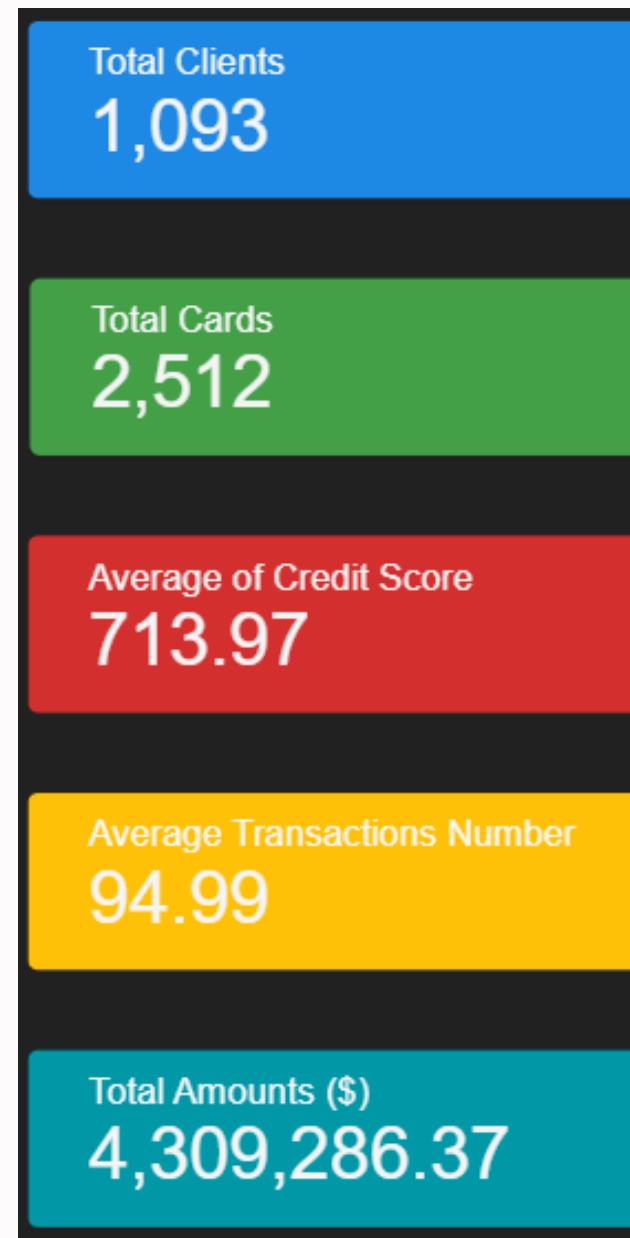


# Client Behavior



# DISCLAIMER

Due to hardware limits, only 12.5 MB of the 1.17 GB transactions\_data table was extracted, while the other two tables were complete. The insights are based on the clients\_record\_data table, which combines some data from transactions\_data, users\_data, and cards\_data.

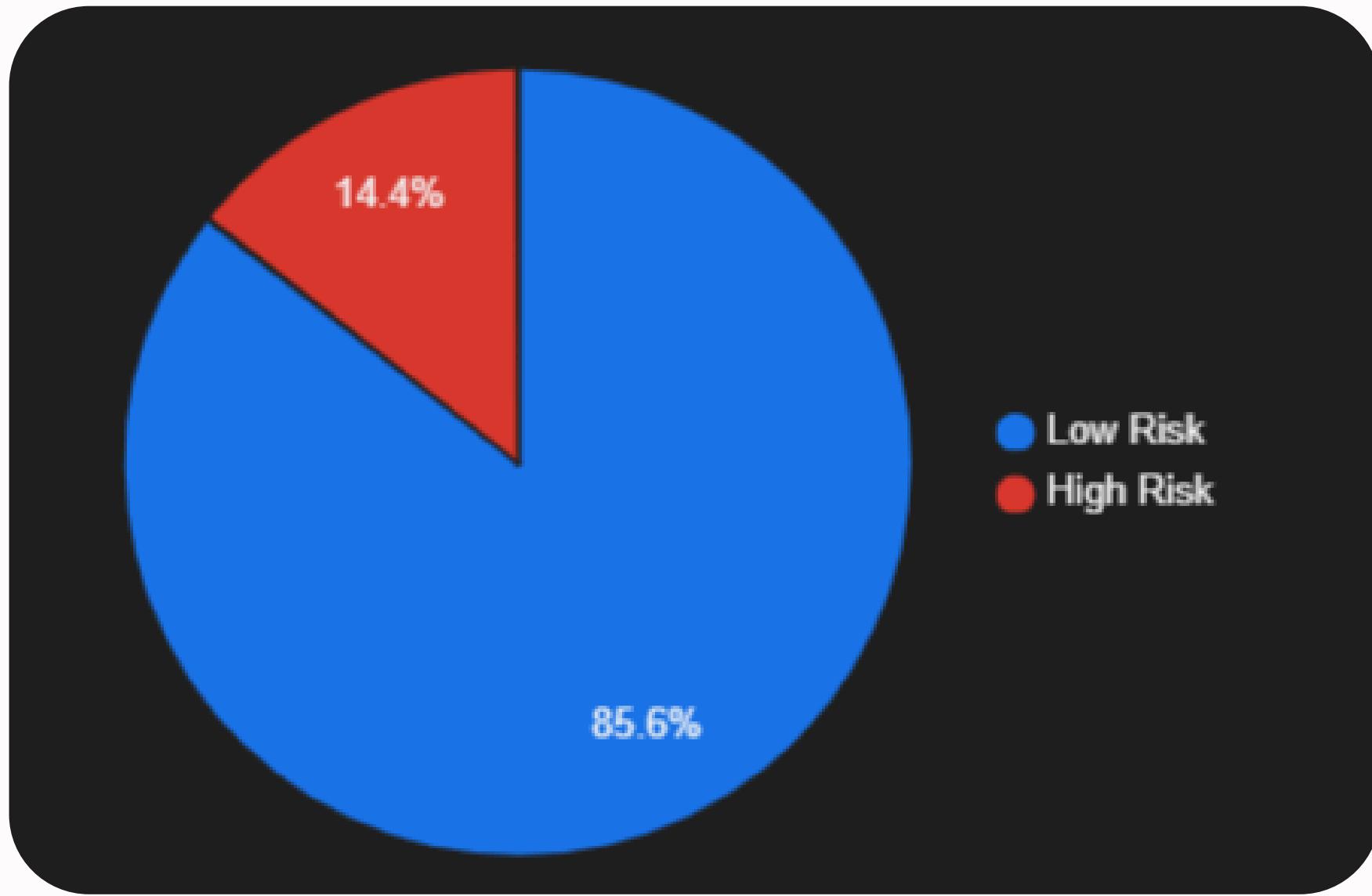


# Insights

- The company serves a solid client base (1,093) that is actively using multiple cards.
- On average, clients hold more than 2 cards each, showing strong adoption and trust.
- Clients generally have a healthy financial profile, reflected in the average credit score of ~714.
- Transaction activity is consistent, with clients making nearly 95 transactions on average.
- The overall portfolio is financially active and valuable, generating over \$4.3M in total transaction volume.

# Insights

Most clients (85.6%) are low risk, showing strong portfolio health; focus on retaining them with premium products while closely monitoring the 14.4% high-risk group.

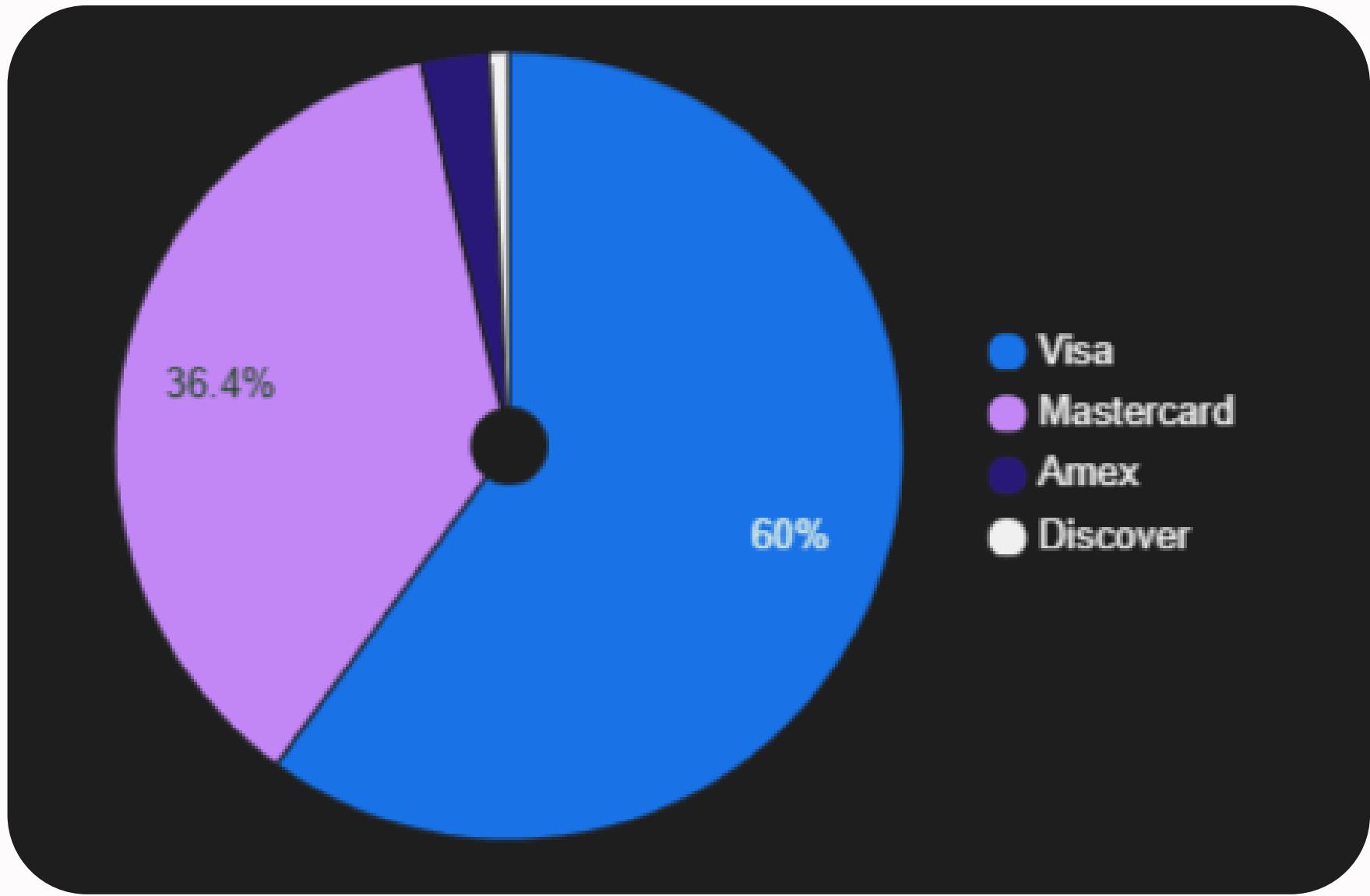


# Recommendations

- **High-Risk Clients** → The 14.4% high-risk clients pose potential exposure; mitigate risk with stricter controls, credit monitoring, and financial education initiatives.
- **Low-Risk Clients** → The majority low-risk clients are reliable borrowers; unlock growth by cross-selling loans, investments, and offering loyalty rewards.

# Insights

Visa (60%) and Mastercard (36.4%) dominate client preferences, while Amex and Discover make up less than 5% combined.



# Recommendations

Focus promotions and partnerships on Visa/Mastercard to maximize impact, while positioning Amex/Discover as niche premium options with targeted perks.

# Insights

Low-risk users generate significantly higher yearly income and transaction volume compared to high-risk users.

## Recommendations

Focus marketing and lending efforts on low-risk users to maximize revenue and minimize default risk.

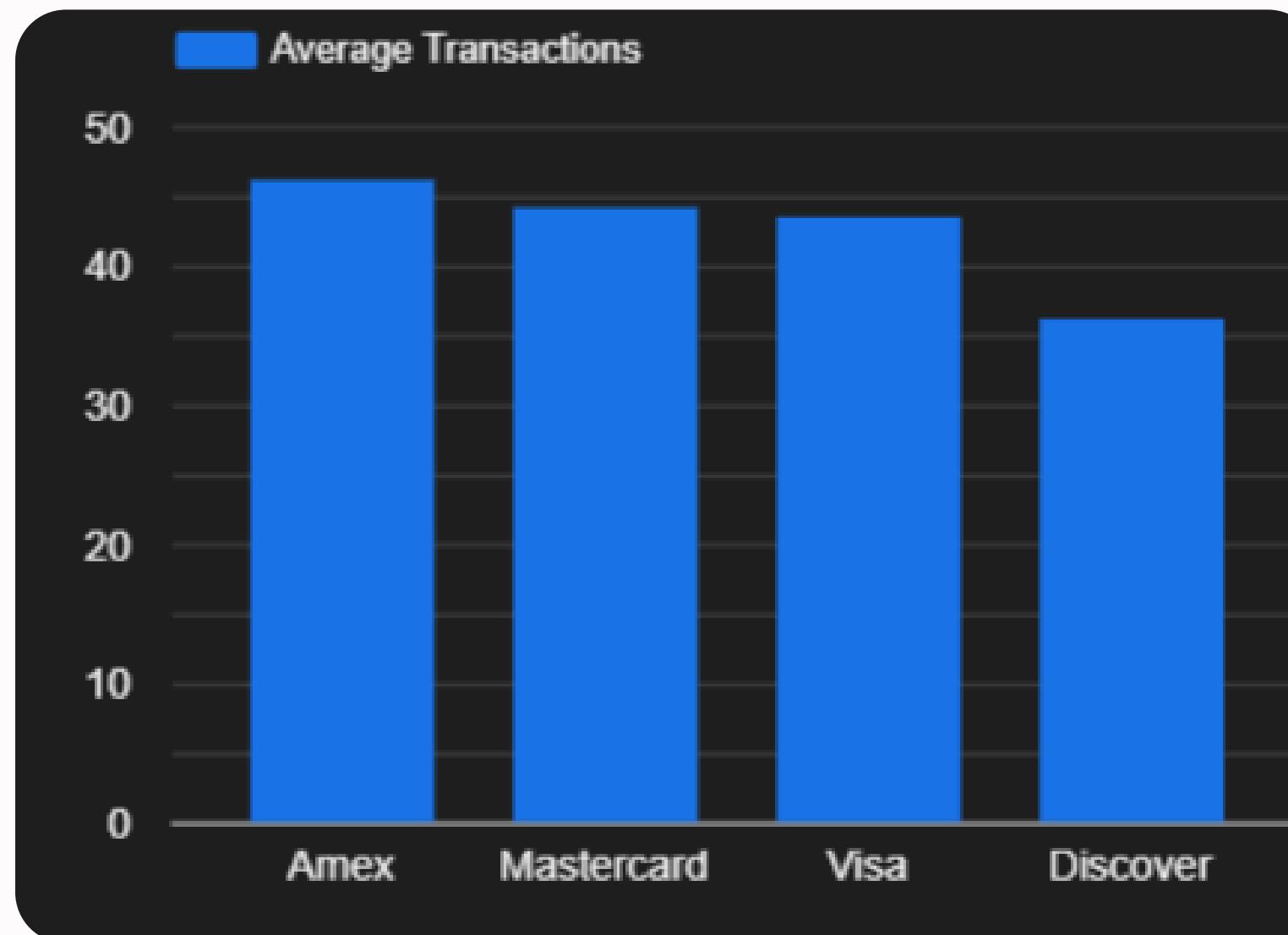


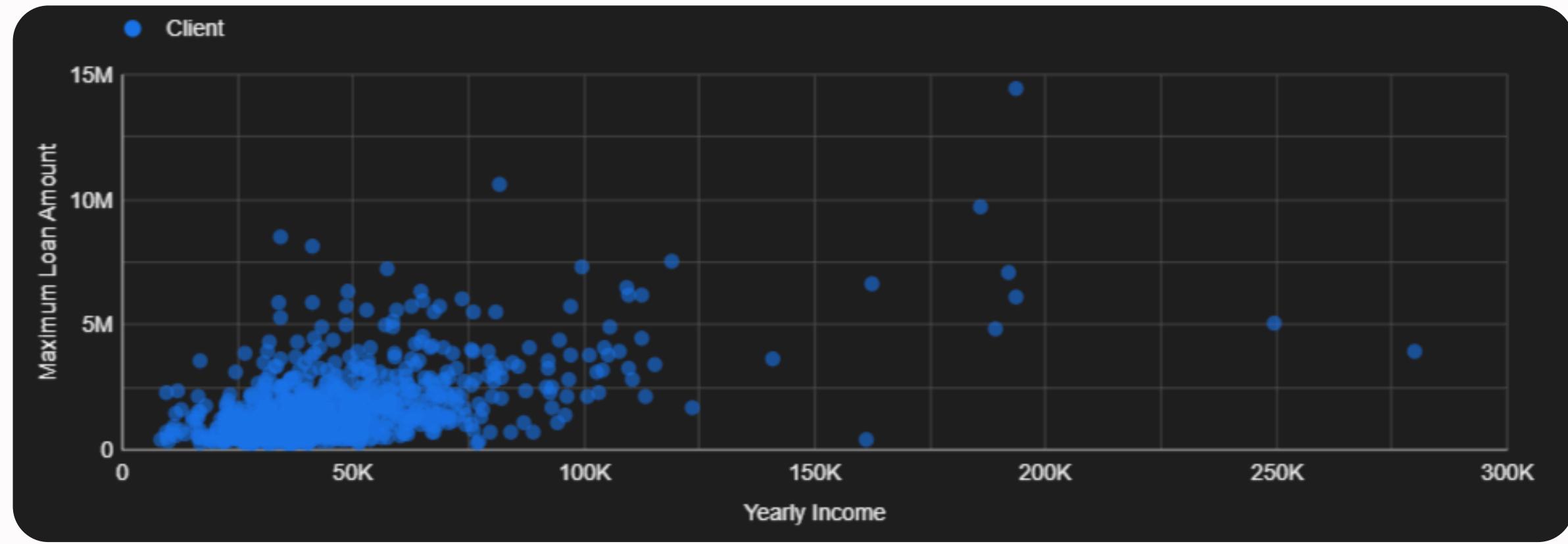
# Insights

Amex cardholders show the highest average transaction activity, while Discover lags behind.

## Recommendations

Strengthen partnerships or promotions with Amex and explore strategies to boost Discover card usage.





# Insights

Most clients earn under \$100K yearly yet show a wide range of loan amounts, indicating credit limits are not strictly tied to income levels.

# Recommendations

Introduce stricter alignment between income and loan limits to reduce default risk while offering premium loan products for higher-income clients.

# THANK YOU



# APPLICANT PROFILE



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