



ATLIQ DATA SERVICES

# Mitron Bank's Credit Vision: **A Data-Infused Approach**

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# Background



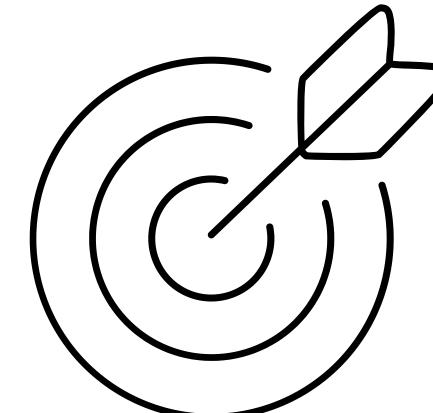
*Mitron Bank, a well-established financial institution with its headquarters in Hyderabad, seeks to diversify its product portfolio and expand its market presence. As part of this initiative, the bank is planning to launch a new range of credit cards.*

# Objective

*Utilizing the insights derived from the pilot project, we aim to assist Mitron Bank in strategically customizing their credit card offerings.*



CUSTOMER  
LOYALTY



MARKET  
DEMAND



# DATA OVERVIEW

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- 4000 CUSTOMERS' DATA
  - TWO TABLES: FACT\_SPEND, DIM\_CUSTOMER
  - TIMELINE: MAY TO OCTOBER (6 MONTHS)
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- FIVE MAJOR CITIES COVERED
  - CUSTOMER ATTRIBUTES IN DIM\_CUSTOMER
  - SPENDING BEHAVIOR IN FACT\_SPEND

# INSIGHT SEGMENTATION

*We've strategically categorized our analysis into four distinct segments*

**DEMOGRAPHIC  
INSIGHTS**

**SPENDING ANALYSIS**

**PAYMENT BEHAVIOR**

**INCOME UTILIZATION %**

# Demographic Insights

- *Among Mitron Bank's customer base, males form a significant majority, comprising 65% of the total customers*
- *Approximately 37.45% of Mitron Bank's active customer base falls within the age range of 25 to 34 years.*
- ***Mumbai: A Prime Customer Hub:*** *Mumbai stands as the hotspot for Mitron Bank, accommodating approximately 1078 customers*

# Demographic Insights

- **Low-Income Majority:** *Nearly 43% of customers fall within the low-income bracket, earning between 24,816 to 45,410.*
- **Business owners** exhibit the highest average income, 70.09k. closely followed by salaried IT employees.

# Spending Behavior Analysis

- Among age groups, **customers aged 35-45** emerge as the leading spenders, outpacing other segments.
- **Married individuals** showcase a tendency to spend more compared to their single people.
- **Salaried IT Employees Lead Spending (31.39K):** Salaried IT employees are at the forefront of spending, with an average spending of approximately 31.39K

# Spending Behavior Analysis

- *Customers allocate a significant portion, around 19.76%, towards **bill payments**. Groceries and electronics follow closely in the spending hierarchy*
- ***September's Spending Surge (21.84%): September witnesses a peak in spending, capturing 21.84% of the total. However, spending experiences a decline in October, reflecting a fluctuating spending trend.***

# Payment behavior Analysis

- A significant portion, about **40.74%**, (CC%) of transactions at Mitron Bank are facilitated through credit cards, signifying a substantial reliance on this payment method.
- *Young Adults Favor Credit Cards (25-34) : Their credit card usage for (46.62%)*
- *Chennai emerges as the frontrunner in credit card usage for payments, capturing a substantial share of 41.48%.*

# Payment behavior Analysis

- *Credit card usage spans across all occupations, with percentages ranging from 34.45% to 43.56%. Government employees take the lead at 43.56%, closely followed by salaried other employees*
- *The data unveils that credit card usage peaks for **travel-related expenditures**, capturing a dominant 44.9% of the total credit card transactions*

# Income Utilization %

- The **average income utilization** across Mitron Bank stands at a solid **42.95%**, representing the proportion of income actively utilized.
- **Mumbai** emerges as the frontrunner in income utilization, showcasing an impressive **51.58%**.
- **Salaried IT employees** take the lead in income utilization, contributing a significant **50.93%** to the overall utilization landscape.

# KEY CUSTOMER SEGMENTS

Age group :35-45

Married Individuals

Salaried IT employee

Location:Mumbai

\*based on spending habits

# Credit Card Recommendations

Age group :35-45

Married  
Individuals

- *Acknowledge the family-oriented nature of 35-45 age group customers with family-focused benefits like tailored insurance plans.*
- *Design credit cards with enhanced rewards, cashback, or discounts for transactions in bills , groceries ,health and wellness*
- *Provide benefits like health & travel insurance .*
- *Design credit cards with enhanced rewards, cashback, or discounts for transactions in bills , groceries electronics*

# Credit Card Recommendations

Salaried IT  
employee

Location:Mumbai

- *Provide discounts or rewards for expenses related to professional development, including online courses, certifications, and workshops*
- *Earn bonus points or cashback on tech-related purchases, such as gadgets, software, and online subscriptions*
- *Introduce rewards tailored to Mumbai's lifestyle, such as discounts on local events, cultural shows, public transport or popular attractions in the city.*

# Credit Card Recommendations

- As 37.45% of active customers falls under the age group of 25-34 , tailor credit cards rewards on entertainment , online shopping
- Offer financial literacy resources for young adults for responsible use of credit card.
- 43% of customers fall within the low-income category , so ensure interest rates align with the financial circumstances and design cards with minimal or no annual fees.

## Credit Card Recommendations

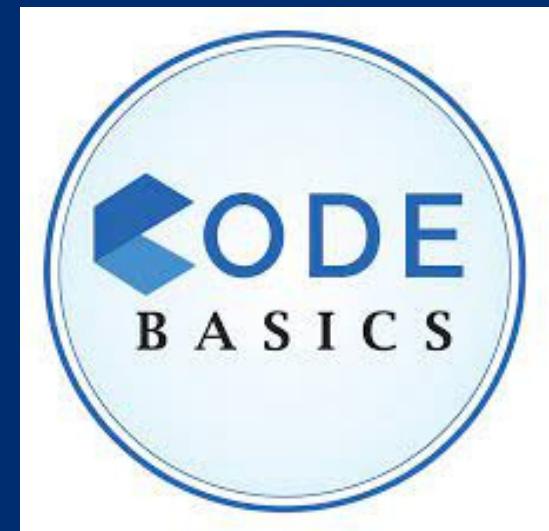
- *Provide travel related discounts and reward points as majority of the spending are in travel category.*
- *September witnesses a peak in spending, so provide festive offer for credit cardholder on electronics and clothing shopping .Grant early access to festive sales events for credit cardholders*
- *Introduce a unique rewards program where a percentage of each credit card transaction contributes to carbon offset initiatives as this can give a competitive edge over other competitors*

# Interactive Power Bi Dashboard



Power BI

# Thank You



*For providing with this opportunity*