

USER BEHAVIOR ANALYSIS

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TECHNICAL TEST

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Objective

To understand user behavior, card usage patterns, and transaction trends by analyzing historical datasets.



DEMOGRAPHICS (USER PROFILE)

- Which age group is dominant, and what does this imply for target audiences?

TRANSACTION BEHAVIOR

- What are users preferred payment methods?
- Which card brands are most frequently used?
- Which cities record the highest transaction volumes?

TRENDS & QUALITY

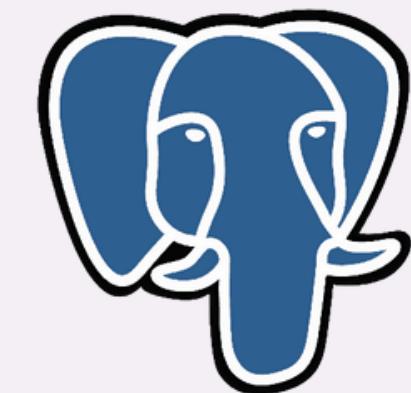
- What are the yearly trends in transaction volume and amounts?
- Which transaction errors occur most frequently, and how do they affect user experience?

Dataset Overview

- 3 datasets: Users, Cards, Transactions
- Periode data: 2010-2019
- 2.000 users



Analysis Approach



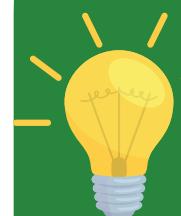
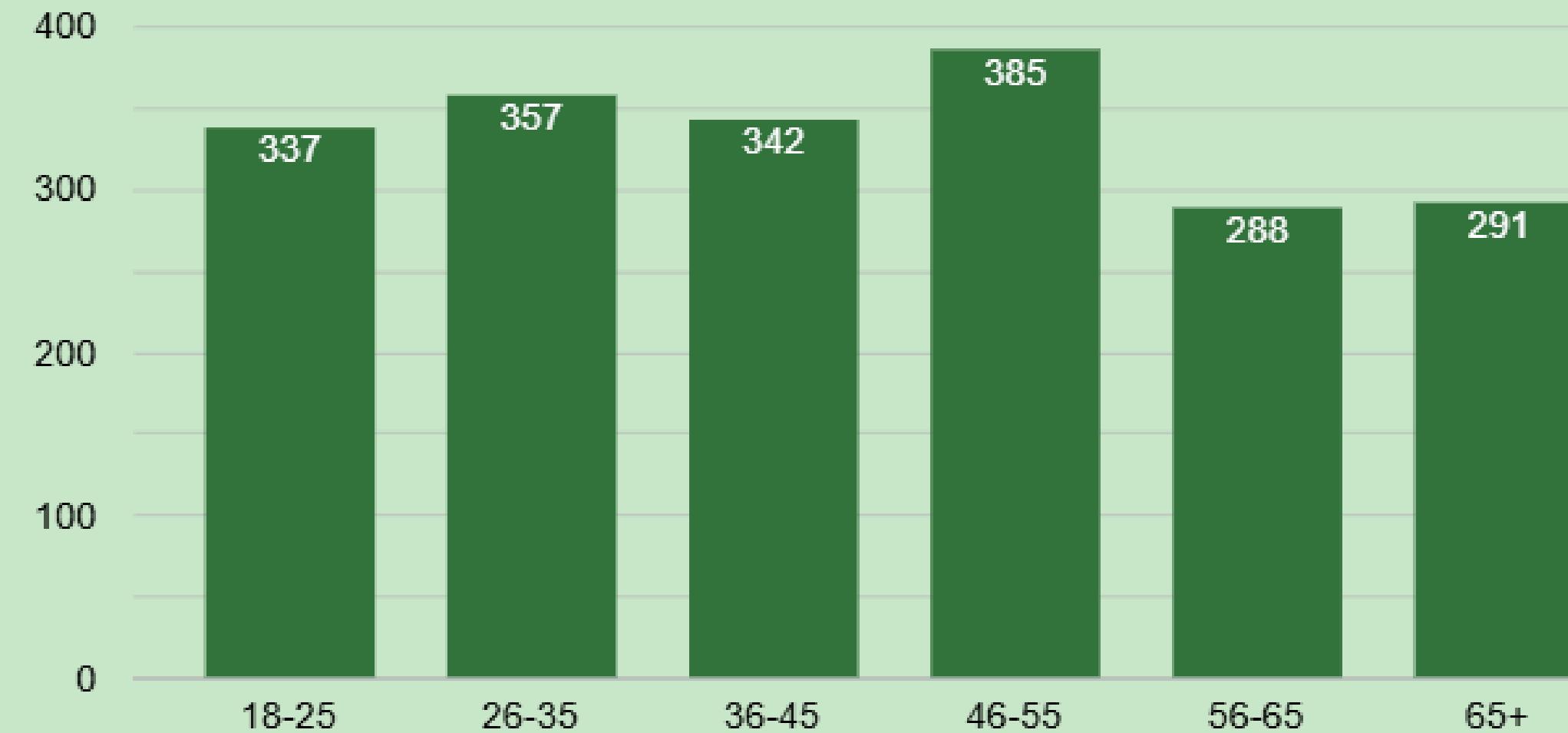
PostgreSQL



Looker Studio

Key Insights

User Age Demographics

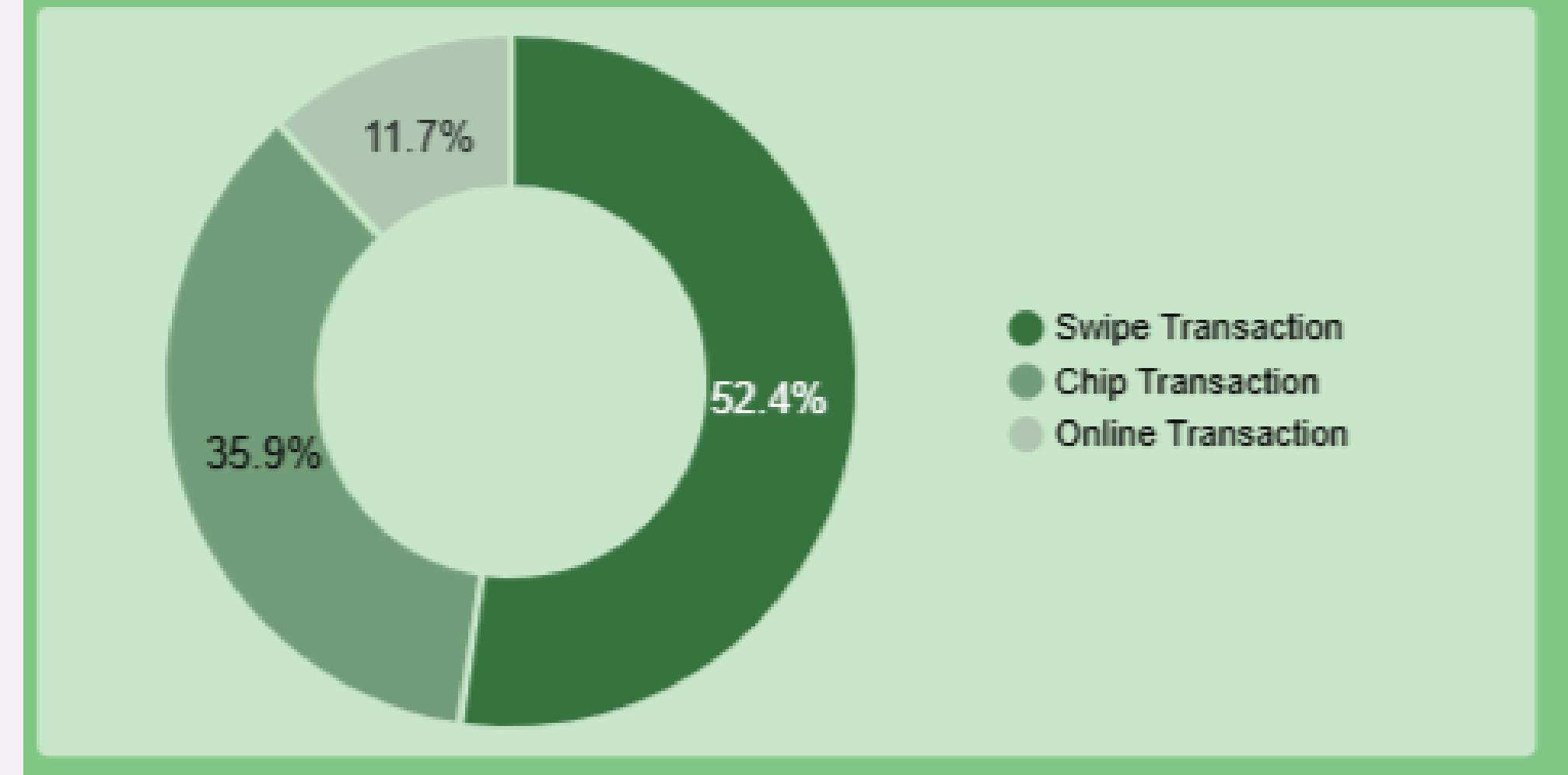


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Key Insights



Preferred Payment Method by Users

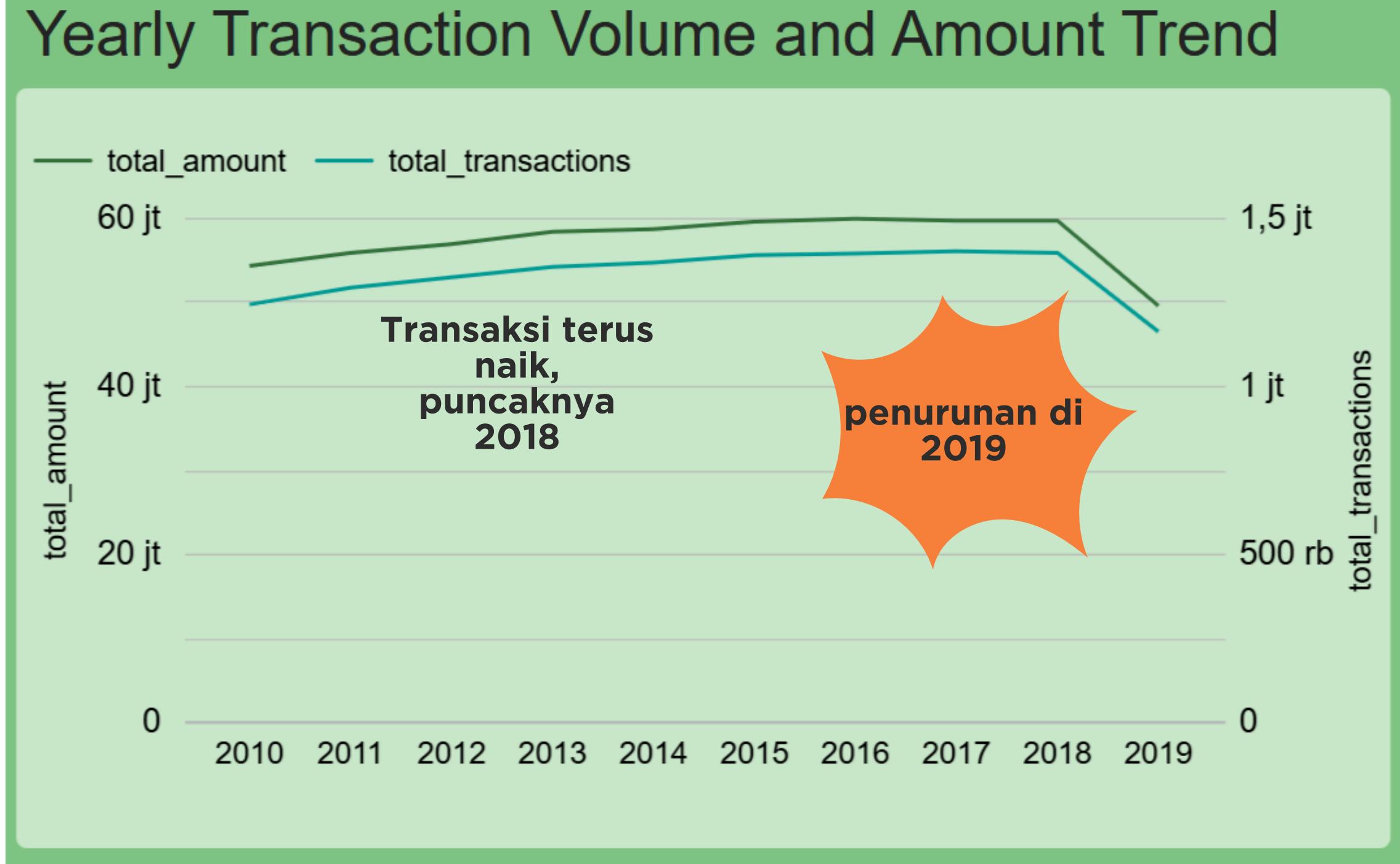


●
52.4%
Swipe

●
35.9%
Chip

●
11.7%
Online

Key Insights

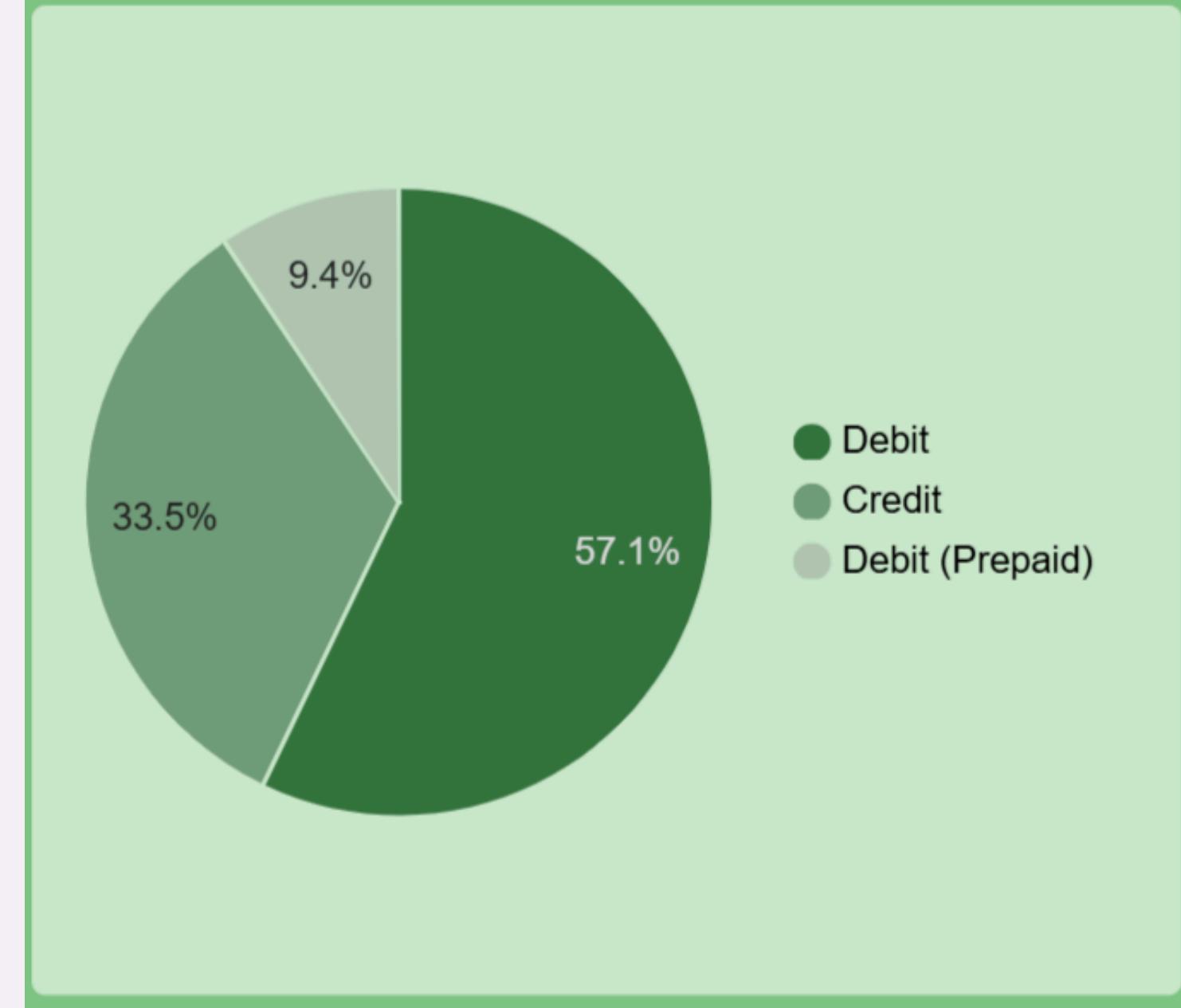


Key Insights



Perkuat fitur debit

Most Used Card Types



57.1%
Debit

33.5%
Credit

9.4%
Debit (Prepaid)

Key Insights



fitur notifikasi/top-up otomatis

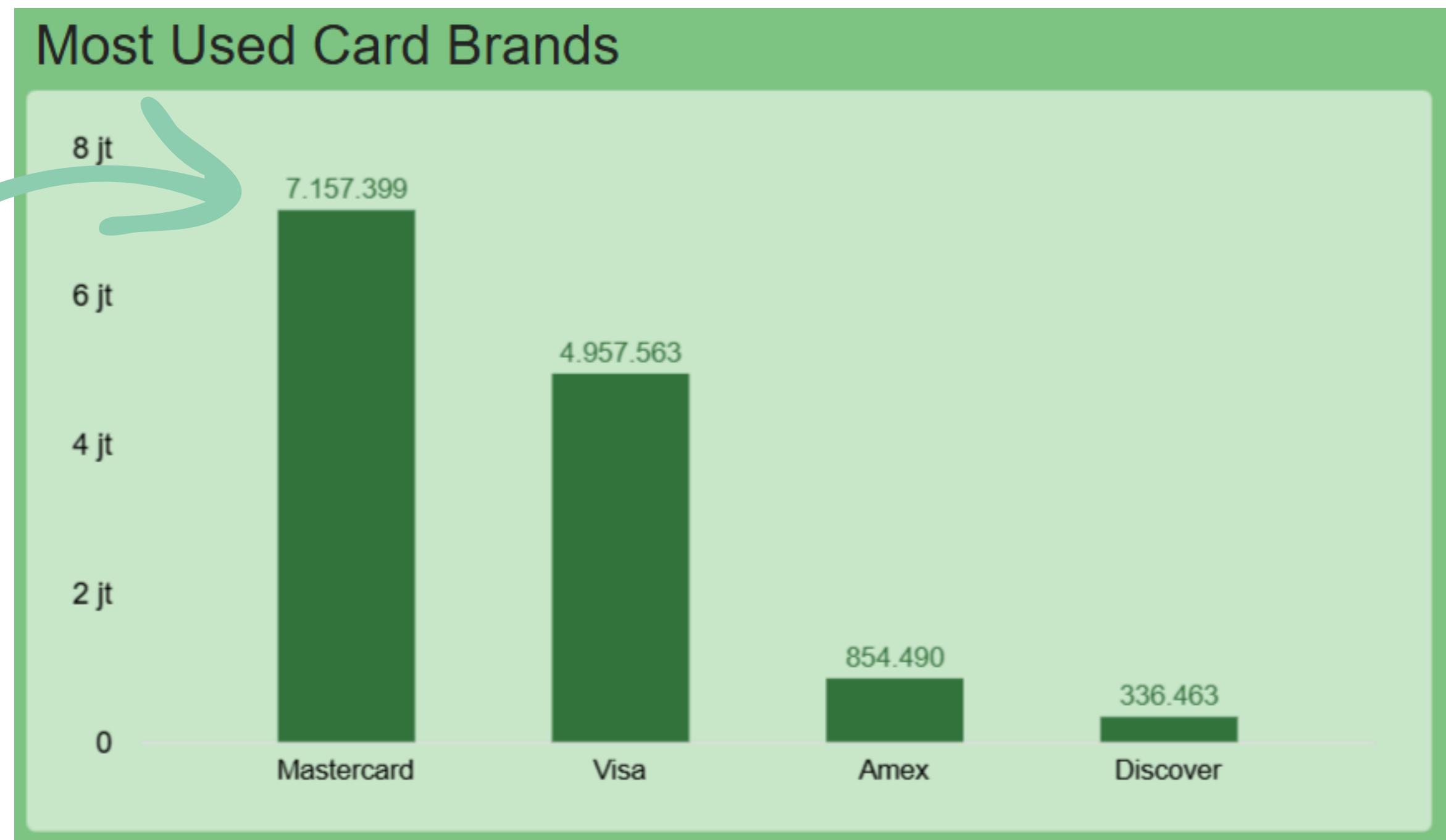


Distribution of Transaction Errors

errors	transactions
1. Insufficient Balance	130.902
2. Bad PIN	32.119
3. Technical Glitch	26.271
4. Bad Card Number	7.767
5. Bad Expiration	6.161
6. Bad CVV	6.106
7. Bad Zipcode	1.126
8. Bad PIN,Insufficient Balance	293

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Key Insights



Prioritaskan partnership

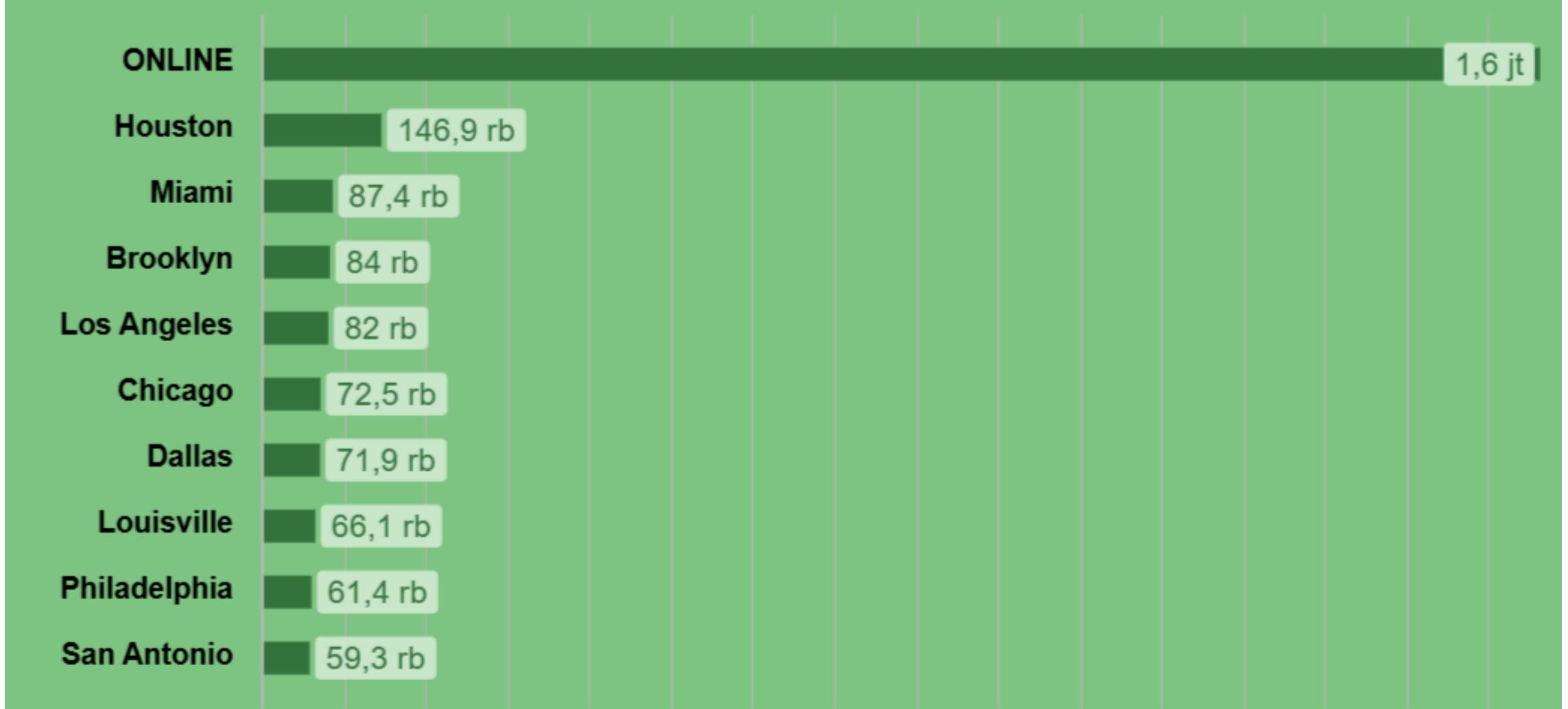
Key Insights



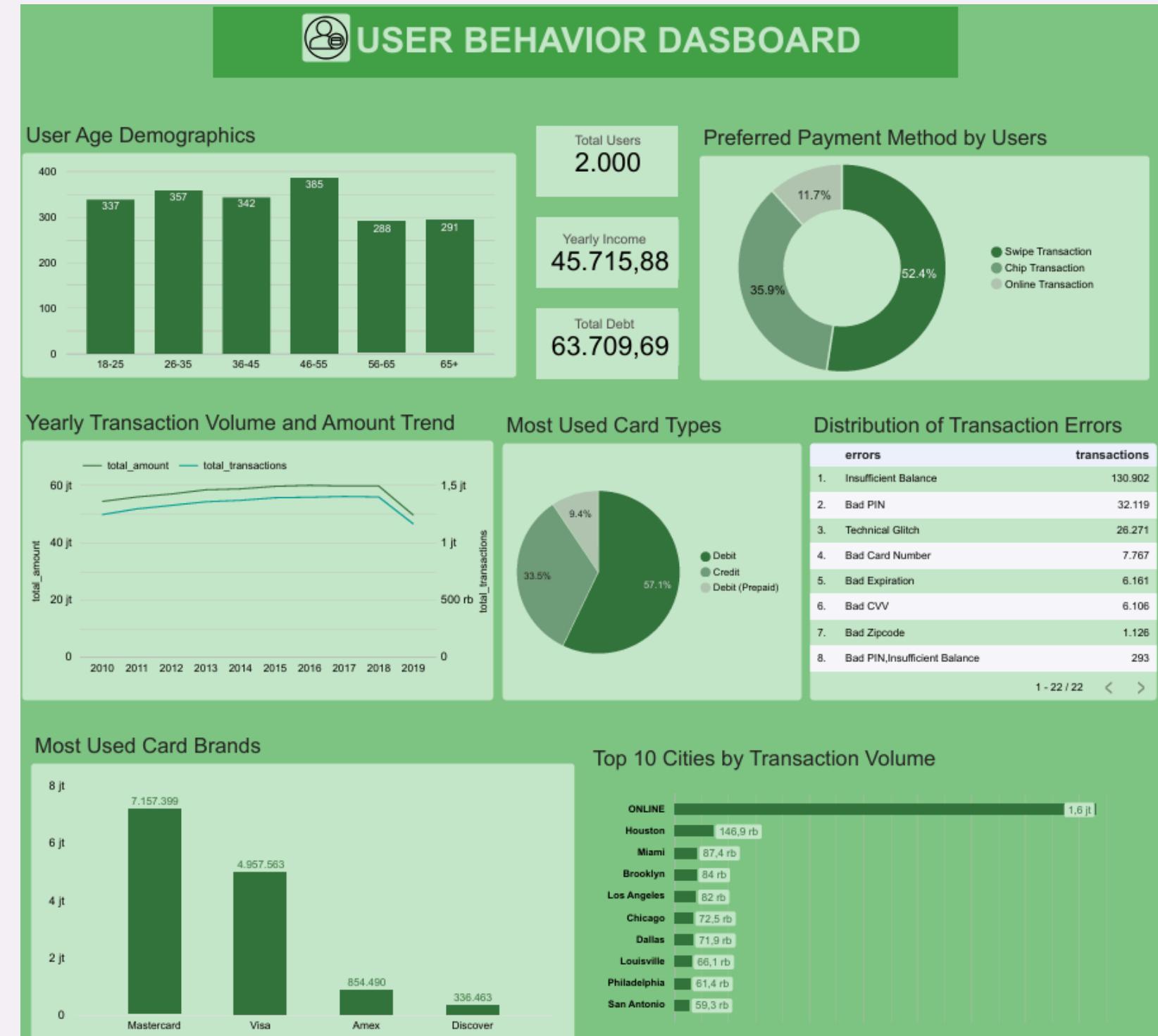
fitur promo khusus & pengalaman seamless dalam kanal digital



Top 10 Cities by Transaction Volume



Dashboard Preview

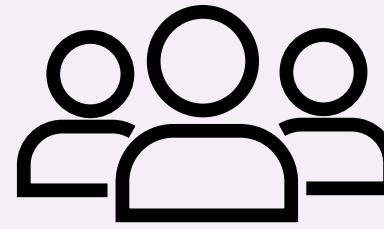


Dataset

SQL Queries

Dashboard

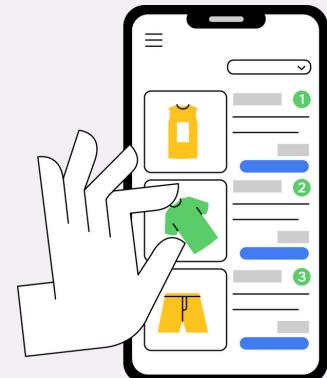
Key Takeaways



Campaign lifestyle & finansial sehat.



Edukasi & insentif penting untuk dorong chip/online.



Arahkan strategi ke penguatan layanan digital.



Peluang inovasi fitur saldo & budgeting support.



Partnership strategis dengan brand dominan



THANK YOU