

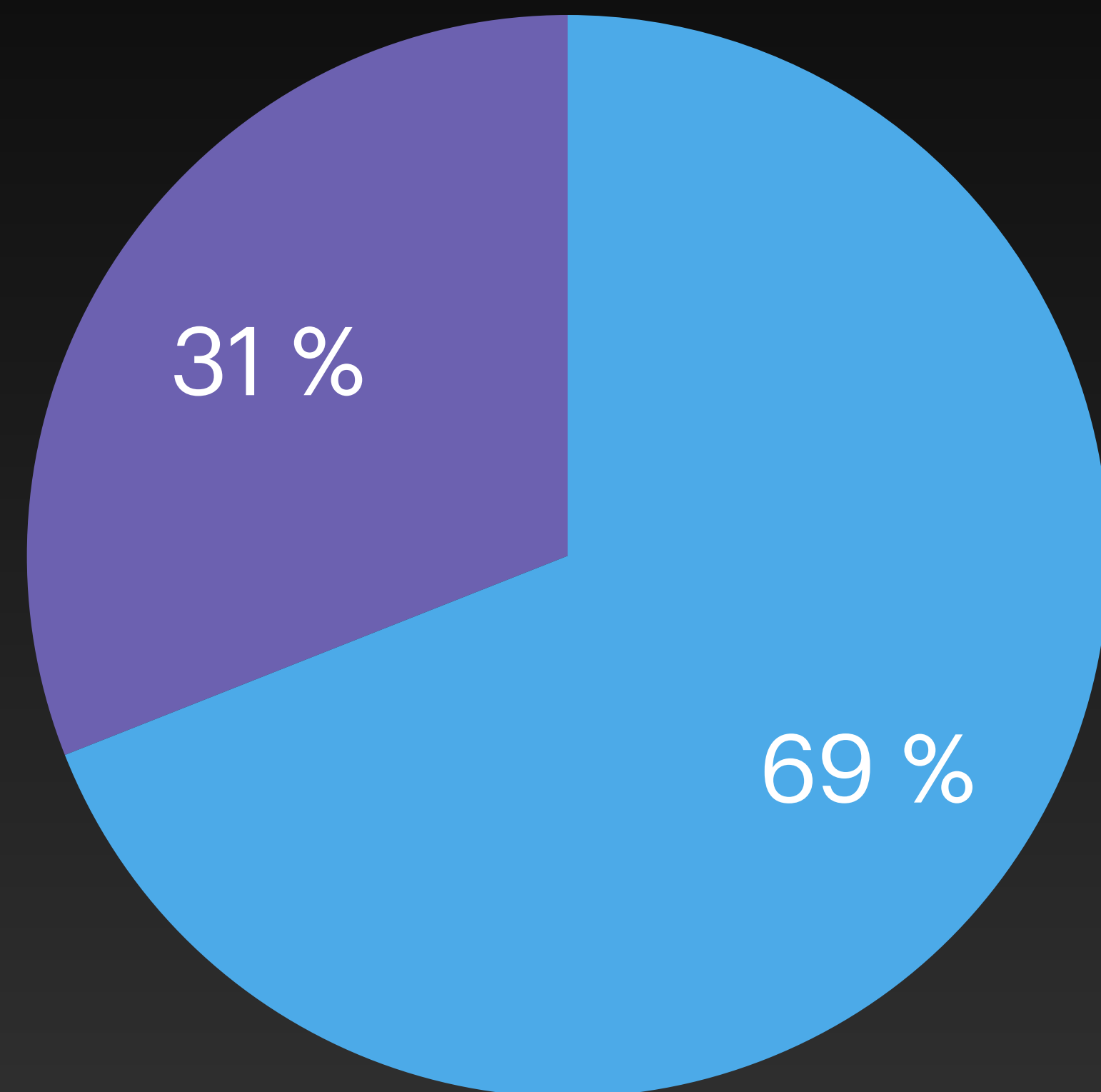
# Credit card sign up

Overview and recommendations

# General Overview

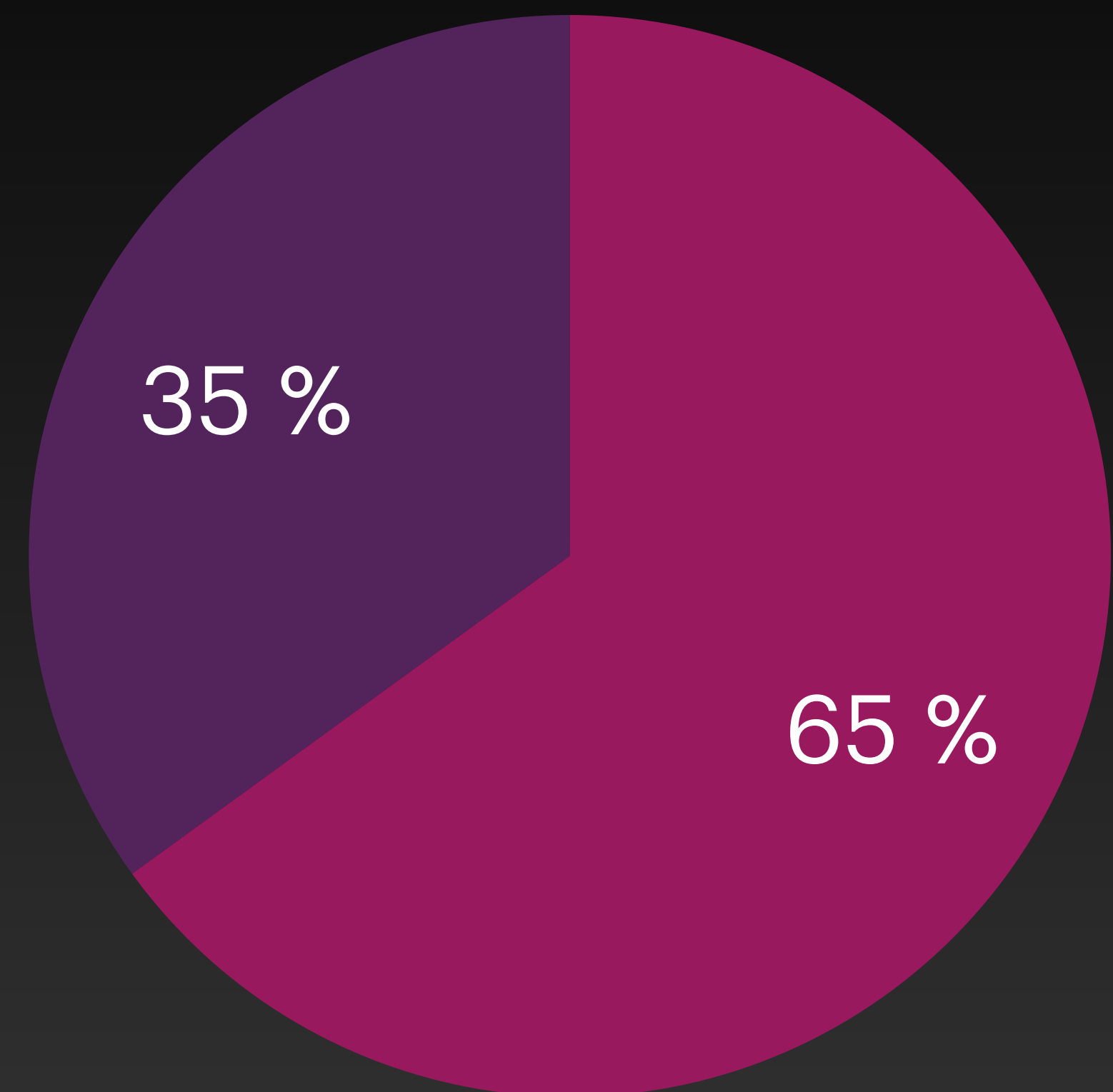
## Campaign results

Response vs No response



There is a good percentage of people that reacts to the campaign which means that it is working and our product is interesting for customers.

Approved vs Rejected

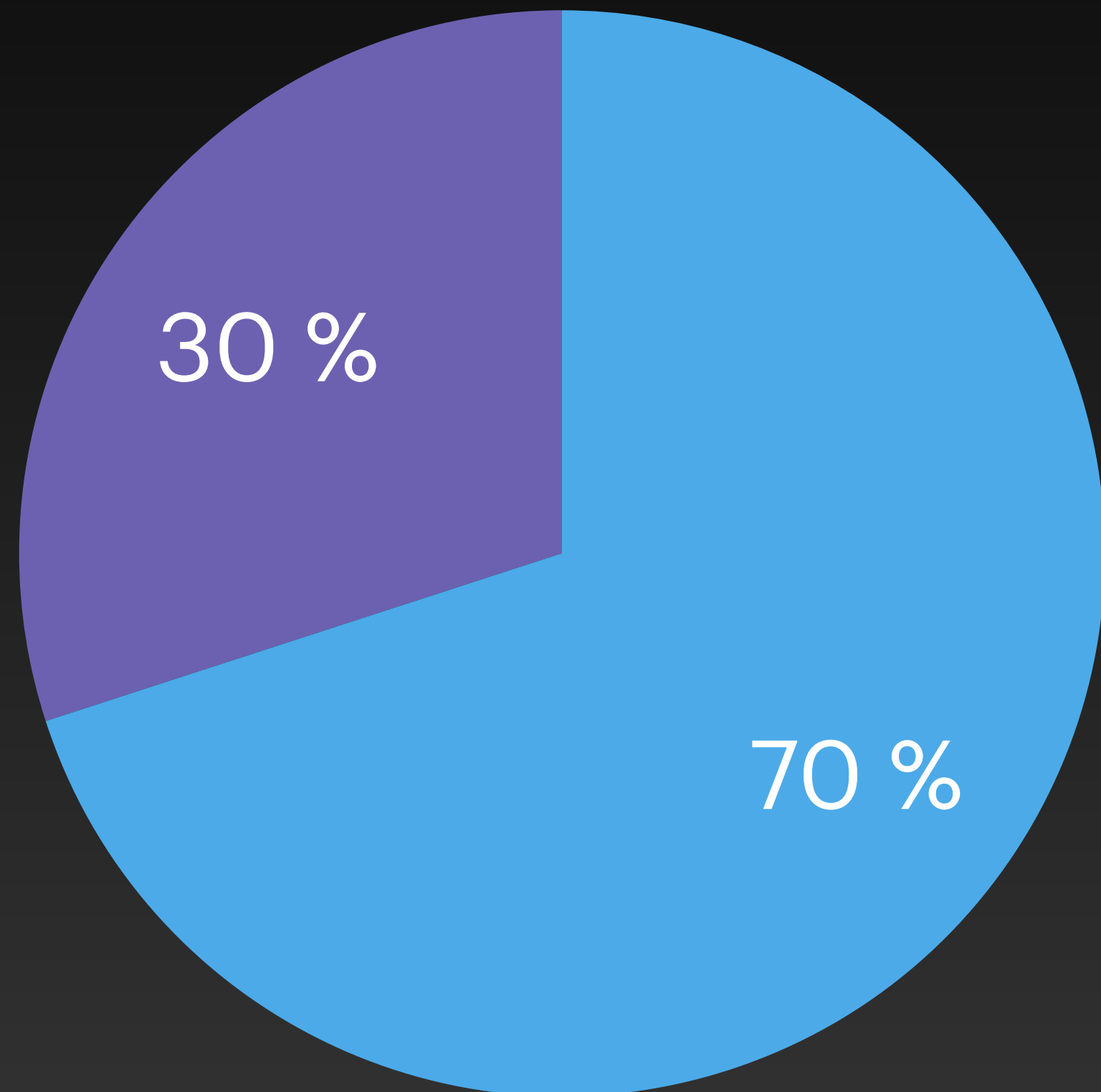


The graph above confirms that the campaign is targeting clients that are interesting for the credit card company as the better percentage of the responses are being accepted.

# Product Overview

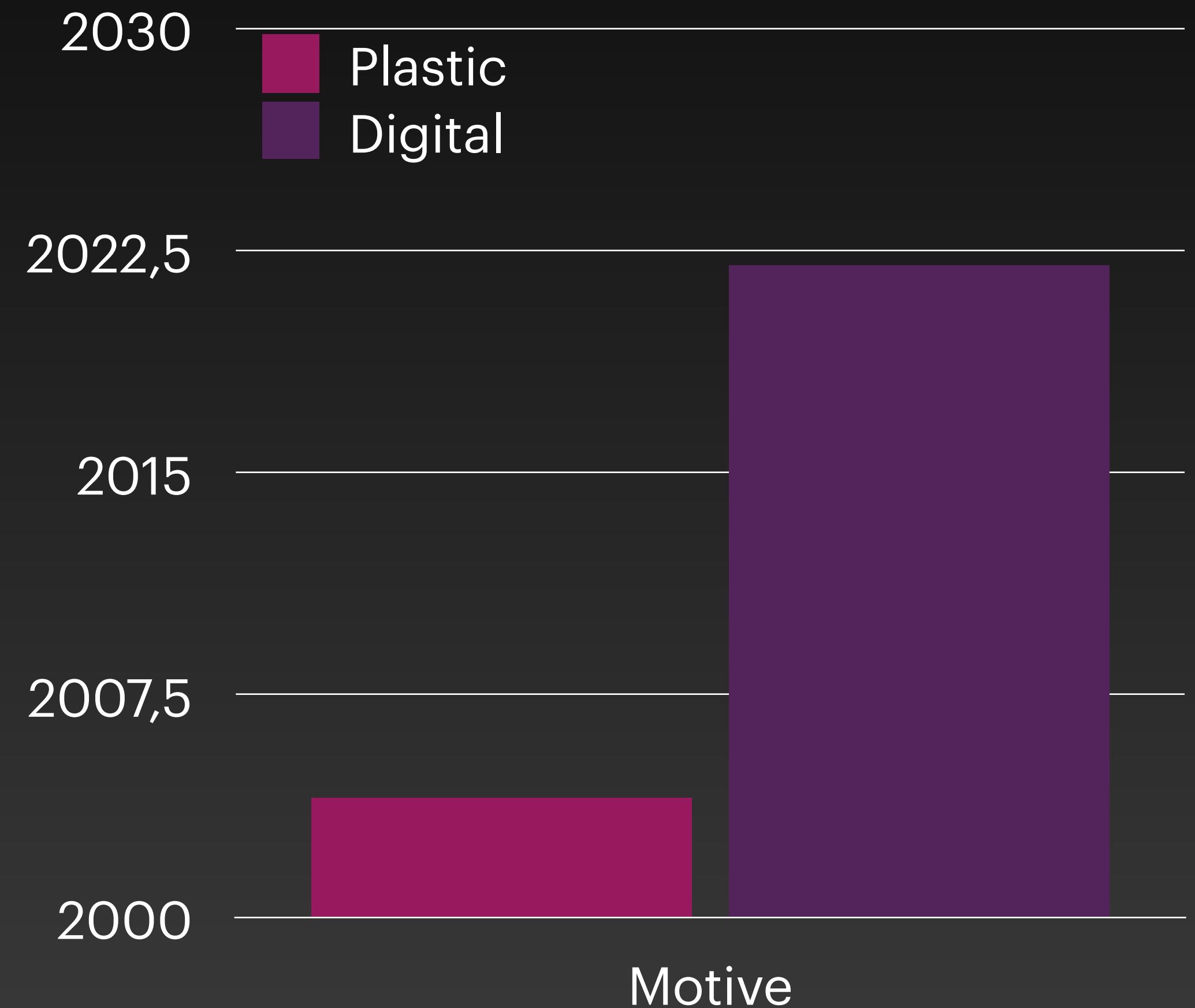
## Plastic vs Digital

Plastic vs Digital



Plastic card users double the number of digital card users. However in average the digital user spend the same as the plastic card user.

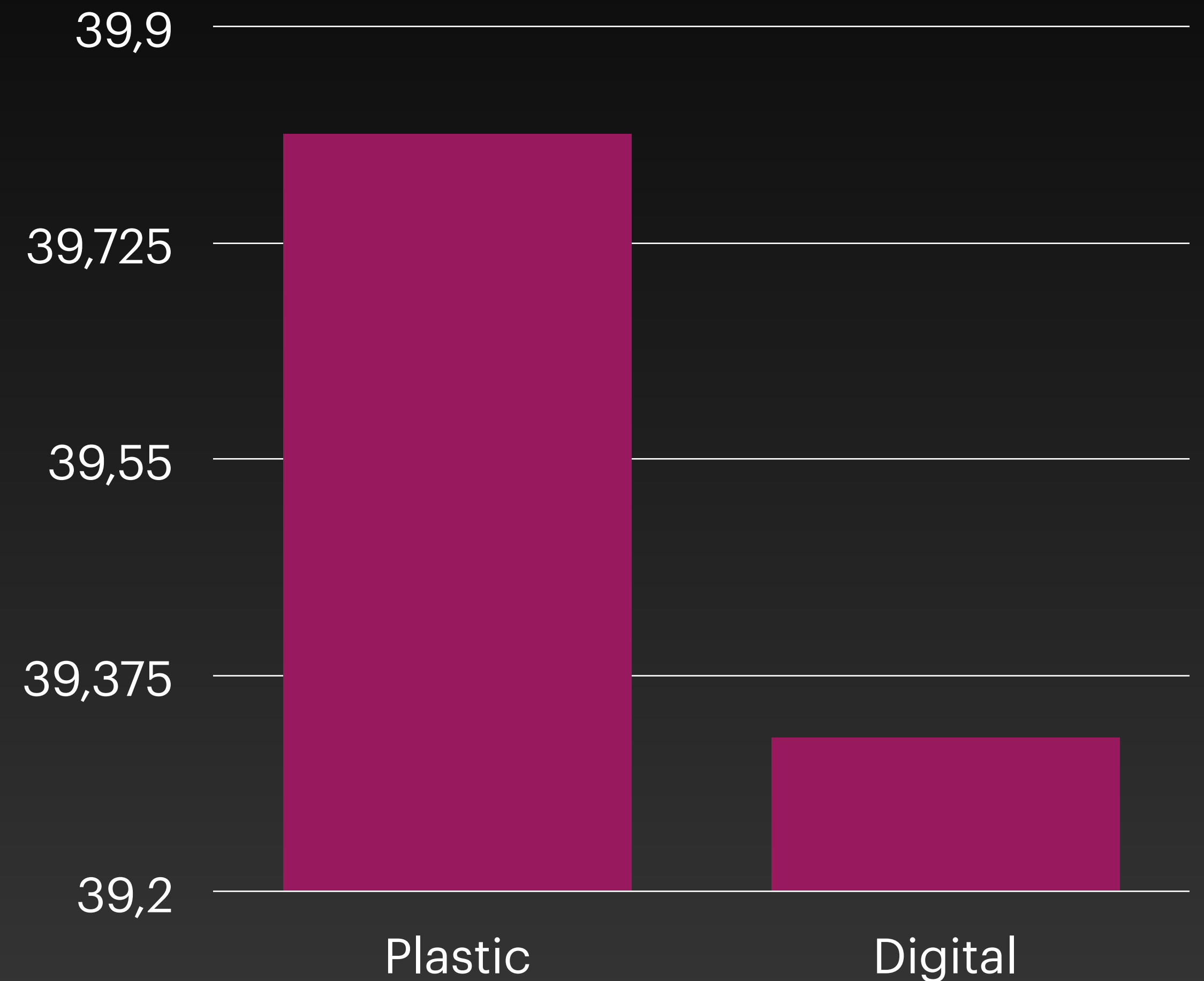
Average amount in transactions per motive



# Product Overview

## Product costs

- The differences in the average cost that plastic cards and the digital cards represent are not considerable. However taking into account that the digital is a little cheaper, the company should work to promote more than later.



# Recommendations

## Product and Marketing

The data shows that people with digital card spend more in average than people with plastic cards, for this reason it could be a good idea to:

- Make the usage of digital cards more attractive by including the usage of services such as google pay, apple pay, etc.
- Offer digital cards with lower interest rates as the have an extra layer of protection through e-wallets
- Promote the new digital card with all their functionalities.

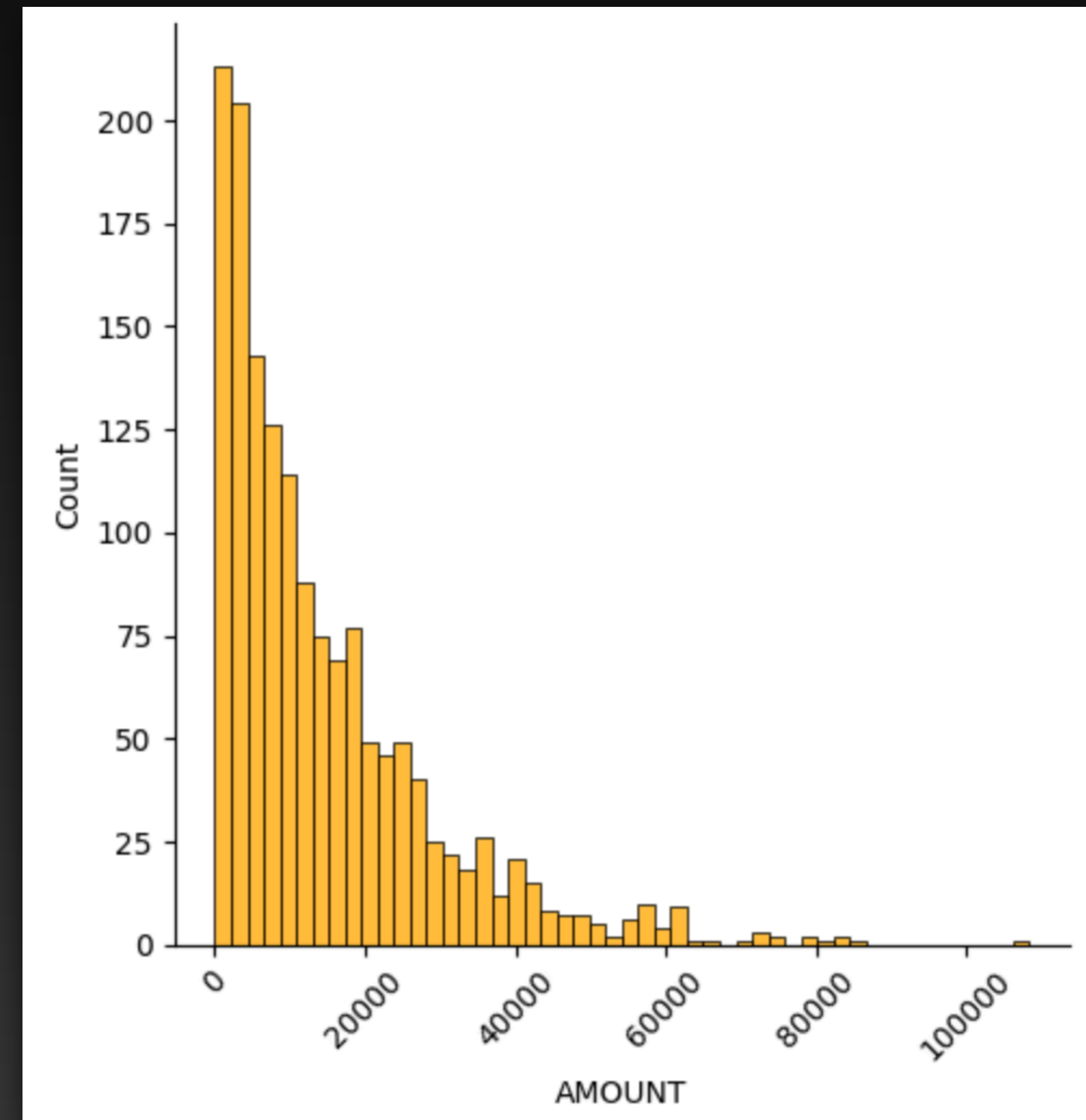


# Recommendations

## Marketing

The majority of the transactions are grouped between 0 and 3249

- Create a program that rewards customers for spending more than 3249 per transaction.
- Increment the reward value if the transaction is done using a digital card.
- Promote the rewards program.

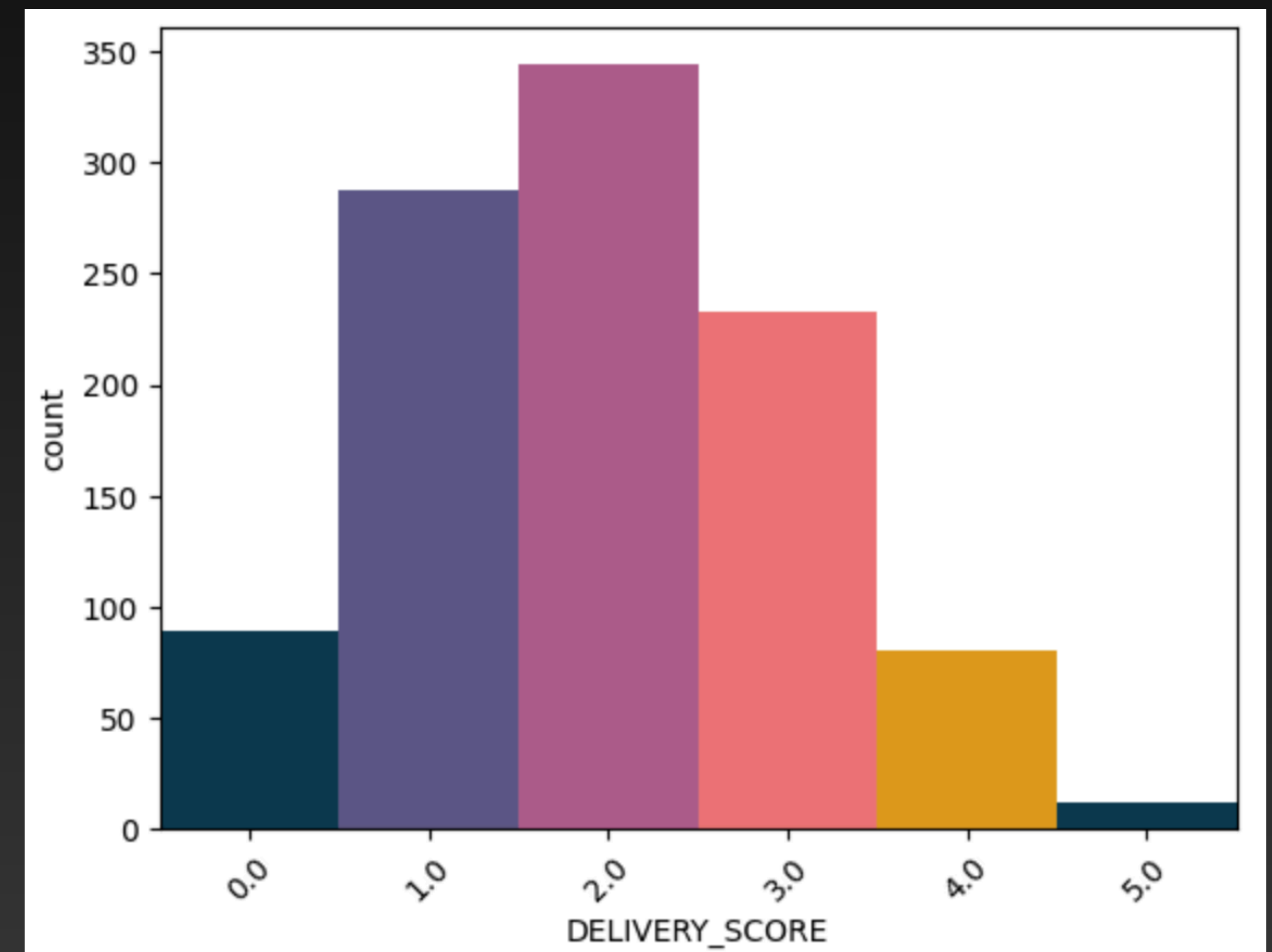


# Recommendations

## Customer Service

The data shows that the customers are not having a good experience with the card delivery company. The average score is 1,96/5.

- Start an investigation about what part of the experience is falling for the client (interviews, surveys), etc
- Once identify the issue figure out with the company if this can be solved, in case it can't, change of company.
- Constantly monitor costumer satisfaction to avoid low scores.



# Additional Observations

Some analysis that could be done and give deeper insights about the recommendations and overview of the campaign (transaction per user in a period of time, rejection/acceptance number per period, average time a user spends in each status, etc) were not done because of the update format (hour instead of date).

It is assumed that the digital card information was from before the popularization of e-wallets.