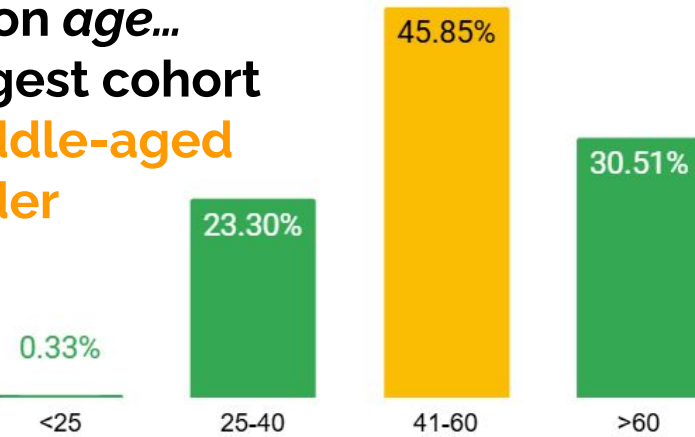# User Behavior Analyis

An overview of user demographics, financial profiles, and credit health in support of business strategy and decision-making.

Who are our key user segments in the past 6 months?

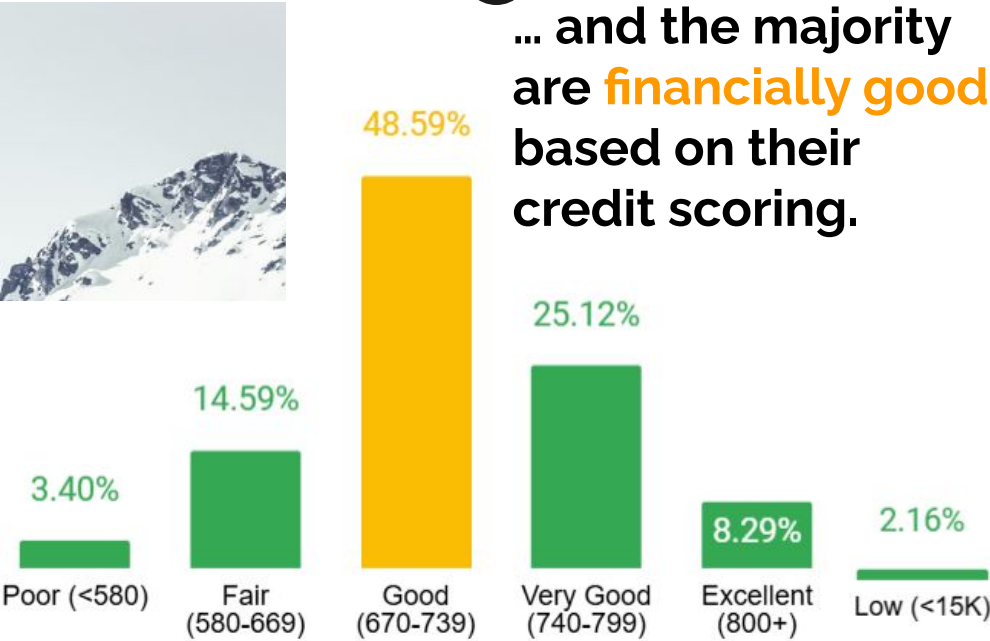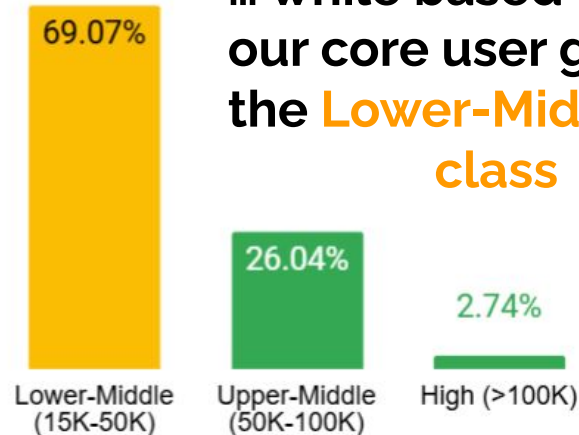**1** Based on *age...* our largest cohort are **middle-aged** and **older** users

0.33%	23.30%	45.85%	30.51%
<25	25-40	41-60	>60

3 ... and the majority are **financially good** based on their credit scoring.

3.40%	14.59%	48.59%	25.12%	8.29%
Poor (<580)	Fair (580-669)	Good (670-739)	Very Good (740-799)	Excellent (800+)

2 ... while based on *income*, our core user group are the **Lower-Middle class**

|			
2.16%	69.07%	26.04%	2.74%
Low (<15K)	Lower-Middle (15K-50K)	Upper-Middle (50K-100K)	High (>100K)

What happened in February 2019?

For the last 12 months, the trend of average transactions and transactions value per user were **relatively stable.**

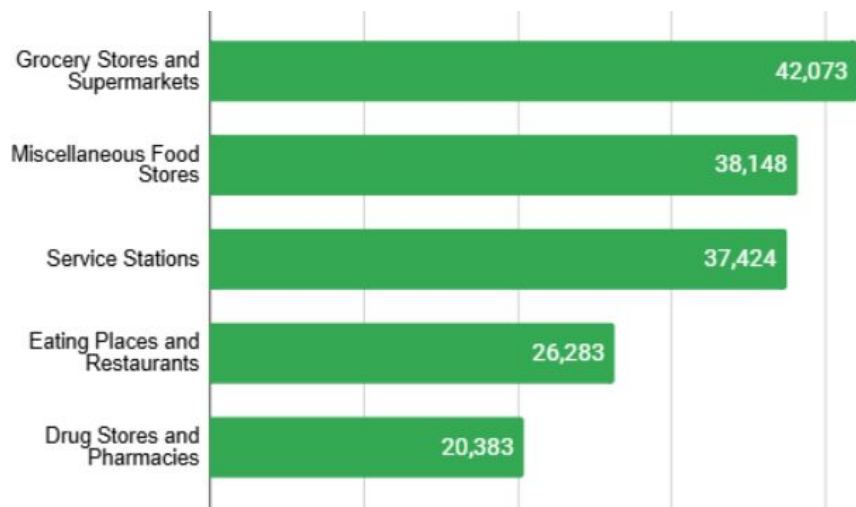The number of transactions ranged between **88 and 99**, while the values ranged between **$3,767 and $4,209**.

However, a **notable drop** occurred in **February 2019** *(88.29; $3,767)*, likely due to seasonal effects (e.g., post-holiday spending cooldown).
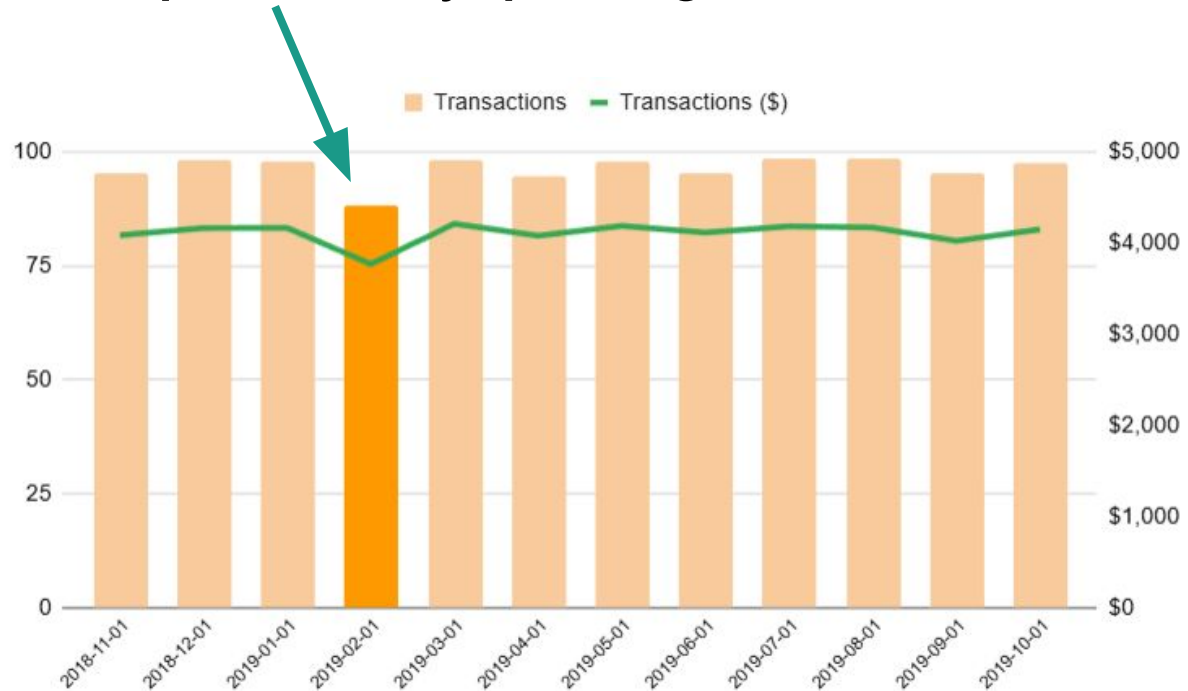
When is the peak transaction time and where they spend their money the most over the past 3 months?

1

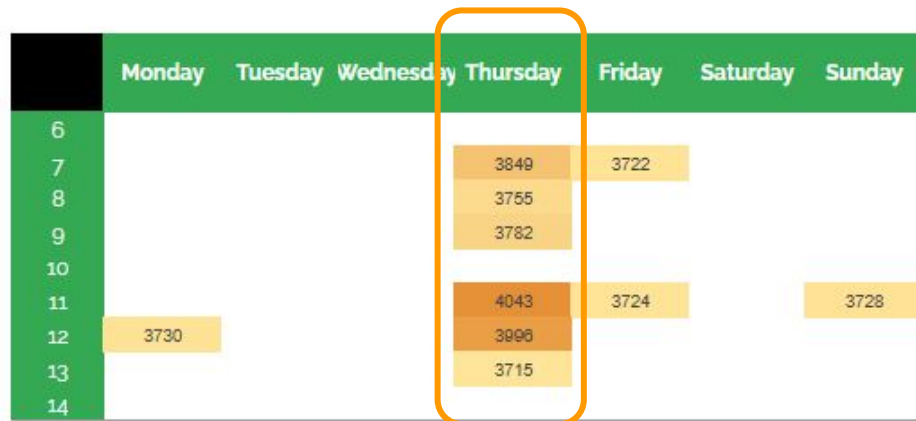## *Thursday* is the Busiest Day

Out of the top 10 busiest hours, 6 occur on Thursdays. The time window between **07:00 and 13:00** is the golden period for transactions

2

Food & Household Needs Dominate, Primary Needs & Services Are Active

Grocery Stores and Supermarkets		42,073
Miscellaneous Food Stores		38,148
Service Stations		37,424
Eating Places and Restaurants		26,283
Drug Stores and Pharmacies		20,383

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
6							
7				3849	3722		
8				3755			
9				3782			
10							
11				4043	3724		3728
12	3730			3996			
13				3715			
14							

Who are our high value and potential churn users?

2

While, based on user behavior over the past 3 months, the users who show a ≥30% drop in transactions which are potentially at **risk of churn** only contribute **5%** (6 people) of total active users.

1

High value = top 10% generating ~24% transaction values.

Mostly are

older people (41-60) (52%), Upper-Middle income group (48%), and good credit score group (48%)

Summary & Recommendation

1 **User Base Composition**
Majority of users are aged 41–60 and earn $15K–50K. Young and high-income users are underrepresented
Rec: Focus on retention for core users; target growth in untapped segments

2 **Behavioral and Risk Patterns**
Sudden drop in average activity in February. Users with high DTI (>1.0) show ≥30% drop in activity. Peak hours: Thursday 11AM–1PM
Rec:Mitigate churn via early detection. Boost promo/push notif during peak hours

4 **High-Value Opportunities**
Top 10% users contribute >30% of total amount. They're mostly from Upper-Middle income and Good–Very Good credit segments
Rec: Launch personalized rewards or premium loyalty programs

3 **Spending Insights**
Most-used MCCs: Grocery (5411), Food Stores (5499), Fuel (5541), Restaurants (5812, 5814) → user base highly consumptive in essential needs
Rec: Expand merchant partnerships & promos in top MCC categories

Thank You.