

## Cluster 2 Overview

- **Total Transactions:** 9099
  - **Total Revenue (Amount Paid):** ₹1,03,52,328
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## Key Insights (Percentages)

### 1. Top Contributing Branches:

- **Branch 810** contributes **16.7%** of total transactions (1520 out of 9099).
- **Branch 37** accounts for **9.9%** of transactions.
- **Branch 26** contributes **9.8%**.
- Together, these top 3 branches represent **36.4%** of the total transaction volume, making them key revenue drivers.

### 2. Branch Types:

- **Company Owned Branches** contribute **38.3%** of the transactions (3483 out of 9099).
- **Active User Branches** contribute **27.1%**.
- **Profit Share Branches** contribute **24.3%**, and **Revenue Share Branches** contribute **10.1%**.
- **Actionable Insight:** Increase resource allocation to **Company Owned Branches**, as they are significant contributors to overall transactions.

### 3. Transaction Types:

- **Renewals (2.0)** represent **84.1%** of the transactions (7659 out of 9099).
- **Additional books (4.0)** account for **7.5%** of the transactions.
- **Sign-ups (1.0)** make up **3.9%**.
- **Subscription holidays (5.0)** and **other** transaction types together account for **4.5%** of the total.
- **Actionable Insight:** Since renewals dominate, focus on upselling during renewals, possibly offering **add-ons** like **additional books** or **premium services** to increase revenue.

### 4. Subscription Durations:

- **3-month subscriptions** are the most popular, accounting for **51.1%** of transactions (4648 out of 9099).
- **1-month subscriptions** account for **19.8%**, and **6-month subscriptions** for **11.9%**.
- **Actionable Insight:** With the popularity of **3-month subscriptions**, consider promoting **longer-term subscriptions** (6 or 12 months) by offering discounted rates or additional perks to lock in customers for longer durations.

### 5. Coupon Usage:

- **12.7%** of the transactions used a coupon (1157 out of 9099), with discounts totaling ₹4,67,928.

- **Actionable Insight:** While coupon usage is relatively low compared to other clusters, consider running targeted campaigns that strategically use **coupons** to promote new sign-ups or **renewals** for members with expiring memberships.
6. **Reading Fee Distribution:**
- The average reading fee is **₹1089**, with **24.3%** of members paying **₹1200** (2208 members).
  - **12.9%** of members did not pay any reading fee (1179 members), and **11.5%** paid **₹1416**.
  - **Actionable Insight:** Focus on **upselling** services and promoting packages to those who aren't paying reading fees. Offering **reading fee discounts** for members who commit to **longer subscriptions** could also drive higher retention and increased revenue.
7. **Peak Transaction Months:**
- **April** is the peak month, with **13.7%** of all transactions.
  - **March** accounts for **12.1%**, and **January** for **10.1%**.
  - **Actionable Insight:** Use these peak months to push **renewals** and introduce **seasonal promotions** for new members. For slower months like **December (6%)** and **November (5.6%)**, run **special campaigns** to drive customer engagement.
8. **Membership Expiry:**
- **31.9%** of memberships will expire in **2024** (2904 out of 9099).
  - **24.7%** will expire in **2023**, and **21.4%** in **2022**.
  - **Actionable Insight:** Create a **proactive retention strategy** focused on offering **early renewal incentives** to members whose memberships are expiring in 2023 and 2024, with special offers or loyalty rewards for **early renewals**.
9. **Monthly Sign-Ups:**
- The highest number of **new sign-ups** occurs in **April (6.7%)**, followed by **December (4.3%)** and **August (3.6%)**.
  - **Actionable Insight:** Use these months to push **marketing campaigns** and attract new customers with **promotions**. For slower sign-up months like **February (1.2%)**, implement **targeted marketing** to drive new acquisitions.
10. **Monthly Renewals:**
- **April** also has the highest number of **renewals**, accounting for **10.9%** of total renewals.
  - **March** follows with **10.4%**, and **January** with **8.7%**.
  - **Actionable Insight:** Use **April and March** as prime opportunities to introduce **renewal promotions** and provide incentives for members to switch to **longer-term subscriptions** or **premium packages**.

## Member Loyalty Insights

1. **High-Frequency Members (Loyalty):**
- **Top loyal members** include:
    - **M062708** with **35 transactions**.

- **m222410** with **27 transactions**.
  - **M045213** and **M210652** both with **24 transactions**.
- **4593 unique members** have contributed to the 9099 transactions, implying **many members have renewed multiple times**.
- **20%** of members (919 out of 4593) have made **10 or more transactions**, showcasing strong loyalty.
- **Actionable Insight:** Target these highly loyal members with **personalized offers** (like exclusive discounts, perks, or upgrades) to further strengthen their loyalty and reward them for their commitment.
- 2. **Retention Metrics:**
  - **84.1%** of transactions come from **renewals** (7659 out of 9099), indicating a high retention rate.
  - **15.9%** of transactions are **new sign-ups** or **additional services** like **subscription holidays, additional cards**, etc.
  - **Actionable Insight:** With most members renewing, implementing a **loyalty rewards program** could help to further **reduce churn**. Offering **points** or **discounts** based on renewals or transaction frequency would boost member satisfaction and retention.
- 3. **Expiring Memberships:**
  - **31.9%** of memberships are expiring in 2024, and **24.7%** in 2023.
  - **Actionable Insight:** Target these members with **early renewal campaigns** offering discounts or **special renewal perks** to **lock in loyalty** before they consider switching or dropping off.
- 4. **Repeat Transactions:**
  - Members with **multiple renewals** indicate strong loyalty, especially those with **10 or more renewals** like **M062708, m222410, and M045213**.
  - **Actionable Insight:** Focus on these members for **long-term engagement** through **exclusive offers** (e.g., personalized services, invitations to special events, etc.).
- 5. **Low-Engagement Members:**
  - **25%** of members have only made **1 transaction**, meaning they are at a higher risk of churn.
  - **Actionable Insight:** For members with **low engagement**, offer **incentives** like **extended free trials, exclusive reading packages, or discounts on the next renewal** to encourage them to continue their membership.

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## Actionable Insights for Display on Web Page

- **Retention Campaigns:** Since **84.1%** of transactions are renewals, run **targeted renewal campaigns** that provide loyalty bonuses or early renewal incentives. Encourage **multi-month subscriptions** to lock in customers for longer.

- **Revenue Enhancement:** With **only 12.7% of members** using coupons, there is room to **strategically increase coupon offers**. Consider tying discounts to **new membership plans** or offering **tiered coupon systems** based on subscription length.
- **Branch-Specific Growth:** Focus on high-performing branches like **Branch 810 (16.7%)**, but also target underperforming branches, such as **Branch 18** and **Branch 53**, with **training and strategic promotions**.
- **Subscription Duration:** Promote **6-month and 12-month subscriptions** (which account for **11.9%** and **0.15%** respectively), by offering **discounted rates** or **exclusive perks** for members who switch from **shorter subscriptions** like the **3-month**.