



# DATA ANALYTICS

USER CREDIT BEHAVIOR

REALLYGREATSITE.COM



# KPI

KPI	Metric	Purpose
Total Users	total_users	Scale of active user base
Total Transactions Value	total_amount	Overall transaction volume / revenue
Average Credit Score	avg_credit_score	Customers' financial health
Error Rate (%)	error_rate	Service quality & fraud detection

# ANALYSIS

KPI

TOTAL USERS  
**2.000**

**ANALYSIS:** SHOWS THE TOTAL ACTIVE USERS,  
INDICATES MARKET REACH AND CUSTOMER BASE  
SIZE

TOTAL TRANSACTION  
VALUE  
**49,5 JT**

**ANALYSIS:** TRACKS REVENUE OR TRANSACTION  
VOLUME GROWTH; IDENTIFIES PEAK ACTIVITY  
MONTHS

# ANALYSIS

KPI

AVG CREDIT SCORE  
**709,73**

**ANALYSIS:** MEASURES FINANCIAL HEALTH OF USERS; LOWER SCORES MAY INDICATE RISKIER SEGMENTS

ERROR RATE (%)  
**1,57%**

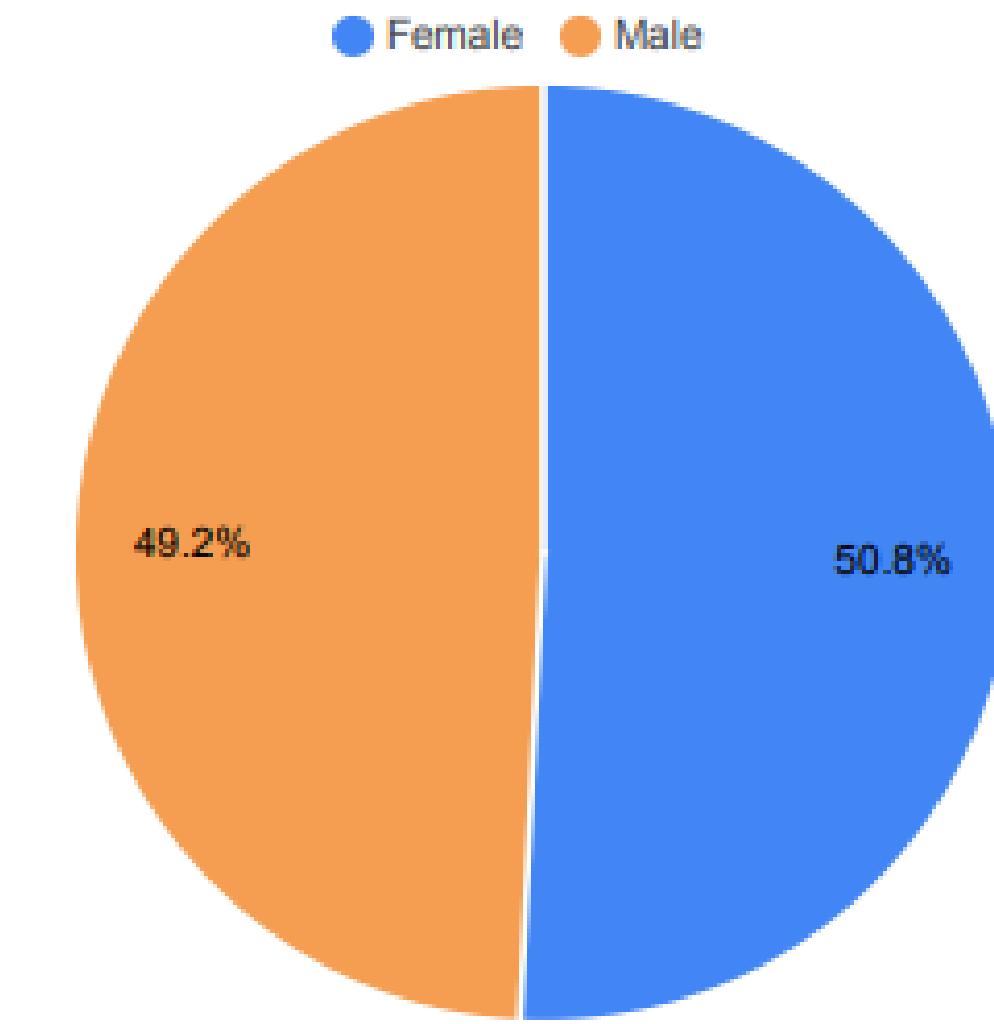
**ANALYSIS:** IDENTIFIES THE QUALITY OF TRANSACTION PROCESSING; HELPS SPOT SYSTEM ISSUES OR FRAUD PATTERNS

# USER PROFILING

## GENDER

### Male vs. Female

Shows gender distribution; can inform targeted marketing or product offerings

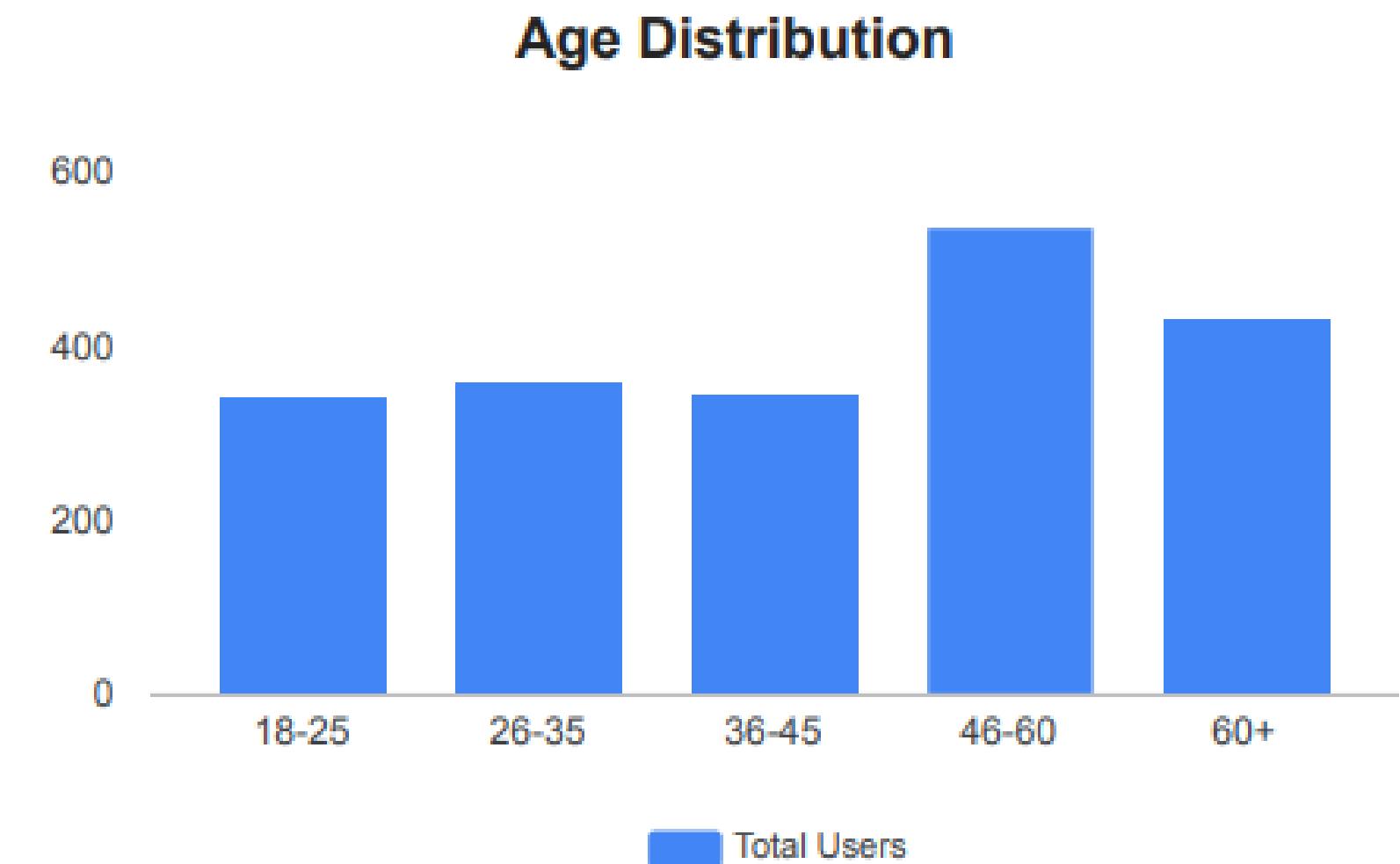


# USER PROFILING

## AGE

### Age Distribution

Displays age spread; identifies dominant age groups for campaigns and services



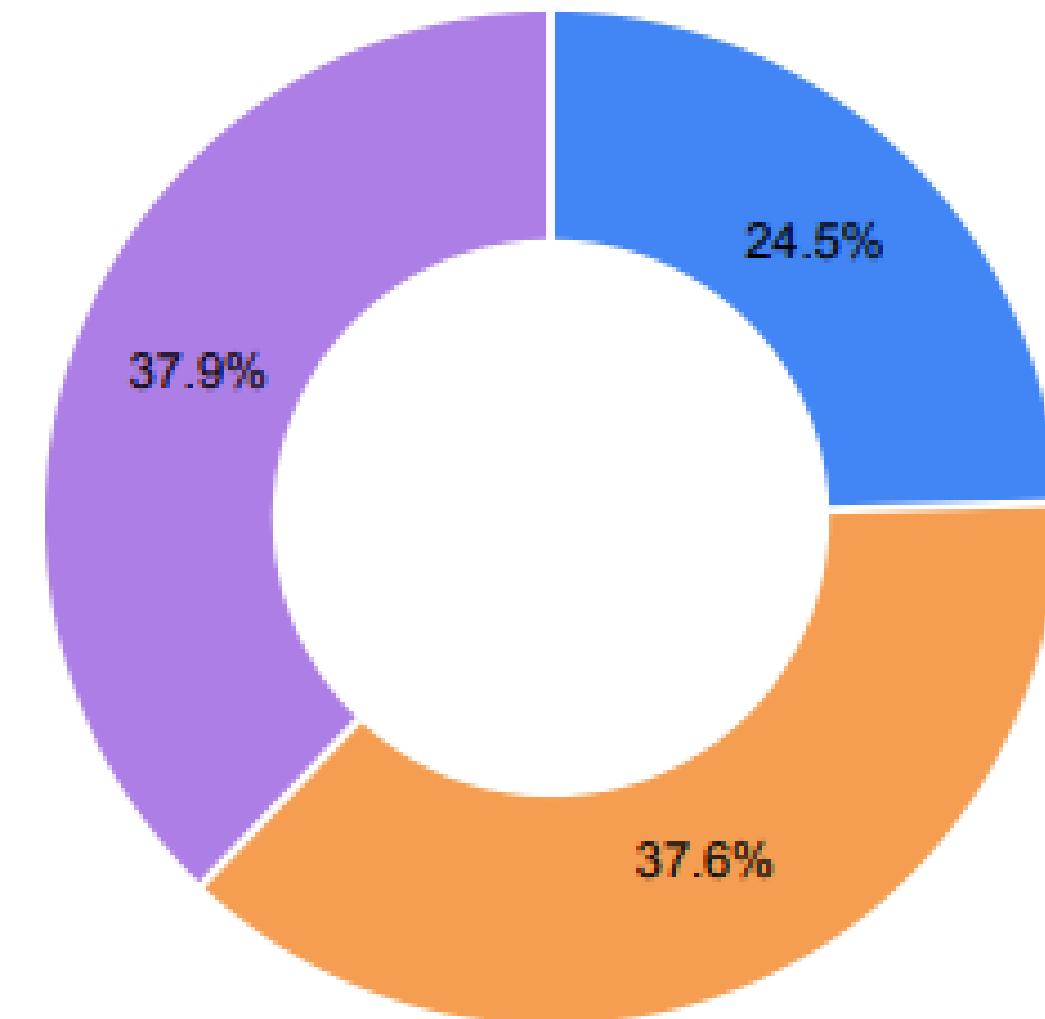
# USER PROFILING

## AGE

### Age Categories

Segment customers by age; helps tailor products or promotions to key groups

Young   Middle (30-50)   Senior

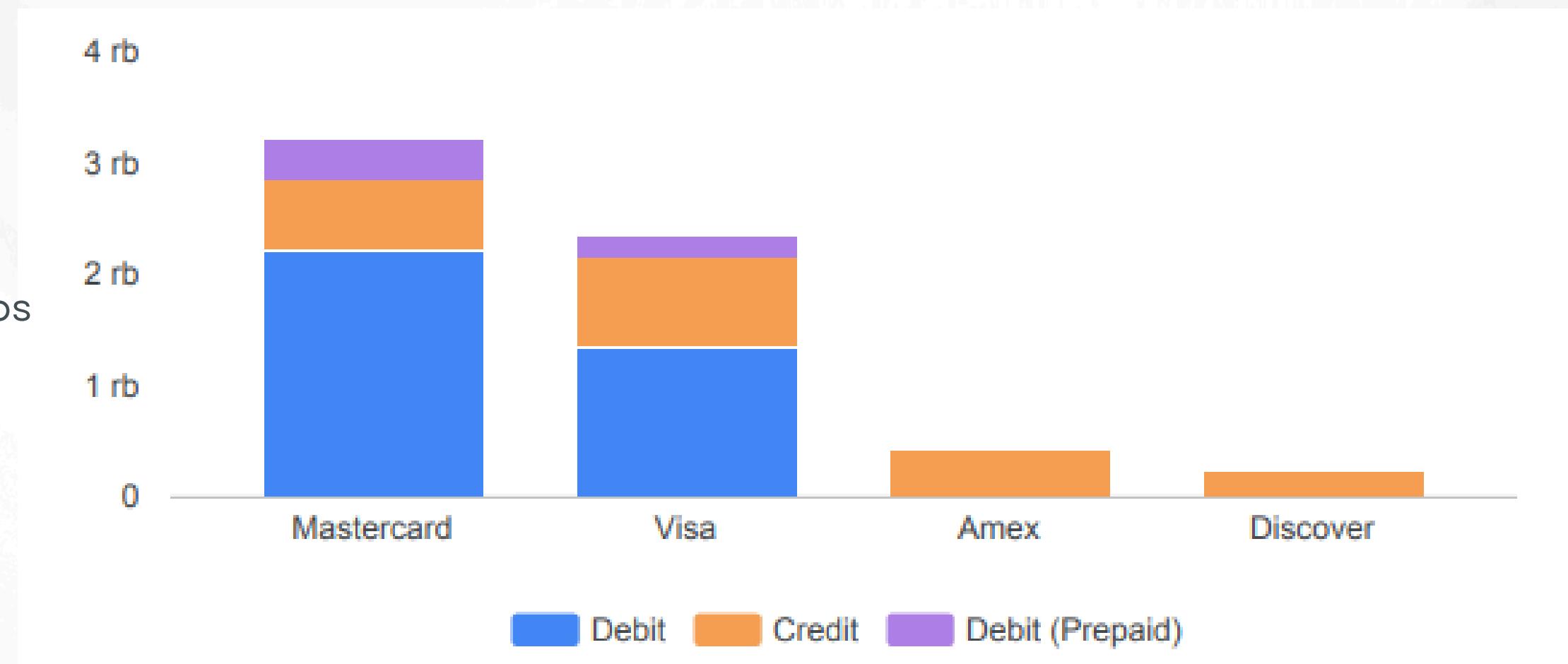


# CARD INSIGHT

## BRAND & TYPE

### Card Brand vs. Type

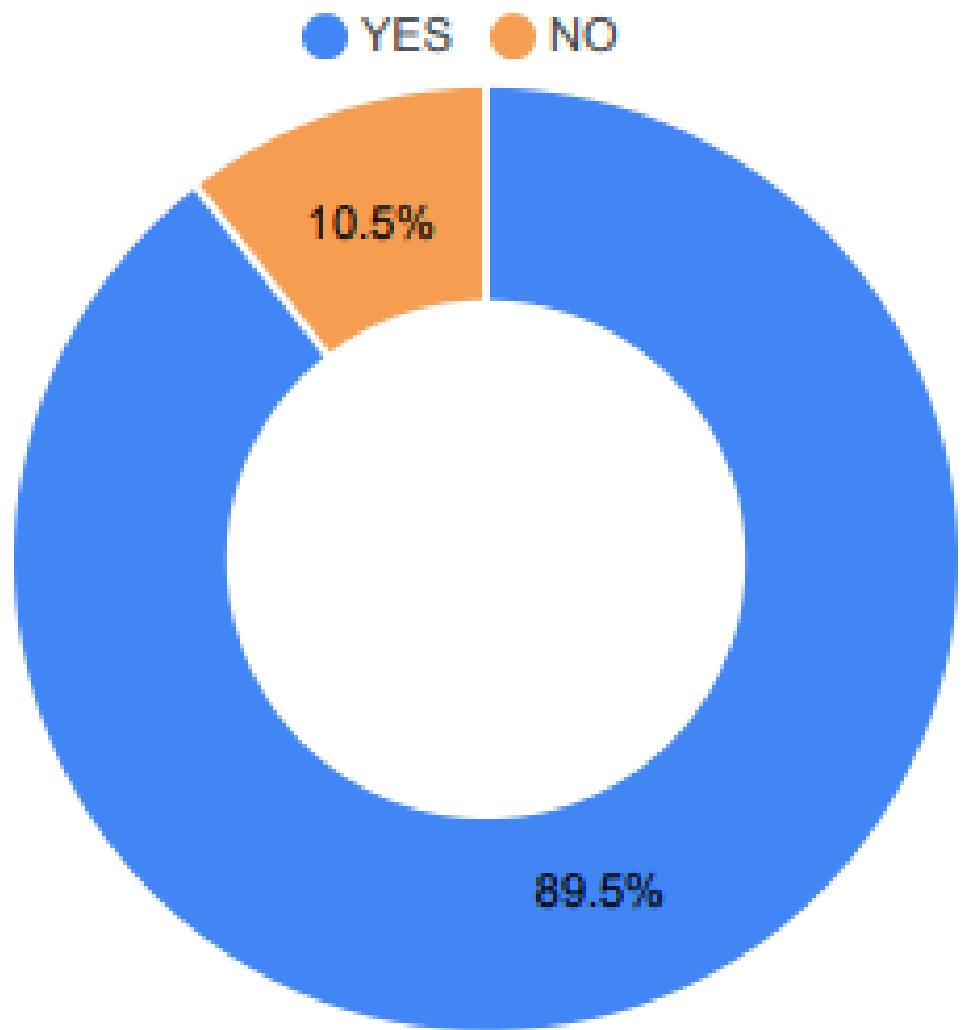
Shows card preferences; useful for product management and partnerships



# CARD INSIGHT CHIP TECHNOLOGY

**percentage of cards with chip  
vs without chip**

Measures adoption of security features;  
important for fraud prevention strategy

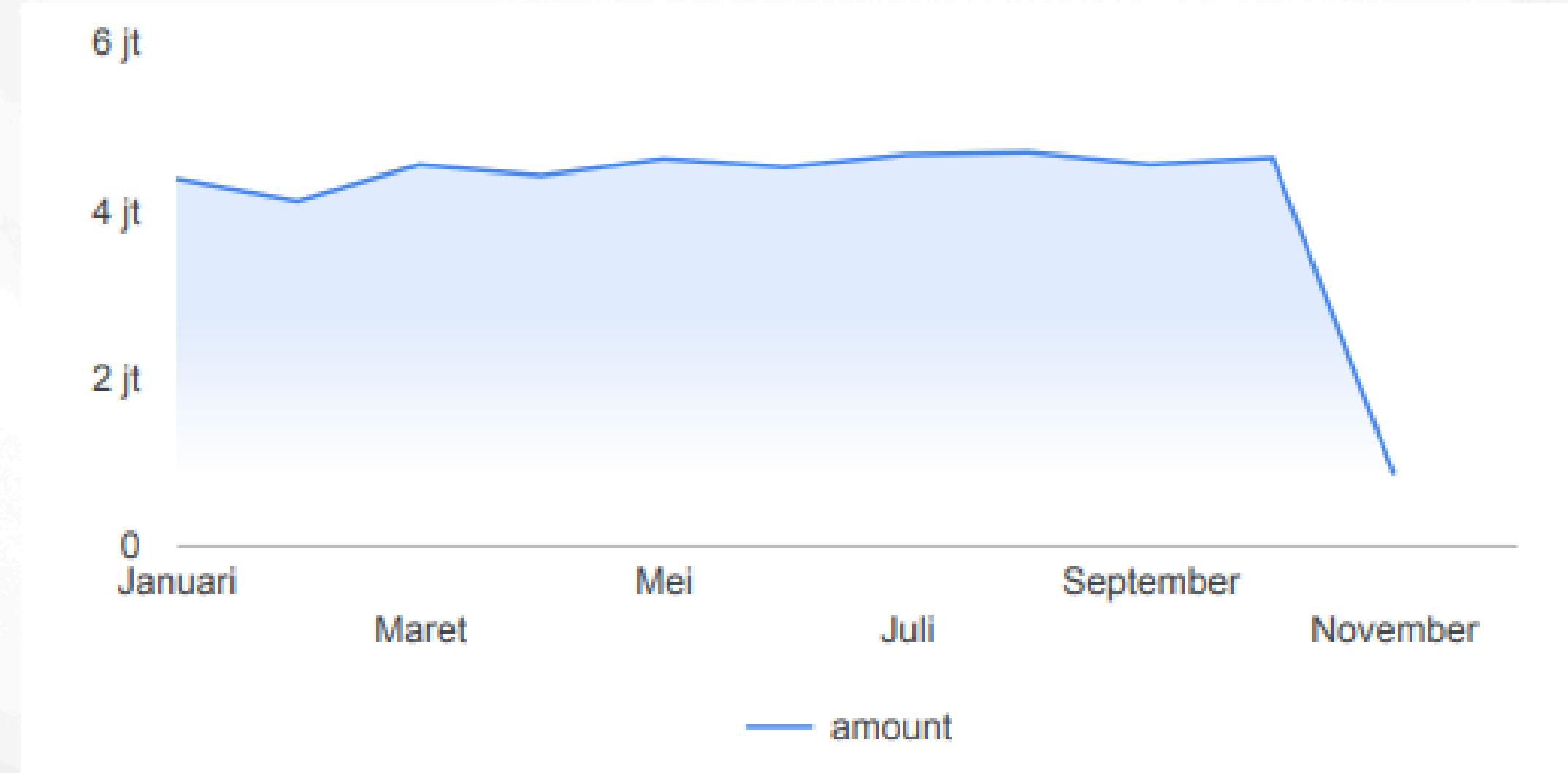


# TRANSACTION ANALYSIS

## MONTHLY TREND

### Total Transaction per Month

Shows temporal trends; identifies seasonal spikes and overall growth patterns

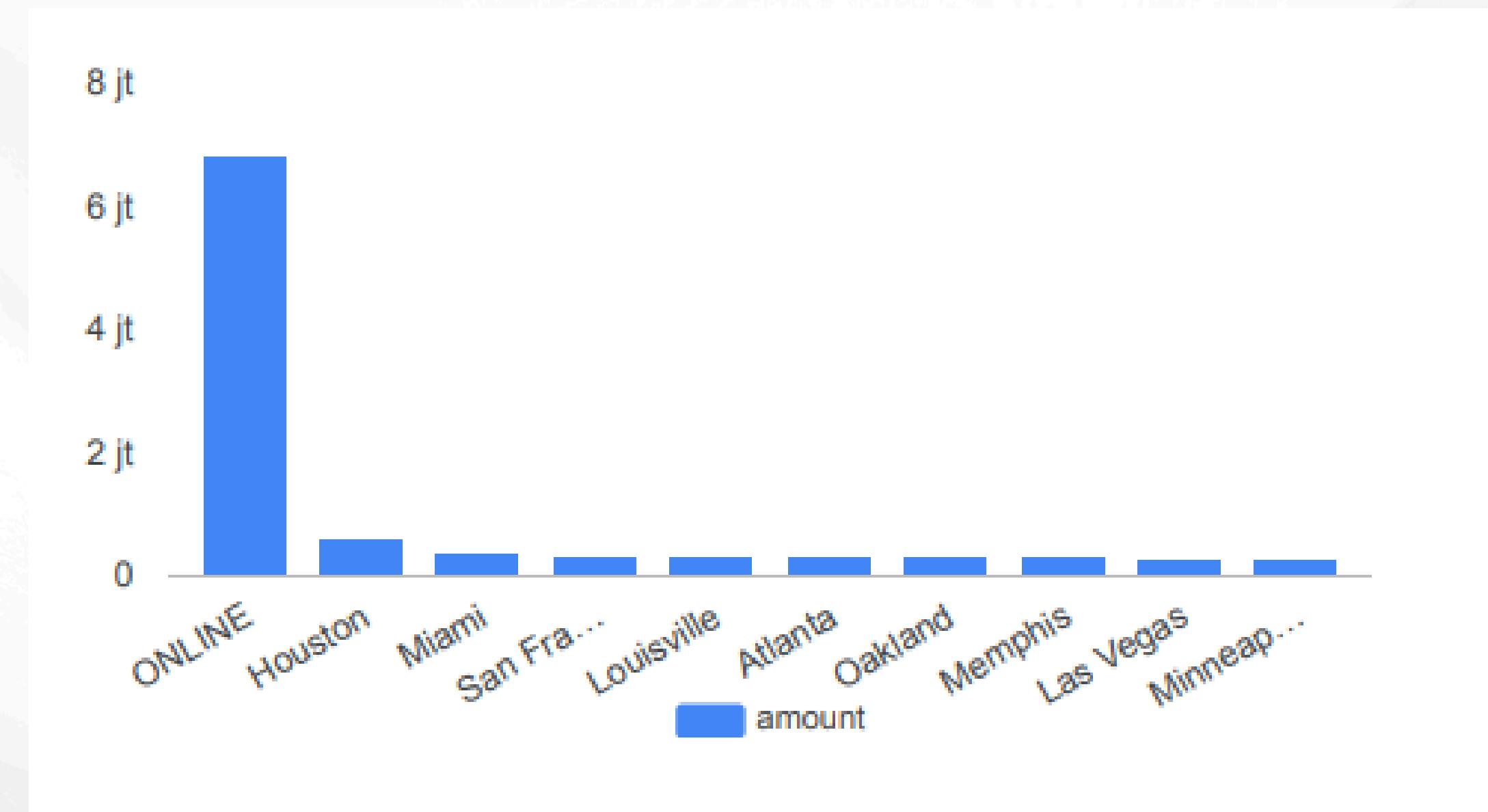


# TRANSACTION ANALYSIS

## MERCHANT PERFORMANCE

### Transactions per State

Highlights regions with highest transaction activity; identifies top-performing merchants geographically



# ERROR ANALYSIS BY TYPE

## Number of Error per Type

Identifies most frequent error types; prioritizes operational fixes and monitoring

Error Types	Count Transactions	Transaction Amount
1.	1 jt	44,9 jt
2. Insufficient Balance	10,2 rb	697,5 rb
3. Bad PIN	2,5 rb	103,2 rb
4. Technical Glitch	2,1 rb	97,9 rb
5. Bad Card Number	561	32,9 rb
6. Bad CVV	488	29,8 rb
7. Bad Expiration	429	27,5 rb
8. Bad Zipcode	87	2,7 rb
9. Bad PIN & Insufficient Balance	33	4,8 rb
10. Insufficient Balance & Technic...	19	1,4 rb



# CONCLUSION & RECOMENDATION

A

## Business Opportunity

Growing users and transactions

B

## Manageable Risk

Stable average credit score

C

## Reduce Operational Issues

Error rate monitoring

D

## Targeted Marketing & Product Optimization

Customer segmentation & card  
insights



THANK  
YOU

LOOKER DASHBOARD

演講廳  
Seminar Hall