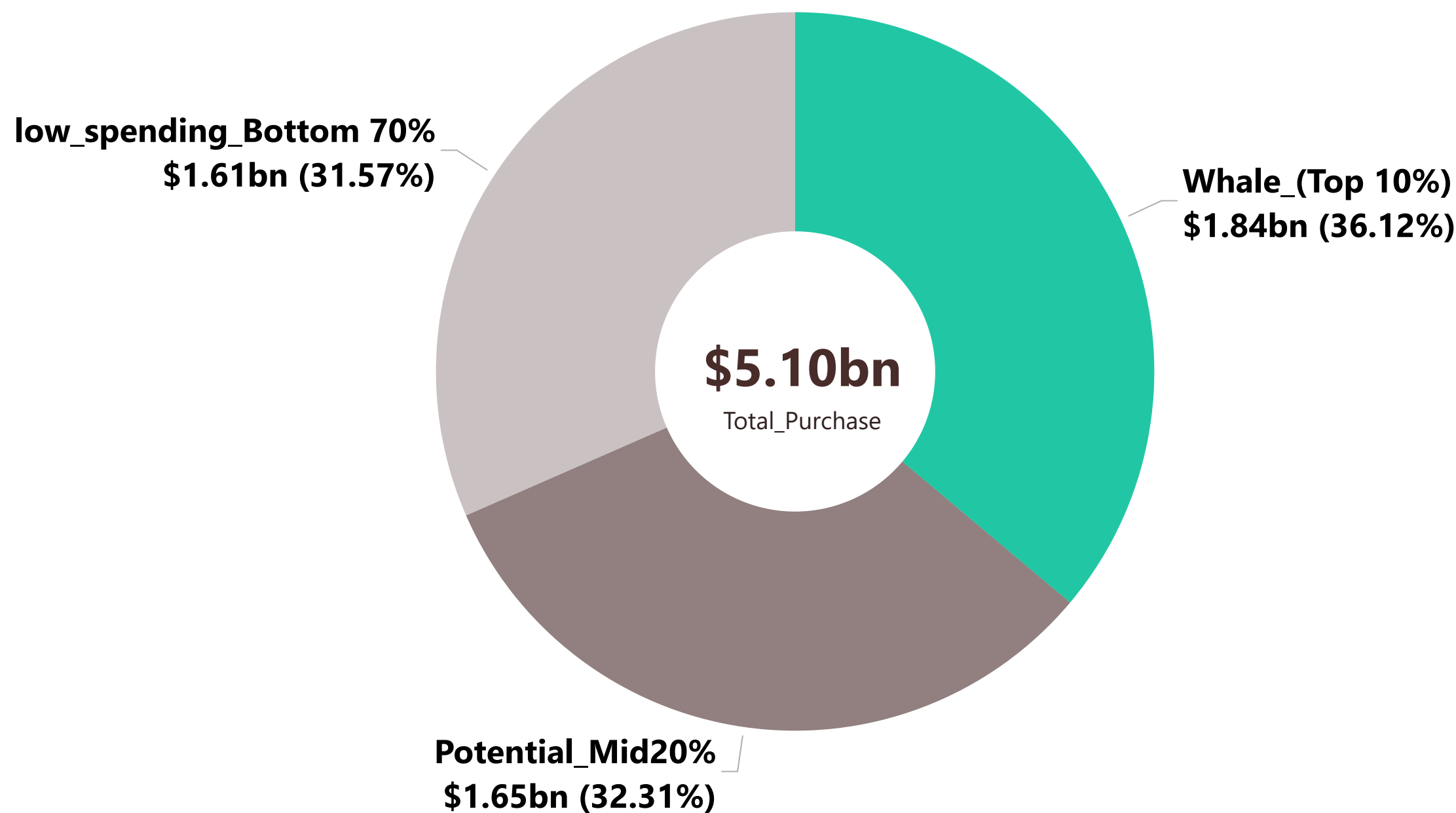# Customer Loyalty & Spend Segmentation

Segmented by Purchase Percentiles: Top 10% (Whales), Next 20% (Potential), Remaining 70% (Low Spending)by spending_flag

low_spending_Bottom 70%
$1.61bn (31.57%)

Whale_(Top 10%)
$1.84bn (36.12%)

$5.10bn
Total_Purchase

Potential_Mid20%
$1.65bn (32.31%)

Business Performance Overview

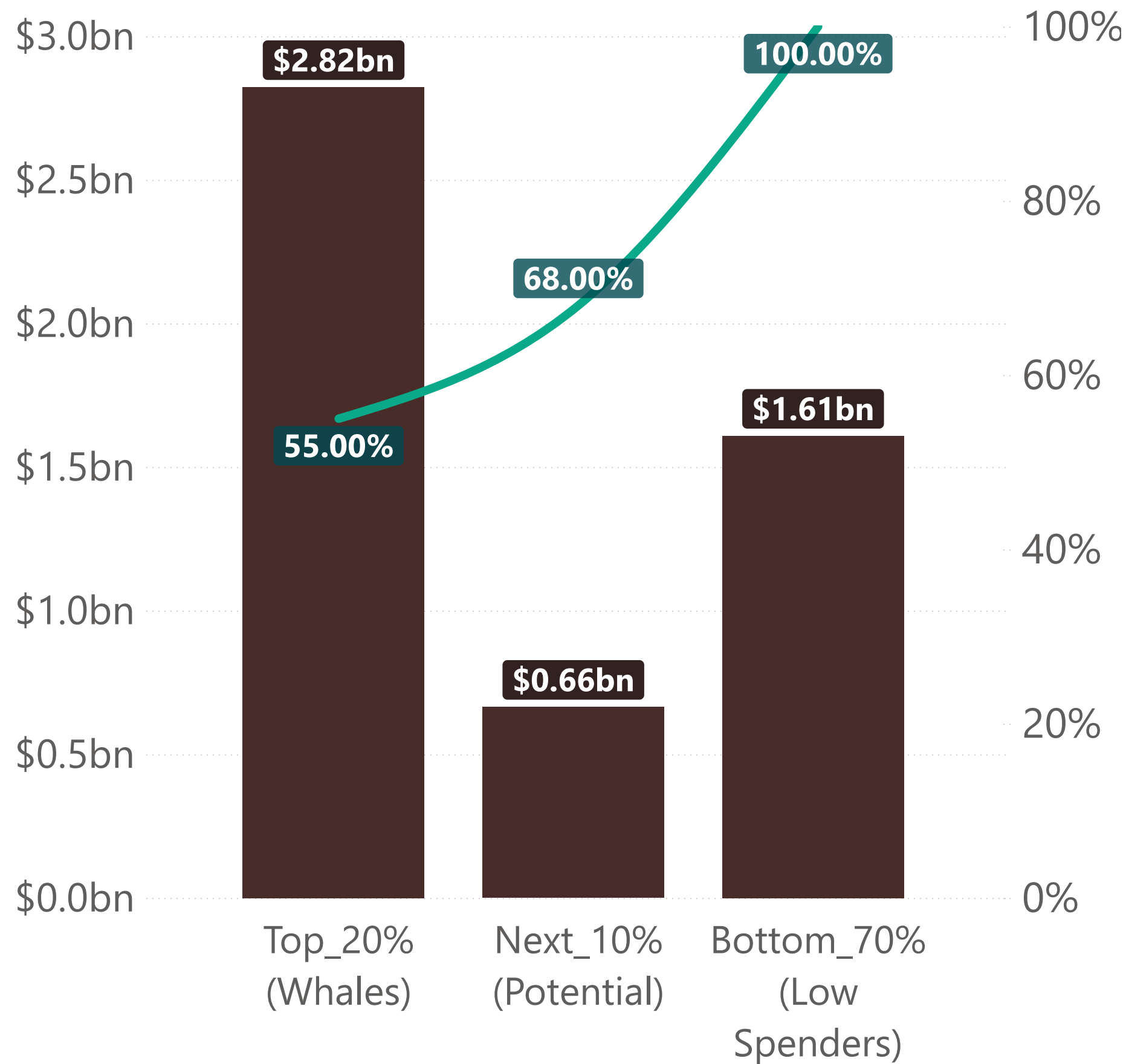Total Revenue: $5.1 billion across 5,891 customers

Average Customer Value: $865,016 (lifetime)

Transaction Volume: 55,0068 purchases

STRATEGIC RECOMMENDATIONS

1. **RETENTION**: Top 1,800 customers are business-critical → Implement VIP program: Early access, exclusive deals, dedicated support

2. **UPGRADE**: Mid-tier (Next 10%) shows potential → Targeted campaigns to convert to whale segment

3. **SEGMENTATION**: Different strategies needed for each tier → Platinum/Gold/Silver service levels

Segment Revenue Vs Cumulative Percentage

$5.1bn
Total Revenue

5891
Total Customers

$865.02K
Avg Transactions

PARETO PRINCIPLE IN ACTION (Critical Finding)

Top 10% customers (590 people) = 36% of revenue ($1.84B)

Top 20% customers (1,180 people) = 55% of revenue ($2.82B)

Top 30% customers (1,770 people) = 68% of revenue ($3.49B)

MALE

$3.91bn	76.72%	9.44K	4225
Revenue	Percent	Avg_Txn	Customers

FEMALE

$1.19bn	23.28%	$8.73K	1666
Revenue	Percent	Avg_Txn	Customers

Revenue & Transaction Value by Age & Gender

M $1.59bn; $9,410.34; F $0.44bn — 26-35
M $0.78bn; $9,453.19; $8,959.84; F $0.24bn — 36-45
M $0.71bn; $9,440.94; $8,343.18; F $0.21bn — 18-25
$9,357.47; $8,842.1; M $0.30bn; F $0.12bn — 46-50
$9,705.09; $9,042.45; M $0.28bn; F $0.09bn — 51-55
$9,438.2; $9,007.04; M $0.15bn; F $0.05bn — 55+
$9,235.17; $8,338.77; M $0.09bn; F $0.04bn — 0-17
$8,728.25

Revenue Hot zones (26-35 Male = brightest green)

Age	F	M
0-17	$42,385,978	$92,527,205
18-25	$205,475,842	$708,372,833
26-35	$442,976,233	$1,588,794,345
36-45	$243,438,963	$783,130,921
46-50	$116,706,864	$304,136,539
51-55	$89,465,997	$277,633,647
55+	$45,782,765	$154,984,610
Total	**$1,186,232,642**	**$3,909,580,100**

💡 KEY FINDINGS

📊 AGE-BASED INTELLIGENCE

PRIMARY TARGET (26-35 years): THE GOLDMINE
- Revenue: $2,031,751,187 (39.8% of total) ← HIGHEST
- Customers: 2,097 (35.6% of base)
- Avg Customer Value: $968,913 ← PEAK LIFETIME VALUE
- Profile: Young professionals, early-mid career, digital natives
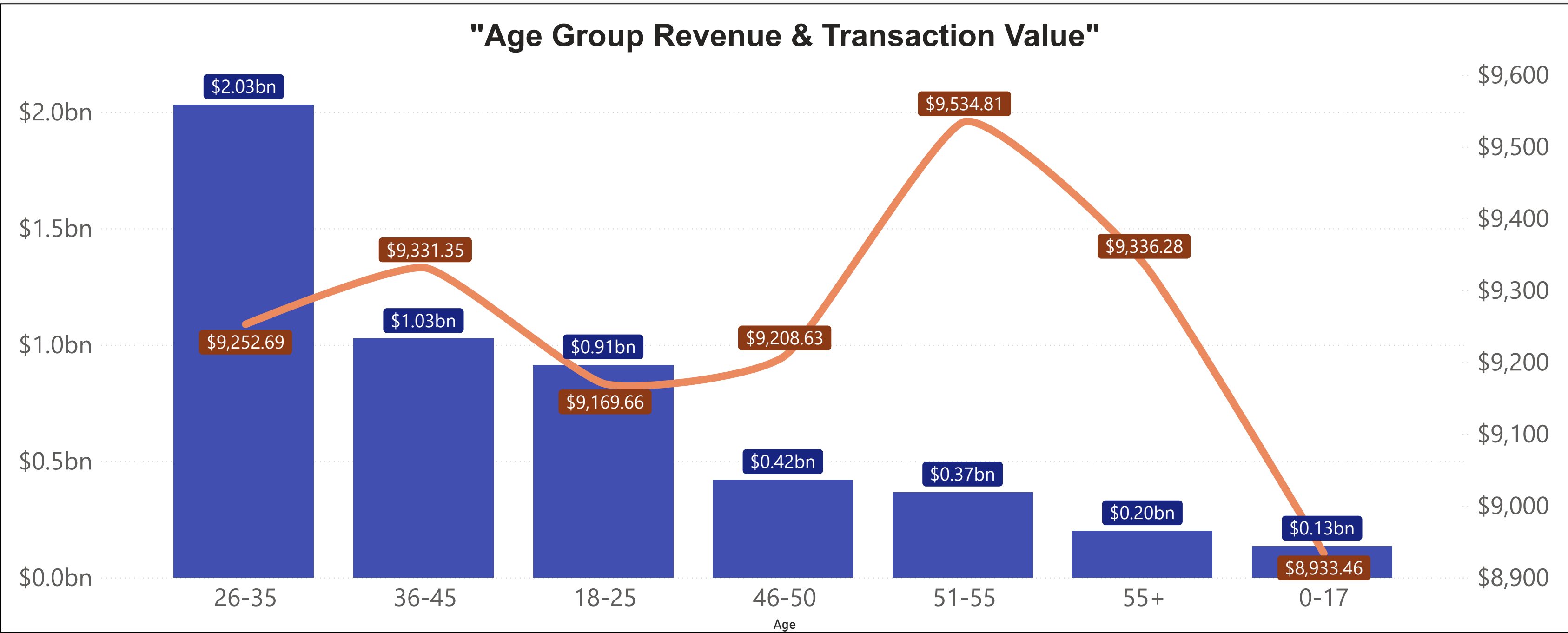
WHY 26-35 IS SPECIAL:
→ Career growth phase = Rising disposable income
→ Life milestones: Marriage, first home, starting family
→ Brand formation: Building long-term preferences
→ Tech-savvy: Embrace new platforms, online shopping
→ Highest lifetime value potential (30+ years ahead)

STRATEGY FOR 26-35:
→ Products: Premium but accessible, aspirational brands
→ Messaging: "Level up your lifestyle", "You deserve this"
→ Channels: Instagram (visual), LinkedIn (professional)
→ Payment: EMI options, subscription models
→ Experience: Fast delivery, easy returns, app-first

"Age Group Revenue & Transaction Value"

$2.03bn; $9,252.69 — 26-35
$1.03bn; $9,331.35 — 36-45
$0.91bn; $9,169.66 — 18-25
$0.42bn; $9,208.63 — 46-50
$0.37bn; $9,534.81 — 51-55
$0.20bn; $9,336.28 — 55+
$0.13bn; $8,933.46 — 0-17

Single Customers

$3.01bn

Married Customers

$2.09bn

Avg Transaction by Marital Status and Gender

Chart showing average transaction by marital status and gender:
- Married: F $8,810, M $9,414
- Single: F $8,680, M $9,454

Y-axis from $8,000 to $9,200.

Single Men ($9,454/txn, 46% revenue):

Discretionary spending champions

Campaign: Tech Enthusiast Sale Products Latest smartphones, gaming consoles, sports gear
Channel: Instagram, YouTube ads
Timing: Weekends, payday (end of month)
Offer: "Buy flagship phone, get wireless earbuds free"

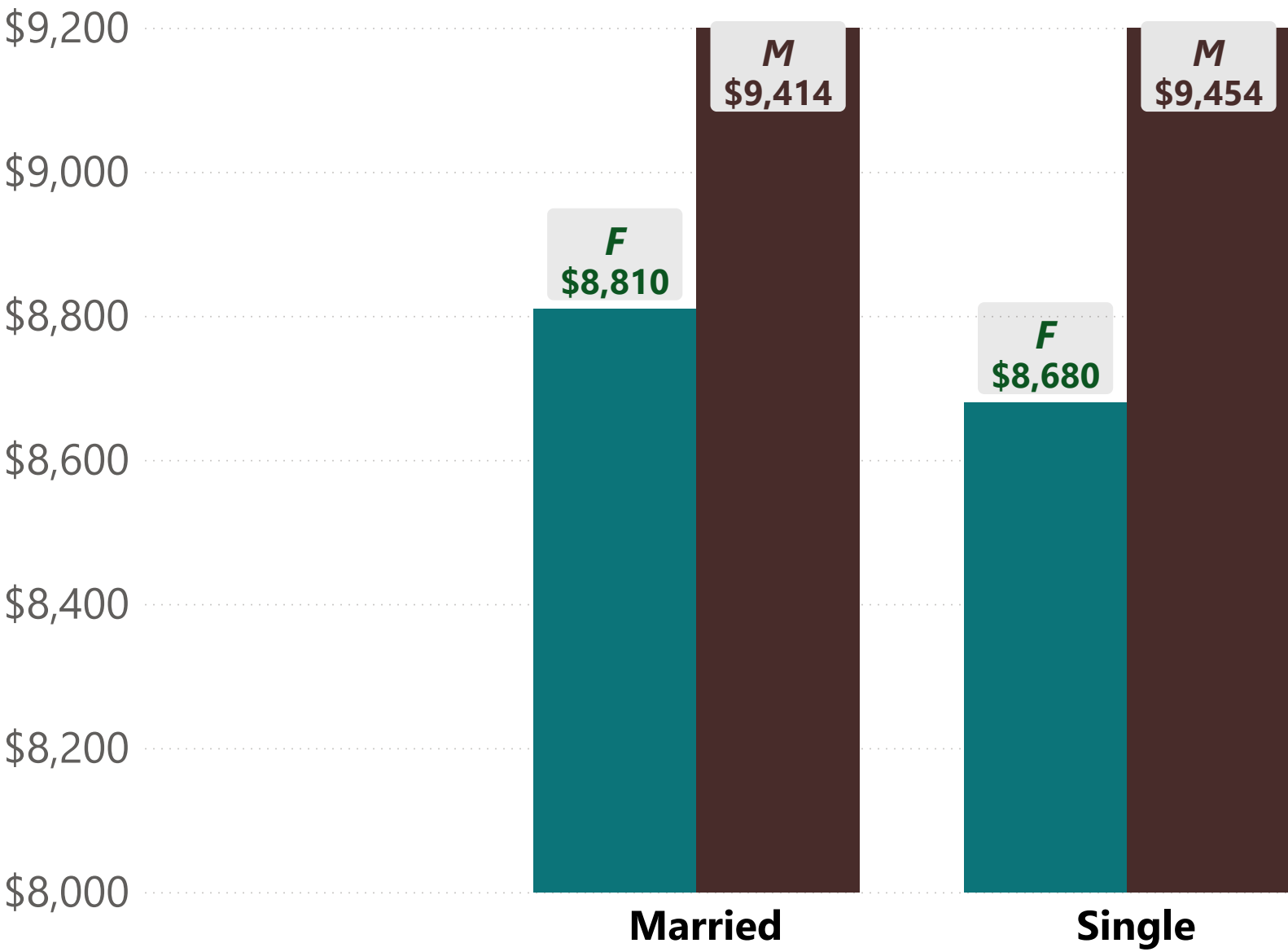## Married Men/Women ($9,414/$8,810 revenue)

Family-driven higher baskets

Campaign: Home & Family Products Groceries, kids items, home decor
Channel: Noon Daily app, push notifications
Timing: Weekly (grocery shopping)
Offer: "Subscribe to Noon Daily, get 15% off first order"

🔍 MARITAL STATUS BEHAVIORAL PATTERNS

(Surprising Insights!)

COUNTER-INTUITIVE FINDING #1: **Single Men Outspend Married Men** -
Single Male: $9,454 per transaction (HIGHEST OF ALL SEGMENTS) - Married Male: $9,414 per transaction (-0.4%) - Difference: $40 per transaction.

WHY THIS MATTERS (Psychology & Economics):
→ Discretionary Income: Singles have NO family financial obligations
→ Lifestyle Spending: Bachelors splurge on personal indulgence → Purchase Categories: Electronics, gaming, luxury items, experiences → Career Phase: Often 25-35, climbing income ladder, "treat yourself" mindset

MARKETING IMPLICATION FOR SINGLE MEN:
✓ Premium electronics: Latest smartphones, gaming consoles, laptops ✓ Lifestyle products: Grooming, fashion, fitness, travel ✓ Experiences: Concert tickets, dining, adventure activities ✓

Messaging: "You deserve the best", "Level up", "Treat yourself" ✓ Timing: Payday campaigns (end of month), weekends

EXPECTED FINDING #2:
Married Women > Single Women

Married Female: $8,810 per transaction - Single Female: $8,679 per transaction (+1.5% for married) || Difference: $131 per transaction

WHY THIS MAKES SENSE: → Family Shopping: Purchasing for household, not just self
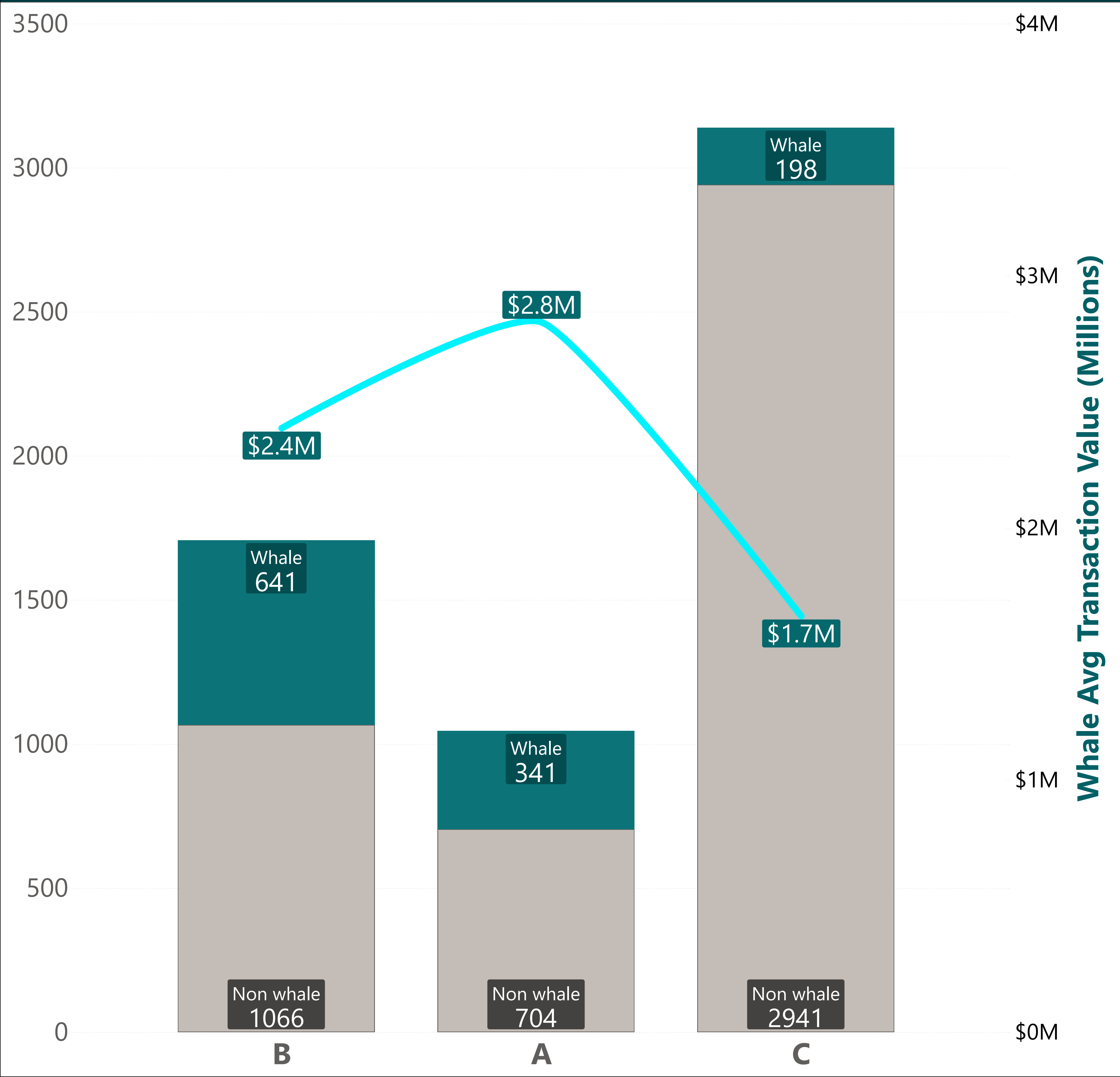→ Basket Size: Groceries, kids items, home products = higher totals

→ Bulk Buying: Efficiency mindset for family needs

MARKETING IMPLICATION FOR MARRIED WOMEN:

✓ Family categories: Groceries, kids clothing, home essentials
✓ Bulk deals: "Buy 5 save 20%", family packs, subscriptions

Whale Concentration vs Average Spend: A City-Level Trade-off

Whale Revenue by City

$2.82bn
Total

C $0.33bn
A $0.96bn
B $1.54bn

Whale Customers by City

1180
Total

C 16.8%
A 28.9%
B 54.3%

City B = Volume leader - City A = Quality leader - City C = Emerging market

🎨 Conversion Rate Context
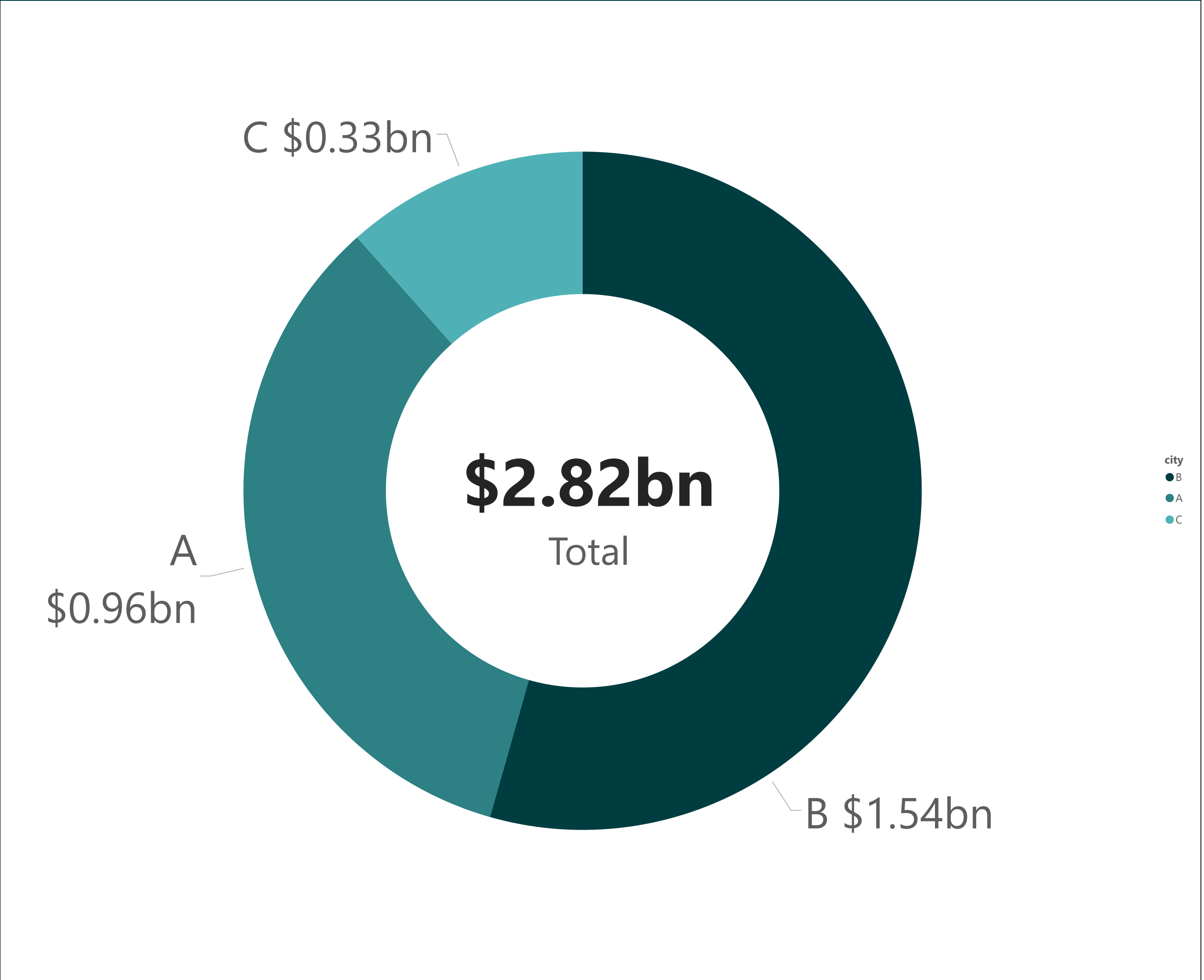
Question: **"Why does City B have more whales?**

` 📊 WHALE CONVERSION RATES: City B: 37.5% (641/1,707) ← Highest! City A: 32.6% (341/1,045) City C: 6.3% (198/3,139) ← Lowest

Why City B wins: → Better value perception → Growing affluent class → Less offline competition
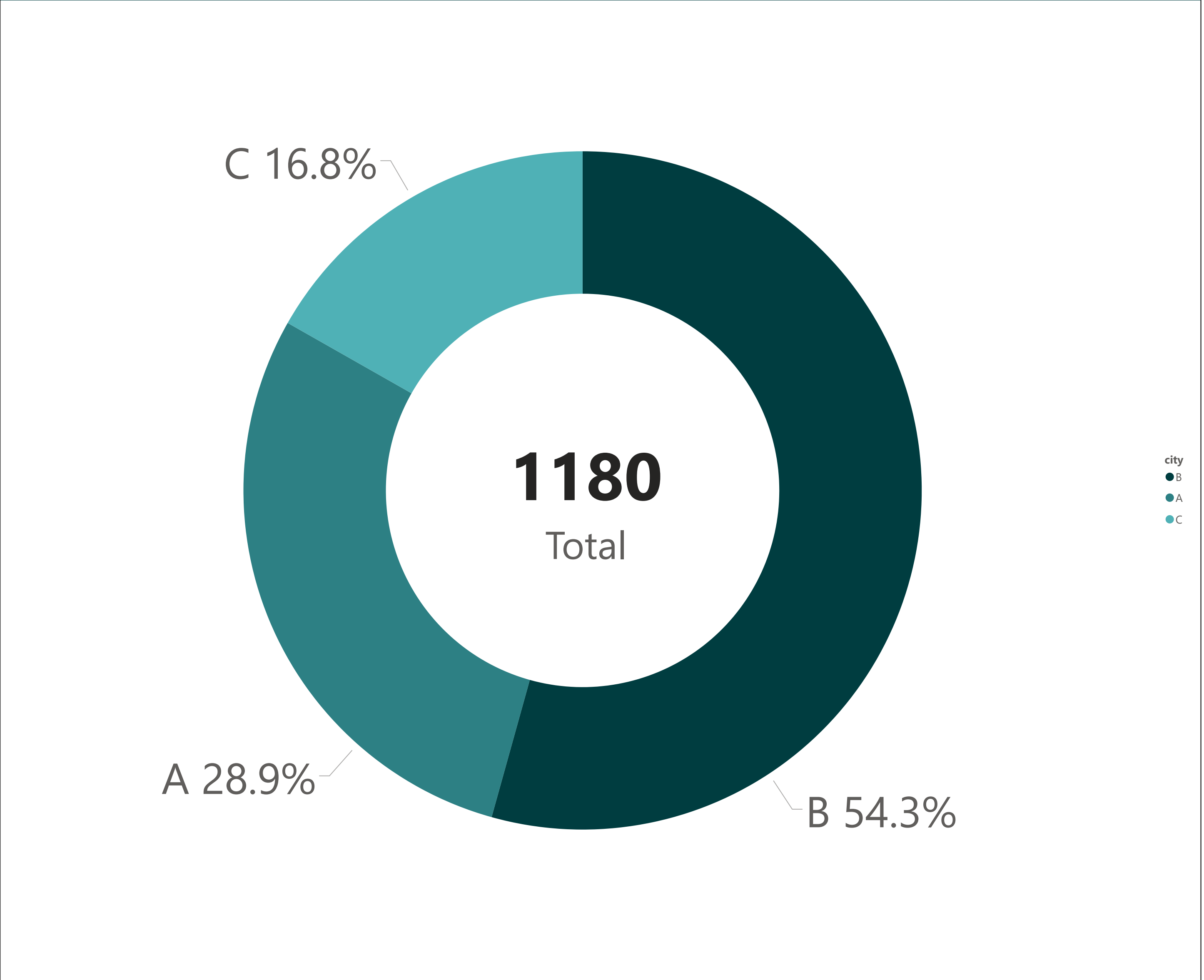
Explains WHY City B dominates!

Missing Insight #2: Strategic Implication

Top 15 Whale Profiles

Profile	total_whale	Avg LTV (Mn)	Revenue (Bn)	Transactions
M, 26-35, Single, B	134	$2.33	$312.17	250
M, 26-35, Single, A	91	$2.82	$257.07	316
M, 26-35, Married, B	82	$2.40	$196.73	261
M, 18-25, Single, B	71	$2.45	$174.06	264
M, 36-45, Single, B	66	$2.57	$169.33	281
M, 26-35, Married, A	46	$3.06	$140.82	352
M, 18-25, Single, A	40	$2.76	$110.58	311
M, 36-45, Married, B	37	$2.43	$89.82	270
F, 26-35, Single, B	34	$2.23	$75.87	265
M, 26-35, Married, C	31	$1.67	$51.64	152
M, 51-55, Married, B	31	$2.36	$73.10	248
M, 26-35, Single, C	30	$1.66	$49.90	159
M, 46-50, Married, B	27	$3.00	$81.03	316
M, 18-25, Single, C	26	$1.70	$44.21	162
M, 36-45, Single, A	25	$2.85	$71.28	309
M, 36-45, Single, C	24	$1.65	$39.66	160
Total	**795**	**$2.44**	**$1,937.28**	**4076**