



A Day in the Life of an Analytics Consultant

Final Project for GA Python Class

By Paul Madon

Problem Statement

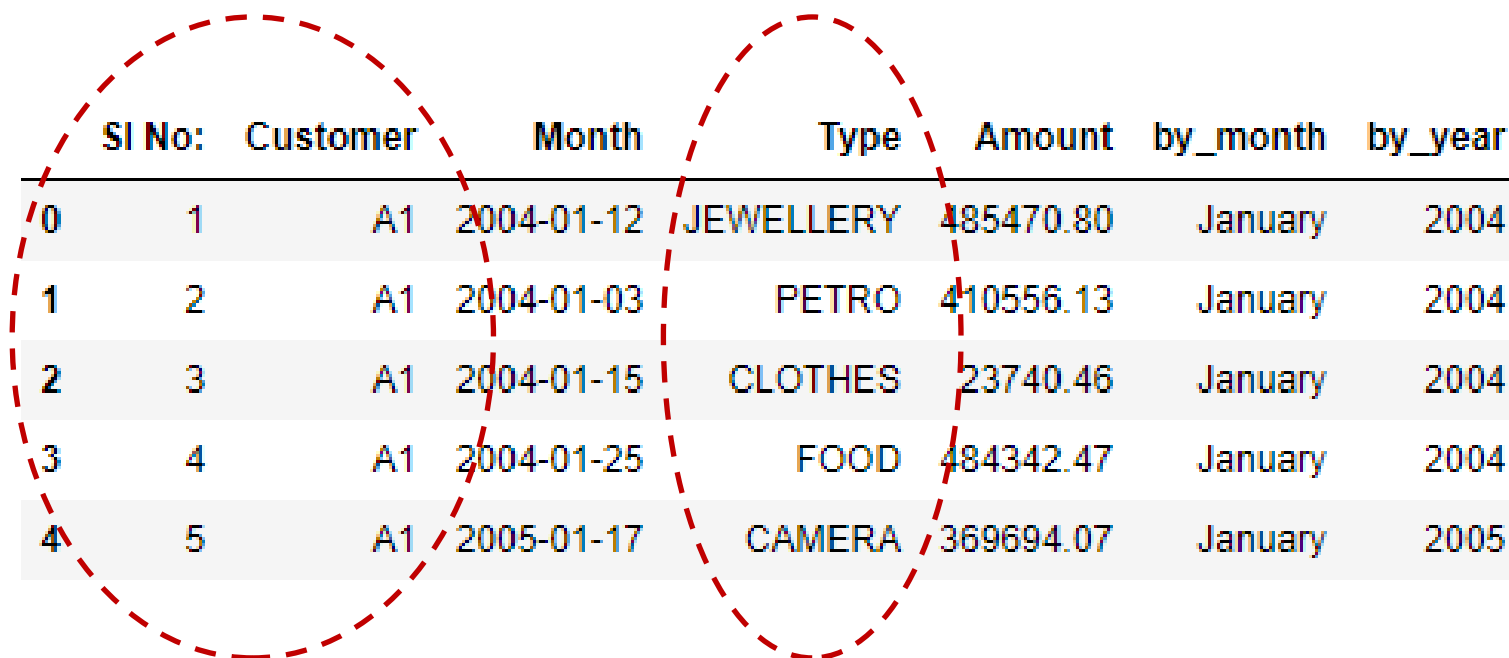
- You are an Analytics Consultant
- On Monday morning your client (Indian credit cards issuer) sends you over a data set to analyze and provide some insights and recommendations

<https://www.kaggle.com/darpan25bajaj/credit-card-exploratory-data-analysis?select=spend.csv>

	SI No:	Customer	Month	Type	Amount
0	1	A1	12-Jan-04	JEWELLERY	485470.80
1	2	A1	3-Jan-04	PETRO	410556.13
2	3	A1	15-Jan-04	CLOTHES	23740.46
3	4	A1	25-Jan-04	FOOD	484342.47
4	5	A1	17-Jan-05	CAMERA	369694.07

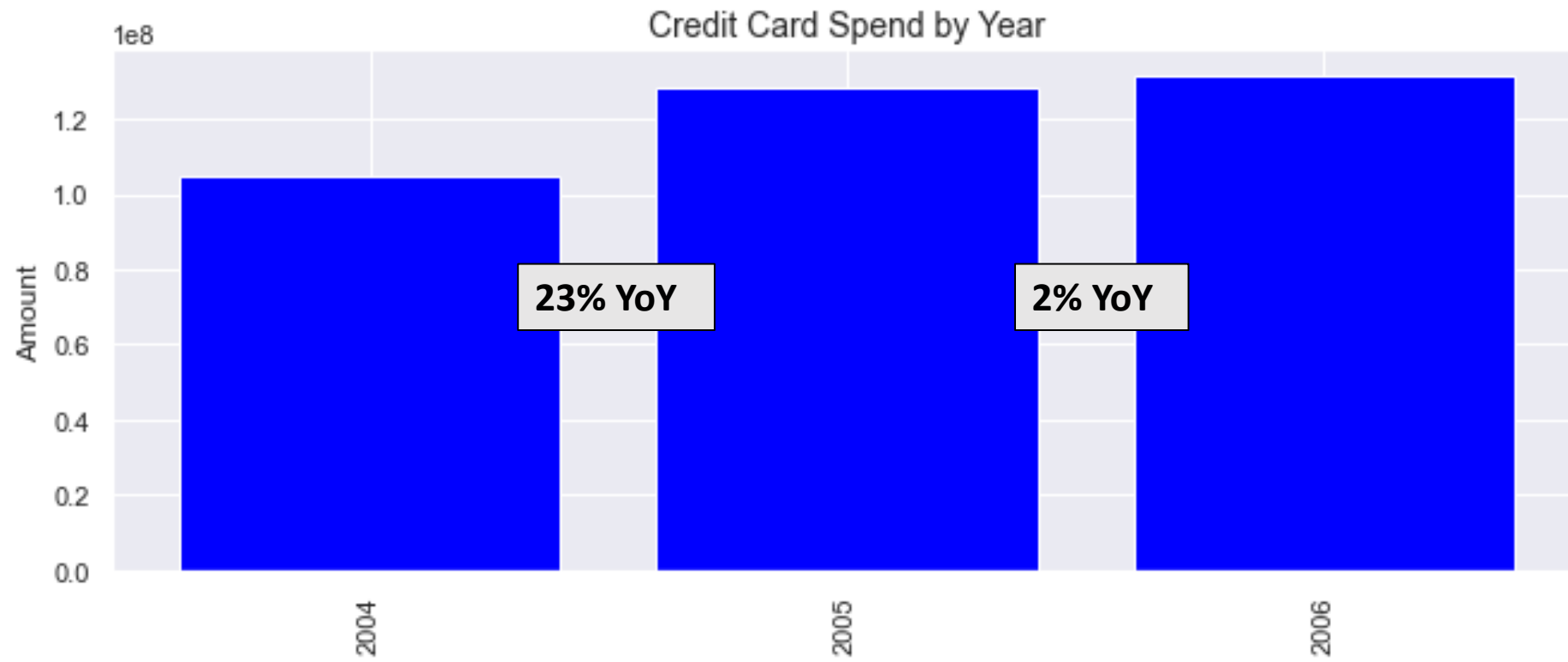
Proposed Approach

Analysis will cover both “sides” : Merchant and Customer



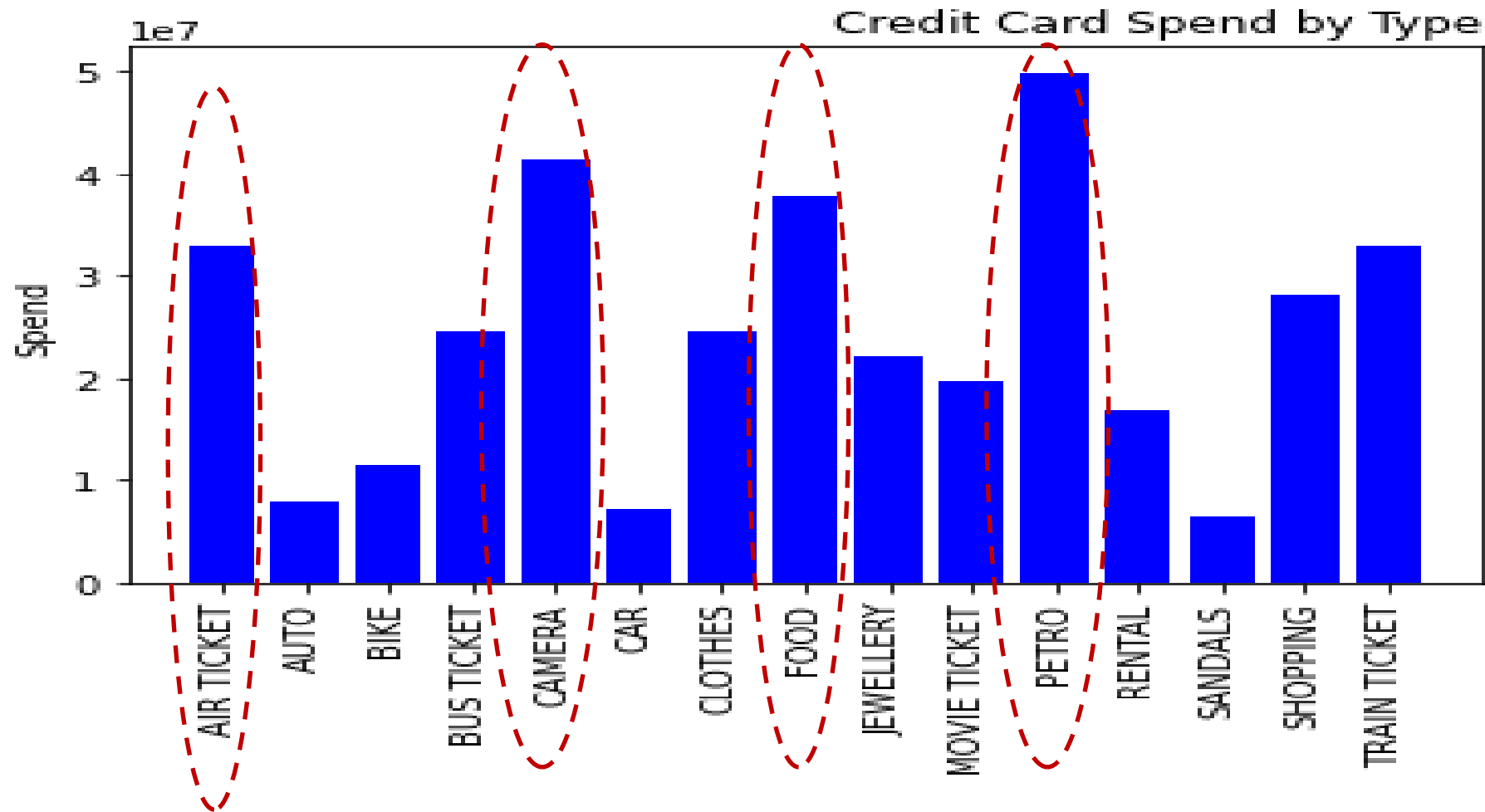
	SI No:	Customer	Month	Type	Amount	by_month	by_year
0	1	A1	2004-01-12	JEWELLERY	485470.80	January	2004
1	2	A1	2004-01-03	PETRO	410556.13	January	2004
2	3	A1	2004-01-15	CLOTHES	23740.46	January	2004
3	4	A1	2004-01-25	FOOD	484342.47	January	2004
4	5	A1	2005-01-17	CAMERA	369694.07	January	2005

YoY growth is slowing down

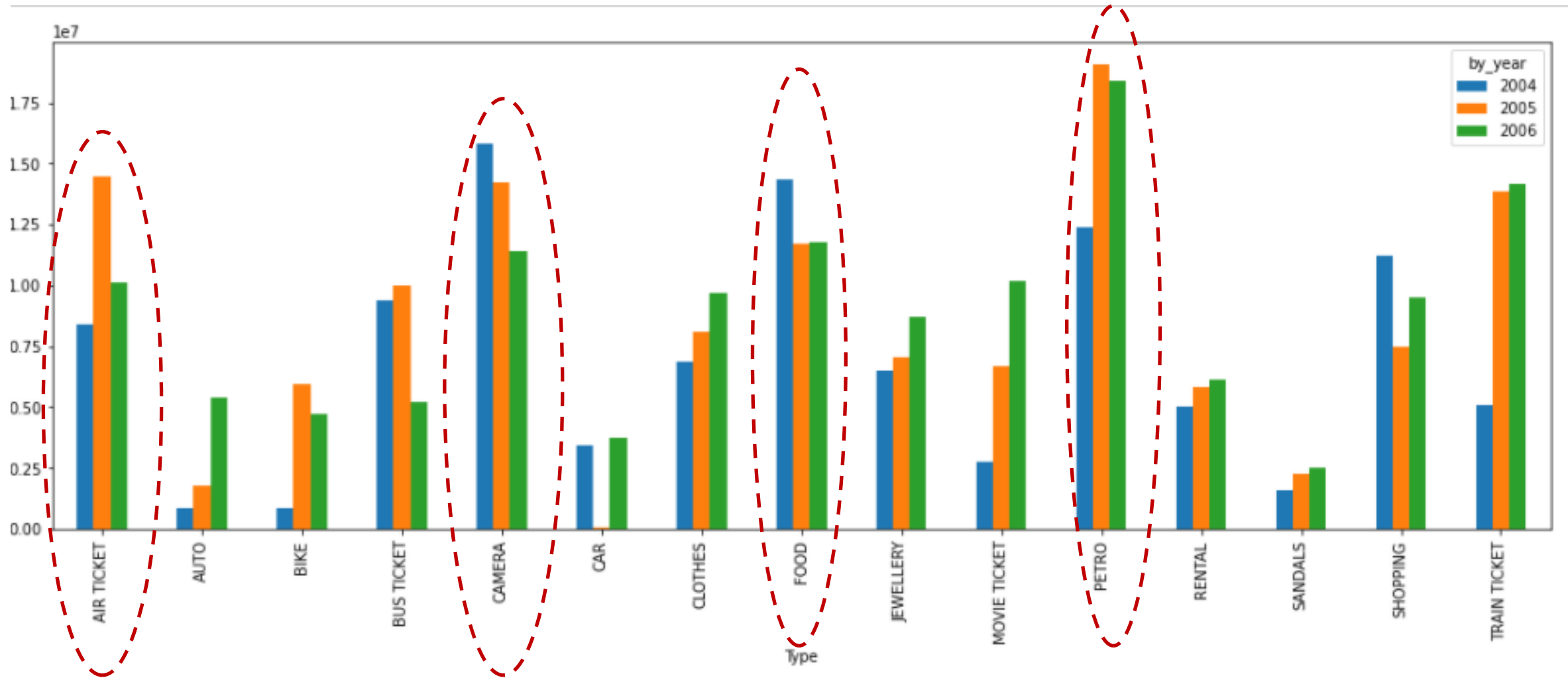


Spend by Merchant Category

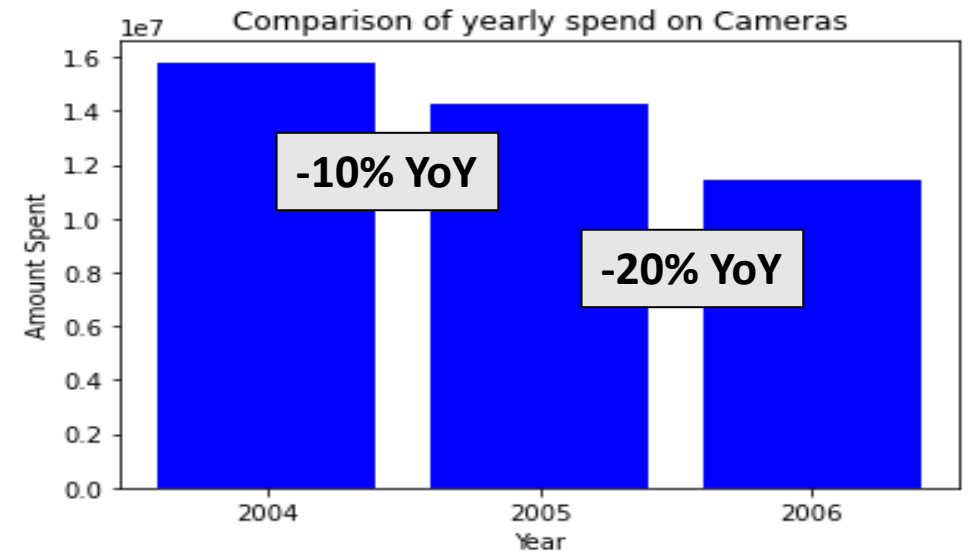
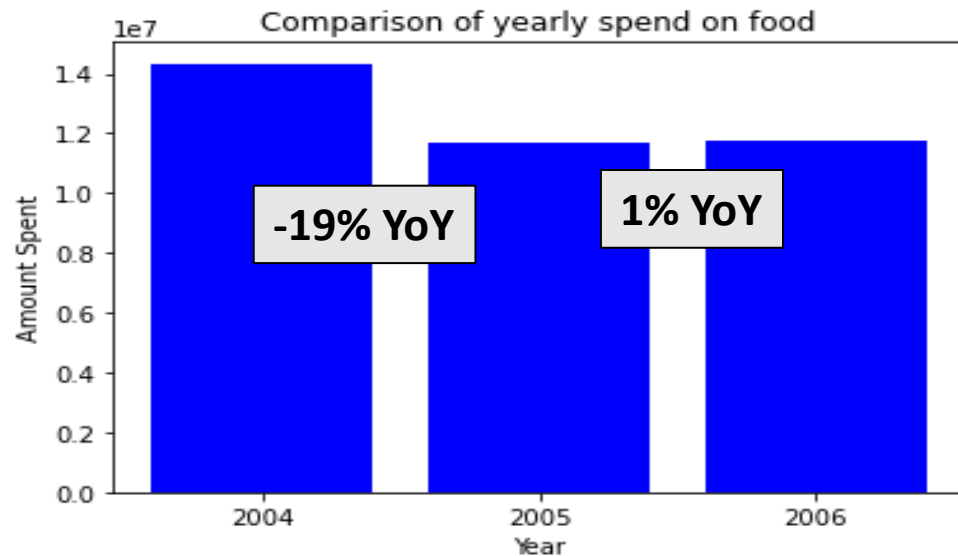
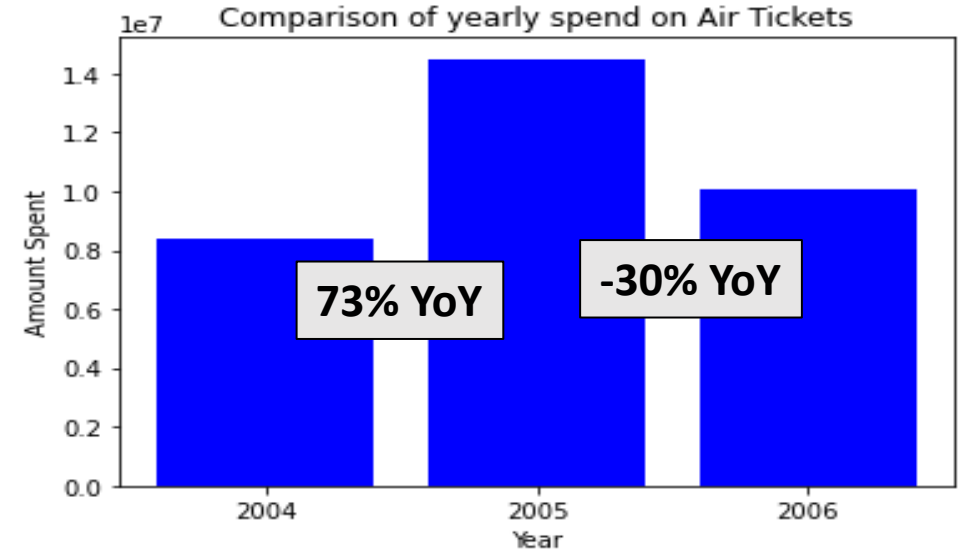
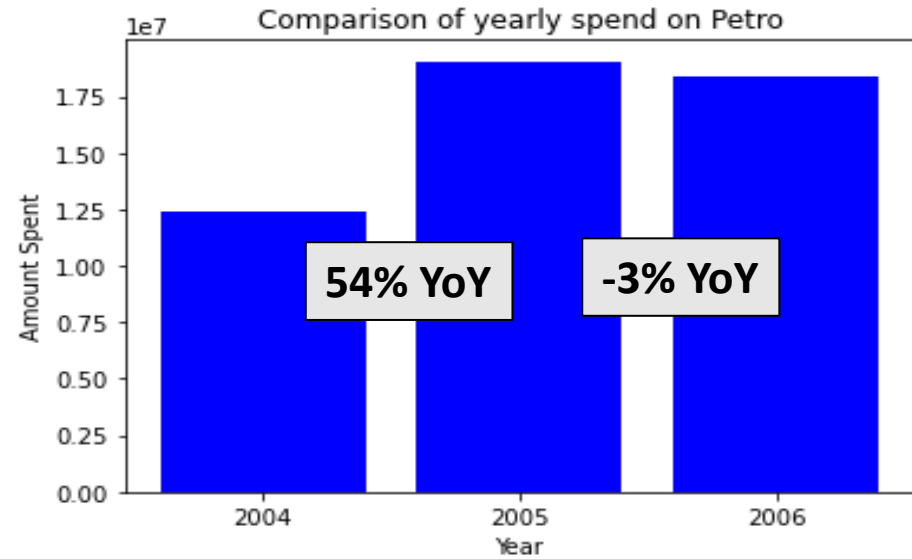
Top 4 merchant categories are: Petrol, Camera, Food and Air Ticket



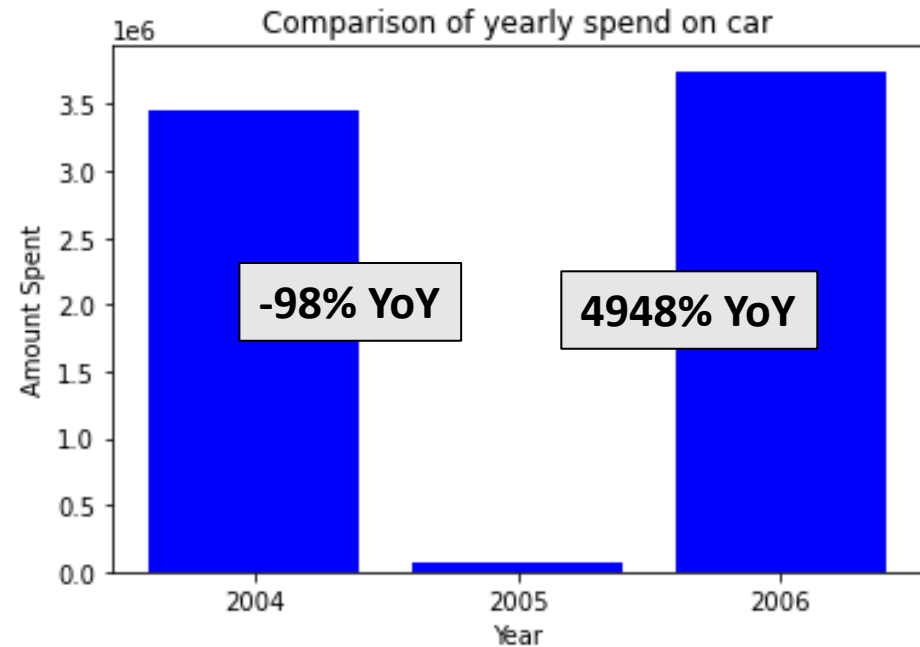
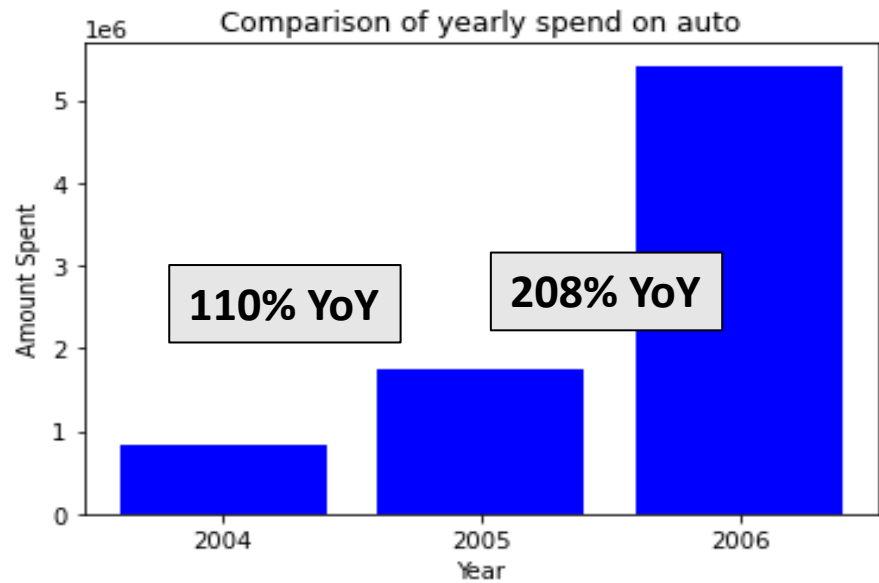
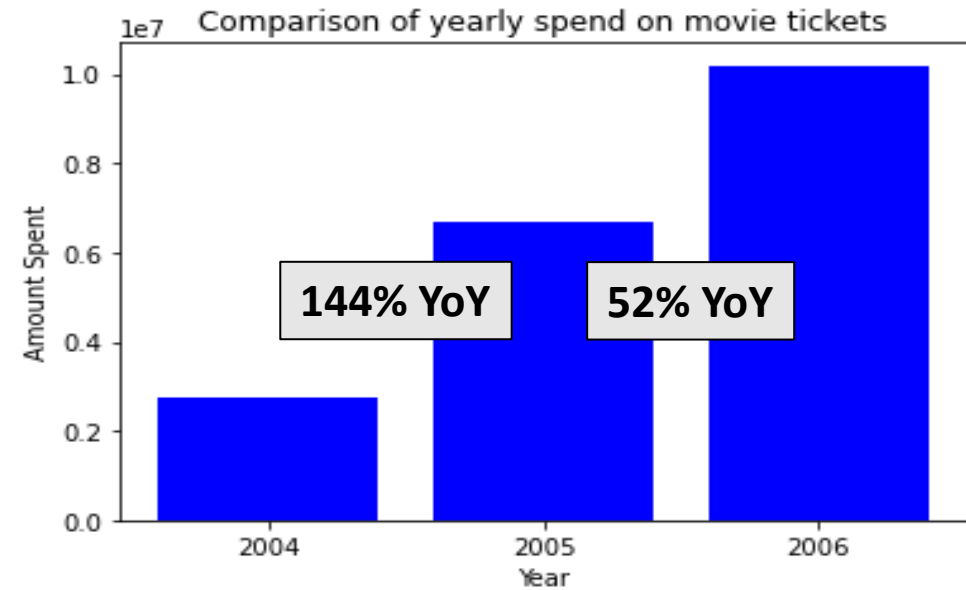
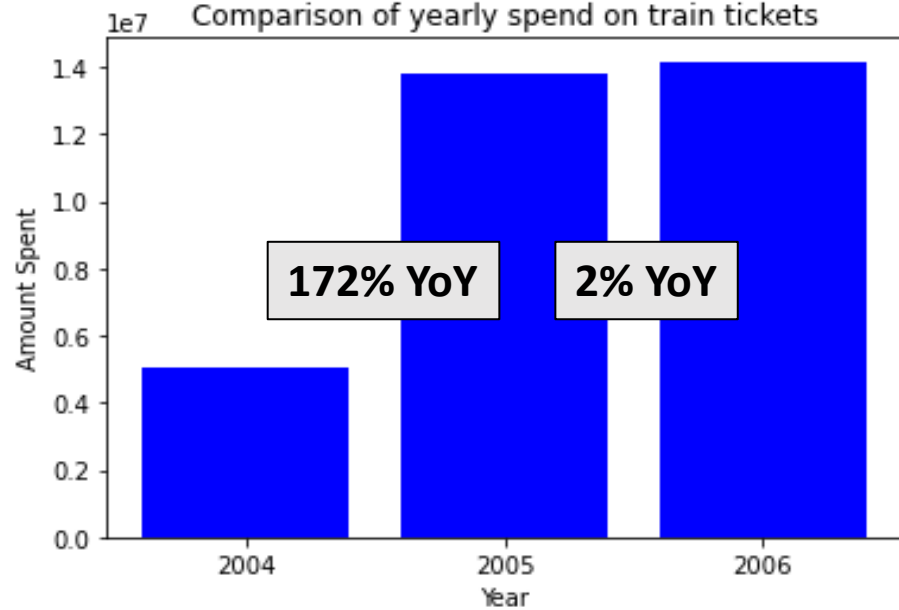
Top 4 merchant categories contribute to decline



Details: Four largest categories are declining

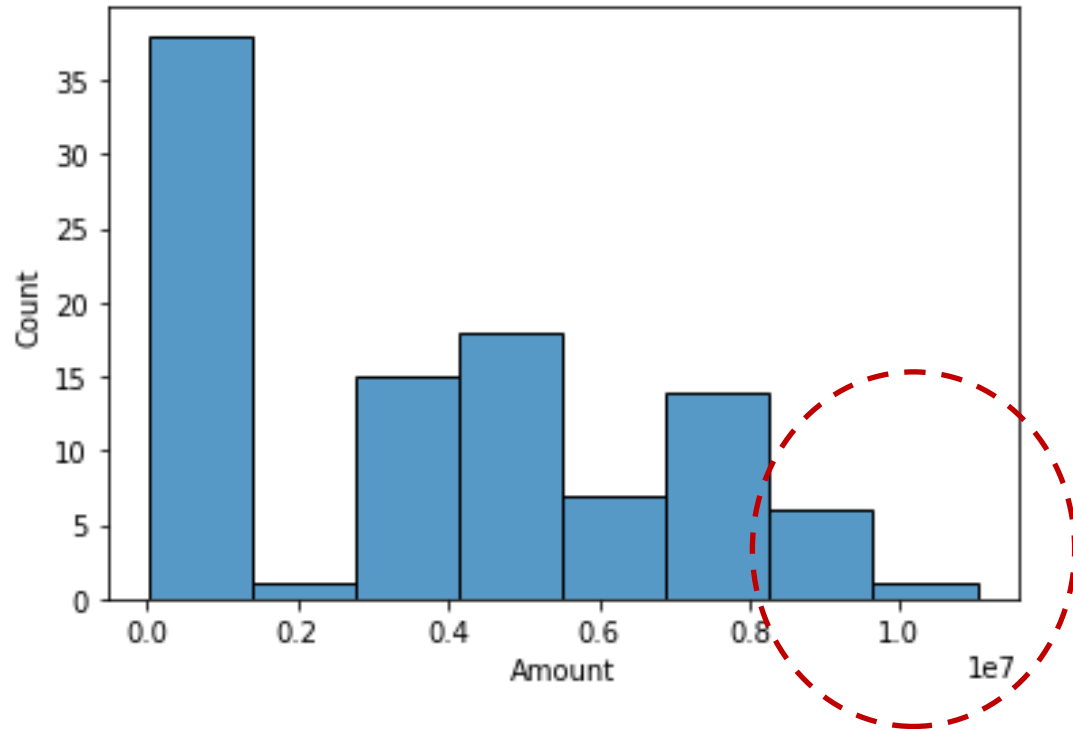


Growth fueled by 4 categories: Train & Movie Tickets, Automotive and Car

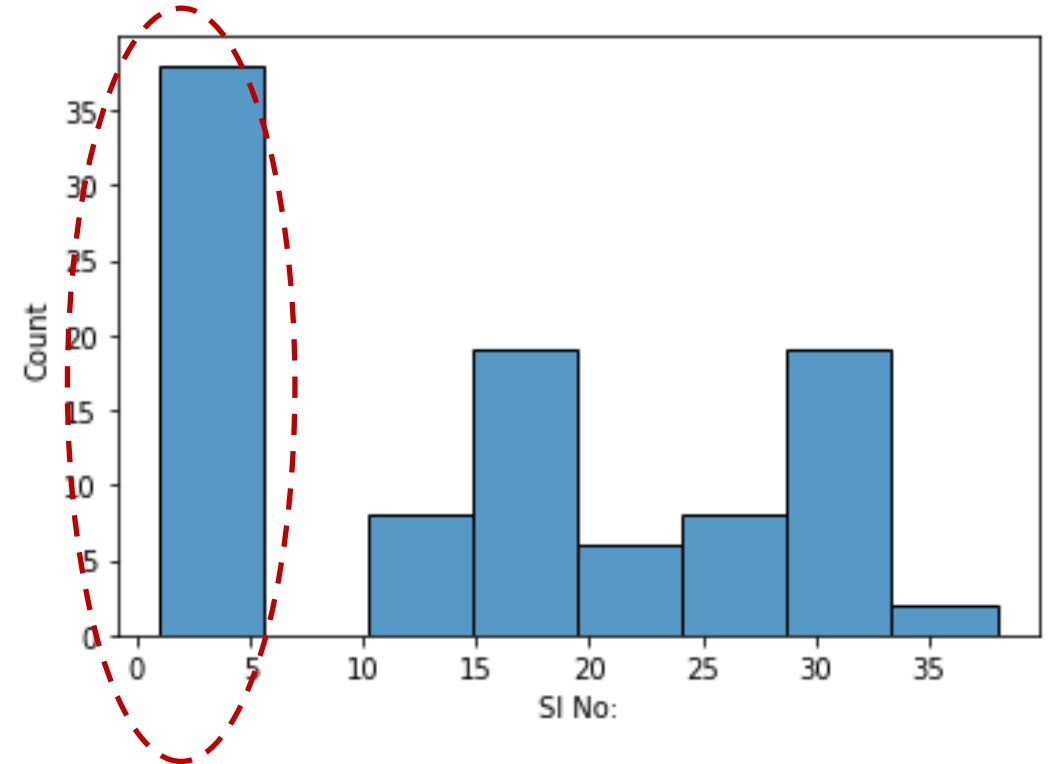


Disproportionally small number of customers (high number of transactions & high spend) drives growth

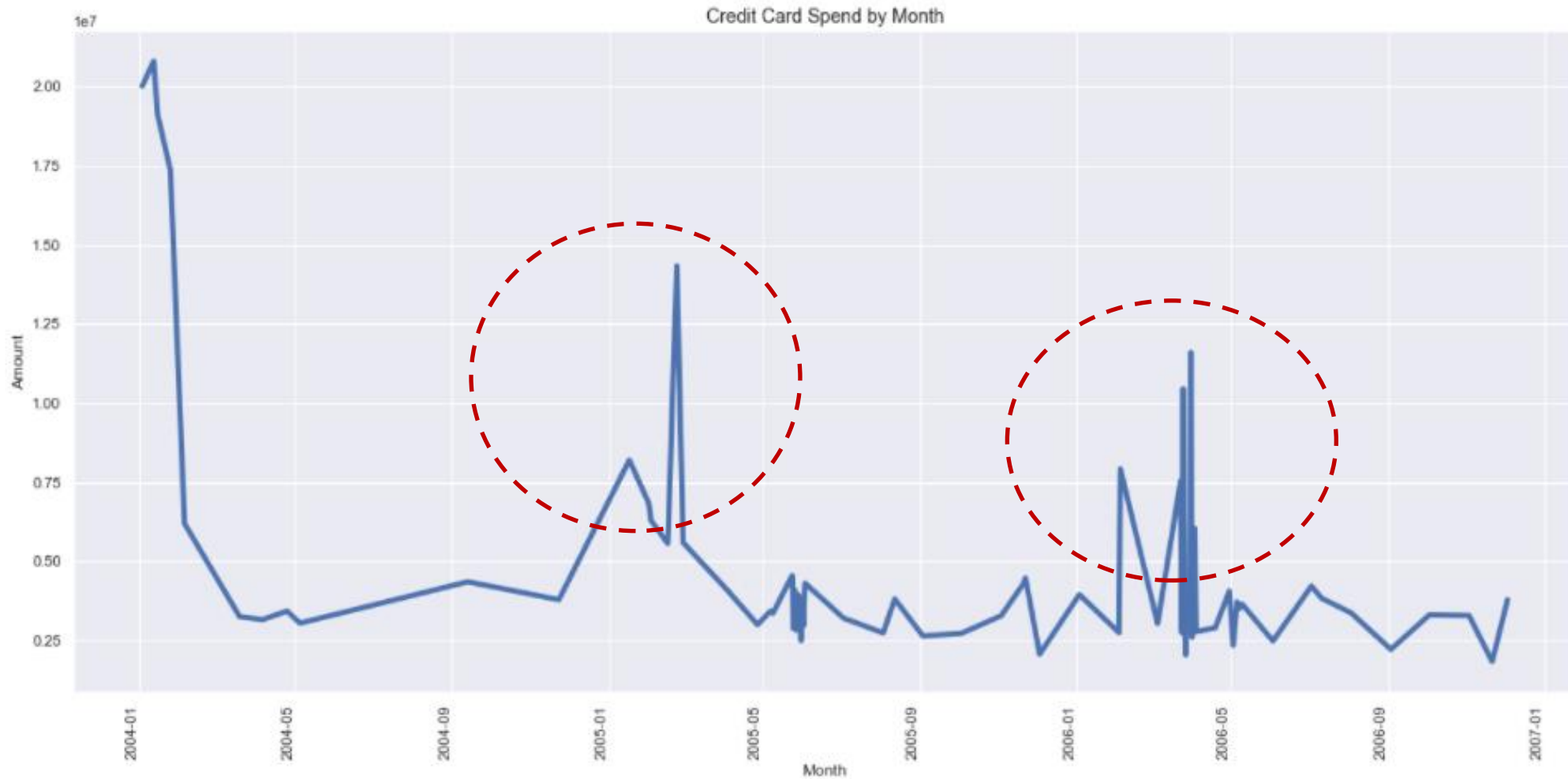
Number of Customers by Spend Amount



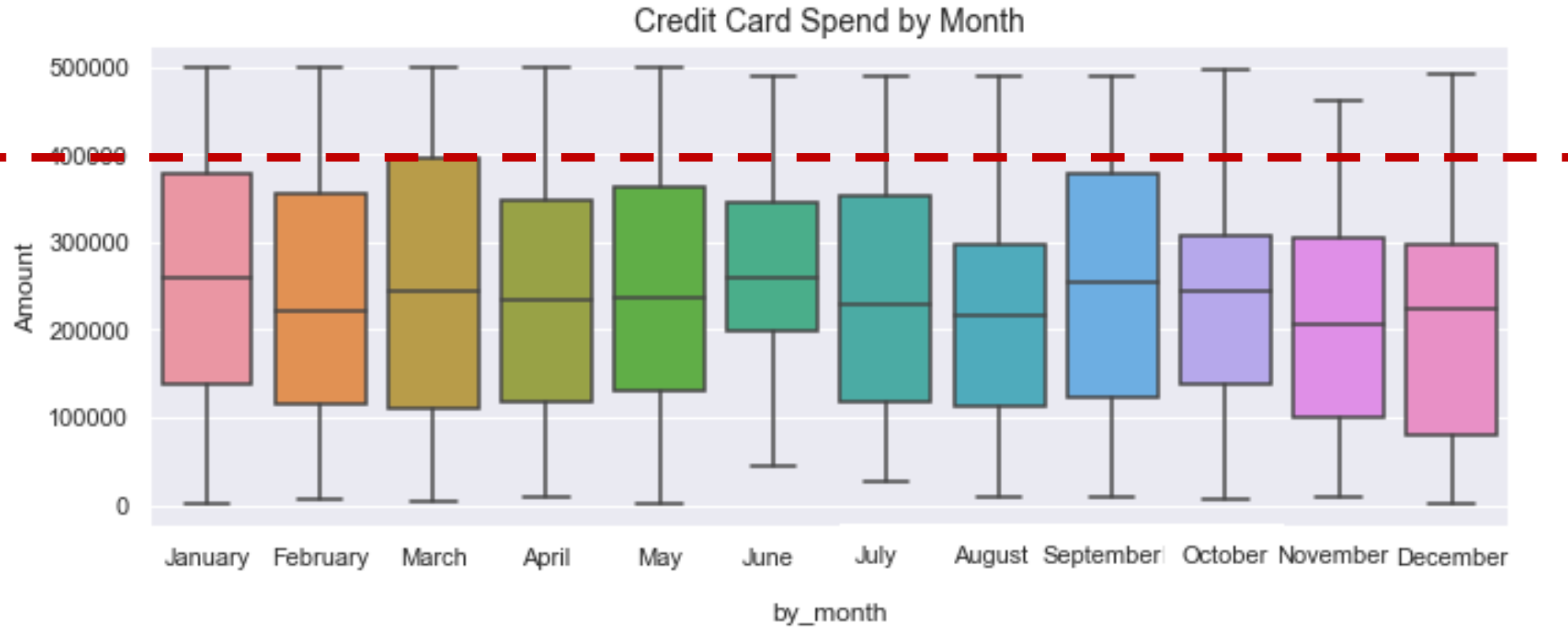
Number of Customers by Number of Transactions



Frequency is increasing for large ticket size purchases



Some spend seasonality during the year



Findings & Recommendations

- Growth is rapidly slowing down – promotions recommended to stimulate usage
- Focus on promotions within following merchant categories: Train Tickets, Movie Tickets, Automotive and Car
- Identify “super spenders” and upgrade them to premium status
- March and September good months to launch promotion