

Final Project - First Visualization

Programming for Business Analytics (11410ISS 406600)

Group 10

2025-11-03

Question statement:

What is the most popular payment method among customers in the United Kingdom (UK) and the United States (USA) based on recent e-commerce transaction data?

Library Setup

```
library(tidyverse)

## -- Attaching core tidyverse packages ----- tidyverse 2.0.0 --
## v dplyr     1.1.4     v readr     2.1.5
## v forcats   1.0.0     v stringr   1.5.1
## v ggplot2   4.0.0     v tibble    3.3.0
## v lubridate 1.9.4     v tidyr    1.3.1
## v purrr    1.1.0

## -- Conflicts ----- tidyverse_conflicts() --
## x dplyr::filter() masks stats::filter()
## x dplyr::lag()   masks stats::lag()
## i Use the conflicted package (<http://conflicted.r-lib.org/>) to force all conflicts to become errors

library(stringr)
library(dplyr)
library(ggplot2)
library(lubridate)
library(tidytext)

## Warning: package 'tidytext' was built under R version 4.5.2
```

Data Importing

```
ecommerce <- read.csv('ecommerce_dataset_10000.csv')

head(ecommerce)
```

```

##   customer_id first_name last_name gender age_group signup_date country
## 1      CUST2353      Erica     Oliver Female Teenagers 2022-06-29    Canada
## 2      CUST4463 Christopher    White   Male   Adults 2023-08-24    China
## 3      CUST4512     Spencer    Foster   Male   Senior 2023-07-18  Germany
## 4      CUST5711    Jessica    Harris   Male Teenagers 2025-08-22  France
## 5      CUST1296      Amy    Johnson Female Teenagers 2021-03-23  Brazil
## 6      CUST2790    Shelby    Sutton   Other   Adults 2025-07-18  Canada
##   product_id       product_name      category quantity unit_price order_id
## 1      PROD108        Fitbit Versa 3 Electronics      3        229 ORD10000
## 2      PROD103        Levi's Jeans     Apparel      4        59 ORD10001
## 3      PROD111        Lego Star Wars Set       Toys      2        59 ORD10002
## 4      PROD107        Dyson Vacuum Home & Kitchen      4        399 ORD10003
## 5      PROD105      Adidas Running Shoes     Apparel      1        110 ORD10004
## 6      PROD108        Fitbit Versa 3 Electronics      5        229 ORD10005
##   order_date order_status payment_method rating review_text review_id
## 1 2023-07-13      Pending     Credit Card     2       good REV20000
## 2 2024-08-12      Pending      PayPal      2    average REV20001
## 3 2024-08-04  Delivered Cash on Delivery     5       good REV20002
## 4 2025-05-23  Delivered Cash on Delivery     2  very good REV20003
## 5 2023-07-02 Returned Cash on Delivery     1  very good REV20004
## 6 2023-04-13     Returned      PayPal      3  very good REV20005
##   review_date
## 1 2025-06-06
## 2 2023-08-05
## 3 2023-01-03
## 4 2023-03-14
## 5 2023-10-18
## 6 2023-02-14

```

Data Cleaning

```

ecommerce <- ecommerce %>%
  mutate(
    order_year = year(ymd(order_date))
  )
summary(ecommerce$order_year)

##      Min. 1st Qu. Median      Mean 3rd Qu.      Max.
##      2022    2023    2024    2024    2024    2025

```

```

ecommerce_clean <- ecommerce %>%
  filter(
    !is.na(payment_method),
    country %in% c("UK", "USA"),
    order_year %in% c(2022, 2024)
  )

head(ecommerce_clean)

```

```

##   customer_id first_name last_name gender age_group signup_date country

```

```

## 1   CUST2451   Barbara   Hansen Female   Adults  2024-11-10   UK
## 2   CUST1438   Michelle  Vargas  Male    Adults  2023-07-11   UK
## 3   CUST2997   Amanda   Martinez Female Senior  2021-06-02   USA
## 4   CUST2895   Lawrence  Hines   Female Senior  2021-03-15   USA
## 5   CUST1182   John     Jacobs  Male    Senior  2023-03-09   UK
## 6   CUST4751   Tyler    Martin  Male    Adults  2020-11-07   USA
##   product_id      product_name   category quantity unit_price order_id
## 1   PROD103       Levi's Jeans Apparel    2        59  ORD10007
## 2   PROD109       Kindle Paperwhite Books     1        129 ORD10012
## 3   PROD105       Adidas Running Shoes Apparel    3        110 ORD10025
## 4   PROD102       Sony Headphones Electronics 5        199 ORD10029
## 5   PROD113       Wilson Tennis Racket Sports     3        149 ORD10035
## 6   PROD112       Barbie Dreamhouse Toys      3        199 ORD10047
##   order_date order_status payment_method rating review_text review_id
## 1 2024-01-29 Pending Credit Card  1 very good REV20007
## 2 2024-05-15 Shipped Credit Card  1 very bad  REV20012
## 3 2024-05-21 Pending Cash on Delivery 2 average  REV20025
## 4 2024-12-31 Cancelled Credit Card 5 very good REV20029
## 5 2022-12-11 Cancelled PayPal    5 average  REV20035
## 6 2024-12-28 Cancelled Credit Card 1 average  REV20047
##   review_date order_year
## 1 2025-06-02 2024
## 2 2024-12-28 2024
## 3 2023-06-05 2024
## 4 2024-12-04 2024
## 5 2024-02-20 2022
## 6 2024-12-07 2024

```

Calculate Most Popular Payment Method by Country

UK Most Popular Payment Method

```

payment_summary_uk <- ecommerce_clean %>%
  filter(country == "UK", order_year %in% c(2022, 2024)) %>%
  group_by(order_year, payment_method) %>%
  summarise(total_transactions = n(), .groups = "drop")

```

```
payment_summary_uk
```

```

## # A tibble: 6 x 3
##   order_year payment_method total_transactions
##   <dbl> <chr>                <int>
## 1 2022   Cash on Delivery      30
## 2 2022   Credit Card          39
## 3 2022   PayPal               38
## 4 2024   Cash on Delivery      101
## 5 2024   Credit Card          103
## 6 2024   PayPal               102

```

```

top_methods_uk <- payment_summary_uk %>%
  group_by(payment_method) %>%
  summarise(overall = sum(total_transactions)) %>%
  slice_max(overall, n = 3) %>%
  pull(payment_method)

top_methods_uk

## [1] "Credit Card"      "PayPal"          "Cash on Delivery"

```

USA Most Popular Payment Method

```

payment_summary_usa <- ecommerce_clean %>%
  filter(country == "USA", order_year %in% c(2022, 2024)) %>%
  group_by(order_year, payment_method) %>%
  summarise(total_transactions = n(), .groups = "drop")

payment_summary_usa

## # A tibble: 6 x 3
##   order_year payment_method total_transactions
##       <dbl> <chr>           <int>
## 1     2022 Cash on Delivery        42
## 2     2022 Credit Card            49
## 3     2022 PayPal                33
## 4     2024 Cash on Delivery       126
## 5     2024 Credit Card           117
## 6     2024 PayPal                98

top_methods_usa <- payment_summary_usa %>%
  group_by(payment_method) %>%
  summarise(overall = sum(total_transactions)) %>%
  slice_max(overall, n = 3) %>%
  pull(payment_method)

top_methods_usa

## [1] "Cash on Delivery" "Credit Card"      "PayPal"

```

Visualization Section

UK Visualization

```

payment_summary_uk <- payment_summary_uk %>%
  filter(payment_method %in% top_methods_uk)

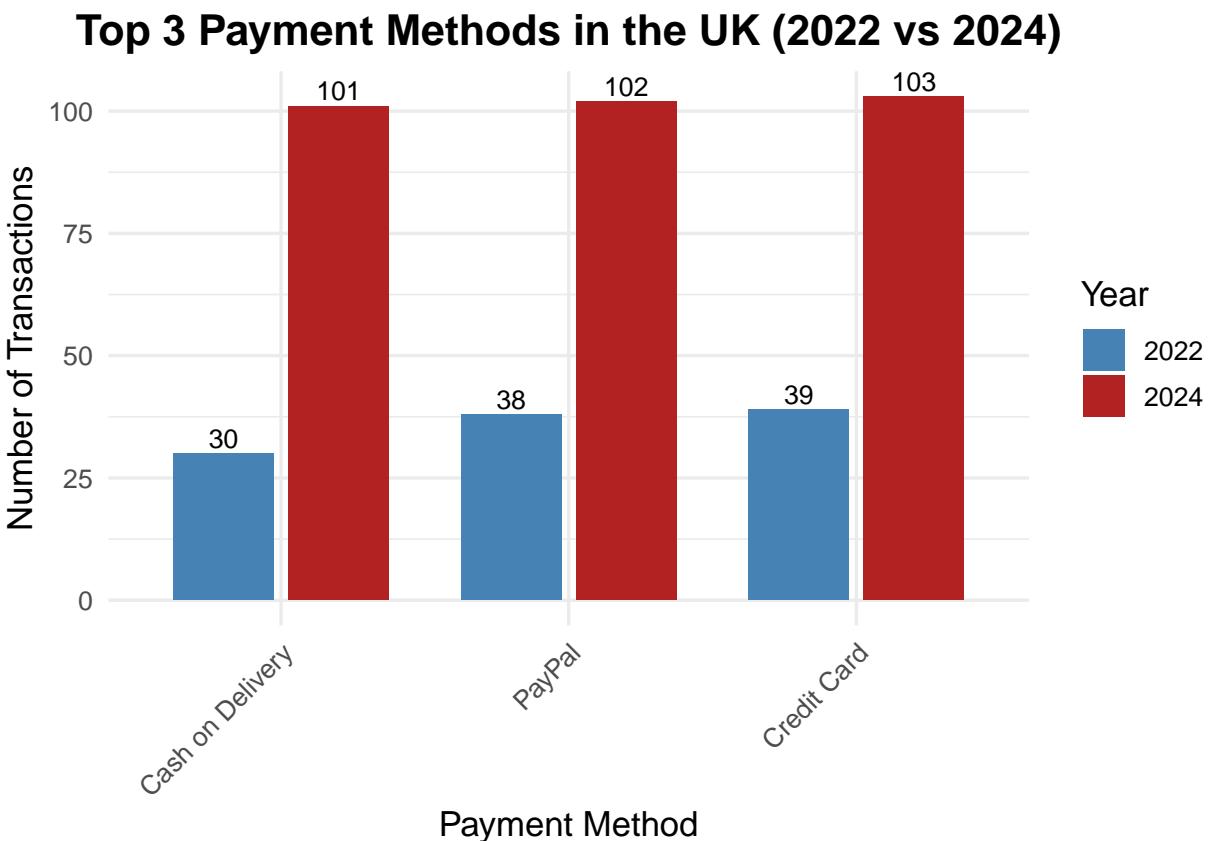
ggplot(payment_summary_uk,

```

```

aes(x = reorder(payment_method, total_transactions, FUN = sum),
    y = total_transactions,
    fill = as.factor(order_year),
    label = total_transactions) +
geom_col(position = position_dodge(width = 0.8), width = 0.7) +
geom_text(position = position_dodge(width = 0.8),
          vjust = -0.3, size = 3.5) +
scale_fill_manual(
  values = c("2022" = "steelblue", "2024" = "firebrick"),
  name = "Year"
) +
labs(
  title = "Top 3 Payment Methods in the UK (2022 vs 2024)",
  x = "Payment Method",
  y = "Number of Transactions"
) +
theme_minimal(base_size = 13) +
theme(
  plot.title = element_text(hjust = 0.5, face = "bold"),
  axis.text.x = element_text(angle = 45, hjust = 1)
)

```



The bar chart illustrates the top three payment methods used by UK customers in 2022 and 2024. Across all methods, transaction volumes increased substantially between the two years, approximately a threefold growth, suggesting expanding e-commerce activity and customer adoption.

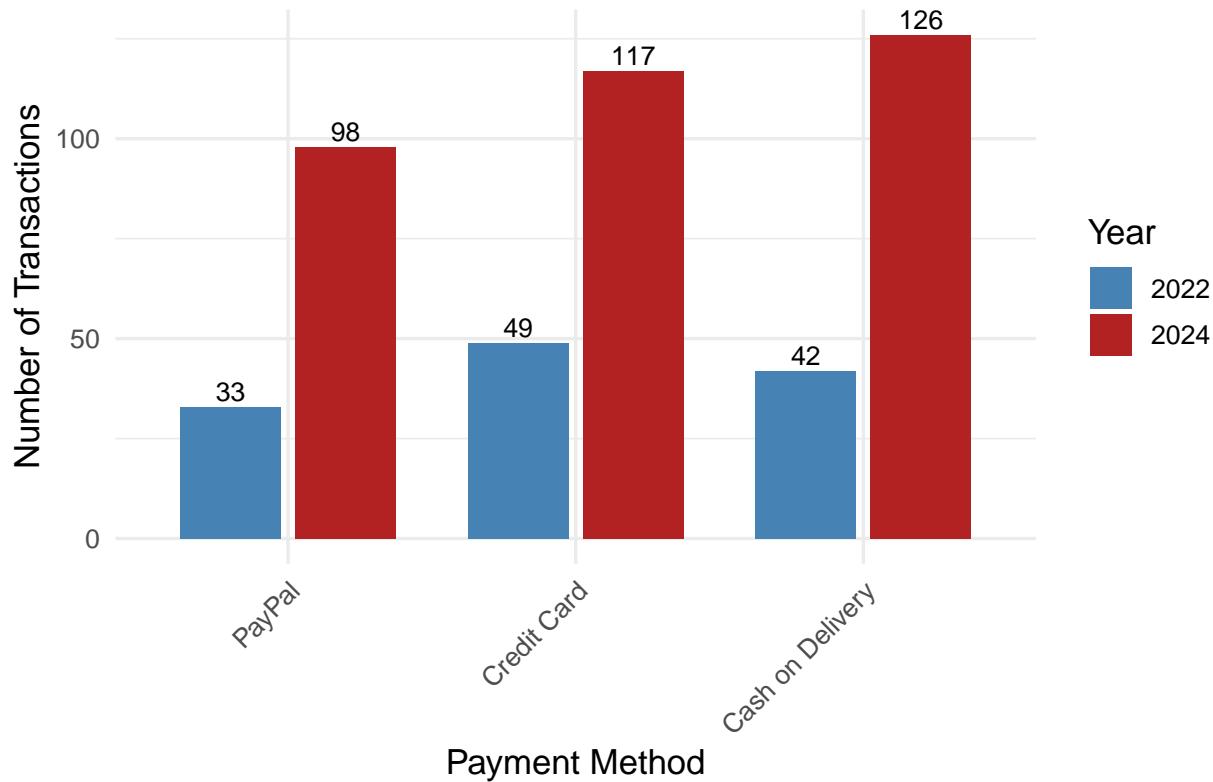
Among the payment options, Credit Card emerged as the most frequently used method, maintaining a clear lead in both years. PayPal ranked second, followed by Cash on Delivery as the least common option. This trend suggests that UK consumers continue to prefer digital and card-based payments, reflecting high trust in secure, cashless transactions and widespread access to credit systems.

USA Visualization

```
payment_summary_usa <- payment_summary_usa %>%
  filter(payment_method %in% top_methods_usa)

ggplot(payment_summary_usa,
       aes(x = reorder(payment_method, total_transactions, FUN = sum),
            y = total_transactions,
            fill = as.factor(order_year),
            label = total_transactions)) +
  geom_col(position = position_dodge(width = 0.8), width = 0.7) +
  geom_text(position = position_dodge(width = 0.8),
            vjust = -0.3, size = 3.5) +
  scale_fill_manual(
    values = c("2022" = "steelblue", "2024" = "firebrick"),
    name = "Year"
  ) +
  labs(
    title = "Top 3 Payment Methods in the USA (2022 vs 2024)",
    x = "Payment Method",
    y = "Number of Transactions"
  ) +
  theme_minimal(base_size = 13) +
  theme(
    plot.title = element_text(hjust = 0.5, face = "bold"),
    axis.text.x = element_text(angle = 45, hjust = 1)
  )
```

Top 3 Payment Methods in the USA (2022 vs 2024)



The chart displays the top three payment methods among U.S. customers in 2022 and 2024. While Credit Card was the dominant method in 2022, by 2024 Cash on Delivery had overtaken it, showing a notable shift in consumer behavior.

Meanwhile, PayPal consistently remained the least used method, though it also experienced growth between the two years. Overall, U.S. consumers appear to balance convenience and control with card payments remaining strong but Cash on Delivery gaining traction as a trusted alternative.