

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

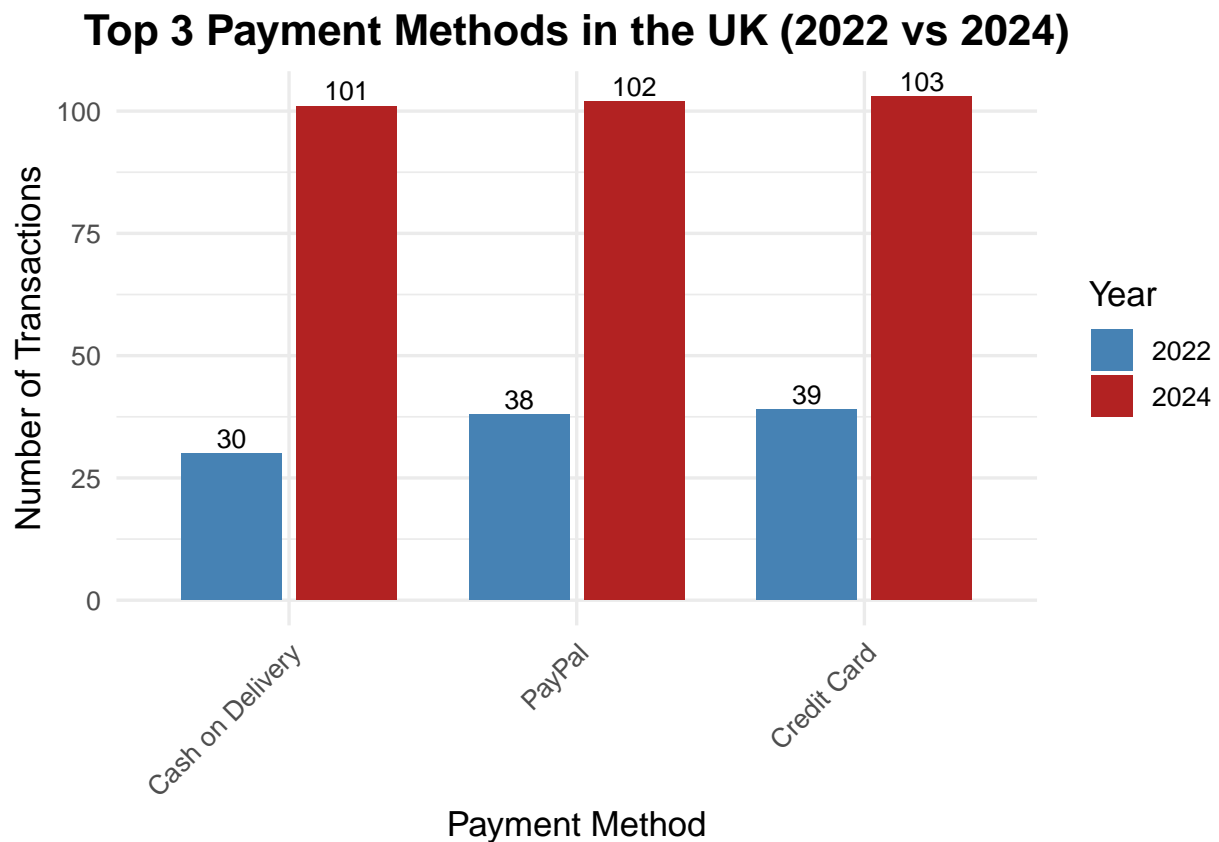
```
payment_summary_uk <- payment_summary_uk %>%
  filter(payment_method %in% top_methods_uk)

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.

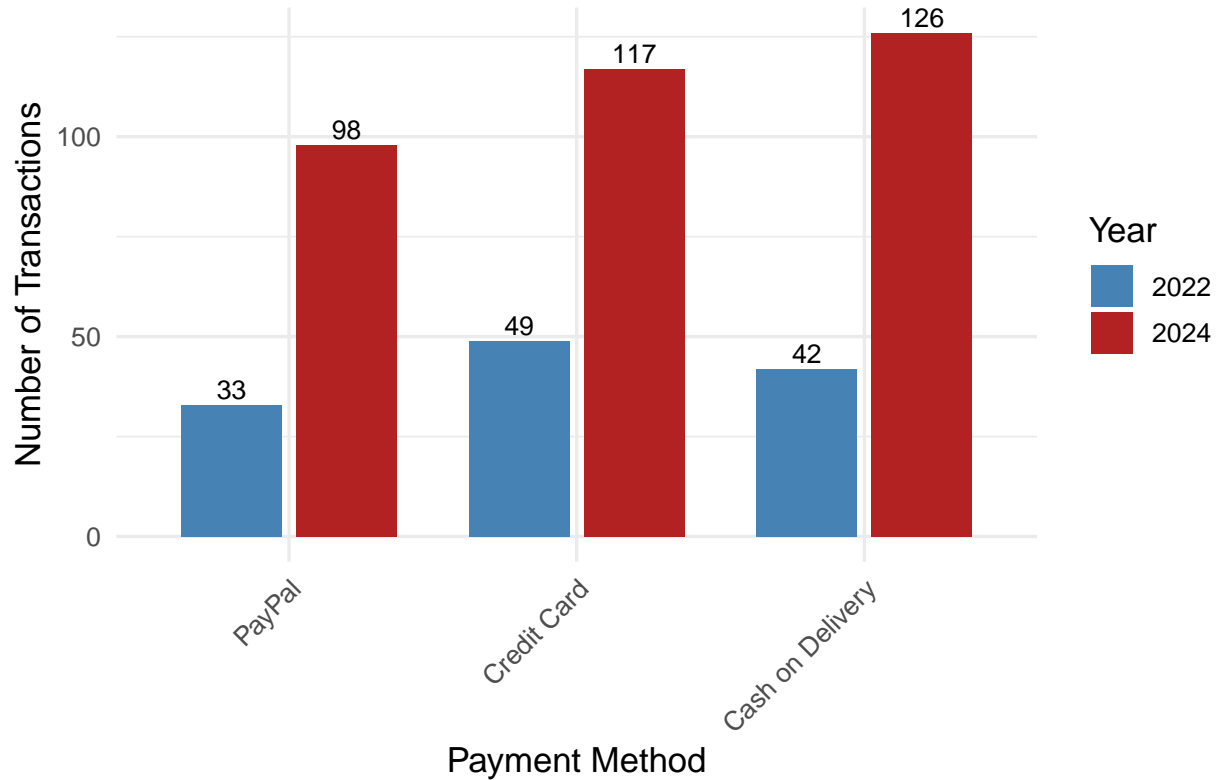
Among the payment options, Credit Card emerged as the most frequently used method, maintaining a clear lead in both years. PayPal ranked second, followed by Cash on Delivery as the least common option. This trend suggests that UK consumers continue to prefer digital and card-based payments, reflecting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