

MITRON BANK CREDIT CARD STRATEGY ANALYSIS

*Driving strategic decisions through data,
providing insights for the Banking Product
Strategy Team.*

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ABOUT MITRON BANK

- Mitron Bank is a legacy financial institution headquartered in Hyderabad.
- They aim to expand their product offerings and reach the financial market by introducing a new line of credit cards.



CHALLENGES

- We need to understand what our customers want, and that's where the challenge begins.
- Figuring out the **right credit** cards that people will love involves creating the right ones for the **right people**.



THE DATA AVAILABLE

- 4000 customers
- 4 Cities – Mumbai, Bengaluru, Chennai, Hyderabad, Delhi NCR
- 5 types of Occupations – Business Owners, Government Employees, Salaried IT Employees, Salaried Other Employees and Freelancers

fact_spends

customer_id	month	category	payment_type	spend
ATQCUS2867	October	Travel	Credit Card	286
ATQCUS1246	October	Travel	Credit Card	1642
ATQCUS3560	October	Travel	Credit Card	765
ATQCUS2961	October	Travel	Credit Card	780
ATQCUS1986	October	Travel	Credit Card	790
ATQCUS3193	October	Travel	Credit Card	382
ATQCUS2962	October	Travel	Credit Card	1733
ATQCUS3274	October	Travel	Credit Card	274

customer_id	age_group	city	occupation	gender	marital status	avg_income
ATQCUS0916	35-45	Mumbai	Salaried IT Employees	Male	Married	63264
ATQCUS0917	35-45	Mumbai	Salaried IT Employees	Male	Married	62891
ATQCUS0891	35-45	Mumbai	Salaried IT Employees	Male	Married	64672
ATQCUS0904	35-45	Mumbai	Salaried IT Employees	Male	Married	66601
ATQCUS0915	35-45	Mumbai	Salaried IT Employees	Male	Married	69738
ATQCUS0920	35-45	Mumbai	Salaried IT Employees	Male	Married	64903
ATQCUS2574	35-45	Mumbai	Salaried IT Employees	Female	Married	61032
ATQCUS0892	35-45	Mumbai	Salaried IT Employees	Male	Married	64421

dim_customers

- 6 Months – May, June, July, August, September, October
- 9 Category – Bills, Apparel, Food, Electronics, Entertainment, Groceries, Health and Wellness, Travel and Others

WHAT SHOULD DO

- I am using Power BI for comprehensive analysis to complete this project.
- First, I imported both CSV files. While the provided data was clean, we conducted additional transformations and created DAX measures to generate a comprehensive dashboard.



CREDIT CARDS UNVEILED



**Mitron Entertainment
Rewards Card**



**Mitron Wellness
Plus Card**



**Mitron Apparel and
Style Card**



**Mitron Prestige
Plus Card**

MITRON ENTERTAINMENT REWARDS CARD

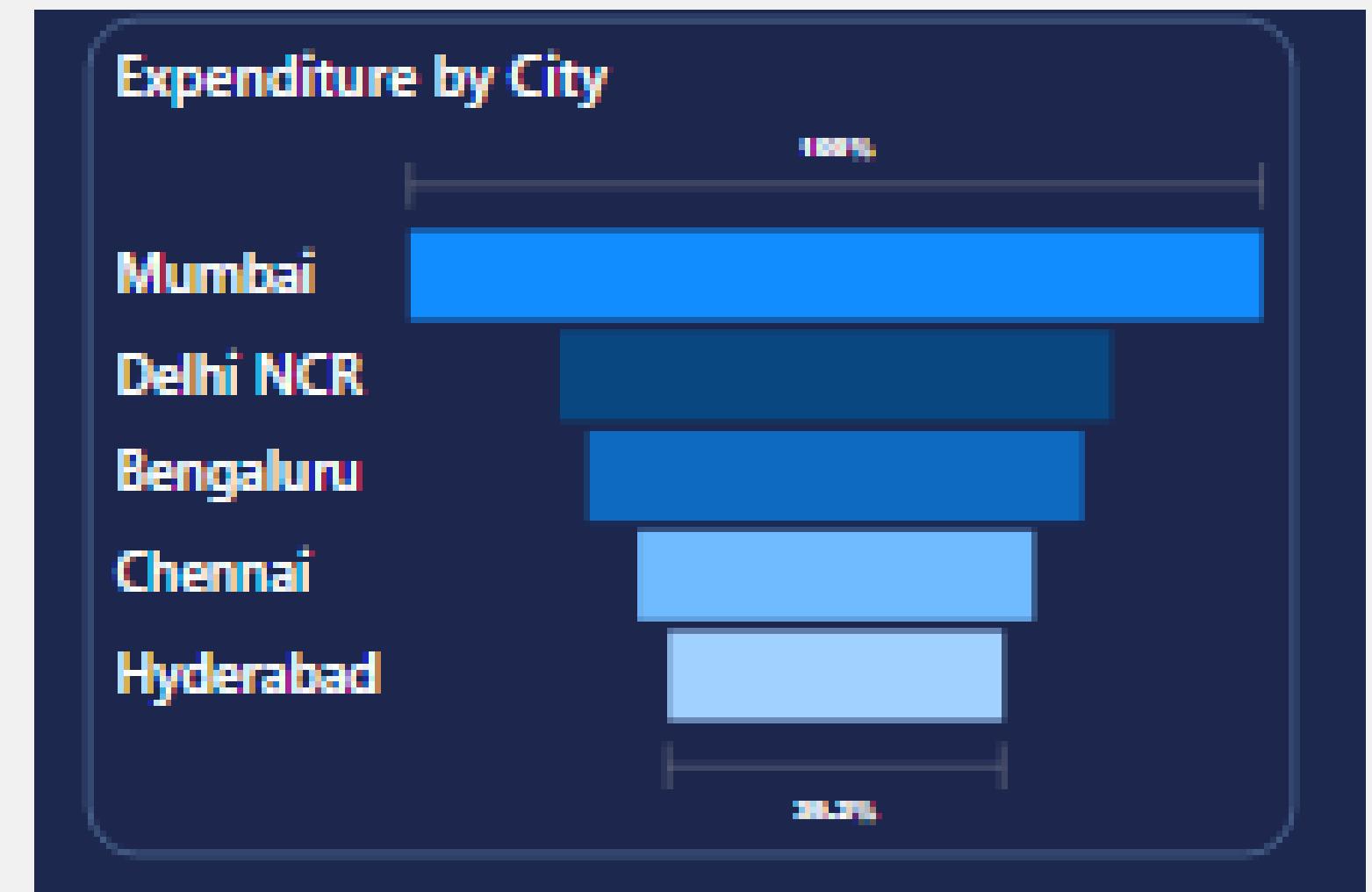
EXPENDITURE PATTERN BY OCCUPATION

- Average Income is high for Business owners
- Average income utilization % is high in Salaried IT employees and freelancers



TARGETED CITIES BY Expenditure

The average income utilization % is high in Mumbai and Delhi NCR locations.



FEATURES

- **15% discount on BookMyShow movie tickets.**
- **2 free PVR movie tickets every month on spending Rs. 15,000 and above in a monthly billing cycle.**
- **Earn 2% reward points on every UPI Transaction.**

Credit Card



1111 1111 1111 1111

User Name

00/00

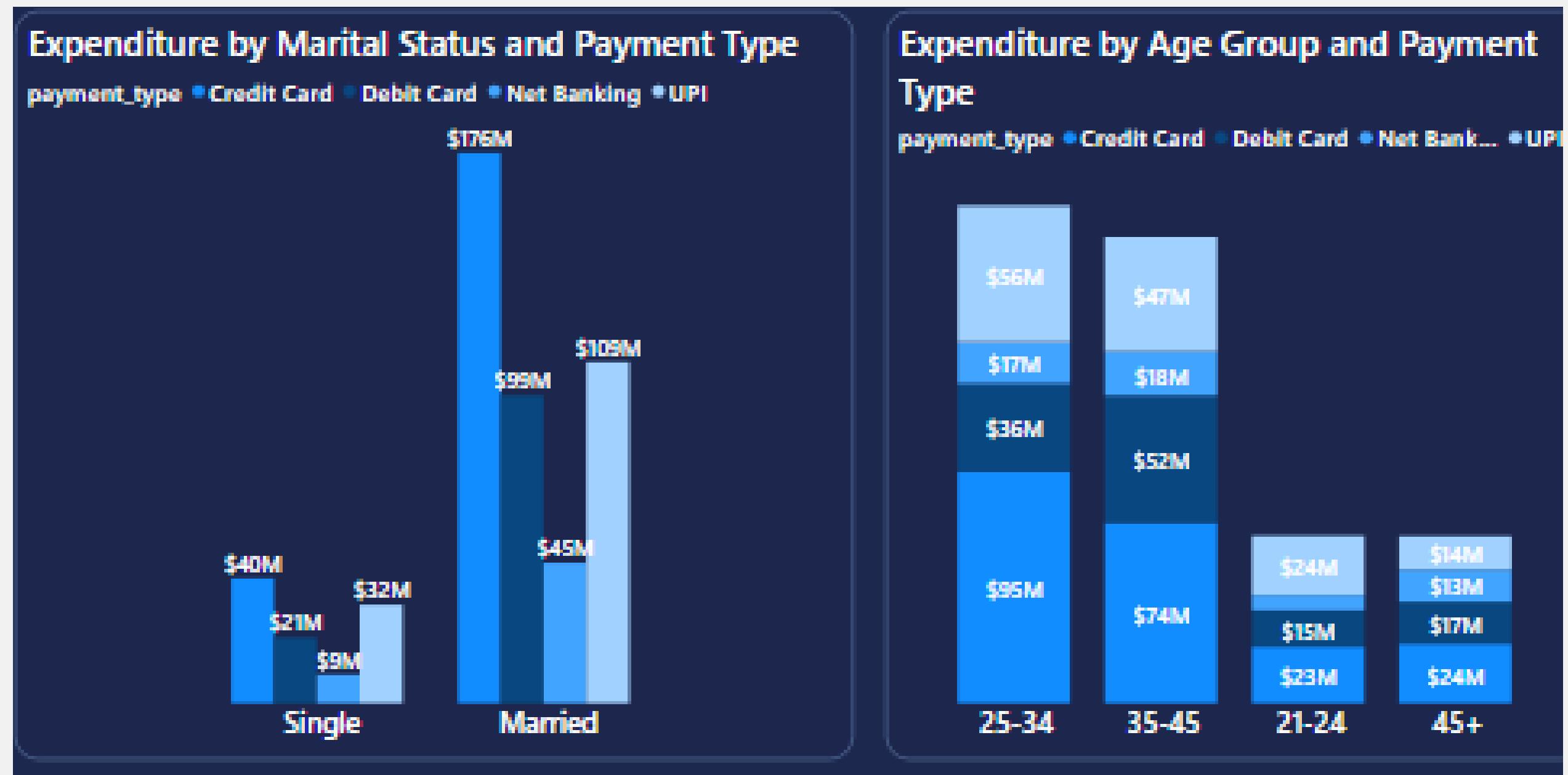
Mitron Entertainment Rewards Card

MITRON APPAREL AND STYLE CARD

PAYMENT TYPES

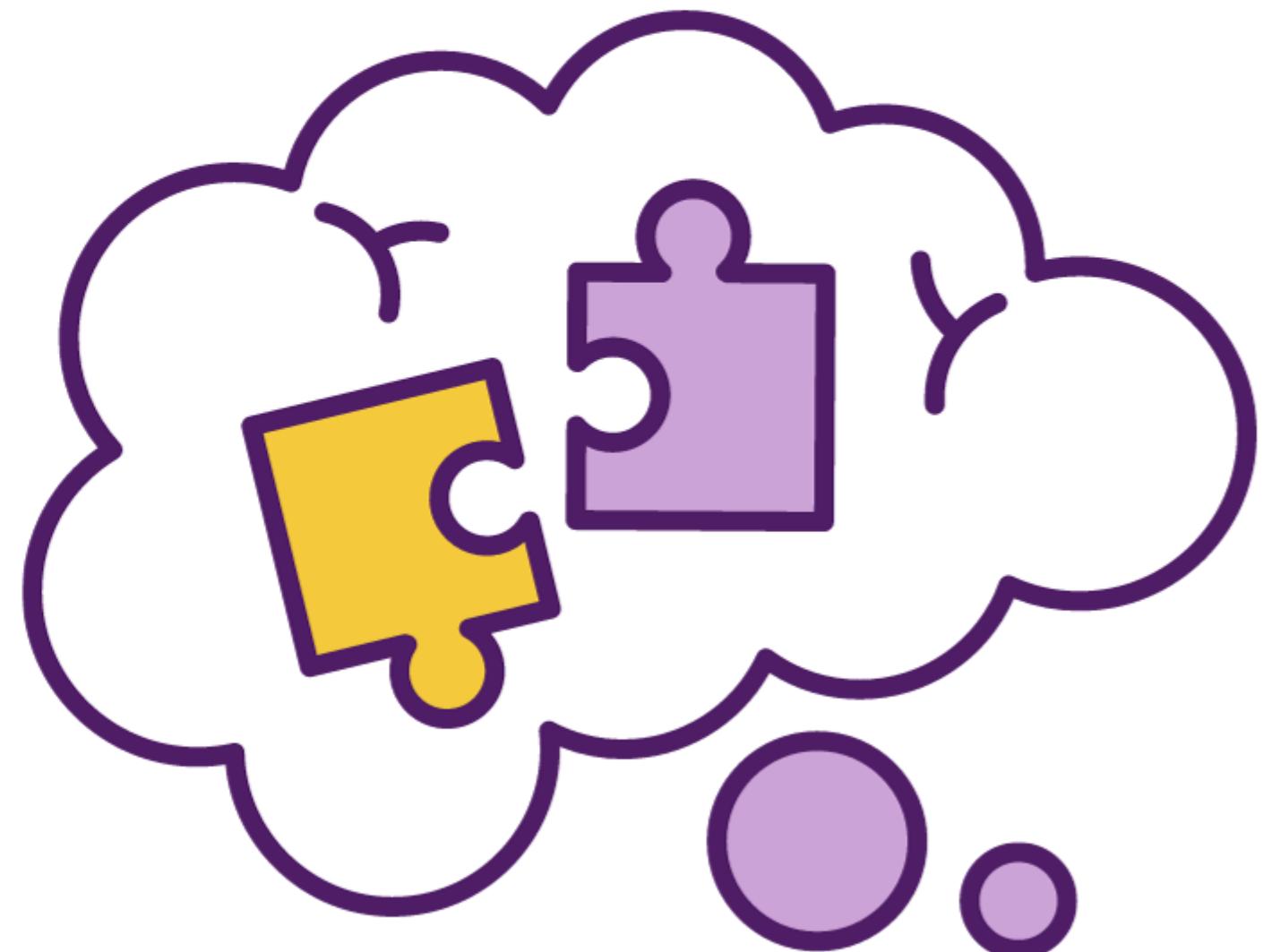
The Highest expenditure and payment made between single married is 176millions

The Highest expenditure and payment made between the age group is 55 Million



CONCLUSION

- Our main focus is on salaried IT employees and freelancers.
- Our primary target locations are Mumbai and Delhi.
- We have introduced different types of credit cards tailored for various age groups based on their preferences
- Payment between single and married and the age-group
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**THANK YOU
FOR YOUR ATTENTION**

priyagupta

