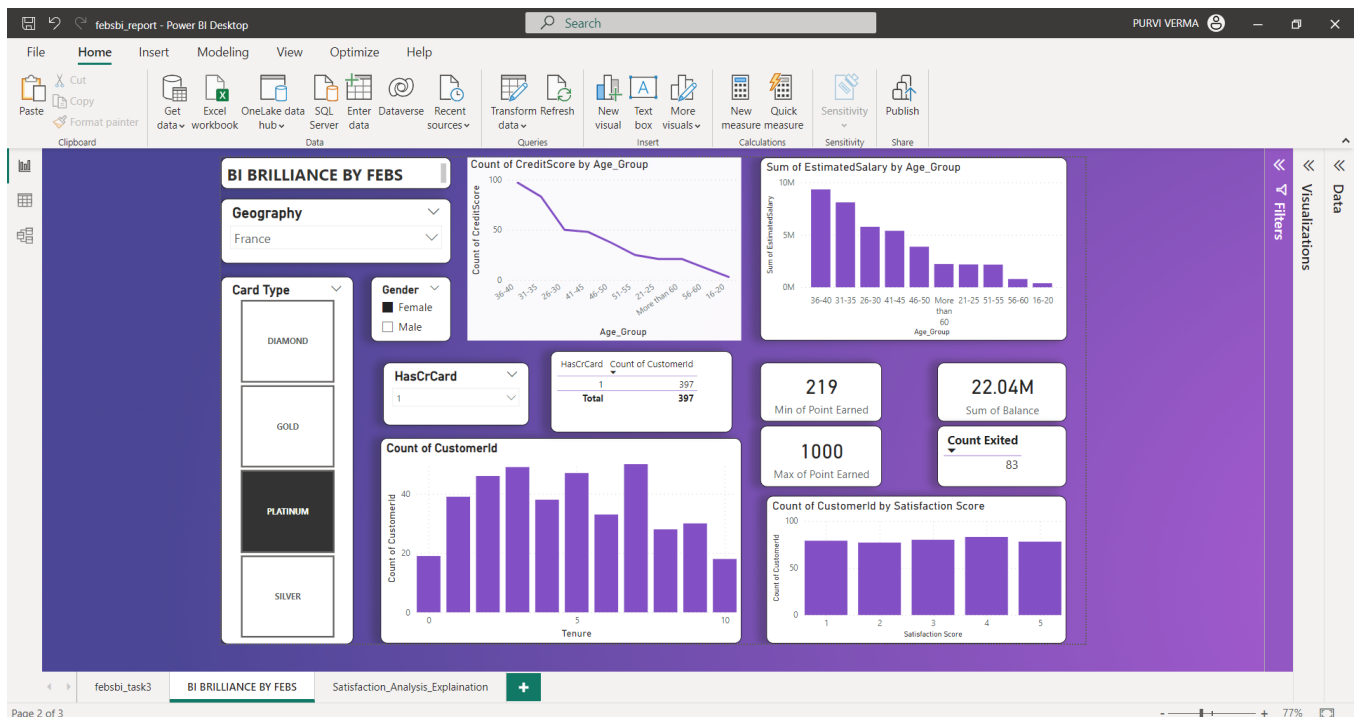


## BI BRILLIANCE BY FEBS



### 1. Geography

When slicing through geography in the context of a Power BI report, the insights that can be gained depend on the specific data and visualizations being used. However, here are some potential insights that slicing through geography can provide:

**Regional Performance:** By slicing through geography, you can analyze how different regions or locations are performing in terms of various metrics. For example, you can compare sales, customer behavior, or any other relevant measure across different geographic areas. This can help identify high-performing regions, areas with growth potential, or regions that may require additional focus.

**Market Penetration:** Slicing through geography allows you to understand the market penetration in different areas. You can analyze which regions have a higher concentration of customers or where your products/services are most popular. This insight can guide marketing and expansion strategies, helping you allocate resources effectively.

**Customer Segmentation:** Slicing through geography can provide insights into customer segmentation based on geographic factors. You can identify patterns or preferences specific to certain regions, such as purchasing behavior, demographics, or cultural influences. This information can aid in targeted marketing campaigns and personalized customer experiences.

### 2. Card Type

Slicing through card type in the context of a Power BI report can provide valuable insights related to customer behavior and preferences based on different types of cards. Here are some potential insights that slicing through card type can offer:

**Spending Patterns:** By slicing through card type, you can analyze the spending patterns of customers based on different types of cards, such as Platinum, Gold, or Silver. This can help identify variations in purchase behavior, average transaction amounts, or spending categories preferred by customers with

different card types. Understanding these patterns can aid in tailoring marketing campaigns, loyalty programs, or product offerings to specific cardholder segments.

**Customer Segmentation:** Slicing through card type allows for customer segmentation based on cardholder characteristics. Each card type may represent a distinct segment with unique needs, preferences, and purchasing power. Analyzing these segments can provide insights into customer demographics, income levels, or lifestyle preferences, enabling targeted marketing strategies and personalized customer experiences.

**Customer Lifetime Value:** Slicing through card type can provide insights into the lifetime value of customers based on their card types. By analyzing metrics like customer retention rates, average spending over time, or cross-selling opportunities, you can identify high-value segments and prioritize customer acquisition and retention strategies accordingly.

### **3. Gender**

Slicing through gender in the context of a Power BI report can provide insights into customer behavior and preferences based on different genders. Here are some potential insights that slicing through gender can offer:

**Purchase Behavior:** By slicing through gender, you can analyze the purchasing behavior of customers based on different genders. This can help identify variations in buying patterns, preferred product categories, or average transaction amounts. Understanding these patterns can inform marketing strategies, product assortment decisions, and targeted promotions tailored to specific gender segments.

**Market Segmentation:** Slicing through gender facilitates customer segmentation based on gender demographics. It helps identify distinct segments of male and female customers with unique needs, preferences, and behaviors. Analyzing these segments can lead to targeted marketing campaigns, personalized customer experiences, and improved customer satisfaction.

### **4. Has Credit Card**

Slicing through the "has credit card" variable, which represents whether a customer has a credit card or not (1/0), can provide valuable insights into customer behavior and preferences based on credit card ownership. Here are some potential insights that slicing through this variable can offer:

**Financial Capacity:** Slicing through the "has credit card" variable allows for analyzing the financial capacity of customers based on credit card ownership. Customers who have credit cards may have higher income levels, access to credit, or better financial stability compared to those without credit cards. This insight can inform customer segmentation, credit risk assessment, and tailored product offerings.

**Payment Behavior:** Slicing through the "has credit card" variable can help evaluate payment behavior and preferences. Customers with credit cards may have different payment behaviors, such as utilizing installment plans, earning cashback rewards, or carrying a balance. Understanding these behaviors can inform credit card product features, loyalty programs, and customer support initiatives.

5. The count of credit scores by age group and visualisation as a line graph can provide important insights into the link between credit ratings and various age groups. It can tell whether there are any notable differences or trends in credit scores based on age. For example, it may reveal that particular age groups regularly have higher or lower credit scores than others. The line graph can assist in determining the relationship between age and

creditworthiness. It may reveal trends of credit score development or degradation as people progress through life phases. This understanding can assist in identifying important periods or stages when credit ratings tend to fluctuate, such as early adulthood, mid-career, or retirement. It can reveal whether age groups have higher or lower credit ratings, giving for a better understanding of the various causes influencing creditworthiness at different phases of life.

6. Analyzing a bar graph showing the sum of estimated salary by age can provide several insights regarding the relationship between age and salary. The bar graph can demonstrate the progression of salaries across age groups. It may reveal patterns of increasing or decreasing salaries as individuals advance through different stages of their careers or life. The bar graph can help identify the age range where individuals typically reach their peak earning potential. It may show a peak or plateau in salary sums within a specific age group. Understanding the peak earning years can assist in financial planning, retirement savings strategies, and identifying opportunities for professional growth.
7. A bar graph depicting the count of customer IDs by tenure can provide insights into customer retention and loyalty. It can reveal the distribution of customers across different tenure ranges and identify patterns in customer behavior. The graph can show whether certain tenure ranges have higher or lower customer counts, indicating levels of customer engagement and satisfaction. It can also highlight any anomalies or outliers in customer tenure. These insights can guide customer retention strategies, identify opportunities to enhance the customer experience, and inform decision-making regarding targeted marketing efforts and personalized communication to different tenure segments.
8. A bar graph depicting the number of client IDs divided by satisfaction scores (range from 1 to 5) might provide useful information about customer satisfaction levels. The graph can depict the distribution of customers across various satisfaction levels, indicating which levels have more or less customers. This research can disclose the overall level of customer satisfaction and highlight areas for improvement. It can assist organisations in identifying specific satisfaction ratings where customers are most satisfied or dissatisfied, allowing them to prioritise efforts to address customer problems, improve the customer experience, and promote customer loyalty. The insights can be used to inform decision-making, customer service methods, and customer satisfaction efforts.

## Summary of Customer Segments:

Diamond:

Sum of balance: \$137.78 million

Count of customers who exited: 381

Count of customers with a credit card: 1775

Gold:

Sum of balance: \$133.73 million

Count of customers who exited: 332

Count of customers with a credit card: 1739

Silver:

Sum of balance: \$132 million

Count of customers who exited: 362

Count of customers with a credit card: 1764

Platinum:

Sum of balance: \$131.87million

Count of customers who exited: 350

Count of customers with a credit card: 1777

## Customer Satisfaction vs. Churn: Unveiling the Disparity

