MITRON BANK

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OVERVIEW

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INTRODUCTION

- **Mitron Bank**, a leading financial institution in Hyderabad, is looking to enhance its credit card offerings to stay competitive in the evolving financial market. With changing consumer spending habits and increasing digital transactions, the bank aims to introduce data-driven, customer-centric credit card features.

- To achieve this, Mitron Bank partnered with AtliQ Data Services to analyze insights from 4,000 customers. This study focuses on demographics, income utilization, and spending behaviour, helping the bank create personalized credit card solutions. By leveraging these insights, Mitron Bank aims to optimize product offerings, improve customer engagement, and strengthen its market presence.

BUSINESS CHALLENGE

In today's competitive banking landscape, generic credit cards are insufficient. Customers demand personalized financial products that align with their specific needs, spending habits, and lifestyles.

Mitron Bank faces a key challenge—how to enhance its credit card product line to attract and retain high-value customers while driving profitability.
To address this challenge, we focus on the following critical questions:

01 Who are our key customer segments?

- Understanding demographic patterns, income groups, and spending preferences.

02 What are the top spending trends?

- Identifying when, where, and how customers use their credit cards.

03 How can we improve credit card adoption and usage?

- Designing tailored features, rewards, and digital payment integration to boost engagement.

KEY INSIGHTS

Demographic Analysis

This dashboard provides key insights into customer demographics, income, expenditure, and savings. Here are the main takeaways:

1. Overall Customer Demographics

- There are 4000 **customers**, with 2597 **males** and 1403 **females.**
- The total income of all customers is 1240M, with an expenditure of 531M and savings of 709M.

2. Marital Status Insights

- 3136 customers are married, while 864 customers are single.
- The majority of the customers are married.

3. Customers by Age Group and Gender

- The largest customer segment is males aged 25-34 (966 customers), followed by males aged 35-45 (834 customers).
- Female customers are fewer in number across all age groups, but the largest female group is 25-34 years (532 customers).

KEY INSIGHTS

4. Customers by Occupation and Gender

- Salaried IT employees form the largest segment, with 721 males and 573 females.
- Other salaried employees and business owners follow, but male customers dominate in most occupations.
- Government employees form a smaller segment, with 247 males and 152 females.

5. Customers by City and Gender

- Mumbai has the highest number of customers (693 males and 385 females).
- Chennai and Bengaluru follow, but customer numbers decline across cities.
- Hyderabad has the lowest number of customers (397 males and 196 females).

Key Business Implications:

- Target married individuals since they form the majority.
- Focus on males aged 25-45 as they dominate customer demographics.
- IT professionals and salaried employees are key customers, indicating potential business opportunities in financial products for working professionals.
- Mumbai and Chennai are the biggest customer bases, so marketing efforts should prioritize these cities.

KEY INSIGHTS

Income Analysis

This dashboard provides key insights into customer's Income, Average income, Total Income.
Here are the main takeaways:

1. Overall Customer's Income

- Total Customers: 4000 (2597 males, 1403 females).
- Total Annual Income: 2.48bn, with 1240M as total income and 207M average income.
- Expenditure: 88M on average, with 531M as Total Expenditure.

2. Marital Status

- 80.92% (1003M) of total income comes from married customers, while single customers contribute 19.08% (237M).

3. Income & Expenditure by City

- Mumbai has the highest total income (334.53M) & expenditure (172.04M).
- Chennai, Delhi NCR, Bengaluru, and Hyderabad follow, with decreasing income and expenditure levels.
- Utilization Rate: Mumbai (51.43%) has the highest, while Hyderabad (36.25%) has the lowest.

KEY INSIGHTS

4. Gender-Wise Income

- Males earn 805M, significantly more than females (435M).

5. Income by Age Group

- The highest earning group is 25-34 years (466M), followed by 35-45 years (408M).
- Young adults (21-24) and seniors (45+) contribute less.

6. Occupation-Wise Income

- Salaried IT Employees dominate with 477M total income.
- Freelancers (165M) and Government Employees (125M) contribute the least.

Key Business Implications:

- Married individuals & males are the primary income drivers.
- Mumbai is the top-performing city for income & spending.
- Focus on the 25-45 age group, especially IT professionals & business owners.
- Opportunities exist to enhance income for freelancers and government employees.

KEY INSIGHTS

Expenditure Analysis

This dashboard provides key insights into customer's Expenditure, Average Expenditure, Total Expenditure.

Here are the main takeaways:

1. Customer's Expenditure

- Total Customers: 4000 (2597 males, 1403 females).
- Annual Expenditure: 1.06bn, with 531M as total expenditure and 88M as average expenditure.

2. Marital Status

- Married customers (429M, 80.81%) dominate spending, while singles contribute only 19.19% (102M).

3.Spending Patterns by Category

- Top spending areas: Bills (105M), Groceries (86M), and Electronics (80M).
- Lower expenditure: Apparel (34M) and Others (16M).

4. City-Wise Expenditure

- Mumbai leads with 172M (32.41%), followed by Delhi NCR (111M), Chennai (100M), Bengaluru (80M), and Hyderabad (68M).

KEY INSIGHTS

5. Payment Preferences

- Credit Cards (216M) are the most preferred payment method, followed by UPI (141M), Debit Cards (120M), and Net Banking (54M).

6. Age-Wise Spending Behavior

- 25-34 age group has the highest expenditure (203M, 38.3%), followed by 35-45 (191M, 35.91%).
- Young adults (21-24) and seniors (45+) spend significantly less (12-13% each).

7. Occupation-Based Expenditure

- Salaried IT Employees (244M) spend the most.
- Freelancers (76M) and Government Employees (36M) spend the least.

Key Business Implications:

- Target married customers for high-value spending opportunities.
- Mumbai and Delhi NCR should be key focus areas for growth.
- Increase financial offerings for IT employees and business owners, as they drive spending.
- Enhance promotional campaigns for credit card users to maximize transaction volumes.

KEY INSIGHTS

Financial Utilization Analysis

This dashboard provides key insights into customer's utilization, Average Monthly Spent , Average Monthly Spent %.

Here are the main takeaways:

1. Income & Expenditure Overview

- Annual Income: 207M with 88M as Average Expenditure, 88.48M as Average Monthly Expenditure and 42.82% as Income Utilization Rate.

2. Marital Status

- Male Utilization: 44.39% and Female Utilization: 39.92%
- Insight: Males utilize a higher percentage of their income compared to females, possibly due to spending patterns or financial commitments.

3.Payment Method Preferences by Category

- Credit Card Usage (17.45%) is highest in Bills (3.74%), Electronics (2.84%), and Travel (2.15%).
- Net Banking Usage (4.37%) is the least preferred method.

KEY INSIGHTS

4.Credit Card Usage Trends

- Overall Credit Card Usage: 17.45%
- By Occupation: Salaried IT Employees have the highest credit card usage (21.24%).
  Government Employees shows lower usage 12.63%
- By City: Mumbai (20.8%) and Delhi NCR (19.76%) lead in credit card usage.
  Bengaluru (17.47%), Hyderabad (14.80%), and Chennai (12.90%) show lower usage.

5.Age-Wise Utilization Trends

- 35-45 age group has the highest spending (46.72% utilization) followed by 25-34 age group (43.66% utilization).
- 21-24 (34.70%) and 45+ (40.59%) age groups have lower spending.

6. Occupation-Based Spending & Utilization

- Salaried IT Employees have the highest income & expenditure (477M income, 244M expenditure, 51% utilization).
- Freelancers have a high utilization rate (45.80%), despite lower total income.
- Government Employees have the lowest utilization (29%)

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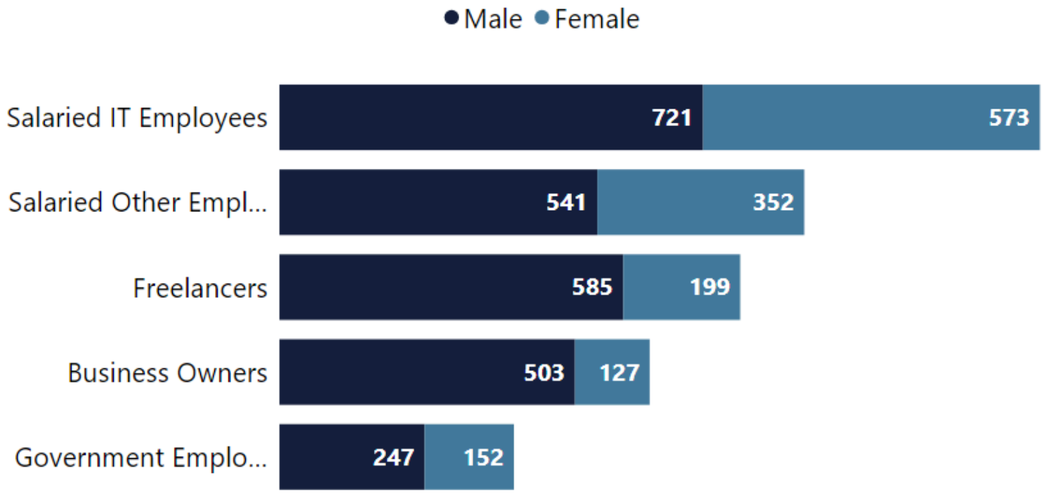
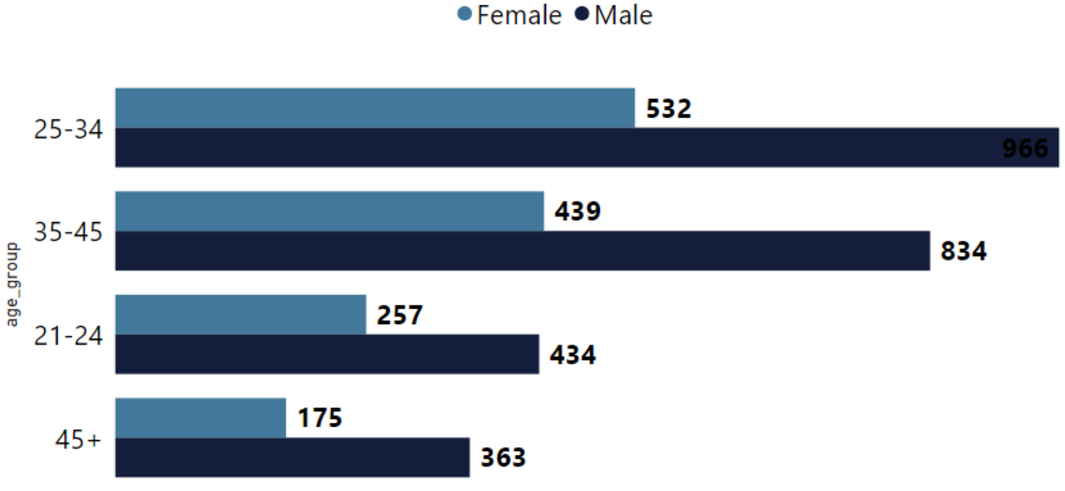
4000	2597	1403	1240M	531M	709M
Customers	male	Female	Total Income	Expenditure	savings

Customers by marital status

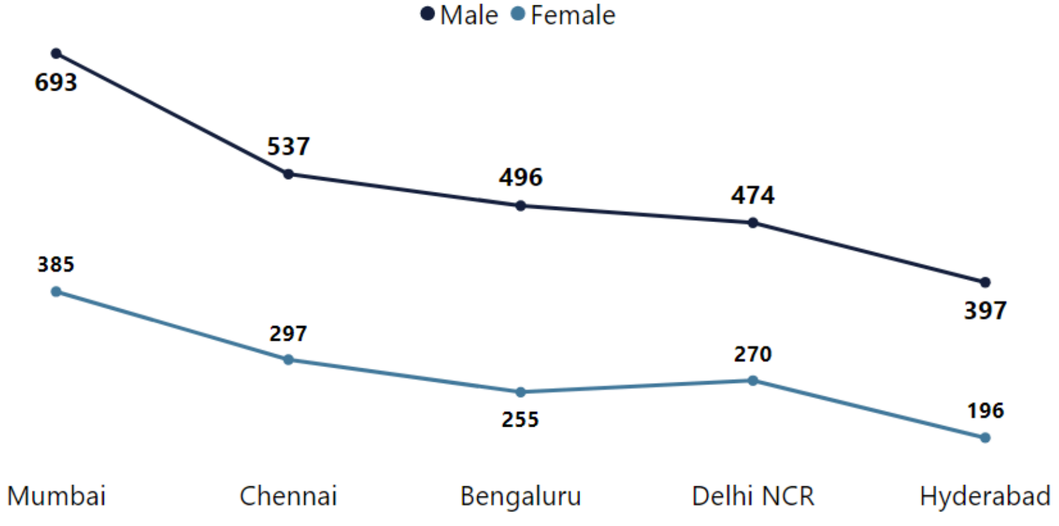
Customers by occupation and gender



Customers by age_group and gender



Customers by city and gender



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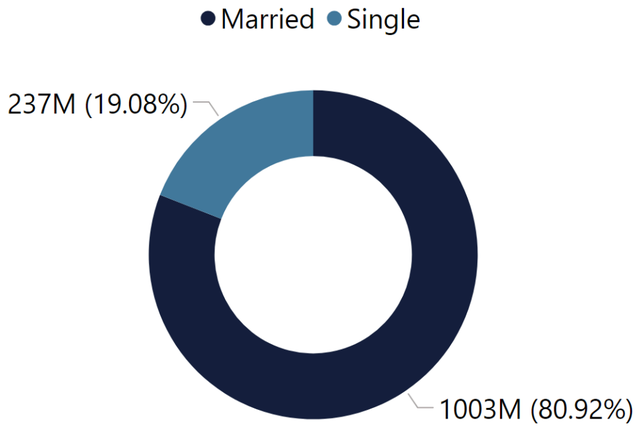
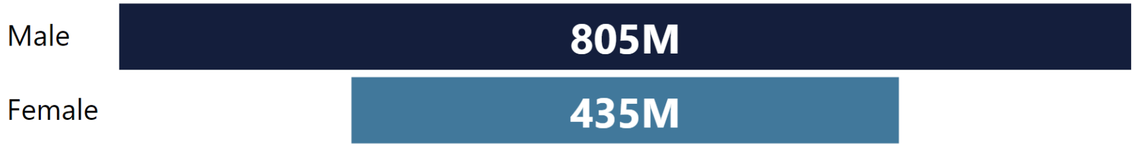
4000	2597	1403	2.48bn	1240M	207M
Customers	Male	Female	Annual Income	Total Income	A. Income

Marital status

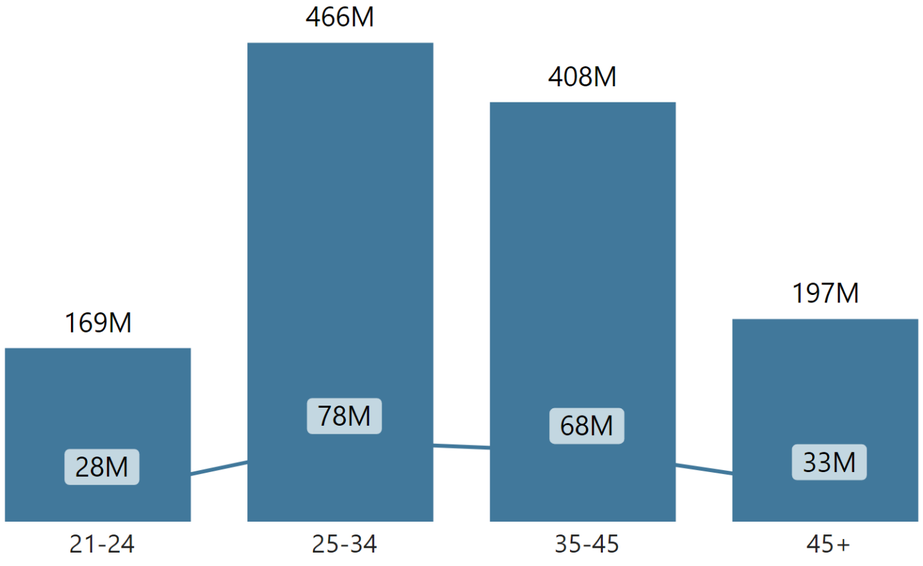


city	Total Income	Expenditure	utilization %	Income*	expenditure*
Mumbai	334.53M	172.04M	51.43%	55.75M	28.67M
Chennai	256.81M	79.87M	31.10%	42.80M	13.31M
Delhi NCR	232.05M	111.45M	48.03%	38.68M	18.57M
Bengaluru	230.14M	100.02M	43.46%	38.36M	16.67M
Hyderabad	186.24M	67.52M	36.25%	31.04M	11.25M

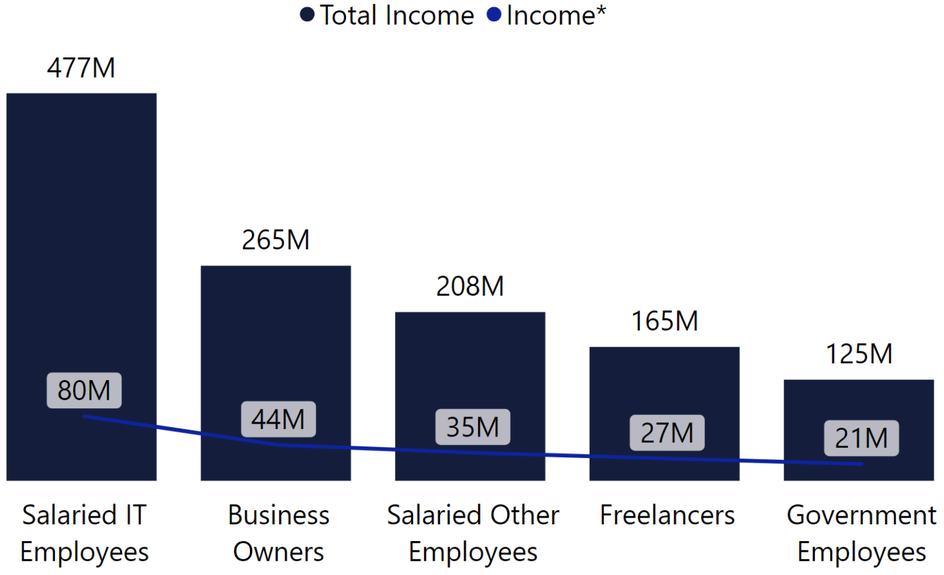
Gender



Age



Occupation



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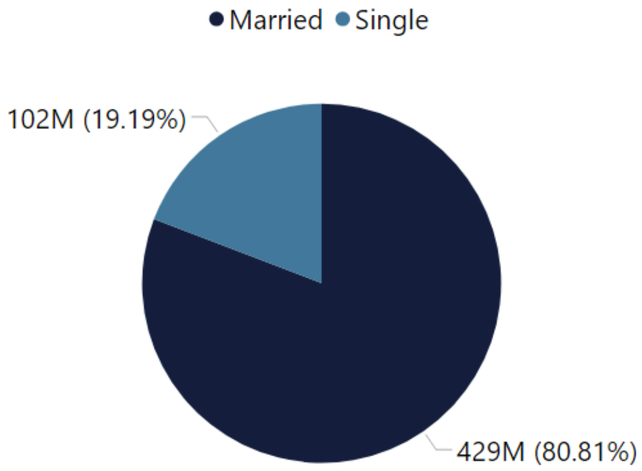
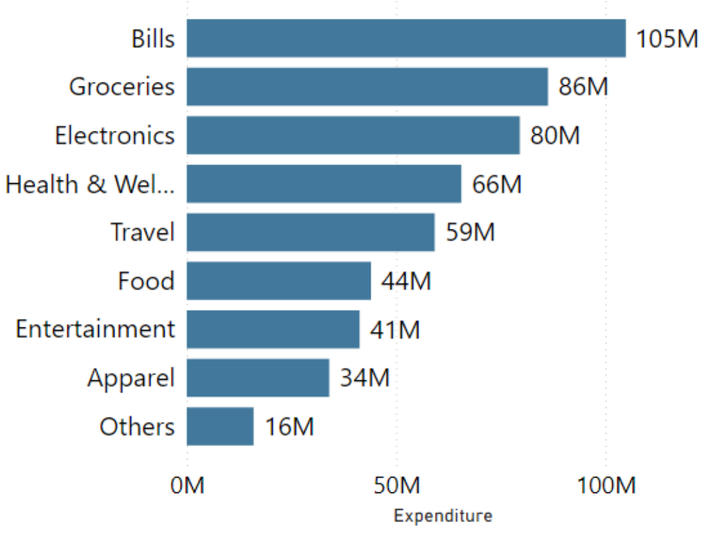
4000	2597	1403	1.06bn	531M	88M
Customers	Male	Female	Annual expenditure	Expenditure	A. Expenditure

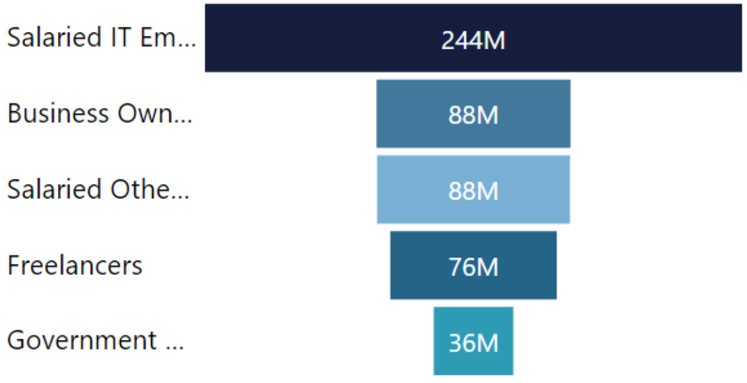
Marital status



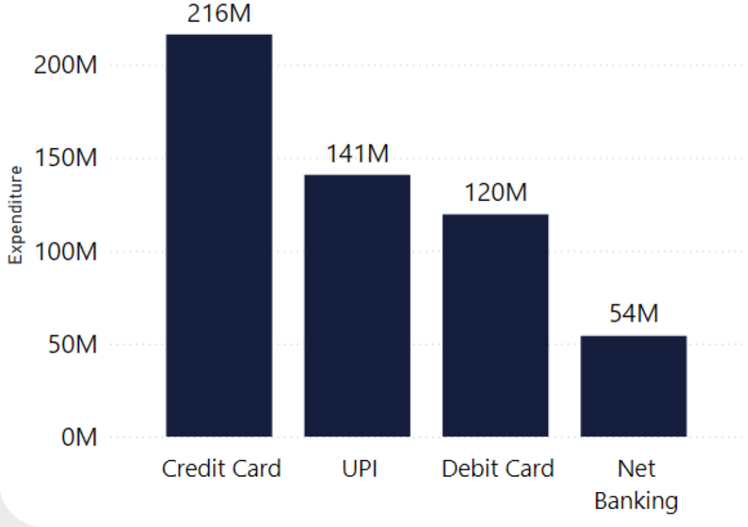
Category



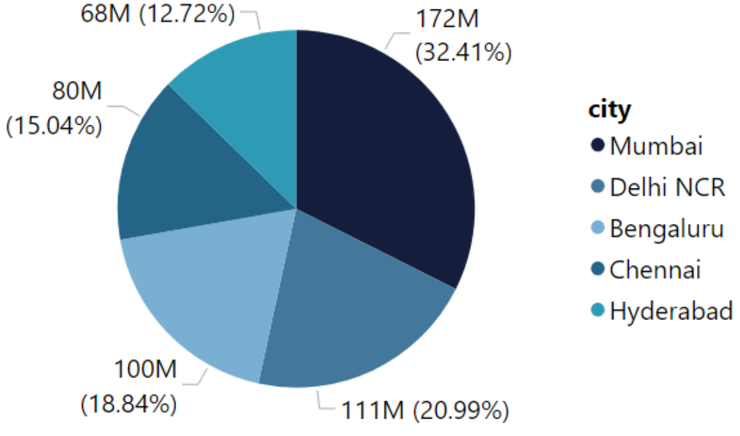
Occupation



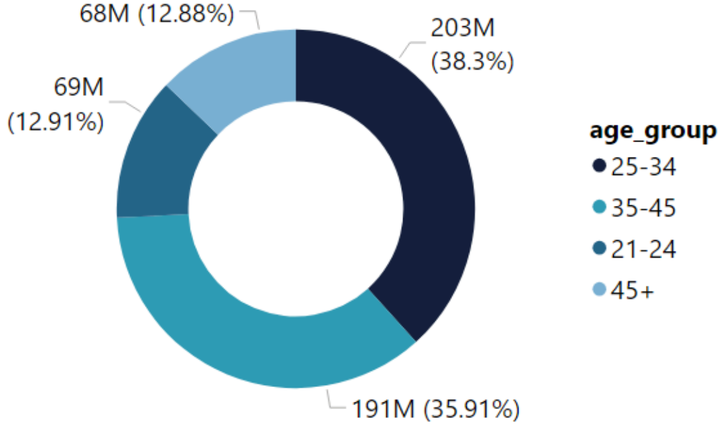
Payment Type



City



Age



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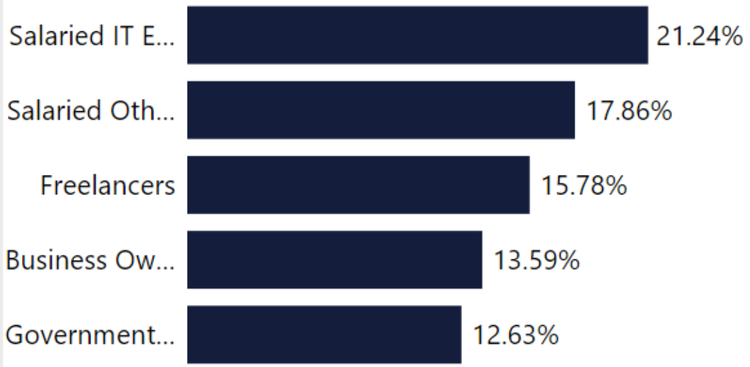
207M A. Income | 88M A.Expenditure | 88.48M Avg $/M | 42.82% Avg Mo $% | 17.45% CC Usage% | 4.37% NB Usage%

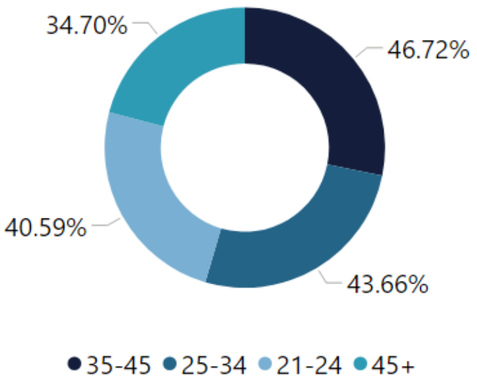
42.82% Income Utilization % | 44.39% Male Utilization% | 39.92% Female Utilization%

category	Credit Card	Debit Card	Net Banking	UPI
Apparel	1.13%	0.67%	0.28%	0.66%
Bills	3.74%	2.04%	0.87%	1.81%
Electronics	2.84%	1.27%	0.60%	1.71%
Entertainment	1.38%	0.67%	0.33%	0.96%
Food	1.24%	0.74%	0.36%	1.21%
Groceries	2.19%	1.73%	0.74%	2.31%
Health & Wellness	2.23%	1.33%	0.58%	1.15%
Others	0.55%	0.27%	0.13%	0.34%
Travel	2.15%	0.94%	0.48%	1.22%
Total	**17.45%**	**9.64%**	**4.37%**	**11.36%**

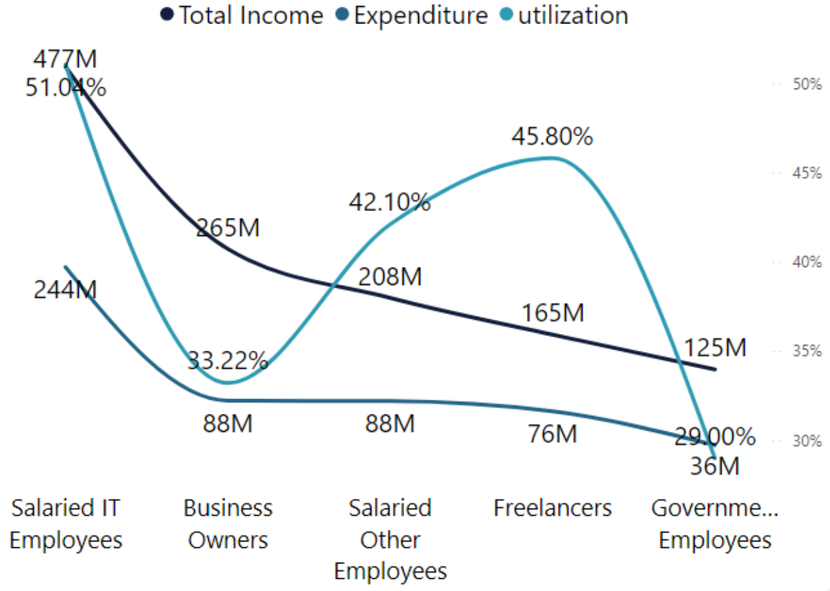
credit_card_usage% by Occupation



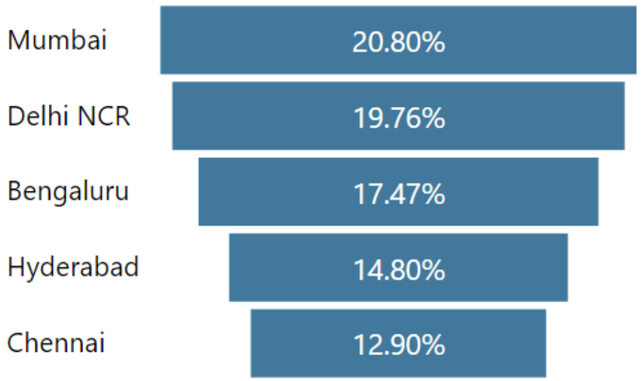
utilization by age_group



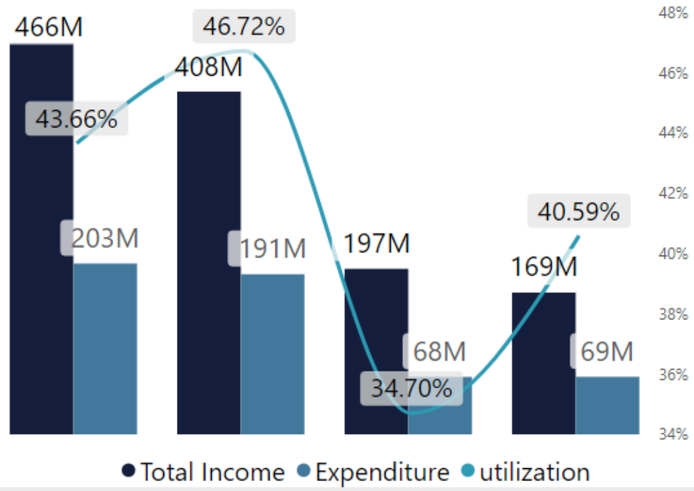
Occupation



credit_card_usage% by city



Age Group



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Recommendation

Occupation-Based Benefits:

- ***Salaried IT & Other Employees***: Higher cashback on online shopping, work-related subscriptions (LinkedIn, Coursera).
- ***Freelancers & Business Owners***: Travel perks, higher credit limits, rewards on business expenses.
- ***Government Employees***: Discounts on bill payments, groceries, and lifestyle spending.

City-Specific Perks:

- ***Mumbai & Delhi NCR***: Fuel, metro, and dining rewards.
- ***Bangalore & Hyderabad***: Tech shopping & online payment benefits.
- ***Chennai***: Travel and household discounts.

Age Group Targeting:

- ***21-24***: Student-friendly cards, entertainment discounts, easy EMI options.
- ***25-34***: Travel perks, flexible limits, and high cashback on essentials.
- ***35+***: Insurance benefits, premium lifestyle rewards.

Spending Category-Based Incentives:

- ***Bills & Groceries***: High cashback.
- ***Travel***: Lounge access, flight & hotel discounts.
- ***Electronics & Entertainment***: EMI & brand discounts

Digital Payment Adoption:

- Better rewards for Net Banking & UPI transactions.
- Instant approvals, contactless payments, and enhanced security.

Thank's For Watching

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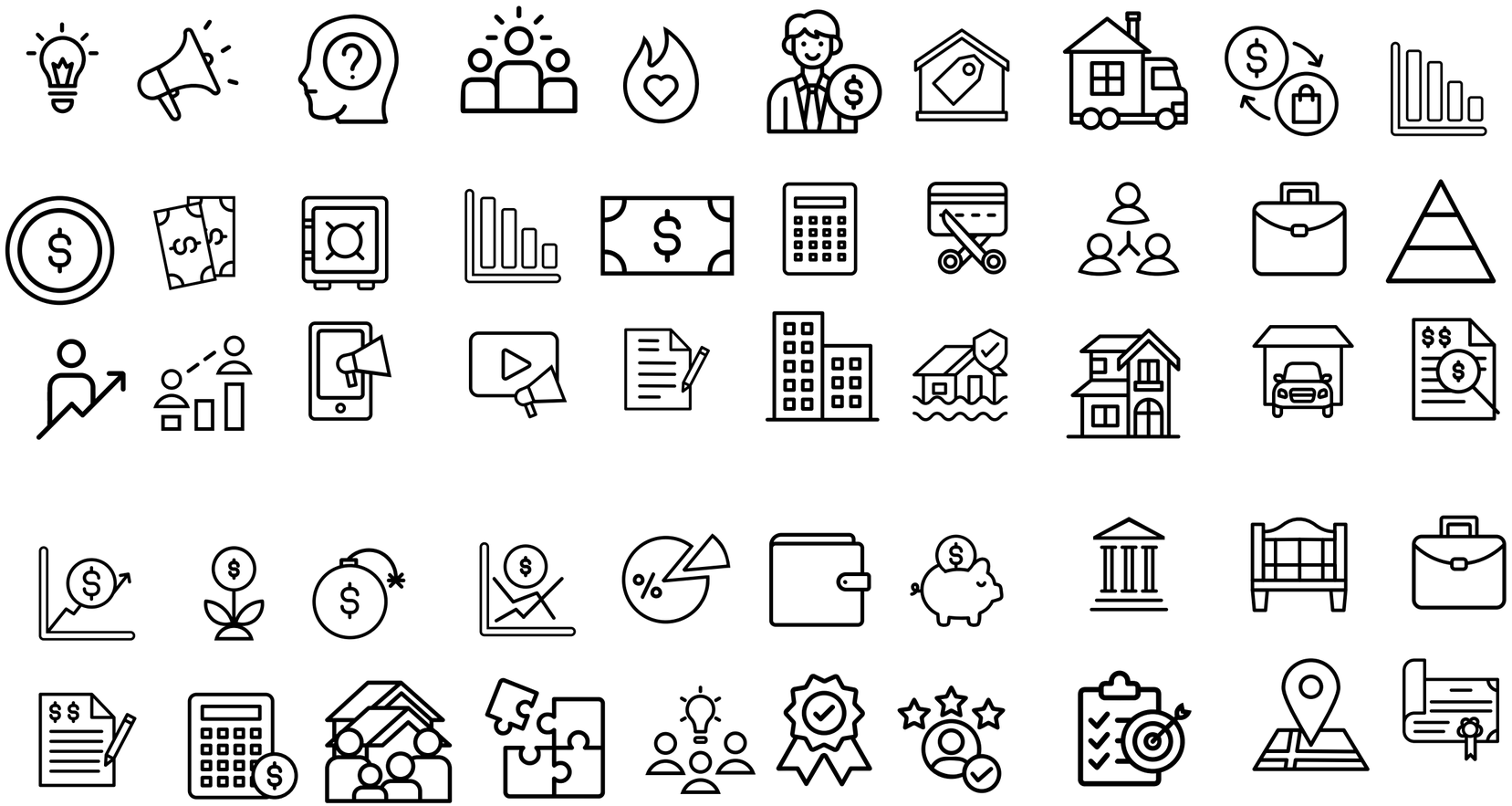
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