

# Mitron Bank Credit Card Expansion

---



About Dataset And Data Analysis



Demography Insights



Spending Insights



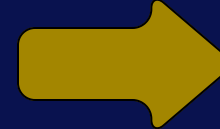
Financial Insights



Customer Segmentation



Credit Card Feature Recommendation



DashBoard



# About Dataset and Data Analysis

## Dataset: -

- Sample dataset of 4000 customers
- Data is collected from 5 cities

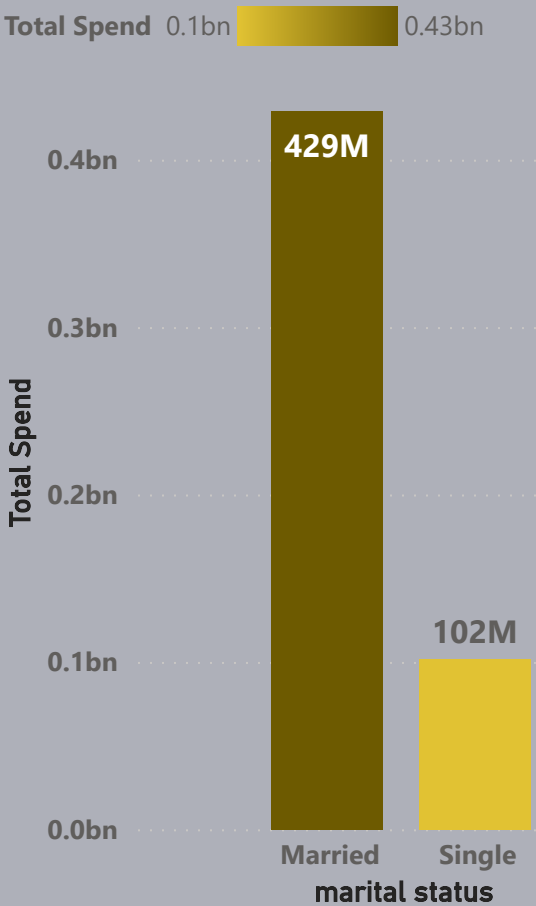
## Data Analysis: -

- Data Collection
- Data Cleaning
- Data Preparation
- EDA (Exploratory Data Analysis)
- Demographic Insights
- Spending Insights
- Financial Insights
- Customer Segmentation
- Credit Card Features Recommendations

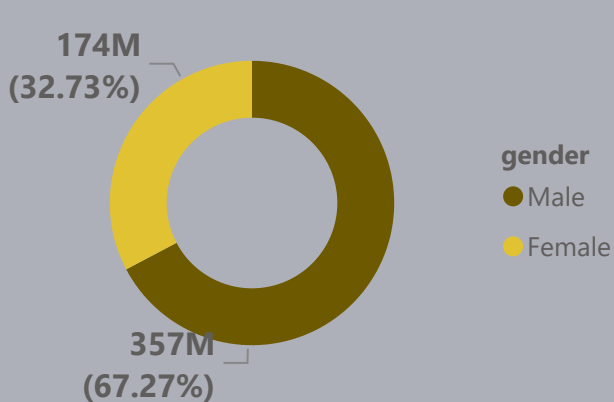
# Demographic Insights: -

According to the data analysis conducted, it has been observed that **married male** customers, specifically within the age bracket of **25-34 years**, exhibit a higher propensity for increased utilization of credit cards, particularly among those employed in the **IT sector** with a salaried income.

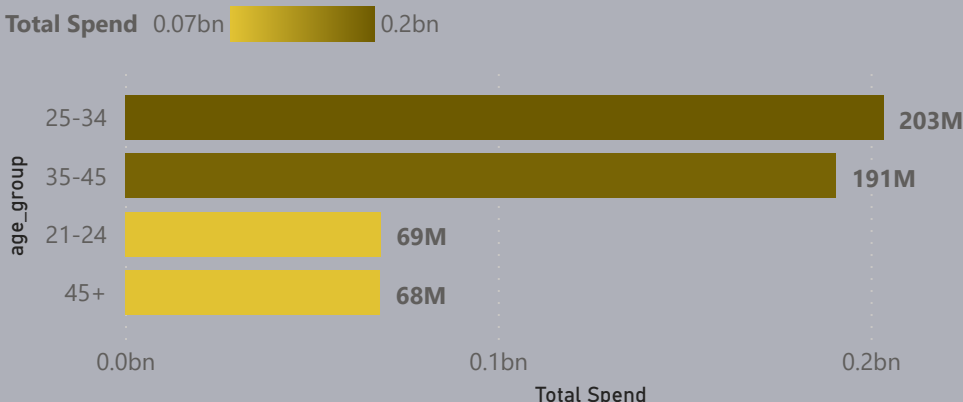
Total Spend by marital status



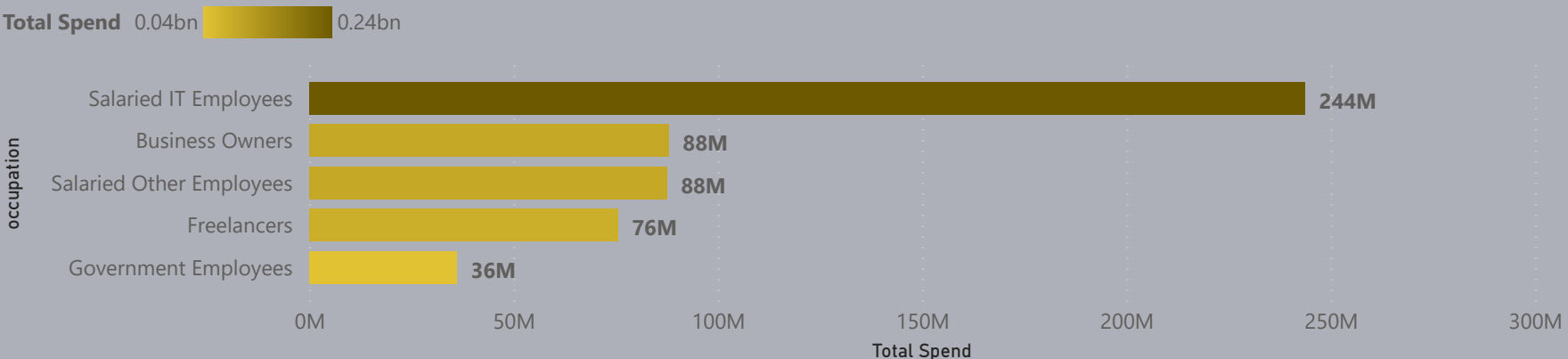
Total Spend by gender



Total Spend by age\_group

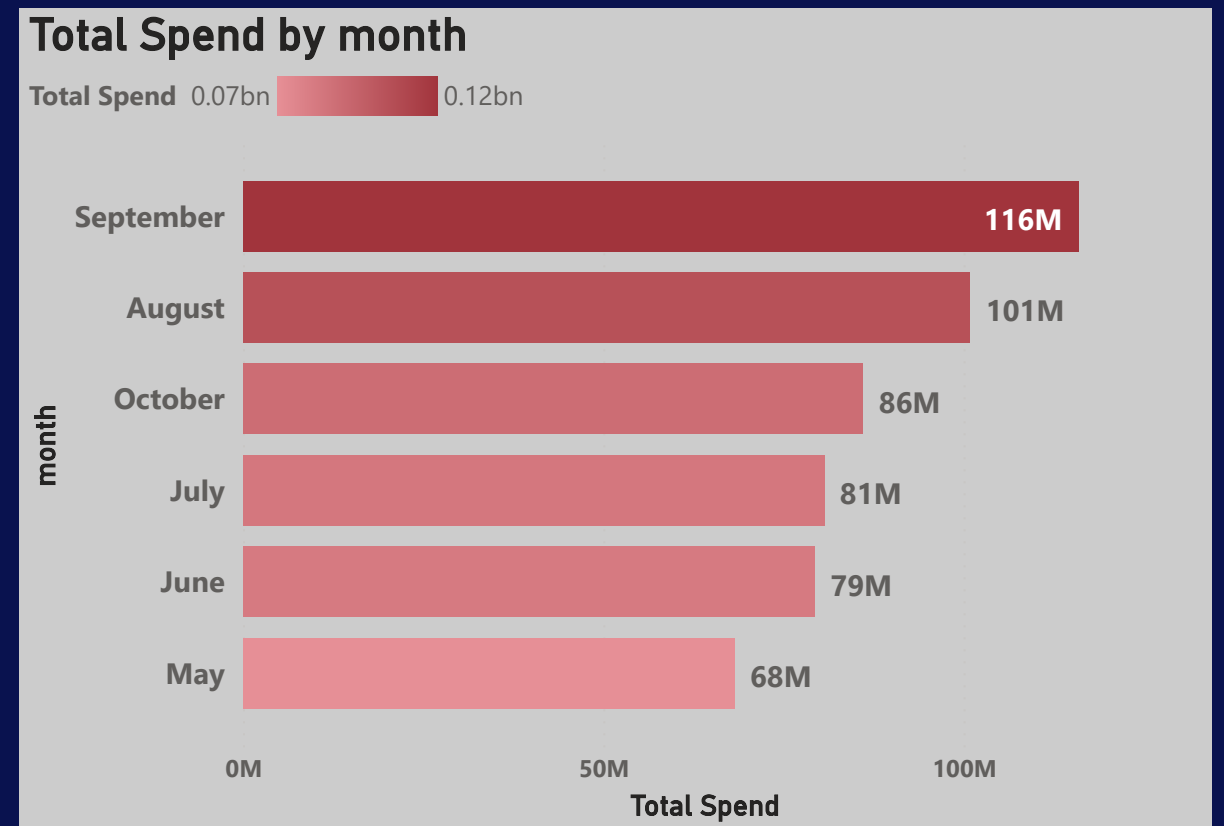
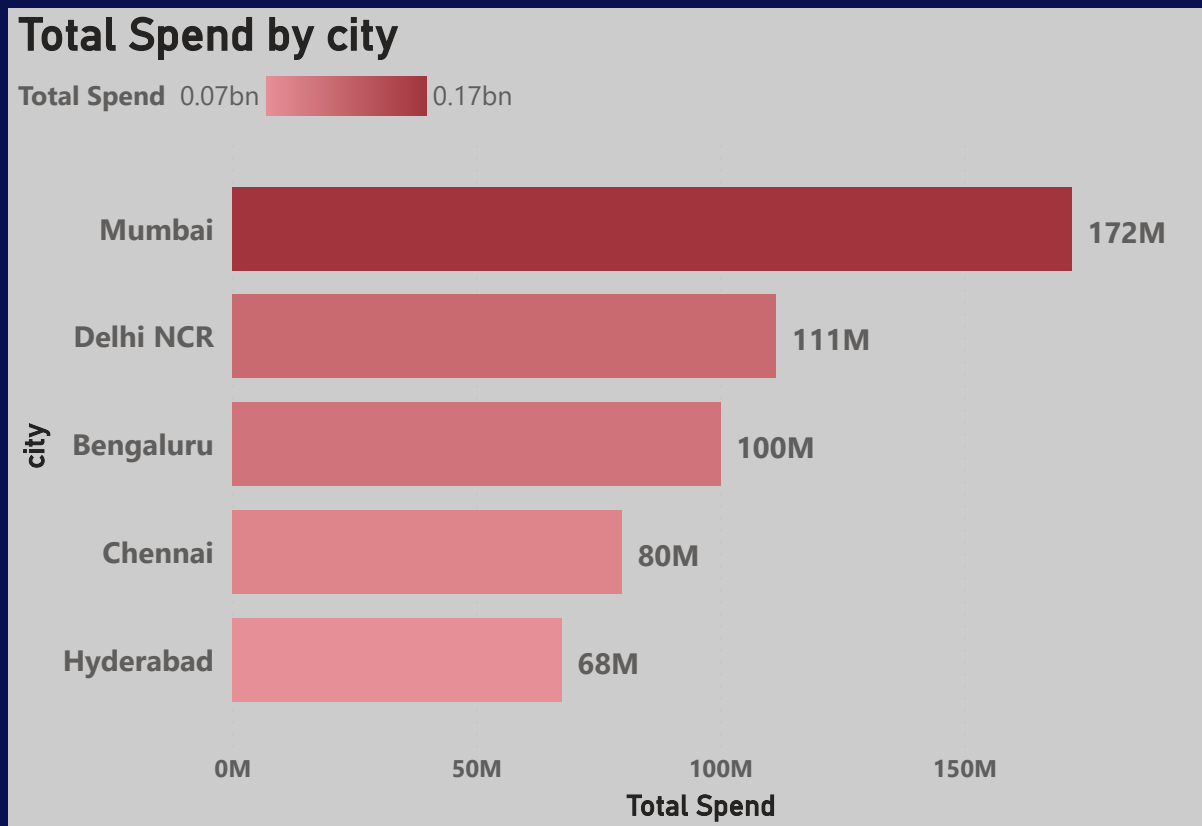


Total Spend by occupation



# Spending Insights: -

Based on the analysis, it is evident that residents of **Mumbai** exhibit higher expenditure levels compared to other cities. Additionally, the features introduced in the credit card offering for **September** appear to effectively target and maximize customer segmentation.

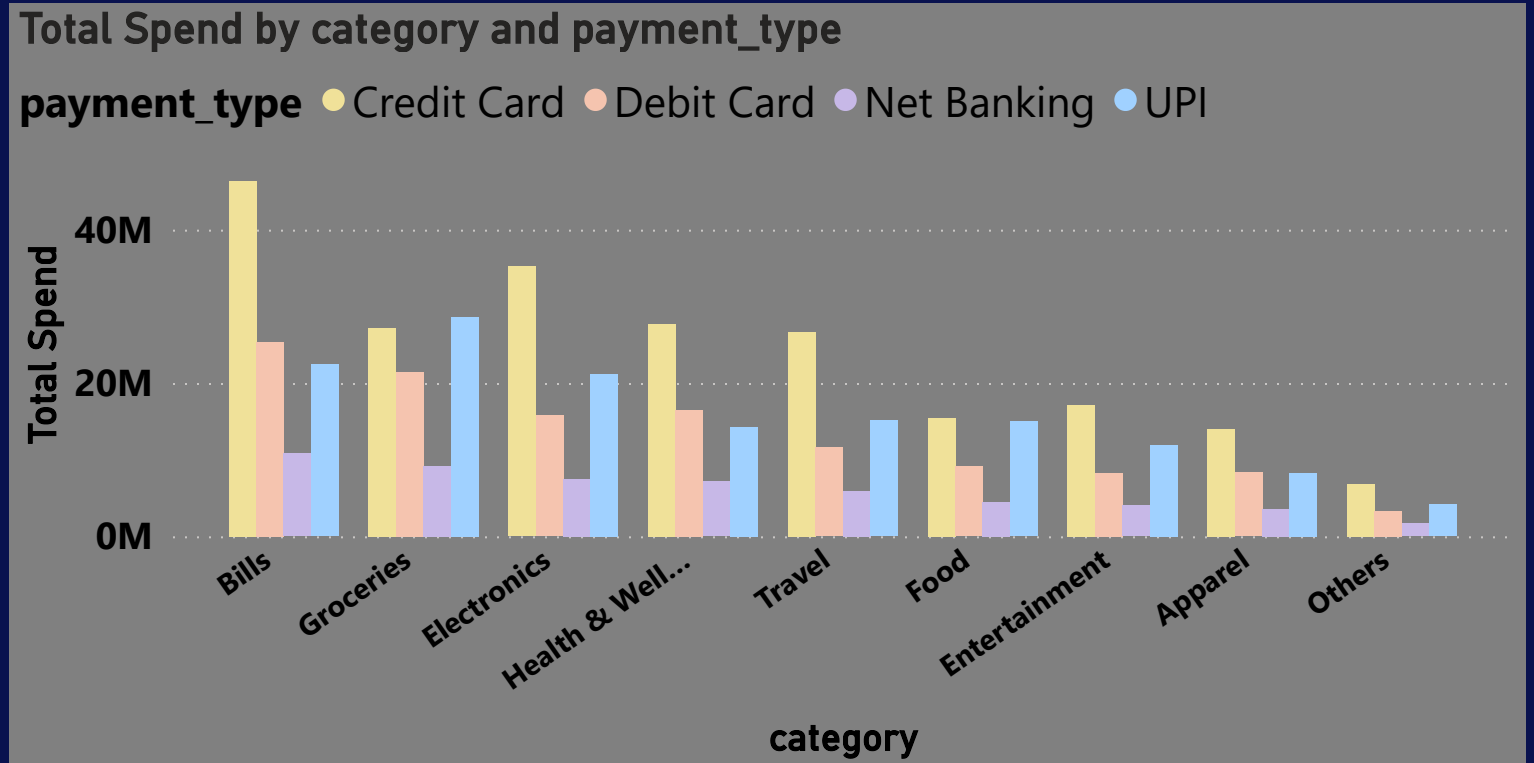


# Financial Insights:-

Comprehending the relationship between **income**, credit scores across various segments remains pivotal. notable trend emerges: as the average income increases, there is a heightened probability of credit card usage. Moreover, a prevalent pattern indicates that a majority of customers opt for **credit card** payments to settle their **bills**, while the least proportion of customers resort to **net banking** payment methods for **bill** settlements.

2.57

Avg Income Utilization %



# Customer Segmentation: -

614.46

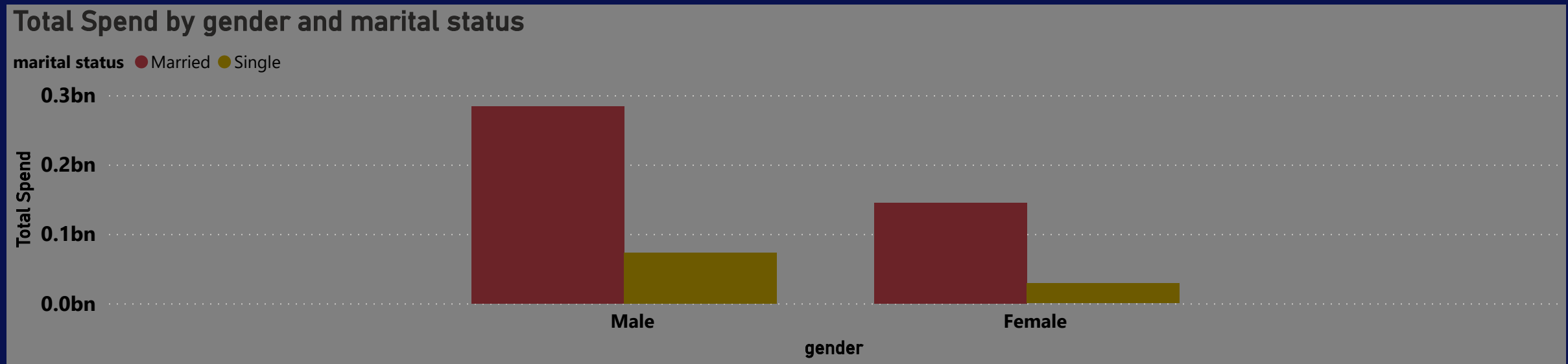
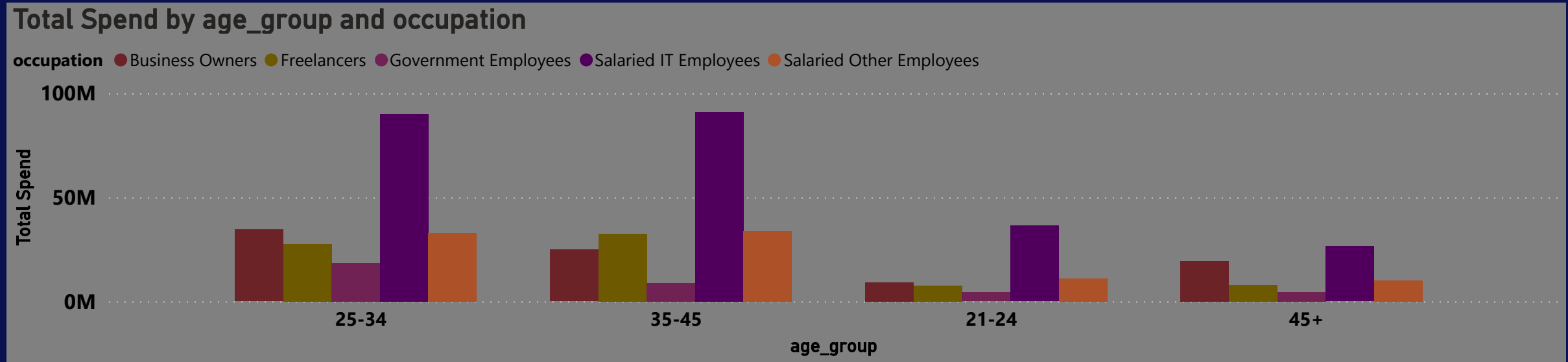
Average Spend by Age Group

High Risk

Credit Risk Score

531M

Total Spend



## Credit Card Feature Recommendations: -

- City-Focused Campaigns: -

Concentrate marketing efforts on high-spending cities such as Mumbai and Delhi NCR through tailored city-specific campaigns, reflecting local market dynamics.

- Demographic Targeting: -

Craft targeted marketing messages for distinct demographics, catering to the specific needs of age groups and occupations.

- Promotion of Credit Card Payments: -

Introduce specialized incentives to promote credit card usage, particularly among segments favoring this payment method.

- Collaboration with Top Categories: -

Establish partnerships with key businesses in top-spending categories (e.g., Bills, Groceries, Electronics, etc), offering exclusive rewards or discounts for credit card users within these categories.

# Mitron Bank Credit Card Expansion

marital status

All

city

All

gender

All

month

All

531M

Total Spend

614.46

Average Spend by Age Group

2.57

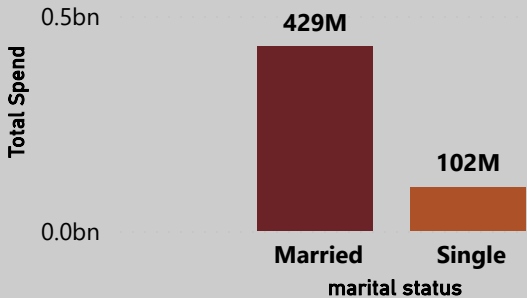
Avg Income Utilization %

High Risk

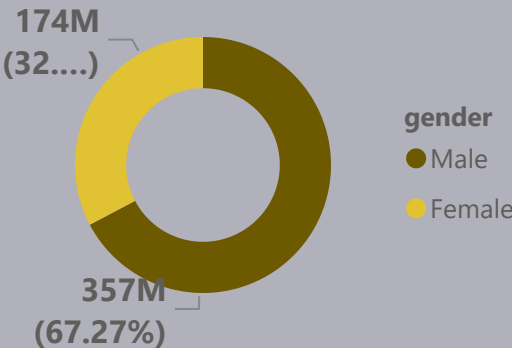
Credit Risk Score

## Total Spend by marital status

Total Spend 0.1bn 0.43bn

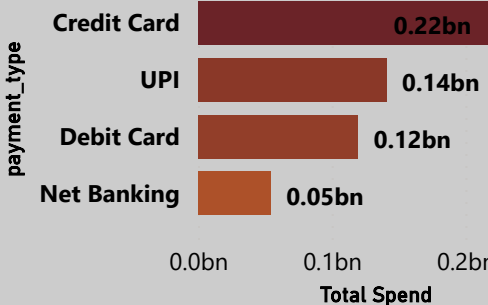


## Total Spend by gender



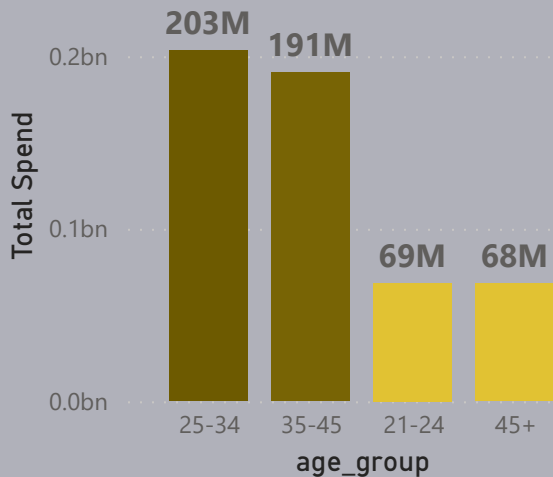
## Total Spend by payment\_type

Total Spend 0.05bn 0.22bn



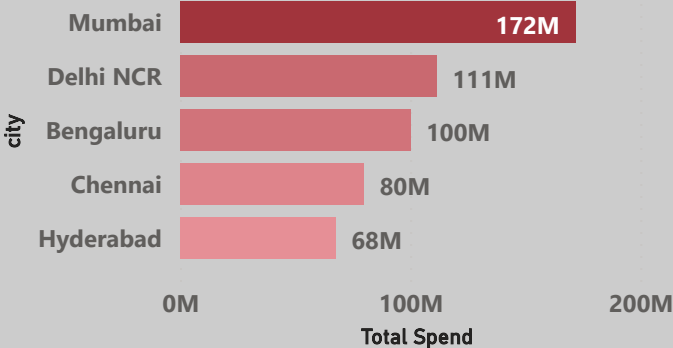
## Total Spend by age\_group

Total Spend 0.07bn 0.2bn



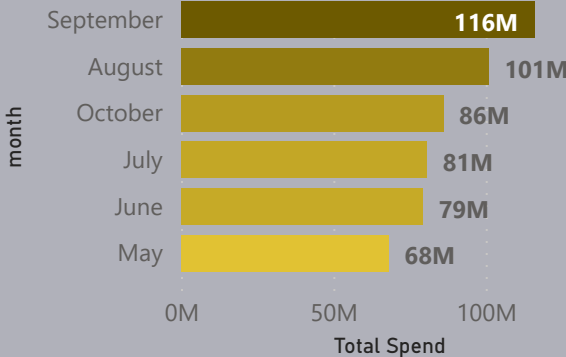
## Total Spend by city

Total Spend 0.07bn 0.17bn



## Total Spend by month

Total Spend 0.07bn 0.12bn



## Total Spend by occupation

Total Spend 0.04bn 0.24bn

