# BUSINESS REQUIREMENTS DOCUMENT (BRD)

**Project Name:**
Mitron Bank Credit Card Market Analysis Dashboard

**Prepared By:**
Shahana Sherin

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**Project Sponsor / Business Owner:**
Mitron Bank Strategy Department

## 1. Business Context / Problem Statement

Mitron Bank, a legacy financial institution headquartered in Hyderabad, aims to expand its portfolio by launching a new line of credit cards. However, the bank lacks clear insights into customer spending behavior, preferences, and potential target segments.

AtliQ Data Services has been tasked with conducting a pilot analysis using a sample dataset of 4,000 customers from five major cities. This dataset includes details of customers' online spending, payment preferences, and demographic information.

The goal of this pilot dashboard is to uncover data-driven insights that will guide the product strategy, optimize marketing efforts, and tailor credit card features to meet the needs of high-value customer segments.

## 2. Goal of the Dashboard

The Mitron Bank Credit Card Analysis Dashboard aims to:
- Identify high-value customer segments based on demographics, occupation, and spending habits.
- Understand online spending trends across product categories and payment methods.
- Recommend target customer groups and cities for credit card launch.
- Enable decision-makers to simulate different filters (city, occupation, category) for

dynamic insights.

- Support data-driven strategic decisions for product design and marketing campaigns.

## 3. Target Users / Stakeholder Personas

| User Persona | Primary Need from Dashboard | Expected Usage |
| --- | --- | --- |
| Strategy Director (Mr. Bashnir Rover) | Evaluate potential markets and customer segments for card rollout. | Monthly |
| Marketing Manager | Identify high-value customer groups and promotional categories. | Weekly |
| Product Development Team | Understand spending preferences to design reward features. | Weekly |
| Data Analyst / BI Team | Monitor key KPIs and maintain dashboard updates. | Continuous |

## 4. Core Business Questions

1. Which cities and occupations contribute most to total and average customer spending?

2. What are the top product categories and payment methods used by customers?

3. Which customer demographics (age, gender, occupation) exhibit the highest spend levels?

4. How does spending vary month to month or by category?

5. What percentage of total spending comes from the top 10% of customers?

6. Which insights can help design credit card features that align with customer behavior?

## 5. Product-Style KPIs to Track

| KPI | Definition / Purpose |
| --- | --- |
| Total Customers | Count of unique customers in the dataset. |
| Total Spend | Total monetary value of all customer transactions. |
| Average Spend per Customer | Total Spend ÷ Distinct Customer Count. |
| Top Customer Spend | Maximum spend by a single customer (for premium card targeting). |
| Spend by Category | Distribution of total spend across product categories. |
| Spend by Payment Type | Percentage of transactions done via UPI, Card, Net Banking, etc. |
| Monthly Spend Trend | Total spend variation across months. |
| City-Wise Spend Distribution | Total spend by city to identify best-performing markets. |

## 6. Scope of the Dashboard

In Scope:

- Analysis of customer spending patterns by category, city, gender, and occupation.

- Identification of top-spending customers and segments.

- Comparison of payment method preferences across cities and occupations.

- Two interactive dashboards: Customer Profile Dashboard and Spending Behavior & Payment Insights Dashboard.

- Filter and parameter-driven interactivity (City, Category, Occupation, Payment Type).

Out of Scope:

- Real-time data connections or automated updates from Mitron Bank systems.

- Predictive modeling of credit card adoption.

- Individual-level credit scoring or financial risk assessment.

## 7. Success Criteria (Measurable Outcomes)

- The Strategy Team can identify the top 2–3 cities and occupations for credit card launch.

- The Marketing Team can create campaign plans targeting high-value segments.

- Product Team can align card reward programs with dominant spending categories.

- Dashboard provides accurate KPIs and dynamic filtering for fast decision-making.

- The pilot project convinces Mitron Bank to approve the full-scale credit card analytics project.