Item	Details
Dataset Title	Mitron Bank Credit Card Customer Spending Data
Domain / Theme	Banking Analytics / Customer Behavior Analysis
Source	Provided by Mitron Bank (Sample Data for Pilot Project)
File Type	Excel
No. of Rows	4,000
No. of Columns	10

DATA ASSESSMENT

Data Structure Summary

Column Name	Data Type	Dimension / Measure
Customer_ID	Object	Dimension
Gender	Object	Dimension
Age	Integer	Measure
City	Object	Dimension
Occupation	Object	Dimension
Category	Object	Dimension
Payment_Method	Object	Dimension
Spend	Float	Measure
Month	Object / Date	Dimension
Transaction_ID	Object	Dimension

Data Quality Assessment

Aspect Checked	Observations
Missing Data	Few missing values found in Age and Occupation fields.
Duplicates	No duplicate Customer_ID or Transaction_ID detected.
Outliers	Some extremely high spend values likely from premium customers.
Incorrect Data Types	Minor formatting issues in Month field (text instead of date).
Consistency Issues	Few inconsistent spellings in Category and Occupation (e.g., 'Freelancer' vs 'Free Lancer').

Action Needed

Action Item	Recommendation
Handle missing values	Replace missing values in Age/Occupation using median or mode imputation.
Duplicate check	No further action required.
Outlier treatment	Cap or flag extremely high spenders for segmentation analysis.
Data type correction	Convert Month to proper Date format for time series charts.
Consistency standardization	Standardize text fields (Occupation, Category) using Power Query or Excel find & replace.

Key Metrics & KPIs

KPI	Why It Matters
Total Customers	Indicates the total base of unique customers in the sample.
Total Spend	Reflects total transaction value — a key measure of purchasing power.
Average Spend per Customer	Identifies potential target groups for credit card offers.
Top Customer Spend	Highlights high-value customers for premium credit card targeting.
Spend by Category	Helps tailor credit card reward programs toward top-spending categories.
Monthly Spend Trend	Reveals seasonality and spending patterns over time.
Payment Method Share	Shows preferred digital modes (UPI, Card, etc.) to optimize product design.

Assumptions & Risks

Assumptions / Risks
Data represents actual customer transactions during the analysis period.
Missing or null fields are random and not biased toward a specific segment.
High-value outliers represent real heavy spenders, not data errors.
City and Occupation fields are consistent across all entries.
Spend amounts are recorded in Indian Rupees (₹).
Month column correctly reflects transaction time period.