

# Mitron Bank's Strategy Expansion

Decoding Customer  
Expenditure Trends and  
Market Dynamics through  
Data Insights

Presented by  
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# Introduction

Mitron Bank is a legacy financial institution headquartered in Hyderabad. They want to introduce a new line of credit cards, aiming to broaden its product offerings and reach in the financial market.





# Purpose of Analysis

- Broaden Mitron Bank's product offerings and increase its reach in the financial market.
- To understand Customer behaviors and its need.
- To Identify High Value Customer Segments.
- Utilize insights for informed decision-making, guiding the bank's strategy in the new credit card expansion project.






# Data Information

 dim\_customers  

Age Group  
Avg Income  
City  
Customer Id  
Gender  
Marital Status  
Occupation

Collapse ^

 fact\_spends  

Category  
Customer Id  
Month  
Month No.  
Payment Type  
Spend

Collapse ^



# Data Model

dim_customers
Age Group
Avg Income
City
Customer Id
Gender
Marital Status
Occupation
Collapse ^

fact_spends
Category
Customer Id
Month
Month No.
Payment Type
Spend
Collapse ^

Key Metrics
Column
Avg. Income Per month
Income Utilization rate
Total Average Income
Total Avg. Spend
Total Customers
Total Female
Total Male
Total No. of Months
Total Spend
Collapse ^

Month Table
Month
Month No.
Collapse ^

Key Metrics
Column
Avg. Income Per month
Income Utilization rate
Total Average Income
Total Avg. Spend
Total Customers
Total Female
Total Male
Total No. of Months
Total Spend
Collapse ^





# Dashboard

## Mitron Bank Analysis

Demographic  
Insights

Expenditure  
Pattern

Customer's  
Income  
Utilization

Key Metrics 1

Key Metrics 2

City

All

Payment Type

All

Occupation

All

Age Group

All

Gender

All

Marital Status

All

Total Customers

4000

Average Income

52K

Total Spend

531M

May

June

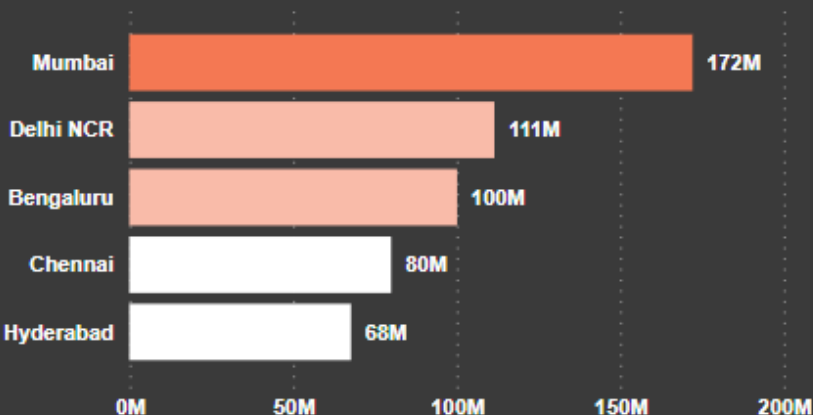
July

August

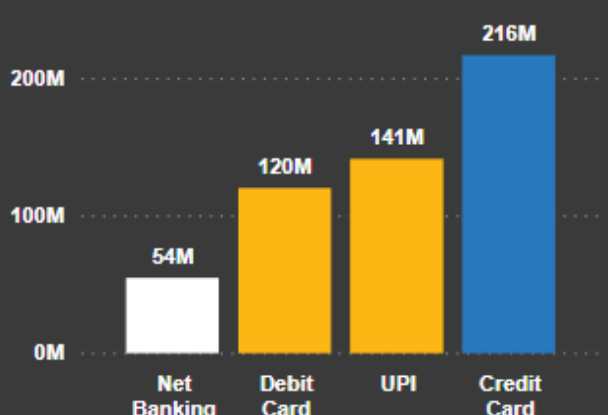
September

October

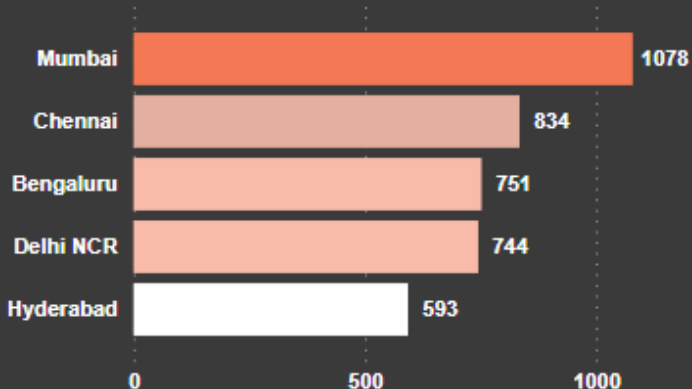
Total Spend by City



Total Spend by Payment Type



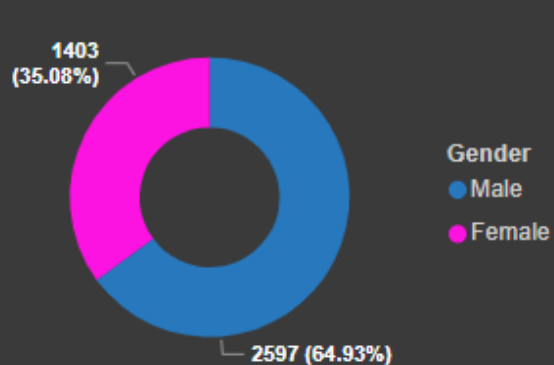
Total Customers by City



Total Spend by Occupation



Total Customers by Gender



Filters

# Dashboard

## Mitron Bank Analysis

Demographic  
Insights

Expenditure  
Pattern

Customer's  
Income  
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Key Metrics 1

Key Metrics 2

City

All

Payment Type

All

Occupation

All

Age Group

All

Gender

All

Marital Status

All

Total Average Spending  
132.72K

May

June

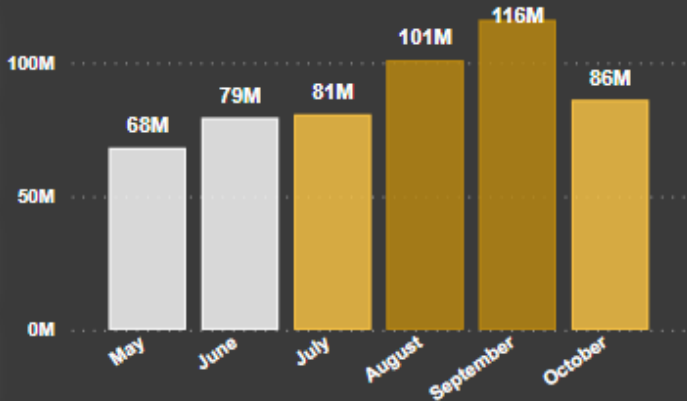
July

August

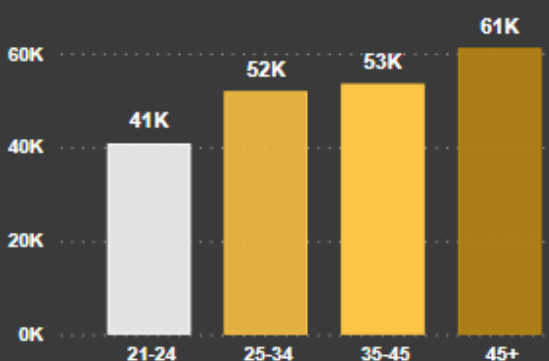
September

October

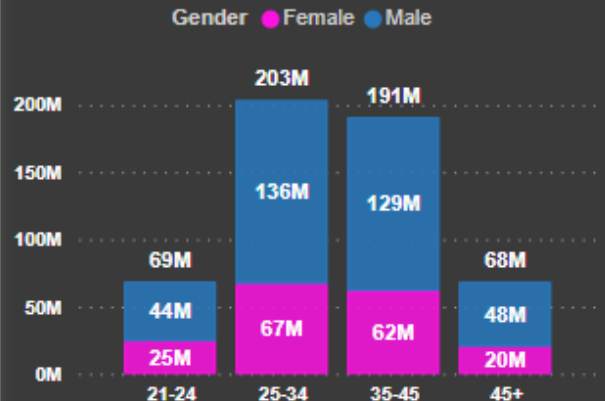
### Total Spend by Month



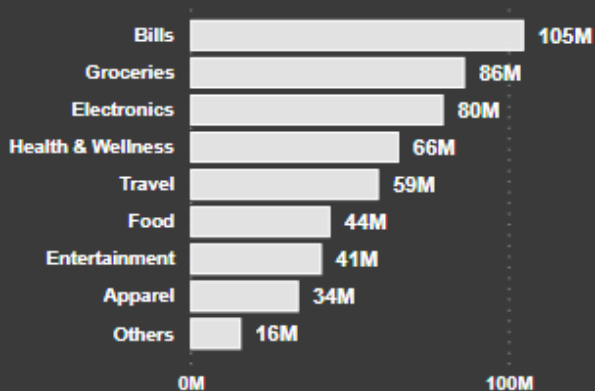
### Avg. Income Per month by Age Group



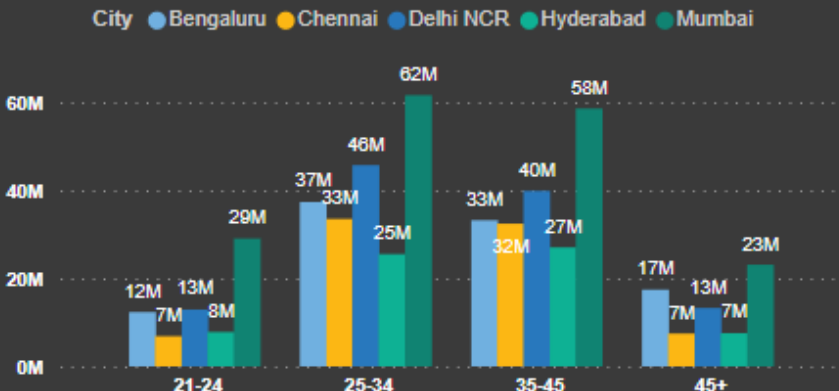
### Total Spend by Age Group



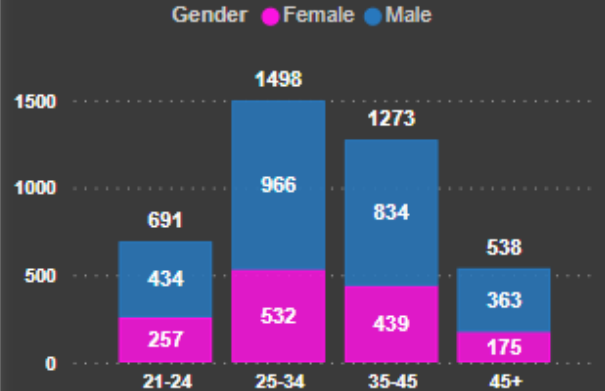
### Total Spend by Category



### Total Spend by Age Group



### Total Customers by Age Group



Filters



# Dashboard

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Demographic  
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Key Metrics 1

Key Metrics 2

City

All

Total Customers

4000

Payment Type

All

Average Income per month

52K

Occupation

All

Income Utilization Rate

42.82%

Age Group

All

Total Average Spend

132.72K

Gender

All

Marital Status

All

Total Spend

531M

May

June

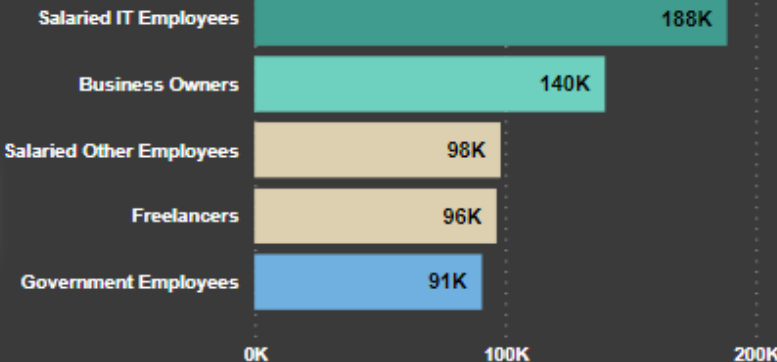
July

August

September

October

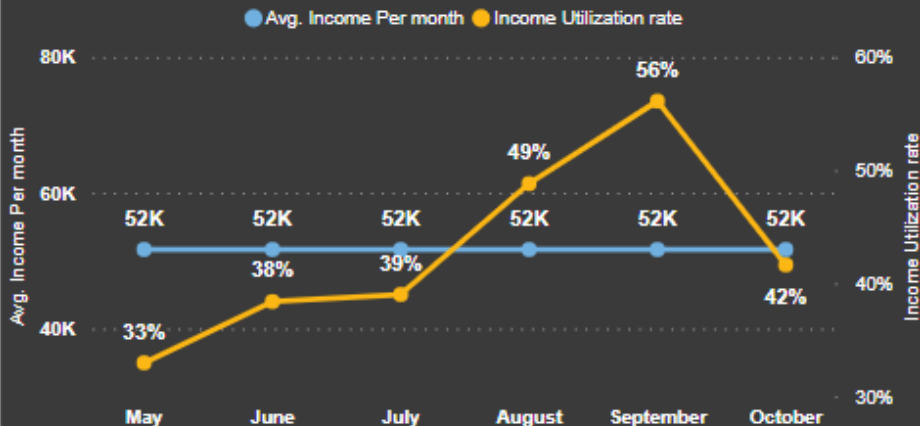
### Total Avg. Spend by Occupation



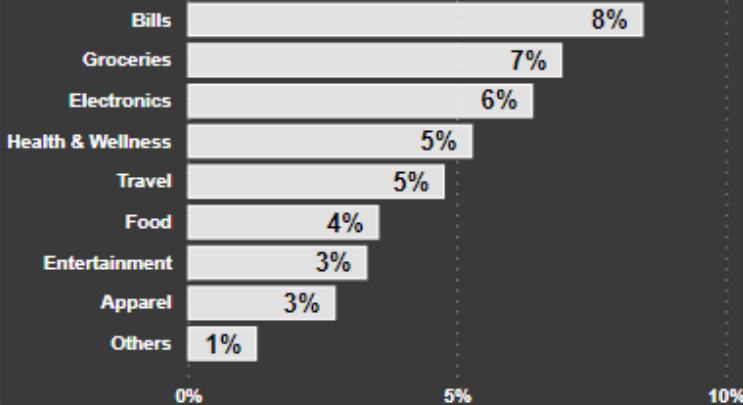
### Income Utilization rate by Occupation



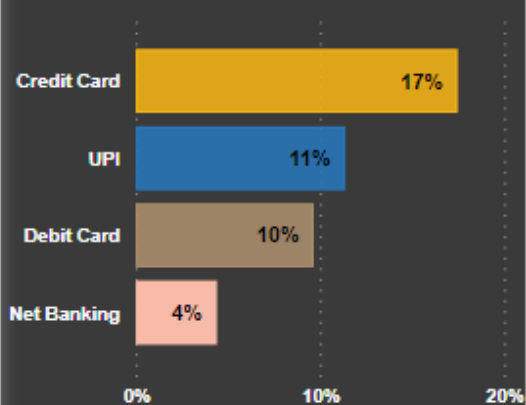
### Avg. Income Per month & Income Utilization rate by Occupation



### Income Utilization rate by Category



### Income Utilization rate by Payment Type



Filters

# Dashboard

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Key Metrics 1

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City

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Payment Type

All

Occupation

All

Age Group

All

Gender

All

Marital Status

All

May

June

July

August

September

October

Customer Id	Occupation	Total Spend	Avg. Income Per month	Income Utilization rate	Gender	Age Group	Marital Status	City
ATQCUS0912	Salaried IT Employees	295K	64K	77.4%	Male	35-45	Married	Mumbai
ATQCUS0943	Salaried IT Employees	300K	66K	76.3%	Male	35-45	Married	Mumbai
ATQCUS0163	Salaried IT Employees	268K	59K	76.3%	Male	25-34	Married	Mumbai
ATQCUS0918	Salaried IT Employees	315K	69K	76.3%	Male	35-45	Married	Mumbai
ATQCUS0166	Salaried IT Employees	266K	59K	75.5%	Male	25-34	Married	Mumbai
ATQCUS0932	Salaried IT Employees	295K	65K	75.4%	Male	35-45	Married	Mumbai
ATQCUS0144	Salaried IT Employees	271K	60K	75.4%	Male	25-34	Married	Mumbai
ATQCUS0925	Salaried IT Employees	295K	65K	75.4%	Male	35-45	Married	Mumbai
ATQCUS0170	Salaried IT Employees	289K	64K	75.3%	Male	25-34	Married	Mumbai
ATQCUS0892	Salaried IT Employees	291K	64K	75.2%	Male	35-45	Married	Mumbai
ATQCUS0921	Salaried IT Employees	294K	65K	75.1%	Male	35-45	Married	Mumbai
ATQCUS0128	Salaried IT Employees	292K	65K	75.0%	Male	25-34	Married	Mumbai
ATQCUS3652	Salaried IT Employees	288K	64K	74.9%	Male	35-45	Single	Mumbai
ATQCUS0924	Salaried IT Employees	289K	64K	74.9%	Male	35-45	Married	Mumbai
ATQCUS0922	Salaried IT Employees	307K	68K	74.7%	Male	35-45	Married	Mumbai
ATQCUS3459	Salaried IT Employees	283K	63K	74.7%	Male	25-34	Single	Mumbai
ATQCUS0152	Salaried IT Employees	278K	62K	74.5%	Male	25-34	Married	Mumbai
ATQCUS0937	Salaried IT Employees	294K	66K	74.5%	Male	35-45	Married	Mumbai
ATQCUS0911	Salaried IT Employees	283K	63K	74.3%	Male	35-45	Married	Mumbai
ATQCUS0900	Salaried IT Employees	283K	64K	74.2%	Male	35-45	Married	Mumbai
ATQCUS0903	Salaried IT Employees	299K	67K	74.1%	Male	35-45	Married	Mumbai
ATQCUS0126	Salaried IT Employees	274K	62K	74.0%	Male	25-34	Married	Mumbai
Total		530898K	52K	42.8%				

Filters

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Key Metrics 1

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City

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Payment Type

All

Occupation

All

Age Group

All

Gender

All

Marital Status

All

May

June

July

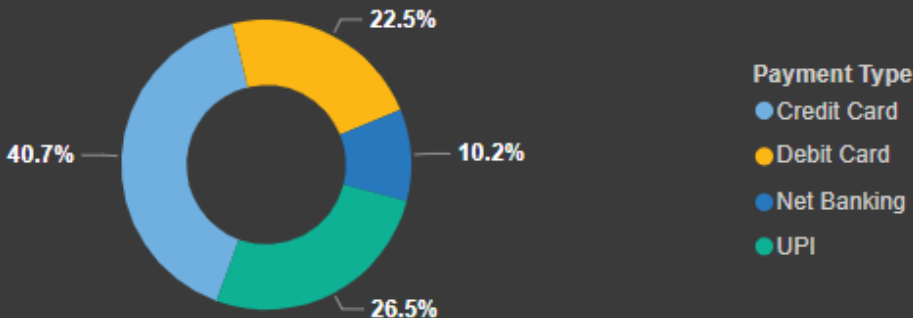
August

September

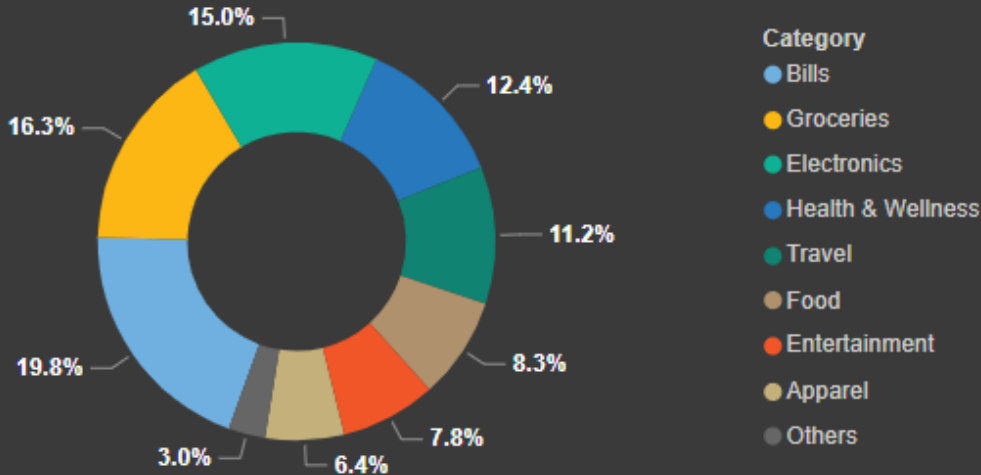
October

Payment Type	Category	Total Spend	Income Utilization rate
Credit Card	Apparel	14M	1.1%
Credit Card	Bills	46M	3.7%
Credit Card	Electronics	35M	2.8%
Credit Card	Entertainment	17M	1.4%
Credit Card	Food	15M	1.2%
Credit Card	Groceries	27M	2.2%
Credit Card	Health & Wellness	28M	2.2%
Credit Card	Others	7M	0.6%
Credit Card	Travel	27M	2.1%
Debit Card	Apparel	8M	0.7%
Debit Card	Bills	25M	2.0%
Debit Card	Electronics	16M	1.3%
Debit Card	Entertainment	8M	0.7%
Debit Card	Food	9M	0.7%
Debit Card	Groceries	21M	1.7%
Debit Card	Health & Wellness	16M	1.3%
Debit Card	Others	3M	0.3%
Debit Card	Travel	12M	0.9%
Net Banking	Apparel	4M	0.3%
Net Banking	Bills	11M	0.9%
Net Banking	Electronics	7M	0.6%
Net Banking	Entertainment	4M	0.3%
Total		531M	42.8%

Total Spend by Payment Type



Income Utilization rate by Category



# Key Insights

- Demographic Insights
- Expenditure Pattern
- Customer's Income Utilization



# Demographic Insights

- In Mitron Bank's dataset, there are 4000 customers, 2597 are males & 1403 are females.
- The prime age group of 24-34 years old constitutes the highest customer count.
- Mumbai has the highest no. of customers with 1078, followed by Chennai with 834 customers.
- Salaried IT employees emerge as the most prominent potential customer segment.
- In terms of expenditure, Mumbai has the highest customer spending, followed by Delhi NCR.
- Most of the Customers make payment through Credit Card.
- Mumbai based customer make highest payment through both Credit and Debit bank card.





# Expenditure Pattern

- Male customers exhibit higher expenditures to their female counterparts.
- Age group 25-34 emerges as the highest spender, followed by age group 35-45 as second.
- Customer spends major portion of its income towards bills, groceries, and electronics.
- Salaried IT employees stand out as the highest spenders in various categories, including bills, groceries, electronics, and health and wellness.
- Align credit card features with the months (August & September) when customers spend the most to maximize customer engagement.





# Customer's Income Utilization

- Higher the average income utilization rate %, the Customer is more likelihood to use credit cards.
- Salaried IT employees has the highest average income per month among all others occupation.
- Salaried IT employees has the highest average income utilization Rate 51%, followed by Freelancers with 46% as second.
- Customer spends major portion of its income towards bills, groceries, electronics and Health & Wellness.
- Based on Occupation, Both Salaried IT employees & Freelancers make major portion of Payment through credit card.
- Align credit card features with peak spending months like August and September, which have the highest average income utilization rates, increasing the likelihood of customer engagement.
- Mumbai has 51.43% average income utilization rate, followed by Delhi NCR with 48.03% as second.



# Conclusion

- Focus marketing efforts on the 25-34 & 35-45 age groups due to their high credit card usage based on Mumbai and Delhi NCR regions.
- Regularly update promotions and offers to align with evolving consumer behavior.
- Explore partnerships or introduce specialized rewards or discounts to boost spending in bills, groceries, electronics, food, health and travel categories to further enhance credit card usage.
- Craft specialized (loyalty programs or perks) credit card offers for Salaried IT employees & freelancers, considering their higher usage.
- Introduce exclusive benefits for Salaried other employees and Business owners to increase their average income utilization.
- Align credit card features with peak spending months like August and September.
- Plan Seasonal promotions around July & October months to further maximize customer engagement.



# Thank You

Presented by  
Sidhant Bisht

## Contact Information

**Dashboard:** <https://www.novypro.com/project/mitron-banks-strategic-expansion>

**Portfolio:**  
[https://www.novypro.com/profile\\_projects/sidhantbisht](https://www.novypro.com/profile_projects/sidhantbisht)

**Linkedin:** <https://www.linkedin.com/in/sidhant-bisht-5a4633195>

