

AtliQ Data Services

Insights to the financial marketing team





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A background image of a businessman in a dark suit and tie, holding a tablet. Overlaid on his chest is a complex digital network of icons (people, keys, locks, and 'X' marks) connected by dotted lines, suggesting a data-driven or security-related theme.

Company Description

Demographic Insights

Spending Insights

Recommendations

Mitron Bank

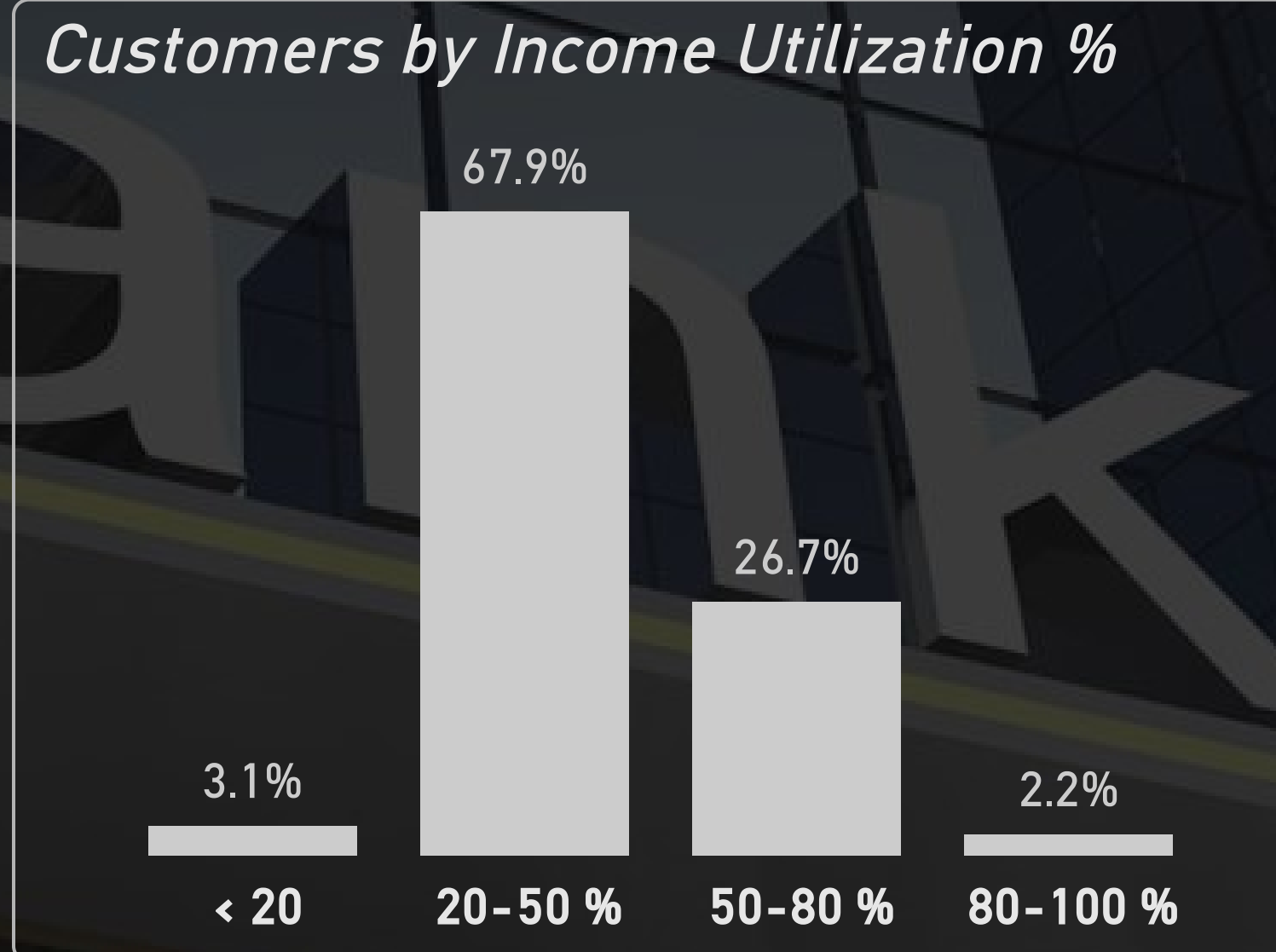
- Company Name: Mitron Bank
- Company Headquarter : Hyderabad
- Cities for Analysis : 5
- Number of customers for analysis: 4000

The Company wants to **introduce a new line of credit cards**, aiming to **broaden its product offerings and reach in the financial market.**



Income Utilization Category: Spending / Average Salary

- 1 : < 20%
- 2 : 20 to 50 %
- 3 : 51 to 80 %
- 4 : 81 to 100 %



Where and how much do customers spend salary ? (by gender)

occupation

All

▼

city

All

▼

month

All

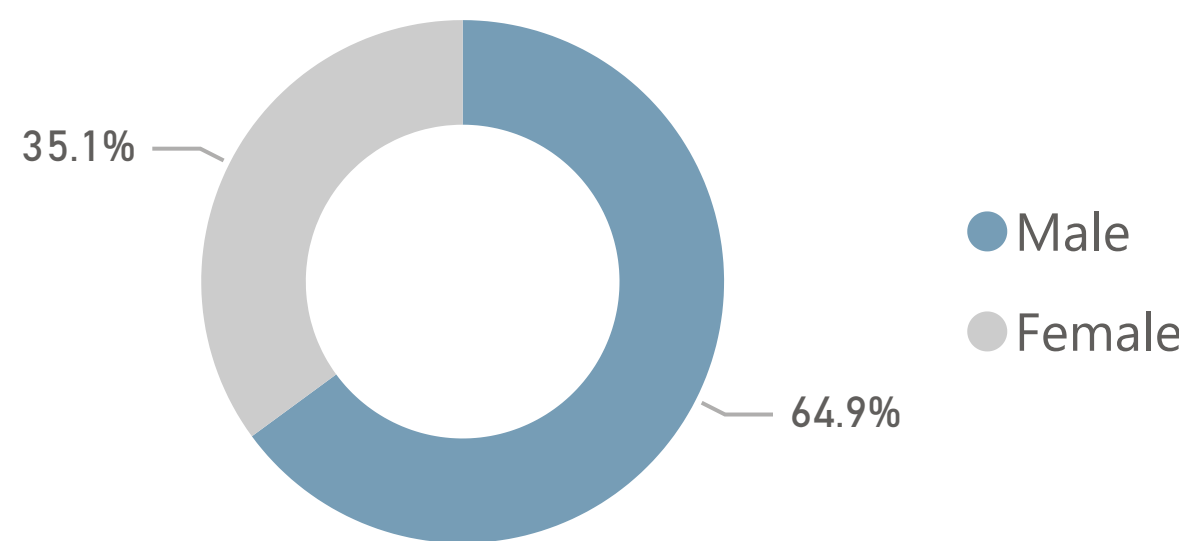
▼

marital status

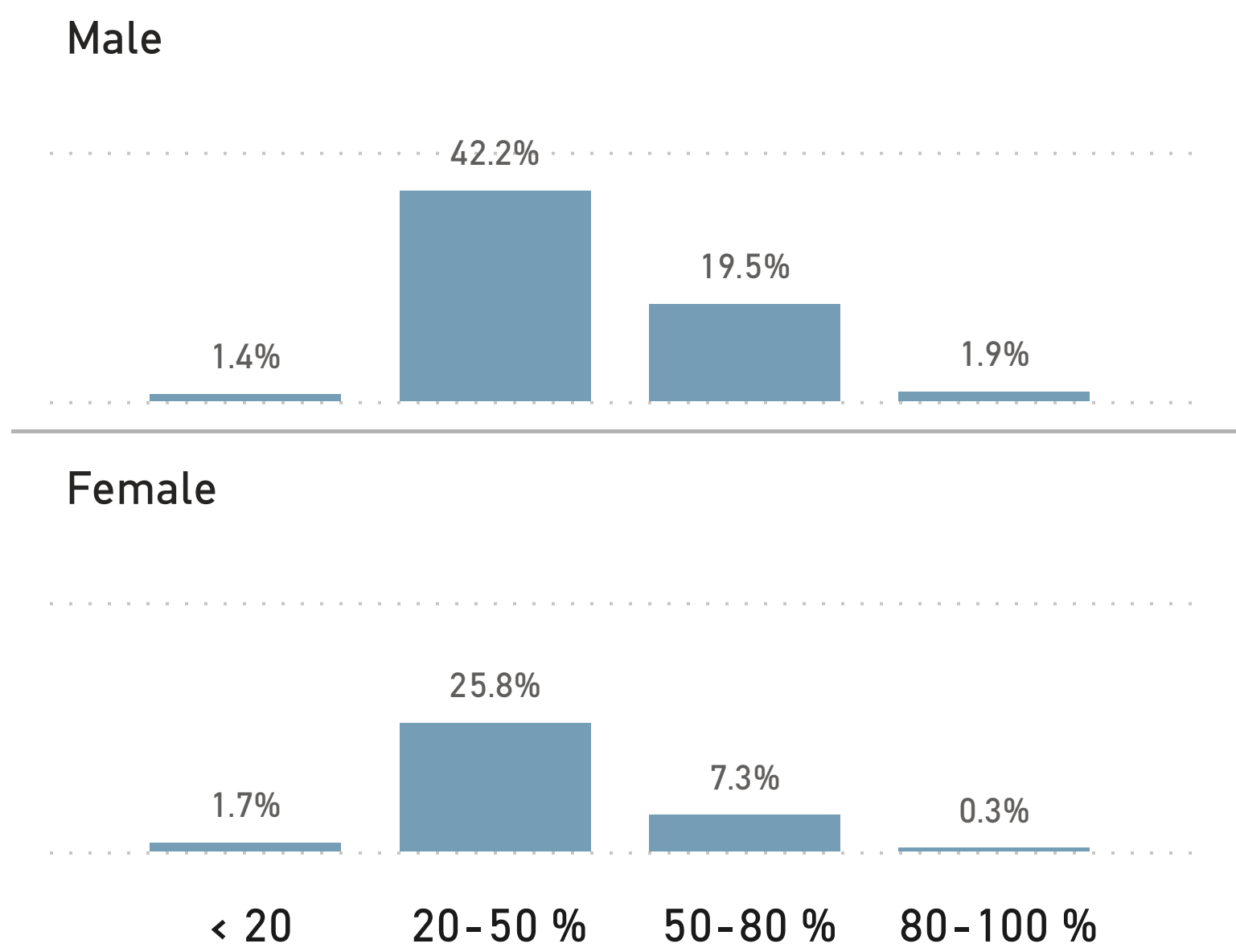
All

▼

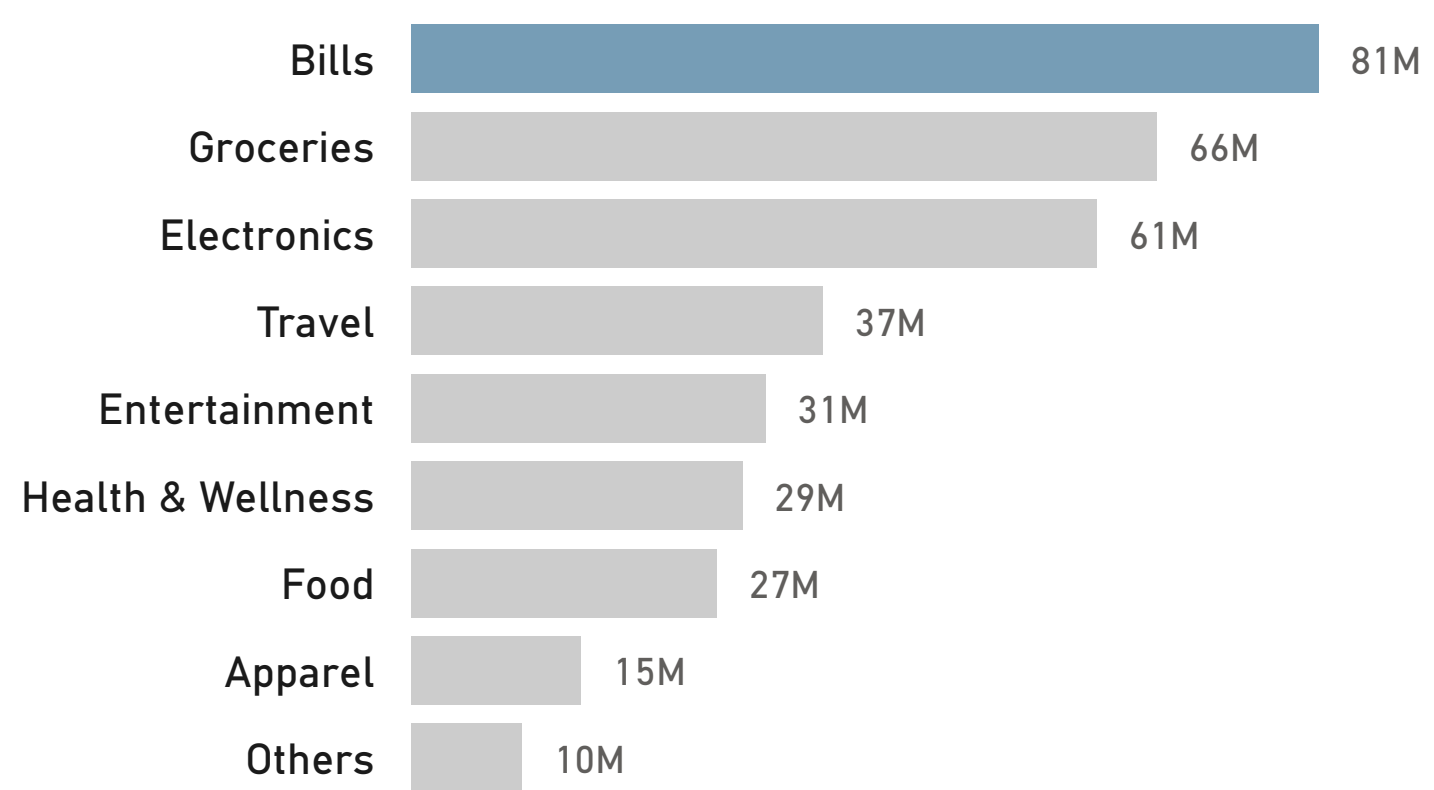
Customers by Gender



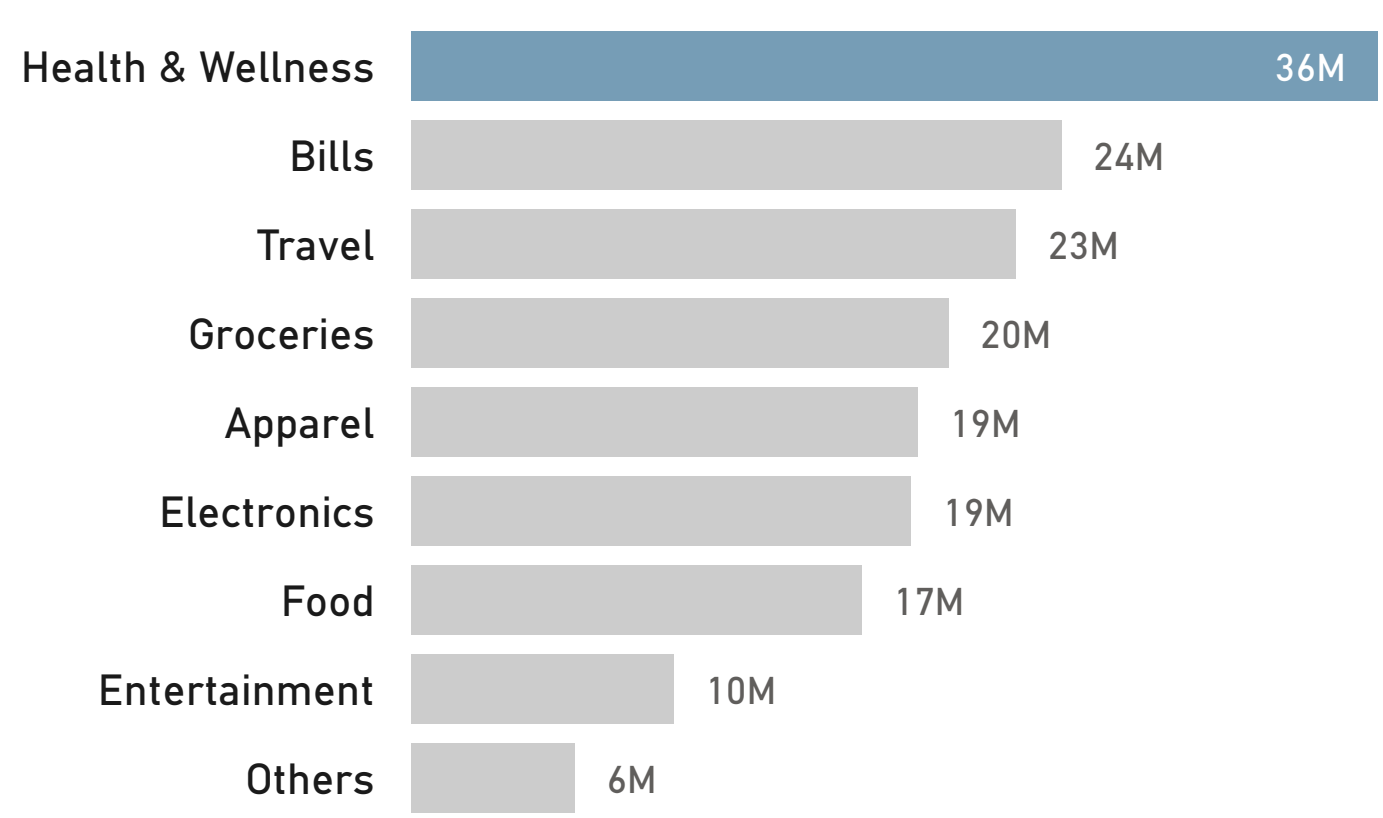
Customers by Income Utilisation



Where do male spend money most?



Where do female spend salary most?



Insights:

- Majority of people male or female are utilizing income between **20 to 80 %** .
- Male are spending their salary on **bills, groceries**, etc.
- female are spending more salary on **health and wellness**.

Where and how much do customers spend salary? (by marital status)

occupation

All

city

All

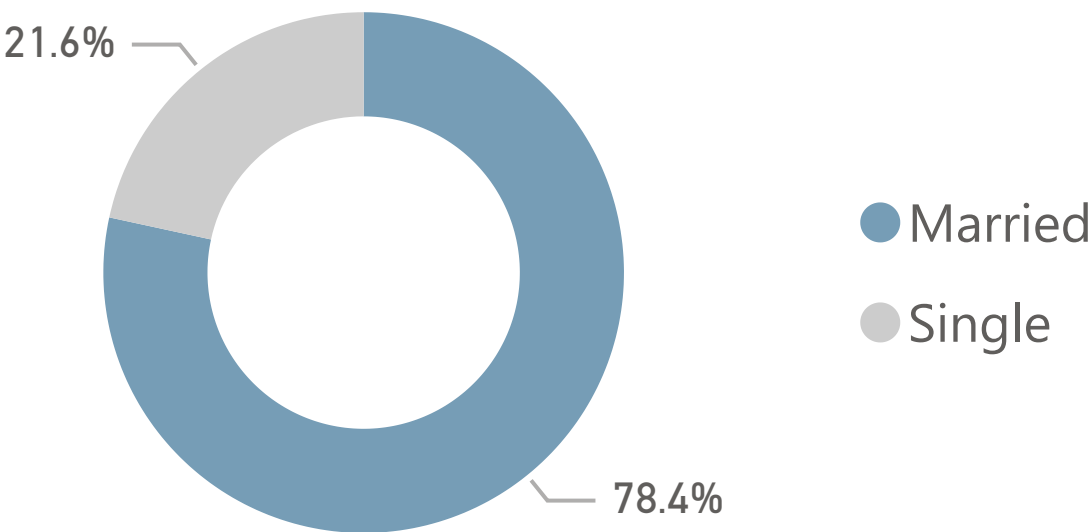
month

All

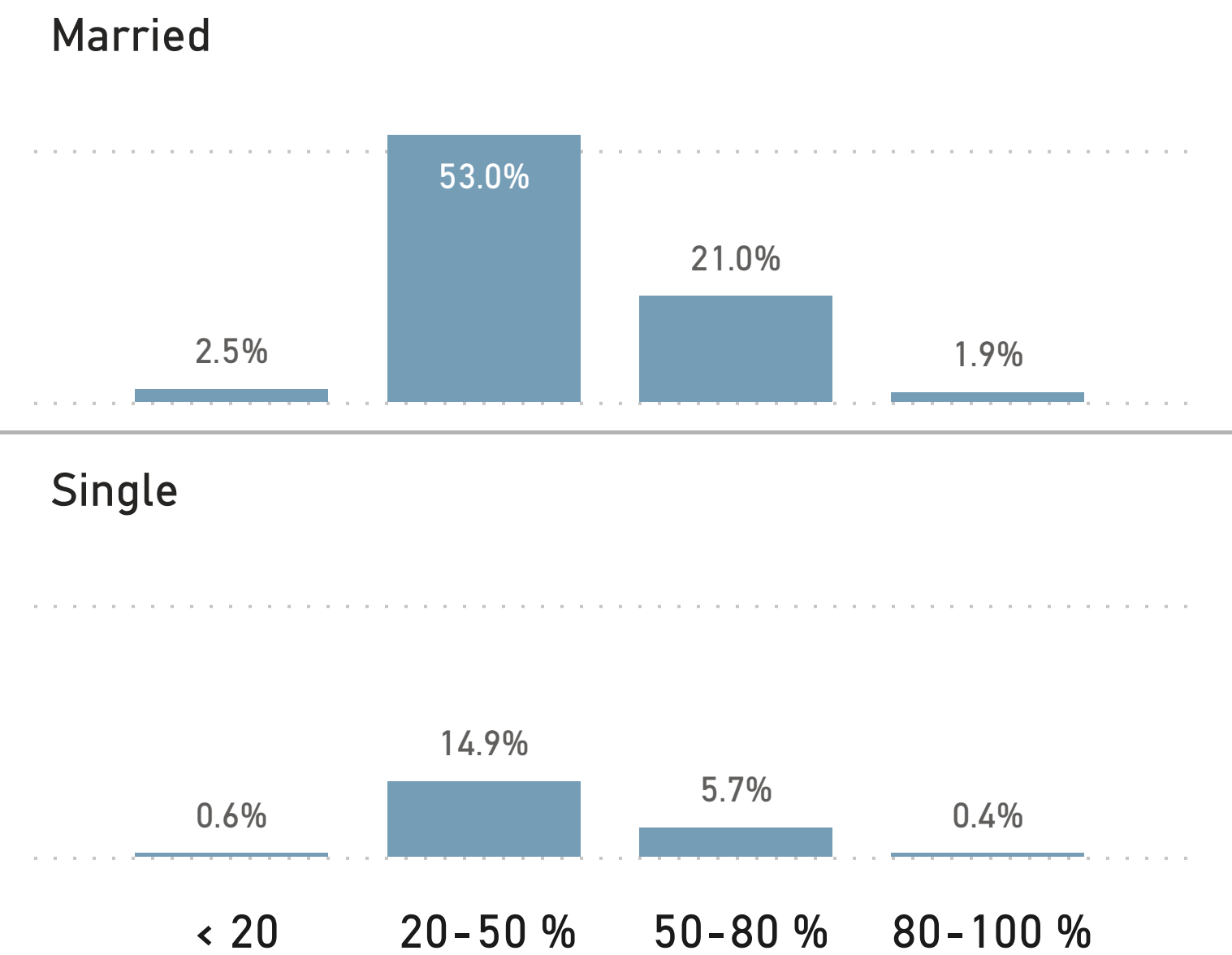
gender

All

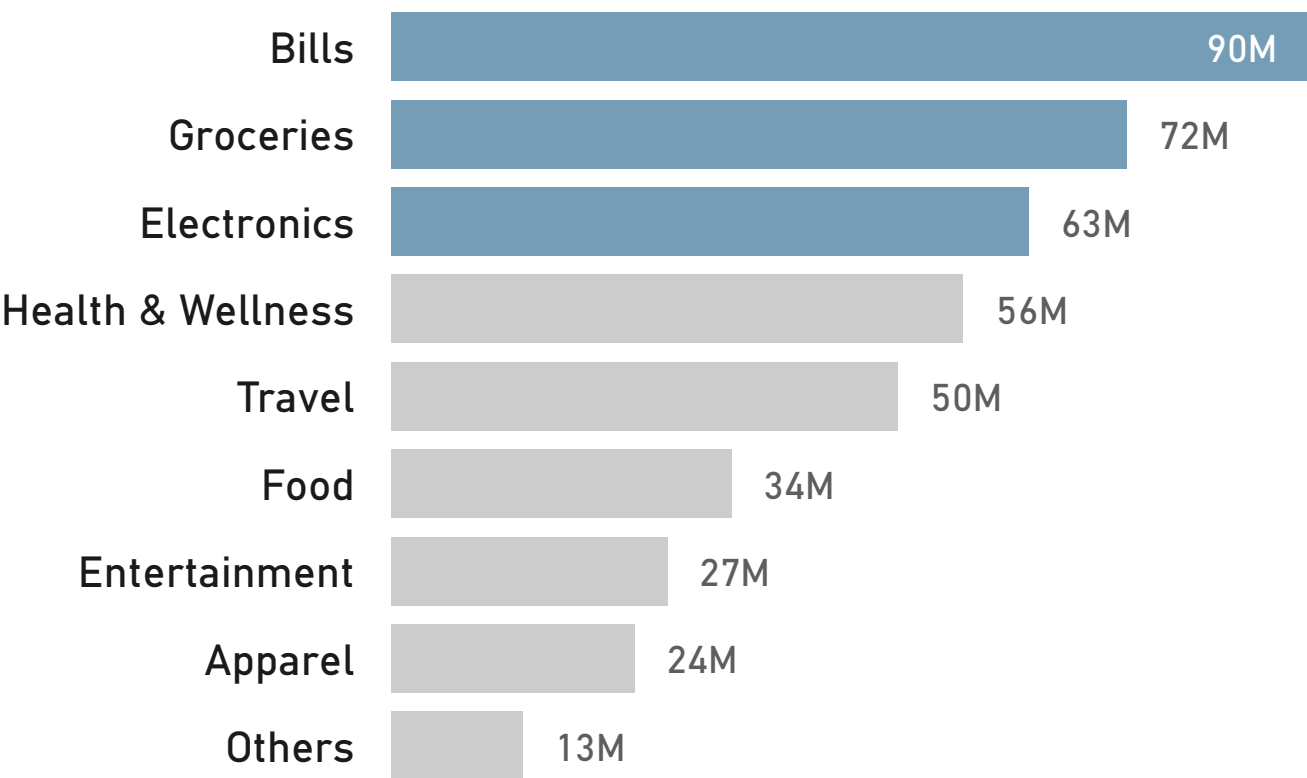
Customers by marital status



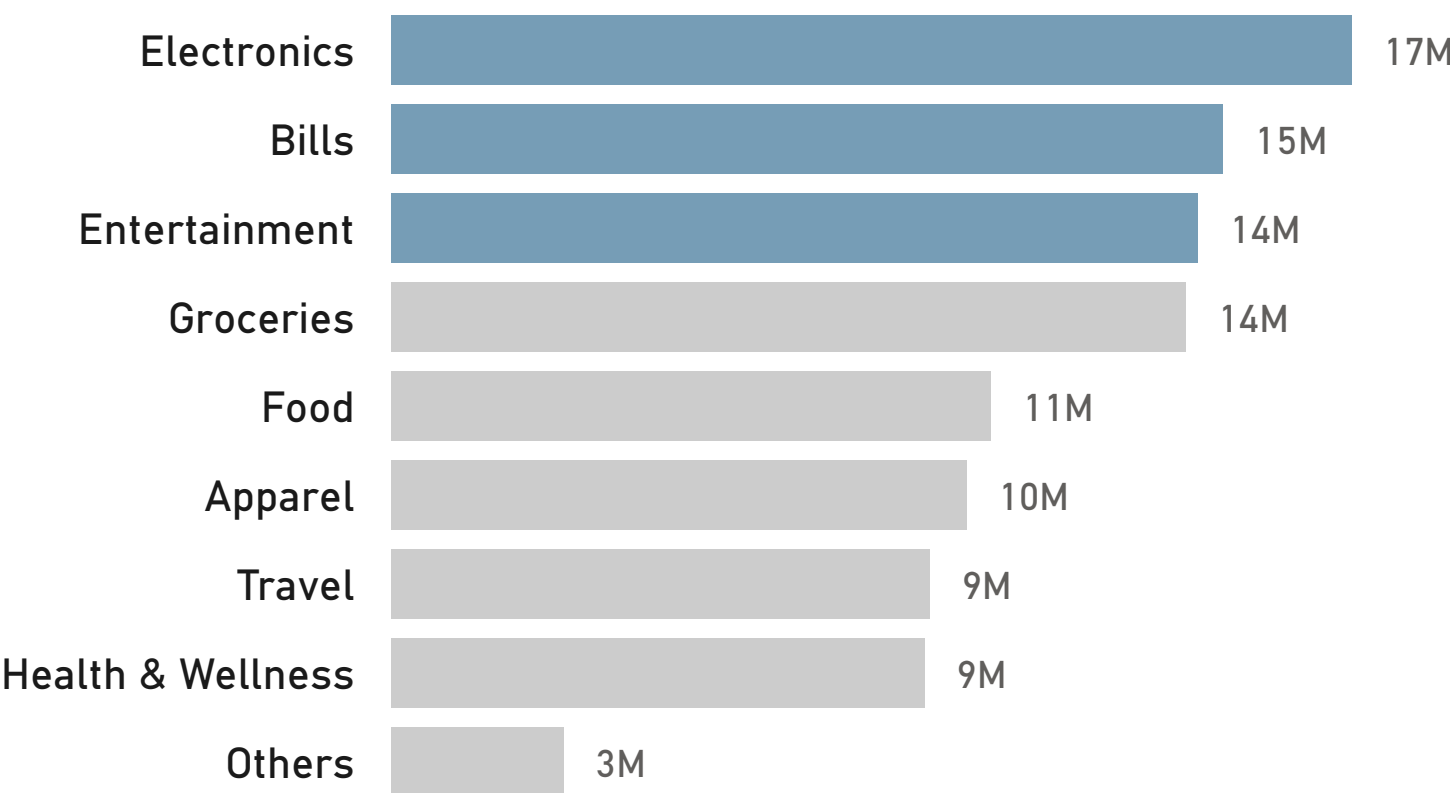
Customers by Income Utilisation



Where do male spend money most?



Where do singles spend salary most?



- **Married** customers spend most salary on **bills, groceries and electronics**.
- **Single** customers spend most salary on **electronics, bills and entertainment**.
- Income utilization for both is between **20-50%**.

Where and how much do customers spend salary ? (by age group)

occupation

All

city

All

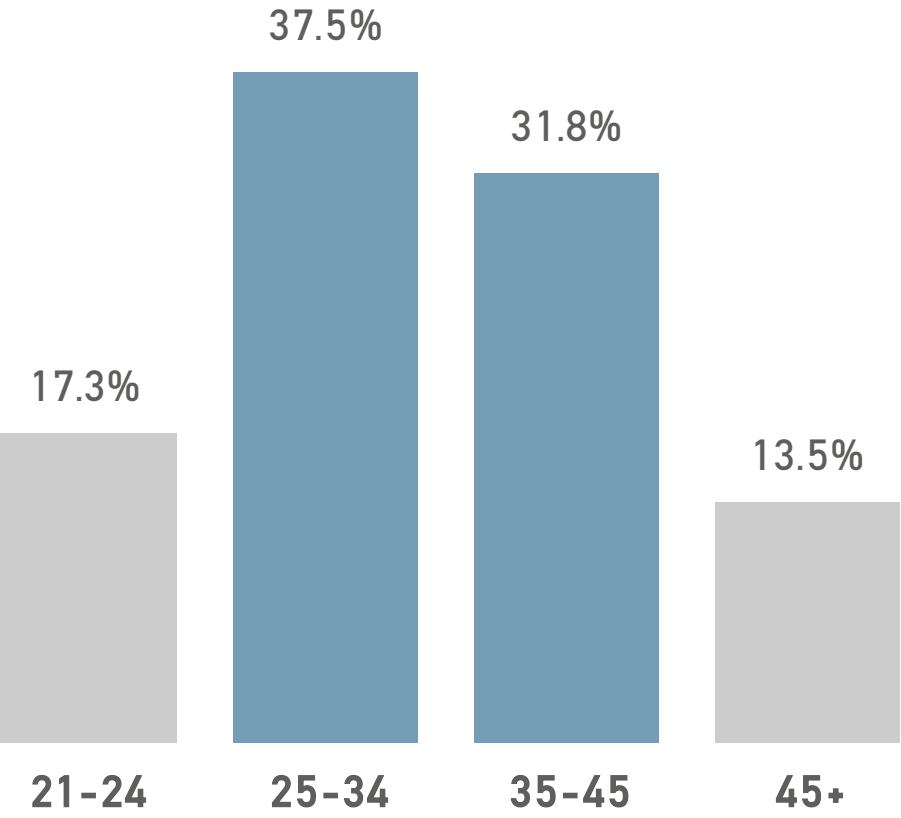
month

All

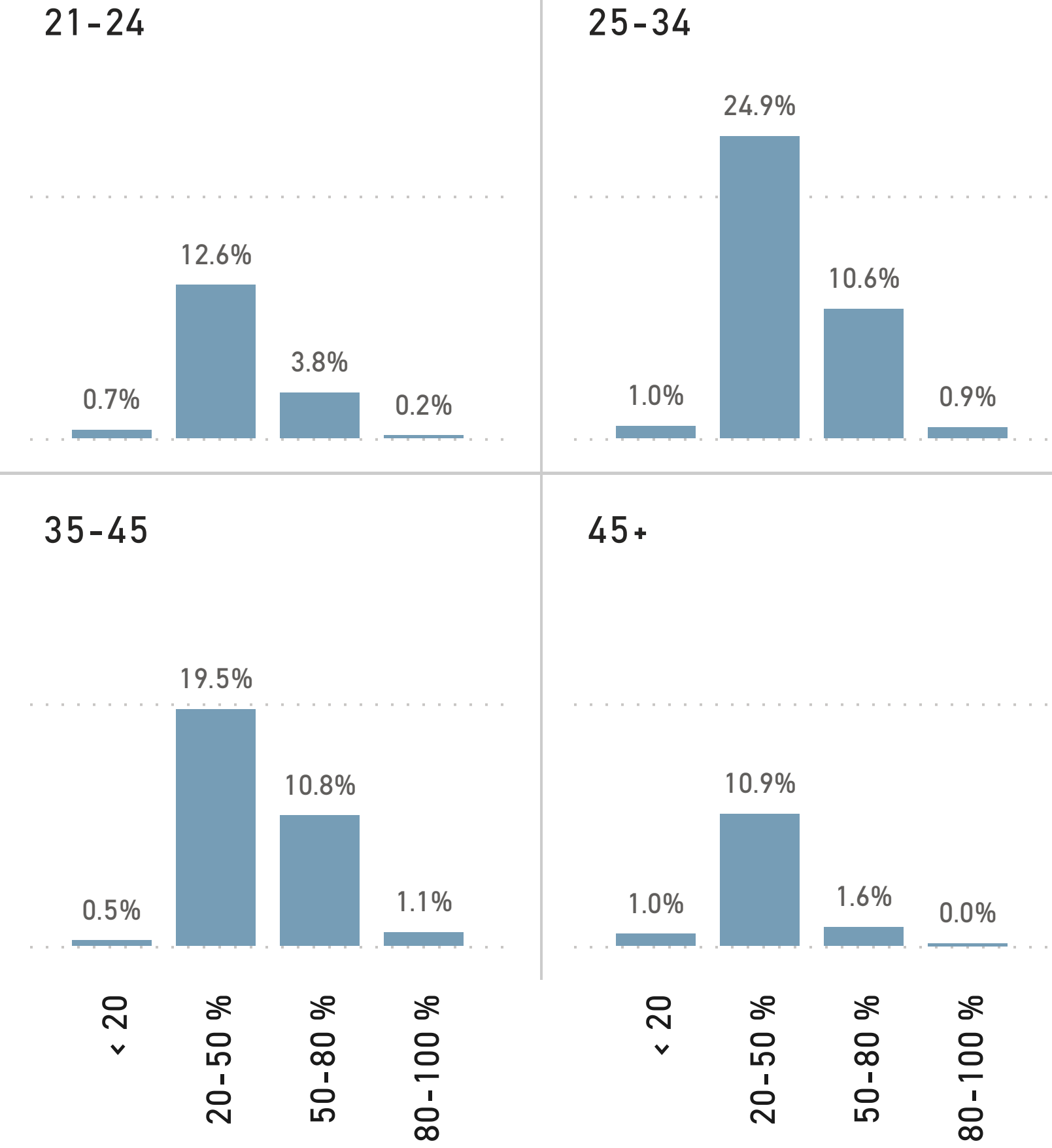
marital status

All

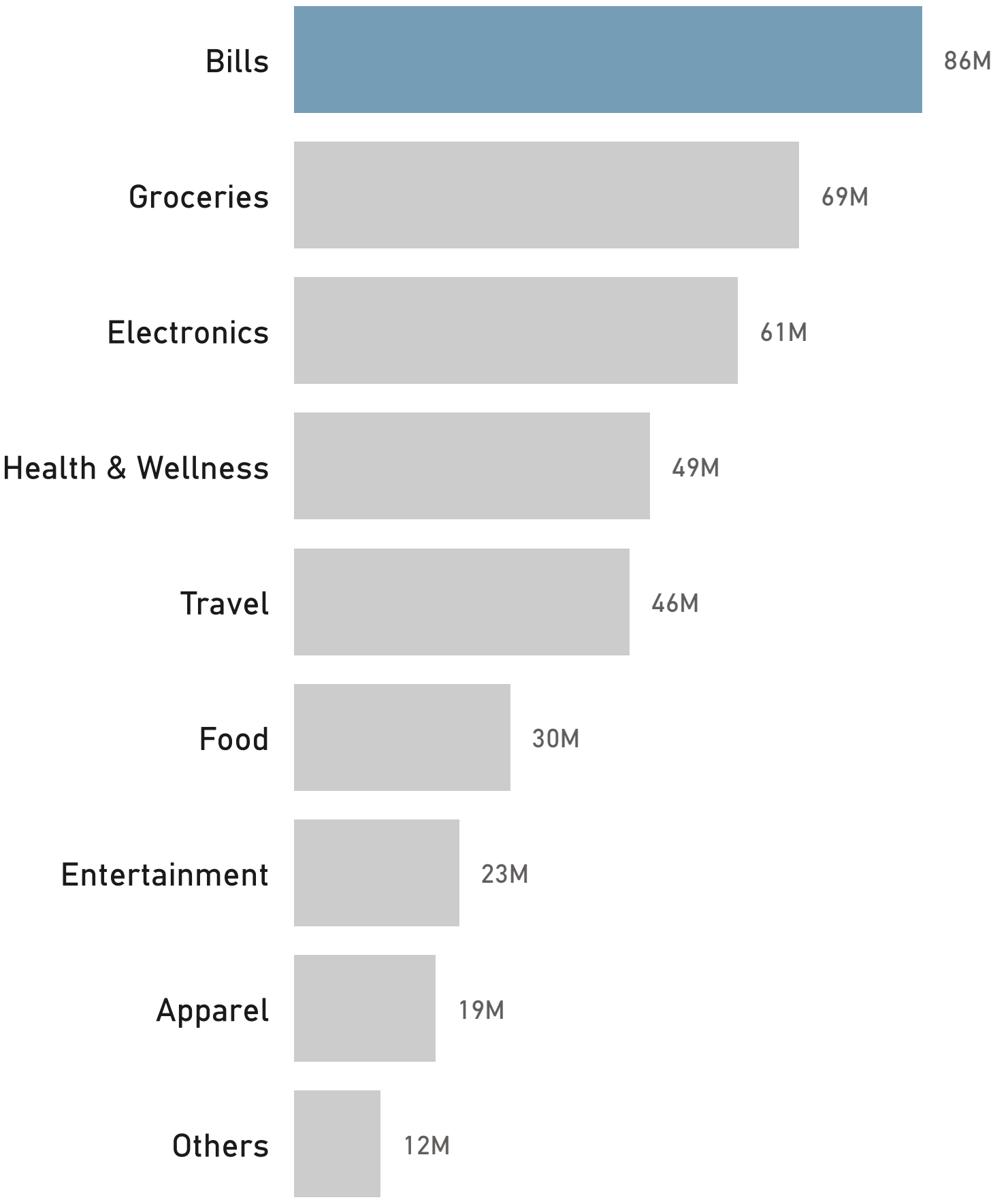
Customers by Age group



Customers by Income Utilisation



Where do age group 25 to 45 spend money most?



- Majority of customers are age between 25 to 45.
- Income utilization is highest for the same group.
- They are spending more salary on bills, groceries and electronics.

Where and how much do customers spend salary ? (by occupation)

gender

All

age group

All

city

All

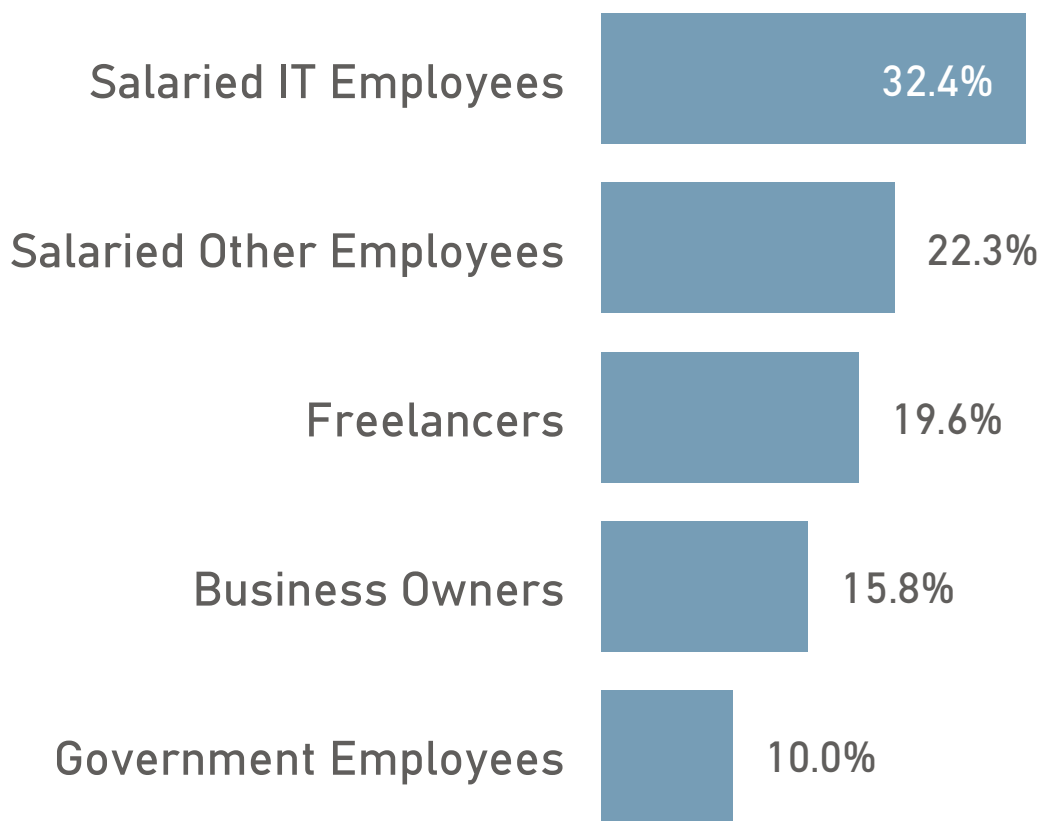
month

All

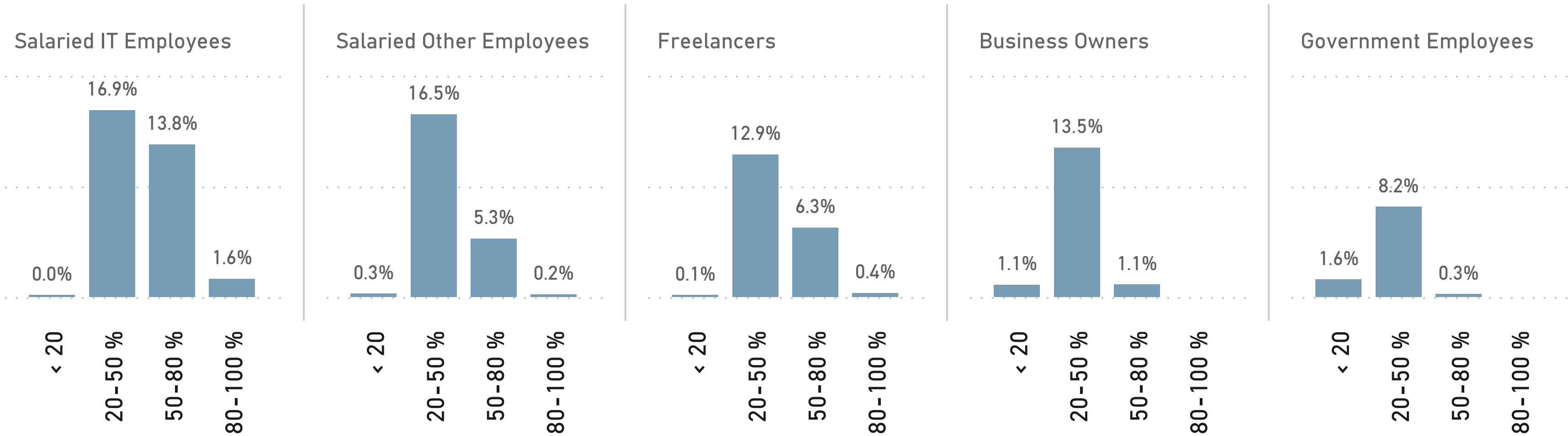
marital status

All

No of Customers by occupation



Customers by Income Utilisation



Insights:

- Generally income utilization by occupation is between **20 to 50 %** .
- There are **salaried IT and other** employees, **freelancers** whose income utilization is between **50-80%**.
- **Business owners** and **government employees** income utilization is between **20-50%**

Where and how much do customers spend salary ? (by age group)

gender

All

▼

age group

All

▼

month

All

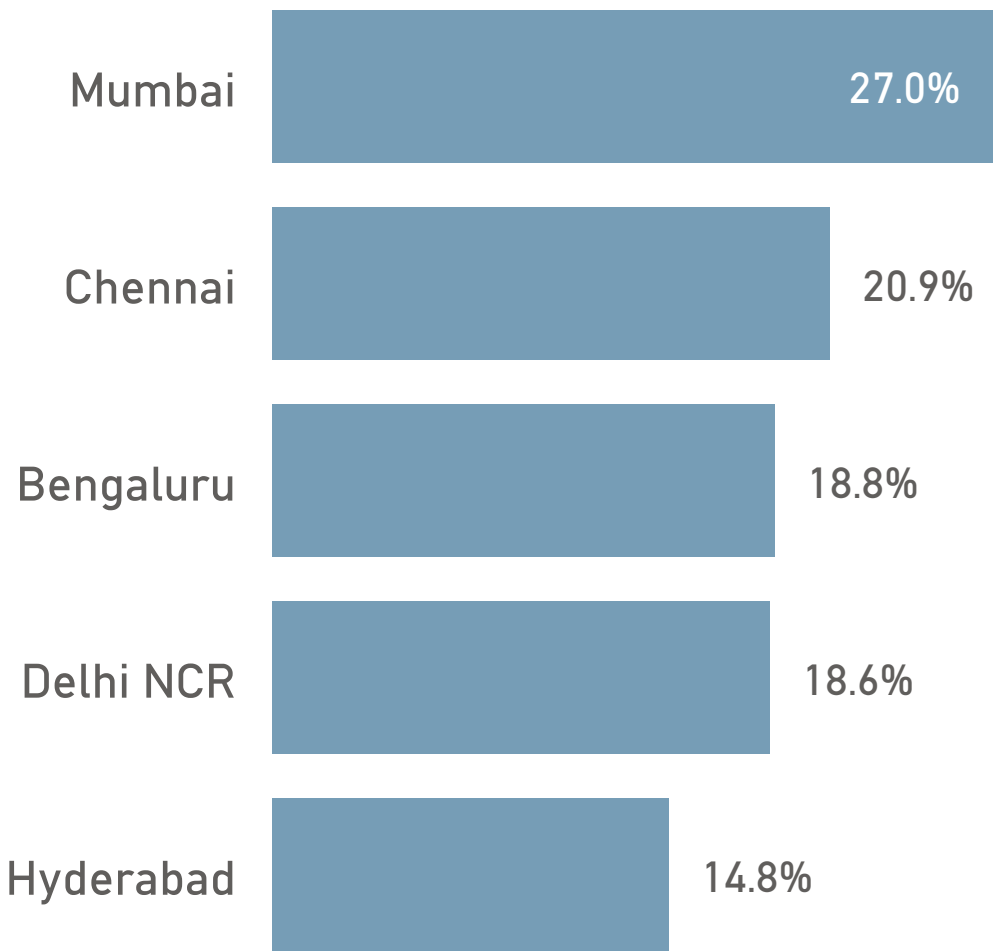
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marital status

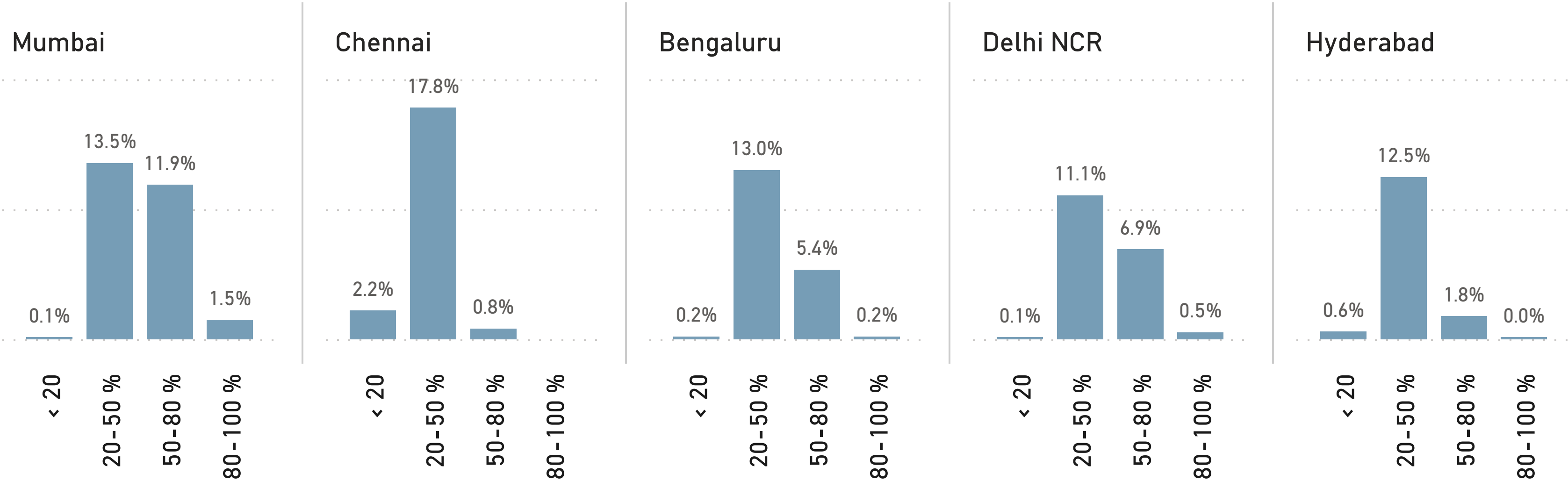
All

▼

Customers by Clty



Customers by Income Utilisation



Income utilization for different cities:

for **Mumbai, Bengaluru and Delhi NCR** customers, income utilization is between **20-80 %**.
for **Chennai and Hyderabad** customers, income utilization is **20-50%**

Where and how much do customers spend salary ? (by age group)



payment for..

All

city

All

month

All

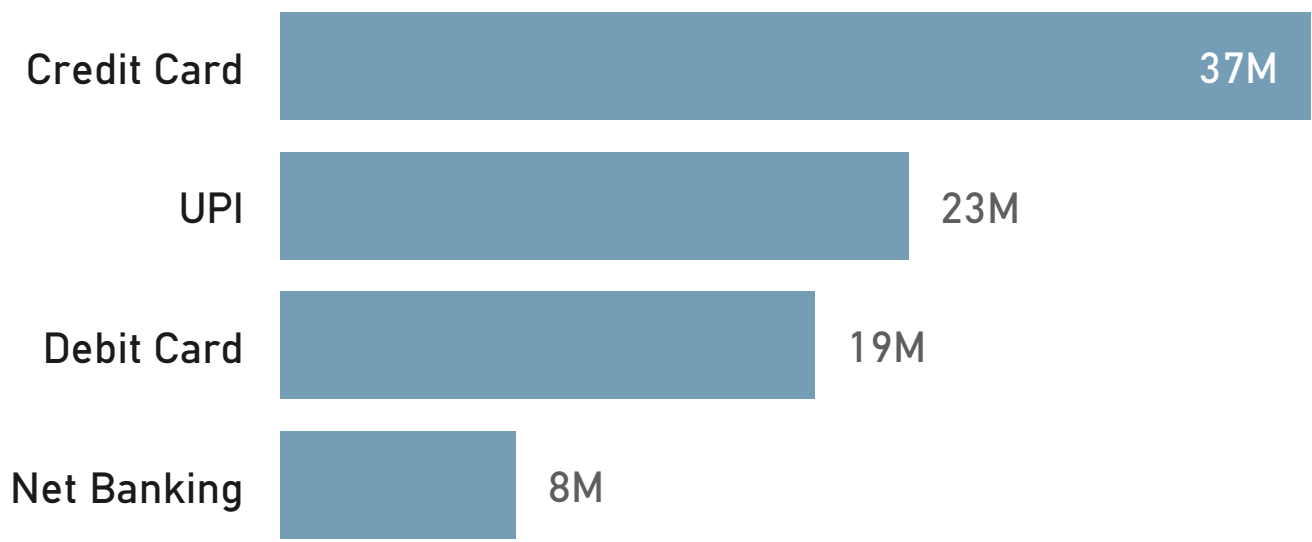
marital status

All

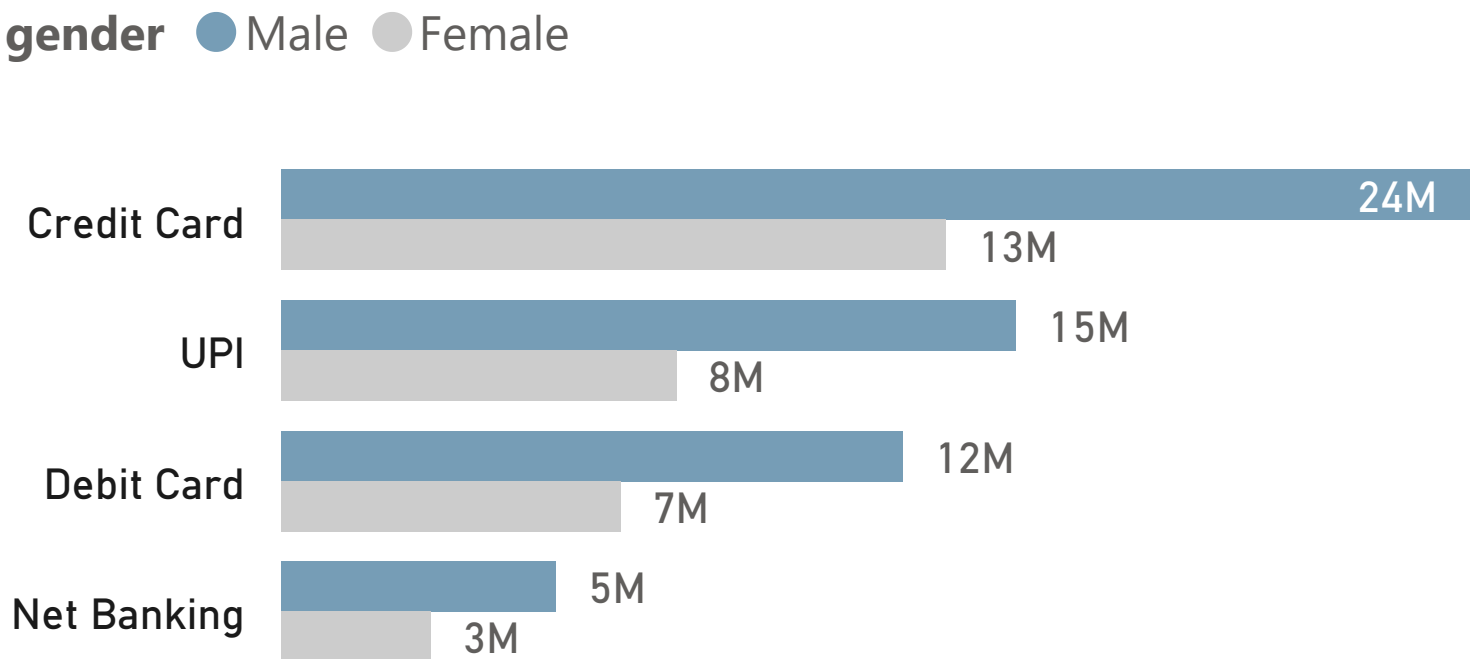
occupation

Salaried Other Empl...

gender based payment methods in salary expenditure



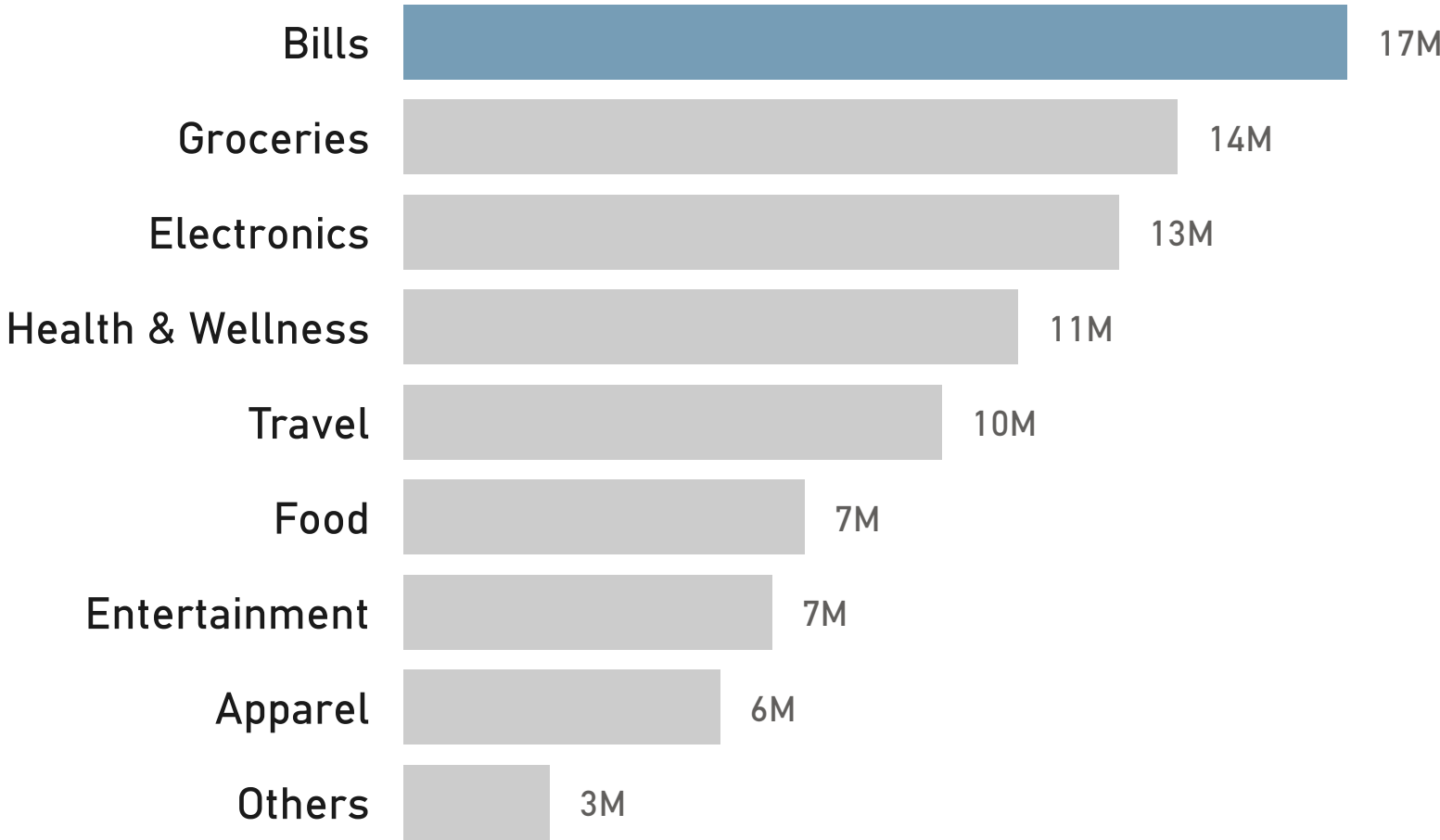
gender based payment methods in salary expenditure



Insights:

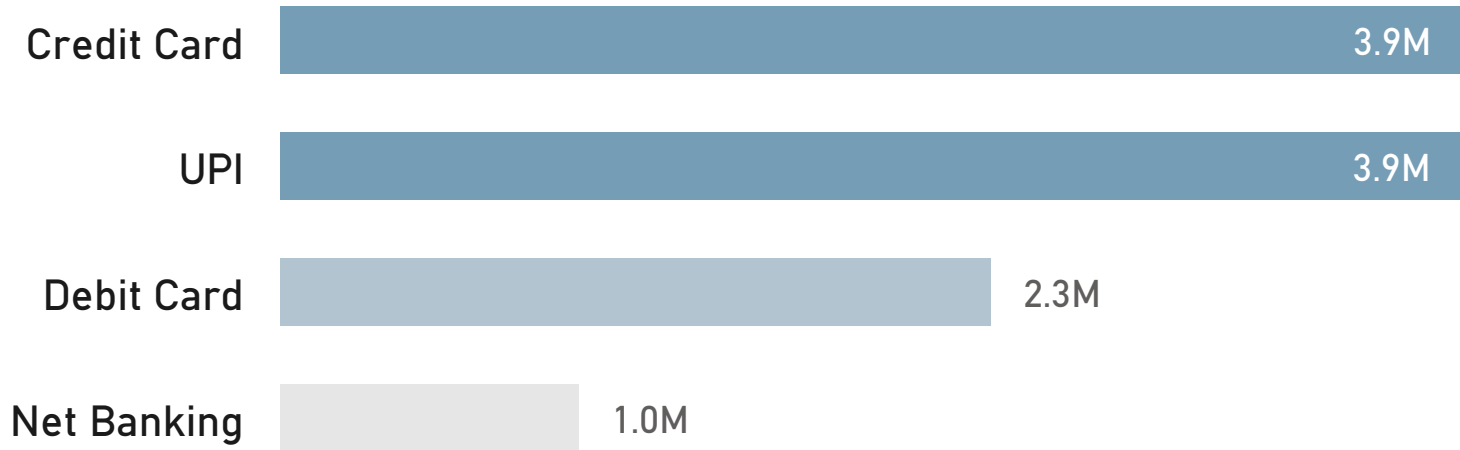
- Majority customers make payment by credit cards.
- Youngsters (21-24)** prefer **UPI & credit** card method.
- 25-45** prefer **credit** cards and second priority **UPI**.
- 45+** prefer **credit and debit** cards

Where do customers spend money most?

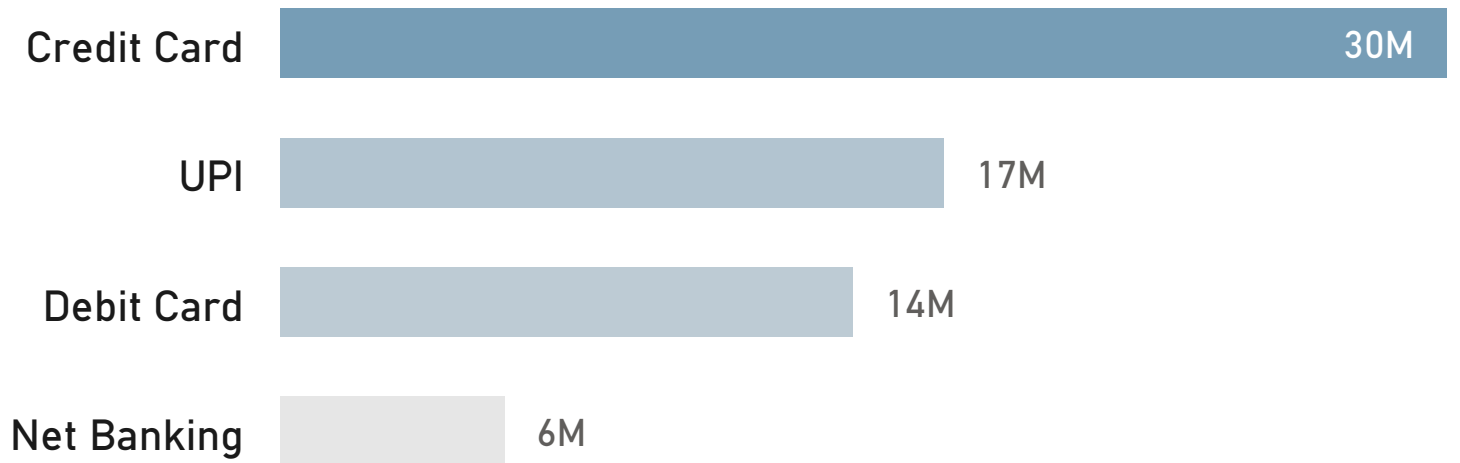


Payment method preference by different age groups

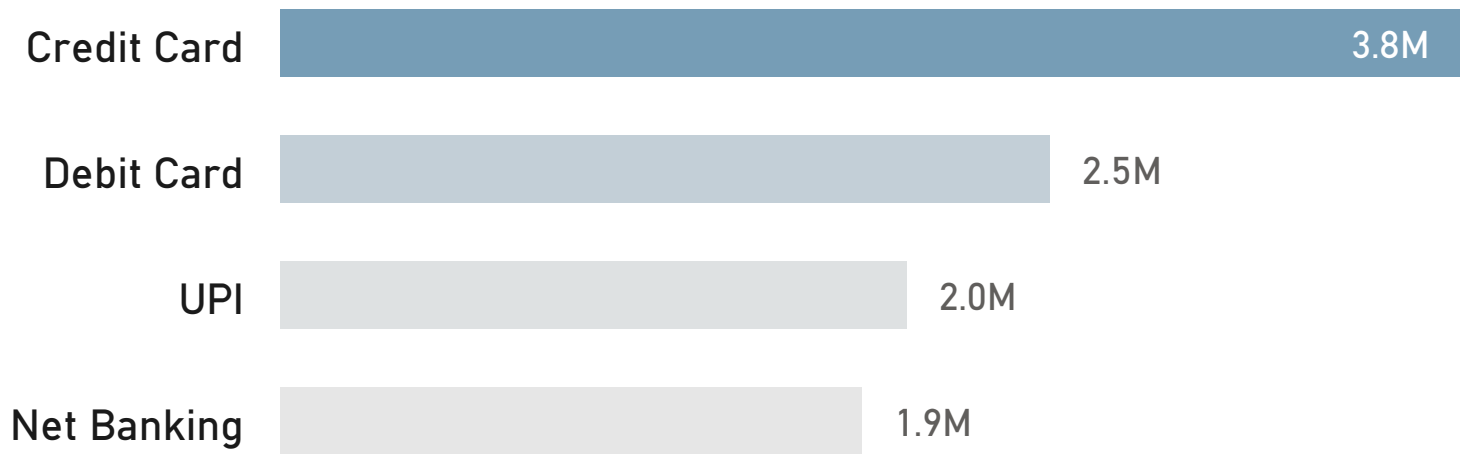
Payment methods among 21-24 year olds for salary spending



...among 25-45 year old



...in the 45+ year old



Recommendations for Mitron Bank

Common features:

- Rewards and cashback offers
- Low interest rates
- Travel benefits
- Credit limit flexibility
- Offer personalized spending insights
- Virtual card options
- Security features, fraud alerts



Recommendations for Mitron Bank

What features should we add for male and female customers and for youngsters?

- Customized rewards to Male customers, on spending their salary on bills, groceries, electronics etc.
- Special offers on products or services to Female customers, on spending more salary on health and wellness, bills, travel, etc.

For 21-24 aged youngsters :

- Low or no annual fee
- Cashback rewards on transportation, dining, groceries, aligning with their spending patterns
- Customizable credit limit which can be gradually increased by financial income
- Introduce a reward program for students for benefits for a good academic standing
- Easy and secure transactions by integrating with popular digital wallets as UPI is their preference



Recommendations for Mitron Bank

What features should we add for business owners and entrepreneurs?

- Adding Tools and features that help business owners track and categories expenses seamlessly, simplifying accounting processes.
- Cashback on business related expenses like office supplies, advertising, business travel
- Provide complimentary business insurance coverage such as protection for equipment, liability insurance or business interruption coverage.



Recommendations for Mitron Bank

What features should we add for government employees?

- **No foreign Transaction Fees:** Eliminate foreign transaction fees to support government employees who may engage in international travel or transactions related to work.
- **Professional Memberships and Development:** Discounts or rewards for professional development courses, certifications, or memberships relevant to government roles.
- **Rewards on Office Supplies:** Earn rewards or cashback on office supply purchases, acknowledging the need for supplies in government offices.
- **Government-Specific Rewards Categories:** Introduce rewards categories tailored to government-related spending, such as purchases made at government facilities or services.
- **Expense Reporting Tools:** Provide tools that facilitate easy expense reporting and tracking, aligning with government employees' need for transparency and accountability.
- **Emergency Travel Assistance:** Offer emergency travel assistance services to support government employees during unexpected situations when traveling for work.
- **Low-Interest Rates:** Special interest rates or promotional periods to help government employees manage expenses with favorable terms





Thank you !