Think India Journal
ISSN: 0971-1260, Vol-22, Special Issue-15
Entrepreneurship and Management: Challenges, Issues and Opportunities in the Global Economy
held on 9 November2019 and hosted by
Vivekananda Global University, Jaipur (Rajasthan)

To Study The Insurance Sales Reports Automation On Tableau

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Abstract

This study helps to know about the successful implementation of data analytics tool "Tableau" in the Insurance Vertical, Development of Insurance Gross Penetration Reports for every Sales Channel using "Tableau", and their subsequent analysis. SBI Cards and Payment Services Ltd is a Non-Banking Financial Services Company. The primary product of the company is Credit Cards. The main objective of the study is to use data analytic tool "Tableau" for daily performance reporting and analytic purposes and to explore the insights into whether the sales are being made as forecasted and to help in rational and impactful decision making. The defined formats for all insurance gross penetration reports for every sourcing channel are made on tableau. Excel based file serves as the main data source and is integrated with "Tableau Desktop". Tableau using its intelligence and the logics given by a user makes all the reports on the basis of which subsequent analytics and reporting is done.However, the conclusion based on analysis, interpretation and subsequent findings has been that the cities falling under the western, northern, and southern zones have done considerably well, when it comes to Credit Card sales, or getting customers consent for CPP, FHF as well as PA products.

Introduction

SBI Cards and Payment Services Ltd is Non-Banking Financial Services Company. The primary product of the company is Credit Cards. The company has a tie up with "Royal Sundaram General Insurance Co. Limited" from where the insurance product suite comes. The insurance products, thus, sold along with the Credit Card are:

- Family Health Floater (FHF)
- Personal Accident (PA)
- Card Protection Plan (CPP)

The Credit Cards and Insurance Products are sold through dedicated sales people called "Sourcing Channels" which are as follows

- Central Tele calling Channel

  The sales personnel working under this channel purchase databases from various sources and contact the probable customers through tele calling hubs operated by State Bank of India.
- Branch Metro Channel

  The sales personnel working under this channel are stationed at various branches of State Bank of India located only in metro cities where they contact the probable customers
- Branch Non-Metro Channel

  The sales personnel working under this channel are stationed at various branches of State Bank of India located in non - metro cities where they contact the probable customers.
- Banking Channel

  The sales personnel working under this channel are stationed at various branches of others prestigious banks having association with the State bank of India located in India where they contact the probable customers.
- Storefront Channel

  The sales personnel working under this channel are stationed at various Big Bazaar Shopping Malls located pan India that have association with State Bank of India where they contact the probable customers.

The data regarding all the credit card applications sold through these channels comes back to the company where it goes through further processing and validation. It is then used for analytic propose and on the basis of this data, reports are made and mailed to all the stakeholders inside as well as outside the company manually through MS Excel and Outlook.

However, the manual process had been a problem for the insurance team because it was time consuming and rigged with data integrity issues due to human intervention. Data volatility was also a major problem.

Keeping in mind the above stated limitations, the automation of entire insurance sales reporting was taken up and a popular data analytic tool called “Tableau" is introduced to the insurance team. The automation phase involves feeding data in an excel file to tableau which automatically creates all the insurance sales reports according to defined formats for every report and converts them into a PDF format. A VB script, then, mails the reports to all the stakeholders at a specified time and day.

Research Methodology

Objectives of the Study:

1. To use data analytic tool “Tableau” for daily performance reporting and analytic purposes.
2. Transitions from manual excel based reporting to automated tableau based reporting.
3. To prepare defined formats for every “Insurance Gross Penetration Report” on “Tableau”.
4. To integrate excel mapped data (month till date) with tableau and mailing reports made using that data with a thrice a week frequency to all the stakeholders i.e. Insurance Team, Insurer, Sales People, etc.
5. To find useful insights into whether the sales are being made as forecasted and to help in rational and impactful decision making.

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Data Collection:

The primary data source for the analysis is the information captured on application forms that are duly filled by customers. The applications forms are scanned and all the data including the customer consent for insurance products is stored in a system called "World Class Platform" where all applications go through further processing.

The data can be extracted by any team within the organization for performance reporting and analytic purposes.

Sample Size:

The analysis is done using the data captured on application forms of 3500 SBI Card customers living in every major town and city, where SBI Card has its foothold. The city have been put under four different zones according to their geographical locations i.e. East, West, North, and South.

Sampling Technique:

The sampling technique used for the research was "Multi – Stage Stratified Random Sampling".

Multi – Stage Stratified Random Sampling (also known as multi-stage cluster sampling) is a more complex form of sampling which contains two or more stages in sample selection. In simple terms, in multi-stage sampling large clusters of population are divided into smaller clusters in several stages in order to make primary data collection more manageable.

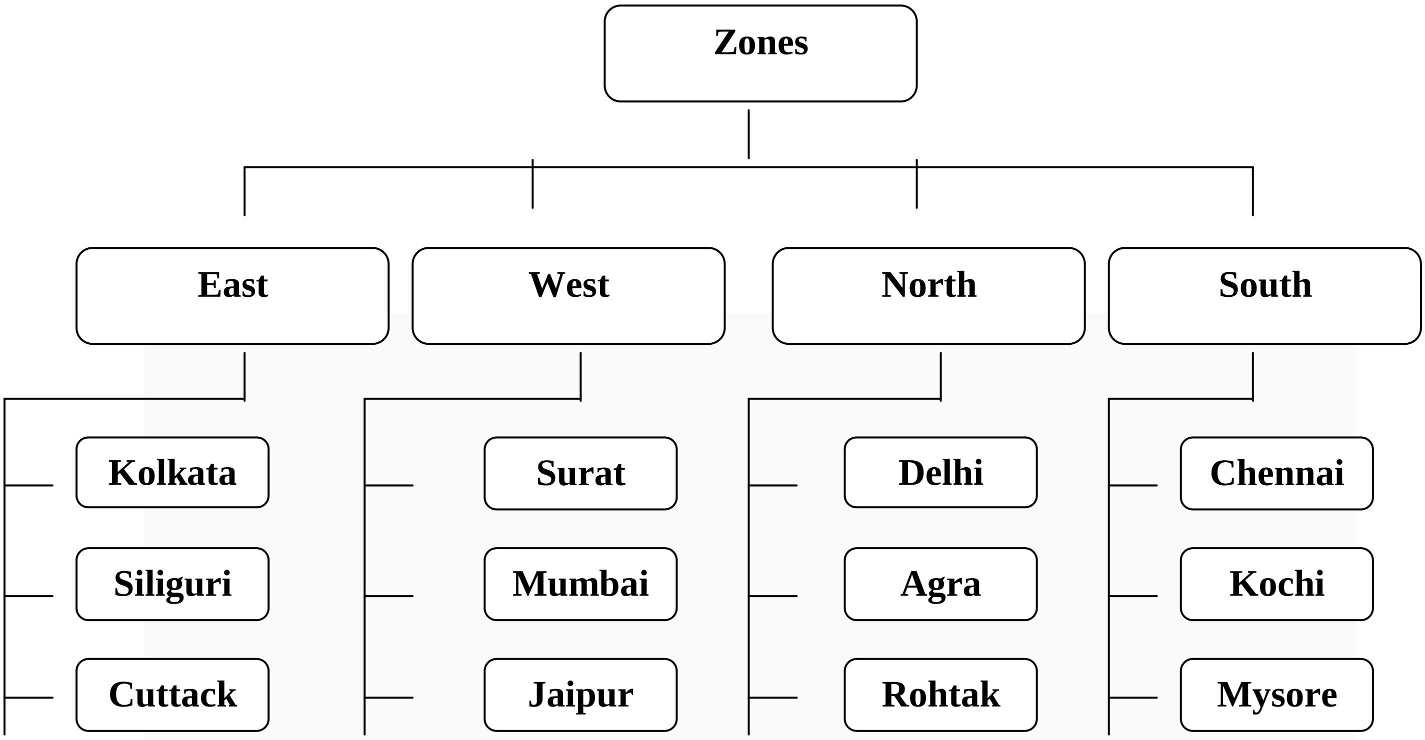

Figure 1. Multi – Stage Stratified Random Sampling

The cities have been put under their respective zones based on the geographical locations and whether SBI Cards and Payments Services Ltd. have a foothold in that particular town or city.

Statistical Tool Used:

The tool used for the analysis of the data is "Tableau Desktop". The defined formats for all insurance gross penetration reports for every sourcing channel are made on tableau. Excel based file serves as the main data source and is integrated with "Tableau Desktop". Tableau using its intelligence and the logics given by a user makes all the reports.

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Tableau Software is an American computer software company headquartered in Seattle, Washington. It produces a family of interactive data visualisation products focused on business intelligence.

Tableau offers five main products:

Tableau Desktop

Tableau Server

Tableau Online

Tableau Reader

Tableau Public

Tableau Public and Tableau Reader are free to use, while both Tableau Server and Tableau Desktop come with a 14-day fully functional free trial period, after which the user must pay for the software. Tableau Desktop comes in both a Professional and a lower cost Personal edition. Tableau Online is available with an annual subscription for a single user, and scales to support thousands of users.

Data Analysis, Interpretation and Findings

As part of the automation process, the following defined formats were made for every insurance gross penetration report on tableau for every sourcing channel forming the basis for analysis.

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A. Banking Gross Penetration Report (Zone and further City wise)

Banking Gross Penetration Report

Zone	City	Cards A/C	CPP	CPP%
East	Asansol	12	7	58%
	Bhubaneshwar	16	9	56%
	Bokaro	13	7	54%
	Cuttack	10	6	60%
	Durgapur	14	7	50%
	Howrah	13	6	46%
	Jamshedpur	15	7	47%
	Lucknow	18	11	61%
	Raipur	13	8	62%
	Ranchi	9	5	56%
	Siliguri	13	6	46%
	Total	146	79	54%
North	Agra	51	18	35%
	Chandigarh	20	8	40%
	Dehradun	40	19	48%
	Ludhaina	40	17	43%
	Rohtak	49	26	53%
	Total	200	88	44%
South	Bangalore	17	12	71%
	Coimbatore	7	3	43%
	Hyderabad	7	6	86%
	Kochi	10	6	60%
	Mysore	8	6	75%
	Pondicherry	6	4	67%
	Salem	8	5	63%
	Thiruvananthapuram	9	6	67%
	Tiruchirapalli	3	2	67%
	Visakhapatnam	6	3	50%
	Total	81	53	65%
West	Aurangabad	9	5	56%
	Jaipur	15	10	67%
	Jodhpur	12	6	50%
	Nagpur	24	15	63%
	Pune	11	8	73%
	Rajkot	14	7	50%
	Surat	24	11	46%
	Udaipur	17	9	53%
	Vadodara	21	12	57%
	Vasco Da Gama	14	6	43%
	Total	161	89	55%
Grand Total		588	309	53%

The banking gross penetration report tells about the following key metrics

1. Each zone and cities falling under that particular zone where the sales have been made.
2. The total number of Credit Card Applications sold in each city falling under its respective zone.
3. The total number of Card Protection Plan (CPP) sales made in each city falling under its respective zone.
4. The CPP % for each city falling under its respective zone which has been calculated by applying the formula

   CPP% = CPP / Cards A/C*100

5. All the subtotals and the grand totals.

Findings

I. East Zone

1. The total number of **Credit Card Applications** sold are**146**.
2. The total number of **CPP Consent** taken from customers are**79**.
3. The **CPP%** comes out to be **54%**.
4. **Lucknow** is the city with maximum number of **Credit Card Applications** sold i.e. **18** and **CPP Consent** taken i.e. **11**.
5. **Ranchi** is the city with minimum number of **Credit Card Applications** sold i.e. **9** and **CPP Consent** taken i.e. **5**.

II. North Zone

1. The total number of **Credit Card Applications** sold are**200**.
2. The total number of **CPP Consent** taken from customers are**88**.
3. The **CPP%** comes out to be **44%**.

4. **Rohtak** is the city with maximum number of **Credit Card Applications** sold i.e. **49** and **CPP Consent** taken i.e. **26**.

5. **Chandigarh** is the city with minimum number of **Credit Card Applications** sold i.e. **20**and **CPP Consent** taken i.e. **8**.

III. South Zone

1. The total numbers of Credit Card Applications sold are**81**.

2. The total numbers of CPP Consent taken from customers are**53**.

3. The **CPP%** comes out to be **65%**.

4. **Bangalore** is the city with maximum number of **Credit Card Applications** sold i.e. **17** and **CPP Consent** taken i.e. **12**.

5. **Tiruchirapalli** is the city with minimum number of **Credit Card Applications** sold i.e. **3** and **CPP Consent** taken i.e. **2**.

IV. West Zone

1. The total number of **Credit Card Applications** sold are**161**.

2. The total number of **CPP Consent** taken from customers are**89**.

3. The **CPP%** comes out to be **55%**.

4. **Nagpur** is the city with maximum number of **Credit Card Applications** sold i.e. **24** and **CPP Consent** taken i.e. **15**.

5. **Aurangabad** is the city with minimum number of **Credit Card Applications** sold i.e. **9** and **CPP Consent** taken i.e. **5**.

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B. Branch Metro Gross Penetration Report (Zone and further City wise)

Branch Metro Gross Penetration Report

Zone	City	Cards A/C	CPP	CPP%	FHF	FHF%	PA	PA%
East	Kolkata	131	95	73%	123	94%	110	84%
	Total	131	95	73%	123	94%	110	84%
North	Delhi	199	51	26%	156	78%	174	87%
	Total	199	51	26%	156	78%	174	87%
South	Chennai	211	183	87%	155	73%	85	40%
	Total	211	183	87%	155	73%	85	40%
West	Ahmedabad	121	103	85%	90	74%	111	92%
	Mumbai	99	47	47%	60	61%	59	60%
	Total	220	150	68%	150	68%	170	77%
Grand Total		761	479	63%	584	77%	539	71%

The branch metro gross penetration report tells about the following key metrics

1. Each zone and cities falling under that particular zone where the sales have been made.
2. The total number of Credit Card Applications sold in each city falling under its respective zone.
3. The total number of Card Protection Plan (CPP) consent taken in each city falling under its respective zone.
4. The CPP % for each city falling under its respective zone which has been calculated by applying the formula

   CPP% = CPP / Cards A/C * 100

5. The total number of Family Health Floater (FHF) consent taken in each city falling under its respective zone.
6. The FHF % for each city falling under its respective zone which has been calculated by applying the formula

   FHF% = FHF / Cards A/C * 100

7. The total number of Personal Accident (PA) consent taken in each city falling under its respective zone.
8. The PA % for each city falling under its respective zone which has been calculated by applying the formula

   PA% = PA / Cards A/C * 100

9. All the subtotals and the grand totals.

Findings

I. East Zone

1. The total number of **Credit Card Applications** sold are**131**.

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2. The total numbers of CPP Consent taken from customers are**95**.
3. The **CPP%** comes out to be **73%**.
4. The total numbers of FHF Consent taken from customers are**123**.
5. The **FHF%** comes out to be **94%**.
6. The total numbers of PA Consent taken from customers are**110**.
7. The **PA%** comes out to be **84%**.

II. North Zone

1. The total numbers of Credit Card Applications sold are**191**.
2. The total numbers of CPP Consent taken from customers are**51**.
3. The **CPP%** comes out to be **26%**.
4. The total numbers of FHF Consent taken from customers are**156**.
5. The **FHF%** comes out to be **78%**.
6. The total numbers of PA Consent taken from customers are**174**.
7. The **PA%** comes out to be **87%**.

III. South Zone

1. The total numbers of Credit Card Applications sold are**211**.
2. The total numbers of CPP Consent taken from customers are**183**.
3. The **CPP%** comes out to be **87%**.
4. The total numbers of FHF Consent taken from customers are**155**.
5. The **FHF%** comes out to be **73%**.
6. The total numbers of PA Consent taken from customers are**85**.

7. The **PA%** comes out to be **40%**.

IV. West Zone

1. The total numbers of Credit Card Applications sold are**220**.
2. The total numbers of CPP Consent taken from customers are**150**.
3. The **CPP%** comes out to be **68%**.
4. The total numbers of FHF Consent taken from customers are**150**.
5. The **FHF%** comes out to be **68%**.
6. The total numbers of PA Consent taken from customers are**170**.
7. The **PA%** comes out to be **77%**.

C. Central Telecalling Gross Penetration Report (Zone and further City wise)

Central Telecalling Gross Penetration Report

Zone	City	ASM	Cards A/C	CPP	CPP%	FHF	FHF%	PA	PA%
East	Kolkata	Sankalp Baruah	77	50	65%	77	100%	68	88%
		Vasudev Gupta	62	29	47%	62	100%	55	89%
North	Delhi	Gaurav Sharma	98	44	45%	75	77%	75	77%
		Ishant Kumar	86	20	23%	69	80%	68	79%
West	Ahmedabad	Varun Sathe	74	58	78%	62	84%	41	55%
	Mumbai	Irfan Raje	69	47	68%	53	77%	47	68%
	Pune	Manish George	57	39	68%	41	72%	40	70%
Grand Total			523	287	55%	439	84%	394	75%

Central Telecalling ⊞ CTGPR

The Central Telecalling gross penetration report tells about the following key metrics

1. Each zone and cities falling under that particular zone where the sales have been made.
2. The total number of Credit Card Applications sold in each city falling under its respective zone.
3. The total number of Card Protection Plan (CPP) consent taken in each city falling under its respective zone.
4. The names of Area Sales Managers (ASM) belonging to each cities falling under their respective zones.
5. The CPP % for each city falling under its respective zone which has been calculated by applying the formula

   CPP% = CPP / Cards A/C * 100
6. The total number of Family Health Floater (FHF) consent taken in each city falling under its respective zone.
7. The FHF % for each city falling under its respective zone which has been calculated by applying the formula

   FHF% = FHF / Cards A/C * 100
8. The total number of Personal Accident (PA) consent taken in each city falling under its respective zone.
9. The PA % for each city falling under its respective zone which has been calculated by applying the formula

   PA% = PA / Cards A/C * 100
10. All the subtotals and the grand totals.

Findings

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I. **East Zone**

1. The total number of **Credit Card Applications** sold are**237**.
2. The total number of **CPP Consent** taken from customers are**123**.
3. The **CPP%** comes out to be **51%**.
4. The total number of **FHF Consent** taken from customers are**214**.
5. The **FHF%** comes out to be **90%**.
6. The total number of **PA Consent** taken from customers are**174**.
7. The **PA%** comes out to be **84%**.

II. **North Zone**

1. The total number of **Credit Card Applications** sold are**184**.
2. The total number of **CPP Consent** taken from customers are**64**.
3. The **CPP%** comes out to be **35%**.
4. The total number of **FHF Consent** taken from customers are**144**.
5. The **FHF%** comes out to be **78%**.
6. The total number of **PA Consent** taken from customers are**143**.
7. The **PA%** comes out to be **77%**.

III. **West Zone**

1. The total number of **Credit Card Applications** sold are**200**.
2. The total number of **CPP Consent** taken from customers are**144**.
3. The **CPP%** comes out to be **72%**.
4. The total number of **FHF Consent** taken from customers are**156**.

5. The **FHF%** comes out to be **78%**.

6. The total number of **PA Consent** taken from customers are**128**.

7. The **PA%** comes out to be **64%**.

8.

D. Storefront Gross Penetration Report (Zone and further City wise)

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Storefront Gross Penetration Report

Zone	City	Cards A/C	CPP	CPP%	FHF	FHF%	PA	PA%
East	Asansol	3	3	100%	3	100%	2	67%
	Cuttack	2	2	100%	2	100%	1	50%
	Howrah	1	1	100%	1	100%	1	100%
	Ranchi	2	2	100%	2	100%	1	50%
	Siliguri	2	2	100%	1	50%	2	100%
	Bhubaneshwar	6	4	67%	5	83%	5	83%
	Jamshedpur	3	2	67%	2	67%	2	67%
	Raipur	3	2	67%	2	67%	2	67%
	Kolkata	23	15	65%	18	78%	18	78%
	Lucknow	15	9	60%	12	80%	12	80%
	Bokaro	2	1	50%	1	50%	2	100%
	Durgapur	1	0	0%	0	0%	1	100%
	Total	63	43	68%	49	78%	49	78%
North	Delhi	48	23	48%	36	75%	36	75%
	Agra	20	8	40%	15	75%	15	75%
	Ludhiana	21	8	38%	17	81%	17	81%
	Dehradun	20	7	35%	16	80%	14	70%
	Chandigarh	19	6	32%	15	79%	15	79%
	Rohtak	28	5	18%	22	79%	21	75%
	Total	156	57	37%	121	78%	118	76%
South	Thiruvananthapuram	24	19	79%	21	88%	19	79%
	Coimbatore	9	7	78%	6	67%	6	67%
	Tiruchirapalli	4	3	75%	3	75%	3	75%
	Bangalore	27	20	74%	21	78%	21	78%
	Kochi	15	11	73%	12	80%	12	80%
	Hyderabad	28	20	71%	20	71%	21	75%
	Mysore	25	17	68%	22	88%	19	76%
	Pondicherry	3	2	67%	3	100%	2	67%
	Visakhapatnam	18	11	61%	15	83%	14	78%
	Total	153	110	72%	123	80%	117	76%
West	Mumbai	16	10	63%	12	75%	12	75%
	Surat	20	11	55%	14	70%	15	75%
	Vadodara	15	8	53%	11	73%	9	60%
	Rajkot	23	11	48%	11	48%	15	65%
	Vasco Da Gama	19	9	47%	13	68%	15	79%
	Udaipur	15	7	47%	10	67%	11	73%
	Ahmedabad	17	7	41%	13	76%	12	71%
	Jodhpur	19	7	37%	14	74%	14	74%
	Pune	22	8	36%	17	77%	15	68%
	Nagpur	16	5	31%	14	88%	11	69%
	Aurangabad	14	4	29%	11	79%	9	64%
	Jaipur	9	2	22%	6	67%	7	78%
	Total	205	89	43%	146	71%	145	71%
Grand Total		577	299	52%	439	76%	429	74%

SFGPR

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The storefront gross penetration report tells about the following key metrics

1. Each zone and cities falling under that particular zone where the sales have been made.
2. The total number of Credit Card Applications sold in each city falling under its respective zone.
3. The total number of Card Protection Plan (CPP) consent taken in each city falling under its respective zone.
4. The CPP % for each city falling under its respective zone which has been calculated by applying the formula

   CPP% = CPP / Cards A/C * 100

5. The total number of Family Health Floater (FHF) consent taken in each city falling under its respective zone.
6. The FHF % for each city falling under its respective zone which has been calculated by applying the formula

   FHF% = FHF / Cards A/C * 100

7. The total number of Personal Accident (PA) consent taken in each city falling under its respective zone.
8. The PA % for each city falling under its respective zone which has been calculated by applying the formula

   PA% = PA / Cards A/C * 100

9. All the subtotals and the grand totals.

Findings

I. East Zone

1. The total number of **Credit Card Applications** sold are**63**.
2. The total number of **CPP Consent** taken from customers are**43**.
3. The **CPP%** comes out to be **68%**.
4. The total number of **FHF Consent** taken from customers are**49**.
5. The **FHF%** comes out to be **78%**.
6. The total number of **PA Consent** taken from customers are**49**.
7. The **PA%** comes out to be **78%**.
8. **Kolkata** is the city with maximum number of **Credit Card Applications** sold i.e. **23**, **CPP Consent** taken i.e. **15**, **FHF Consent** taken i.e. **18**, and **PA Consent** taken i.e. **18**.
9. **Durgapur** is the city with minimum number of **Credit Card Applications**sold i.e. **1**, **CPP Consent** taken i.e. **0**, **FHF Consent** taken i.e**. 0**, and **PA Consent** taken i.e. **1**.

II. North Zone

1. The total number of **Credit Card Applications** sold are**156**.
2. The total number of **CPP Consent taken** from customers are**57**.
3. The **CPP%** comes out to be **37%**.
4. The total number of **FHF Consent** taken from customers are**121**.
5. The **FHF%** comes out to be **78%**.
6. The total number of **PA Consent** taken from customers are**118**.
7. The **PA%** comes out to be **76%**.
8. **Delhi** is the city with maximum number of **Credit Card Applications** sold i.e. **48**, **CPP Consent** taken i.e. **23**, FHF Consent taken i.e. **36**, and PA Consent taken i.e. **36**.

9. **Chandigarh** is the city with minimum number of **Credit Card Applications**sold i.e. **19**, **CPP Consent** taken i.e. **6**, **FHF Consent** taken i.e**.** **15**, and **PA Consent** taken i.e. **15**.

III. South Zone

1. The total number of **Credit Card Applications** sold are**153**.
2. The total number of **CPP Consent** taken from customers are**110**.
3. The **CPP%** comes out to be **72%**.
4. The total number of **FHF Consent** taken from customers are**123**.
5. The **FHF%** comes out to be **80%**.
6. The total number of **PA Consent** taken from customers are **117**.
7. The **PA%** comes out to be **76%**.
8. **Hyderabad** is the city with the maximum number of **Credit Card Applications** sold i.e. **28**, **CPP Consent** taken i.e. **20**, **FHF Consent** taken i.e. **20**, and **PA Consent** taken i.e. **21**.
9. **Pondicherry** is the city with the minimum number of **Credit Card Applications** sold i.e. **3**, **CPP Consent** taken i.e. **2**, **FHF Consent** taken i.e. **3**, and **PA Consent** taken i.e. **2**.

IV. West Zone

1. The total number of **Credit Card Applications** sold are**205**.
2. The total number of **CPP Consent** taken from customers are**89**.
3. The **CPP%** comes out to be **43%**.
4. The total number of **FHF Consent** taken from customers are**146**.
5. The **FHF%** comes out to be **71%**.

6. The total number of **PA Consent** taken from customers are**145**.
7. The **PA%** comes out to be **71%**.
8. **Rajkot** is the city with maximum number of **Credit Card Applications** sold i.e. **23**, **CPP Consent** taken i.e. **11**, FHF Consent taken i.e. **11**, and PA Consent taken i.e. **15**.
9. **Jaipur** is the city with minimum number of **Credit Card Applications**sold i.e. **9**, **CPP Consent** taken i.e. **2**, **FHF Consent** taken i.e**. 6**, and **PA Consent** taken i.e. **7**.

Think India Journal
ISSN: 0971-1260, Vol-22, Special Issue-15
Entrepreneurship and Management: Challenges, Issues and Opportunities in the Global Economy
held on 9 November2019 and hosted by
Vivekananda Global University, Jaipur (Rajasthan)

E. Branch OL (Other Locations) Gross Penetration Report (Zone and further City wise)

Branch OL Gross Penetration Report

Zone	City	Cards A/C	CPP	CPP%	FHF	FHF%	PA	PA%
East	Asansol	9	7	78%	7	78%	5	56%
	Bhubaneshwar	21	12	57%	15	71%	15	71%
	Bokaro	13	7	54%	11	85%	7	54%
	Cuttack	18	12	67%	13	72%	11	61%
	Durgapur	21	14	67%	17	81%	11	52%
	Howrah	15	7	47%	13	87%	10	67%
	Jamshedpur	14	7	50%	9	64%	9	64%
	Lucknow	31	20	65%	26	84%	21	68%
	Raipur	9	6	67%	7	78%	5	56%
	Ranchi	11	6	55%	9	82%	8	73%
	Siliguri	15	5	33%	9	60%	10	67%
	Total	177	103	58%	136	77%	112	63%
North	Agra	47	18	38%	33	70%	29	62%
	Chandigarh	41	16	39%	32	78%	28	68%
	Dehradun	49	22	45%	38	78%	30	61%
	Ludhiana	38	22	58%	31	82%	23	61%
	Rohtak	44	18	41%	36	82%	28	64%
	Total	219	96	44%	170	78%	138	63%
South	Bangalore	21	14	67%	15	71%	12	57%
	Coimbatore	20	14	70%	8	40%	14	70%
	Hyderabad	23	13	57%	20	87%	15	65%
	Kochi	24	16	67%	19	79%	14	58%
	Mysore	30	18	60%	28	93%	20	67%
	Pondicherry	16	11	69%	16	100%	12	75%
	Salem	21	16	76%	6	29%	14	67%
	Thiruvananthapuram	25	17	68%	17	68%	15	60%
	Tiruchirapalli	29	21	72%	29	100%	20	69%
	Visakhapatnam	21	8	38%	21	100%	14	67%
	Total	230	148	64%	179	78%	150	65%
West	Aurangabad	11	7	64%	10	91%	8	73%
	Jaipur	20	6	30%	16	80%	12	60%
	Jodhpur	30	13	43%	15	50%	23	77%
	Nagpur	20	8	40%	16	80%	14	70%
	Pune	15	7	47%	7	47%	10	67%
	Rajkot	40	22	55%	33	83%	29	73%
	Surat	24	8	33%	14	58%	18	75%
	Udaipur	16	5	31%	6	38%	13	81%
	Vadodara	24	12	50%	18	75%	17	71%
	Vasco Da Gama	33	14	42%	29	88%	25	76%
	Total	233	102	44%	164	70%	169	73%
Grand Total		859	449	52%	649	76%	569	66%

The storefront gross penetration report tells about the following key metrics

1. Each zone and cities falling under that particular zone where the sales have been made.
2. The total number of Credit Card Applications sold in each city falling under its respective zone.
3. The total number of Card Protection Plan (CPP) consent taken in each city falling under its respective zone.
4. The CPP % for each city falling under its respective zone which has been calculated by applying the formula

   CPP% = CPP / Cards A/C * 100

5. The total number of Family Health Floater (FHF) consent taken in each city falling under its respective zone.
6. The FHF % for each city falling under its respective zone which has been calculated by applying the formula

   FHF% = FHF / Cards A/C * 100

7. The total number of Personal Accident (PA) consent taken in each city falling under its respective zone.
8. The PA % for each city falling under its respective zone which has been calculated by applying the formula

   PA% = PA / Cards A/C * 100

9. All the subtotals and the grand totals.

Findings

I. East Zone

1. The total number of Credit Card Applications sold are 177.

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2. The total number of CPP Consent taken from customers are 103.
3. The CPP% comes out to be 58%.
4. The total number of FHF Consent taken from customers are 136.
5. The FHF% comes out to be 77%.
6. The total number of PA Consent taken from customers are 112.
7. The PA% comes out to be 63%.
8. **Lucknow** is the city with the maximum **Credit Card Applications** sold i.e. **31**, **CPP Consent** taken i.e. **20**, **FHF Consent** taken i.e. **26**, **PA Consent** taken i.e. **21**.
9. **Raipur** is the city with the minimum **Credit Card Applications** sold i.e. **9**, **CPP Consent** taken i.e. **6**, **FHF Consent** taken i.e. **7**, **PA Consent** taken i.e. **5**.

II. North Zone

1. The total number of Credit Card Applications sold are 219.
2. The total number of CPP Consent taken from customers are 96.
3. The CPP% comes out to be 44%.
4. The total number of FHF Consent taken from customers are 170.
5. The FHF% comes out to be 78%.
6. The total number of PA Consent taken from customers are 138.
7. The PA% comes out to be 63%.
8. **Dehradun** is the city with the maximum **Credit Card Applications** sold i.e. **49**, **CPP Consent** taken i.e. **22**, **FHF Consent** taken i.e. **38**, and **PA Consent** taken i.e. **30**.
9. **Ludhiana** is the city with the minimum **Credit Card Applications** sold i.e. **38**, **CPP Consent** taken i.e. **22**, **FHF Consent** taken i.e. **31**, and **PA Consent** taken i.e. **23**.

III. South Zone

1. The total number of Credit Card Applications sold are 230.
2. The total number of CPP Consent taken from customers are 148.
3. The CPP% comes out to be 64%.
4. The total number of FHF Consent taken from customers are 179.
5. The FHF% comes out to be 78%.
6. The total number of PA Consent taken from customers are 150.
7. The PA% comes out to be 65%.
8. **Mysore** is the city with the maximum **Credit Card Applications** sold i.e. **30**, **CPP Consent** taken i.e. **18**, **FHF Consent** taken i.e. **28**, **PA Consent** taken i.e. **20**.
9. **Pondicherry** is the city with the minimum **Credit Card Applications** sold i.e. **16**, **CPP Consent** taken i.e. **11**, **FHF Consent** taken i.e. **16**, **PA Consent** taken i.e. **12**.

IV. West Zone

1. The total number of Credit Card Applications sold are 233.
2. The total number of CPP Consent taken from customers are 102.
3. The CPP% comes out to be 44%.
4. The total number of FHF Consent taken from customers are 164.
5. The FHF% comes out to be 70%.
6. The total number of PA Consent taken from customers are 169.
7. The PA% comes out to be 73%.
8. **Pune** is the city with the maximum **Credit Card Applications** sold i.e. **40**, **CPP Consent** taken i.e. **22**, **FHF Consent** taken i.e. **33**, **PA Consent** taken i.e. **29**.

9. **Aurangabad** is the city with the minimum **Credit Card Applications** sold i.e. **11**, **CPP Consent** taken i.e. **7**, **FHF Consent** taken i.e. **10**, **PA Consent** taken i.e. **8**.

Conclusions

1. **Banking Gross Penetration Report:**

   The following report concludes that:

   The cities falling under the north zone are found to be the ones from where the largest number of applications have been received for credit cards only, followed by the cities falling under the west zone.

   However, there is not a big difference in the numbers of customer consent for Card Protection Plan between the cities falling under the north and west zone.

   This shows the awareness level of customers in these two zones about both the products of the SBI Card.

2. **Branch Metro Gross Penetration Report:**

   The following report concludes that:

The cities falling under the west zone are found to be the ones from where the largest number of applications have been received for credit cards, followed by the cities falling under the southern zone.

However, chennai and mumbai and ahmedabad together have done well in getting customer consents for CPP, FHF and PA products closely followed by delhi and kolkata.

3. Central Telecalling Gross Penetration Report:

The following report concludes that:

The cities falling under the west zone are found to be the one from where the largest number of applications have been received for credit cards.

Similarly, the western cities have collectively done well when it comes to getting customer consents for CPP, FHF and PA products.

This shows the strong presence of SBI Card in this zone.

On the other hand, gauravsharma has done exceptionally well making highest sales for Credit Cards and getting maximum consents for CPP, FHF and PA products in his respective zone.

4. Storefront Gross Penetration Report:

The following report concludes that:

The cities falling under the west zone are found to be the one from where the largest number of applications has been received for credit cards, as well as FHF and PA products followed by the cities falling under the south zone.

However, the cities falling under south zone have good figures for CPP product.

This shows a very good presence of SBI Card in these two zones.

Storefront channel has performed poorly in all eastern cities. The SBI Card needs to make their presence strong in this particular zone as it has a lot of potential.

5. **Branch OL (Other Locations) Gross Penetration Report:**

The following report concludes that:

The cities falling under north, south, and west zones have done exceptionally well when it comes to making Credit Card sales as well as when it comes to getting customer consent for CPP, FHF and PA products.

Moreover, the eastern cities have also performed considerably well.

This clearly shows the strong presence of SBI Card in north, south and west zones under Branch OL Channel. On the other hand, the figures could become better by paying more attention towards sales efforts in eastern cities.

Limitations

1. Understanding a very large amount of data, terminologies related to the business and the overall business which is time consuming.
2. The reluctance of employees and scepticism regarding introduction of a newer way of analytic and reporting i.e. Tableau.
3. Making data source i.e. excel file compatible with tableau.
4. Understanding tableau and its logics and thus making reports on it as per the requirements of the insurance team was a difficult task as it has its own intelligence and cannot perform as same as excel or access.

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