DEMOGRAPHY

age_group: All

city: All

occupation: All

gender: All

marital_status: All

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- Insights
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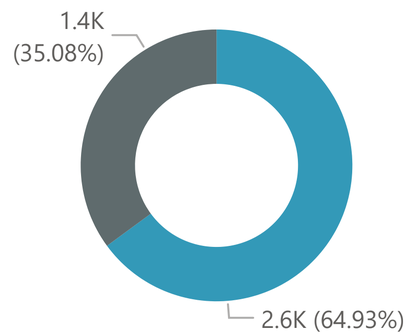
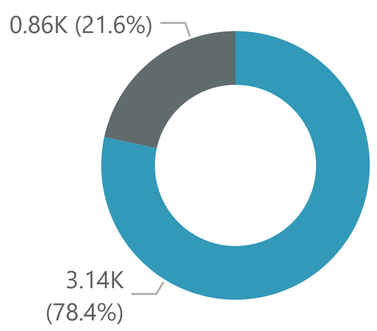
51.66K
Average income

4000
Total customers

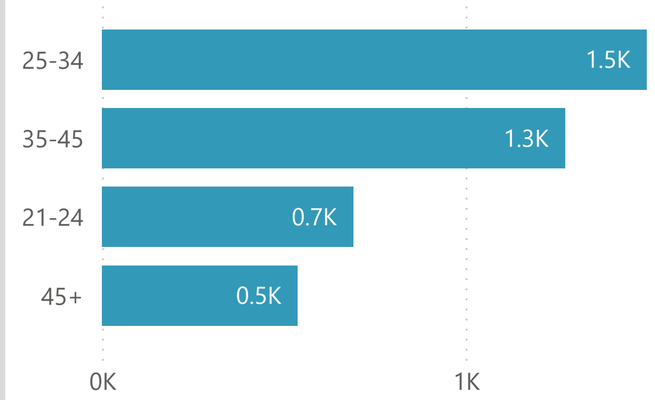
Customers by gender



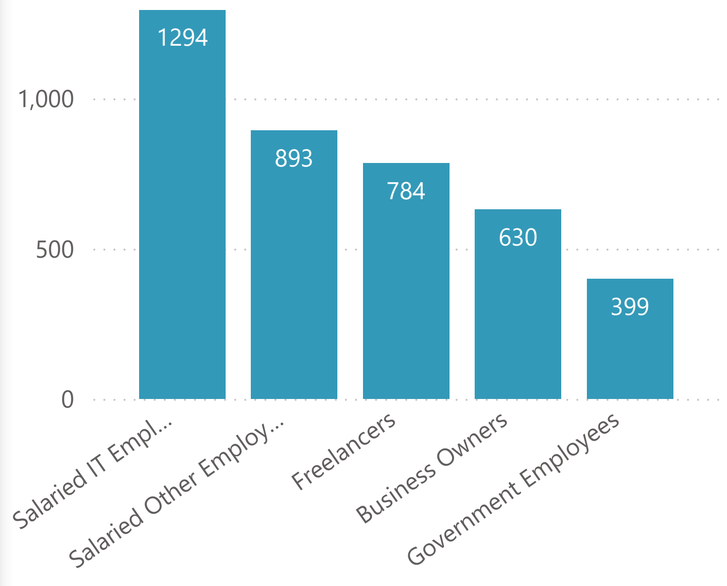
Customers by marital_status



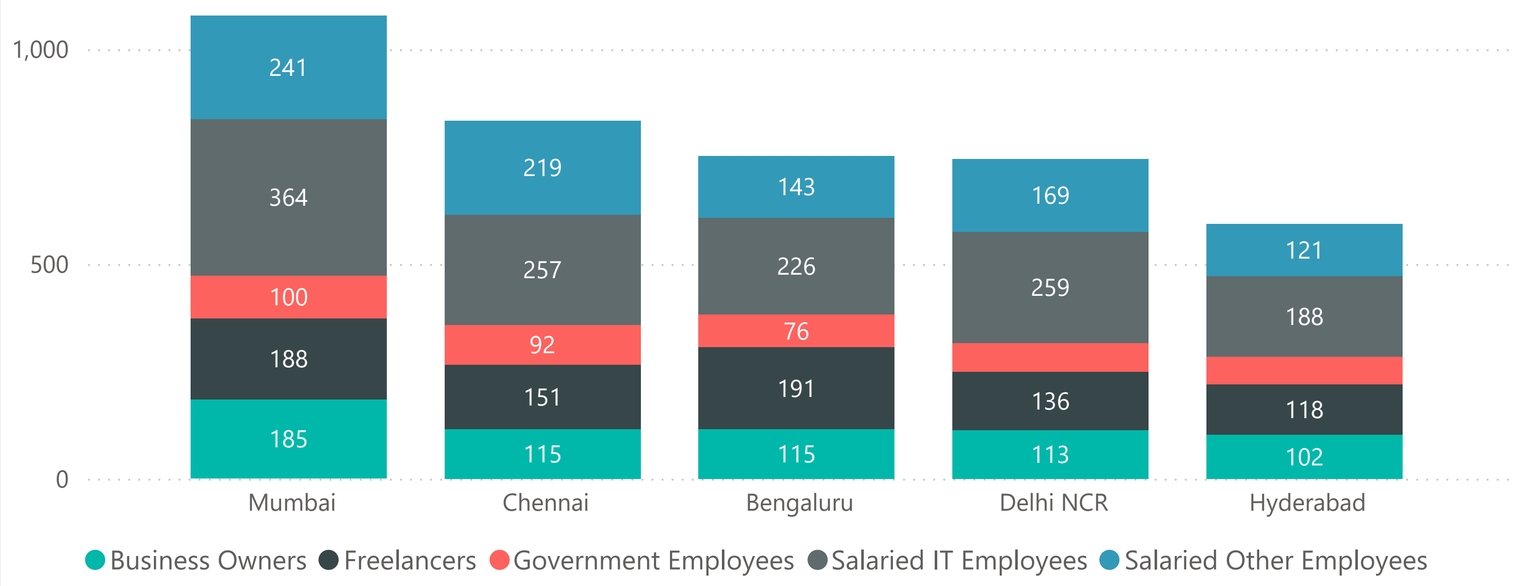
Customers by age_group



Count of customer_id by occupation



Customers by city and occupation



UTILIZATION

age_group: All | city: All | occupation: All | gender: All | marital_status: All

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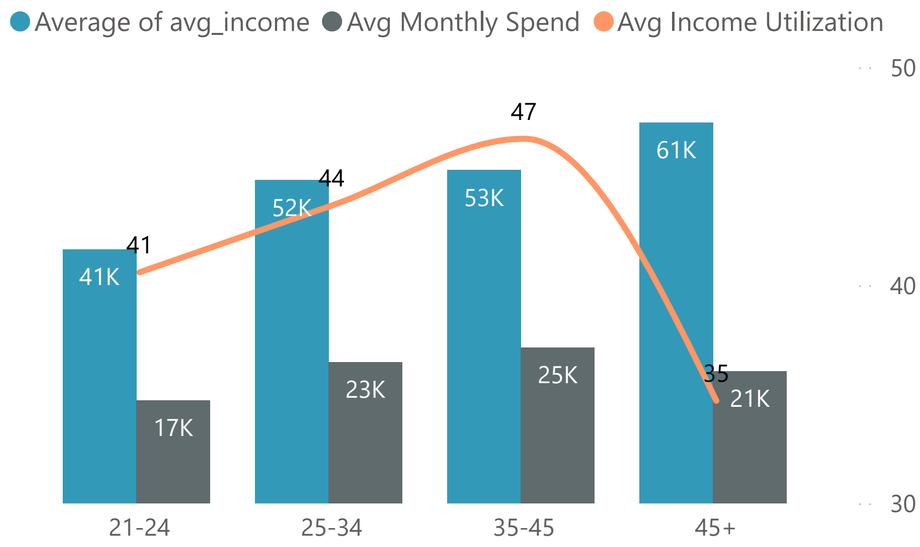
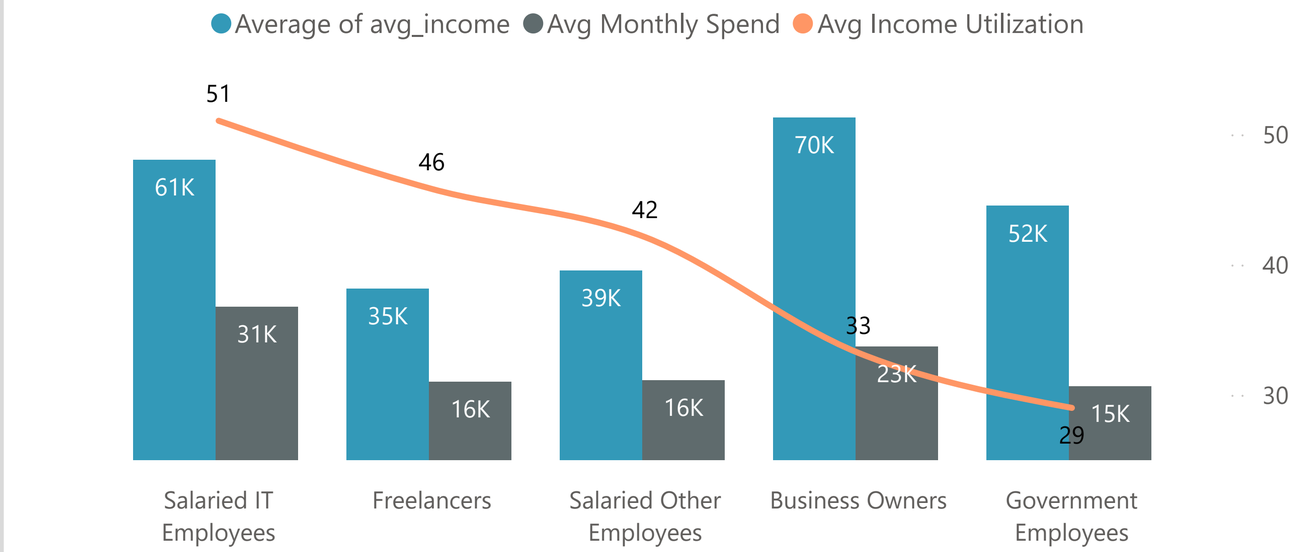
Avg income, Avg Spend and Avg Income Utilization by age_group



Avg monthly income, Avg Monthly Spend and Avg Income Utilization by occupation



22.12K
Avg Monthly Spend

42.82
Avg Income Utilization

city	Average of avg_income	Avg Monthly Spend	Count of customer_id	Avg Income Utilization
Mumbai	51720.31	26,598.40	1078	51.43
Delhi NCR	51982.66	24,966.30	744	48.03
Bengaluru	51073.26	22,196.63	751	43.46
Hyderabad	52344.81	18,977.00	593	36.25
Chennai	51321.39	15,961.53	834	31.10

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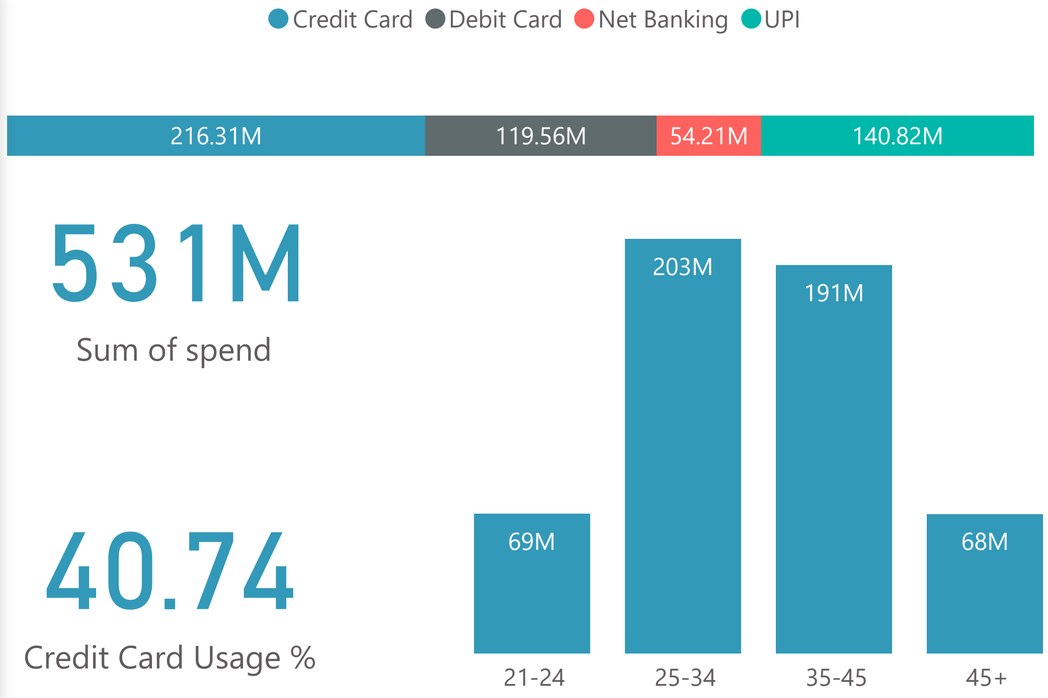
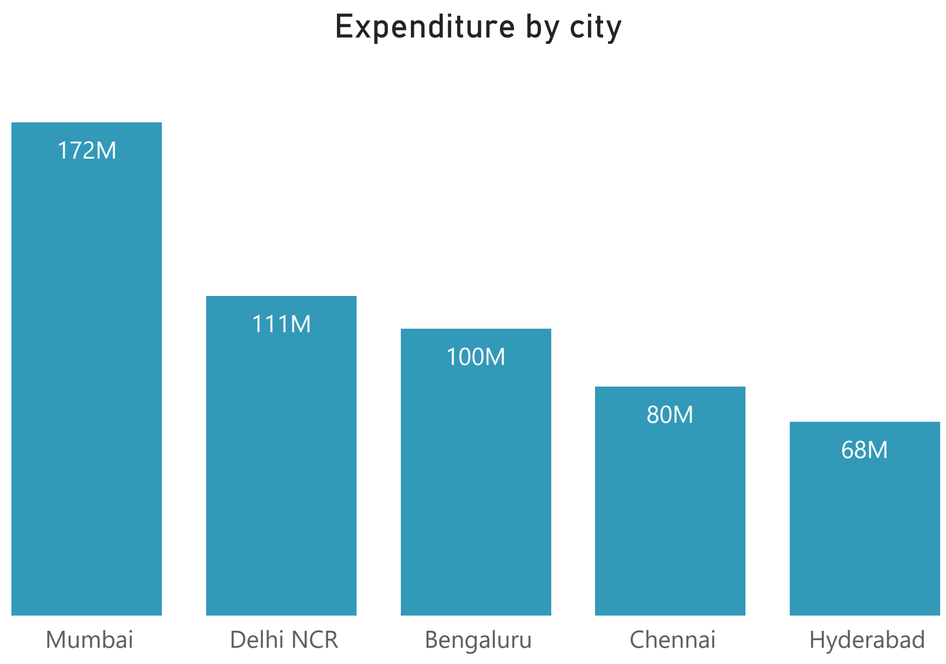
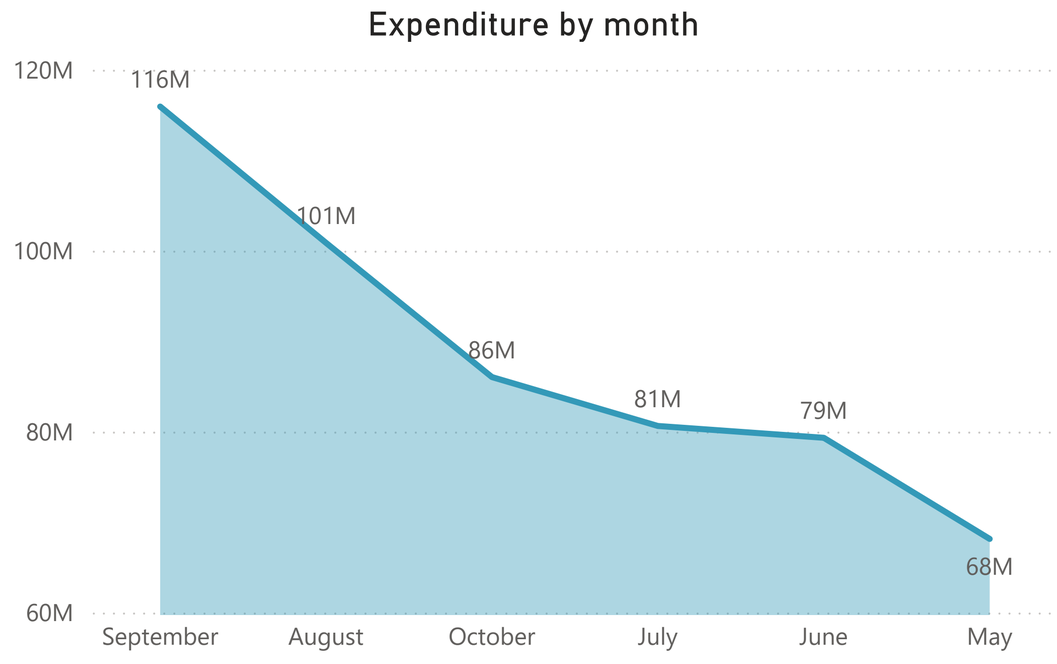


Female | Male | Married | Single

category	Credit Card	Debit Card	Net Banking	UPI	**Total**
Bills	46332586	25338131	10812900	22429151	**104912768**
Groceries	27166419	21403850	9136798	28596694	**86303761**
Electronics	35183765	15741110	7493353	21143992	**79562220**
Health & Wellness	27676505	16482301	7152350	14288711	**65599867**
Travel	26612043	11597293	5889891	15124097	**59223324**
Food	15432084	9115056	4505392	14960938	**44013470**
Entertainment	17104914	8275179	4030236	11878833	**41289162**
Apparel	13969973	8316791	3522194	8227043	**34036001**
Others	6830584	3287518	1665316	4173764	**15957182**





Demography

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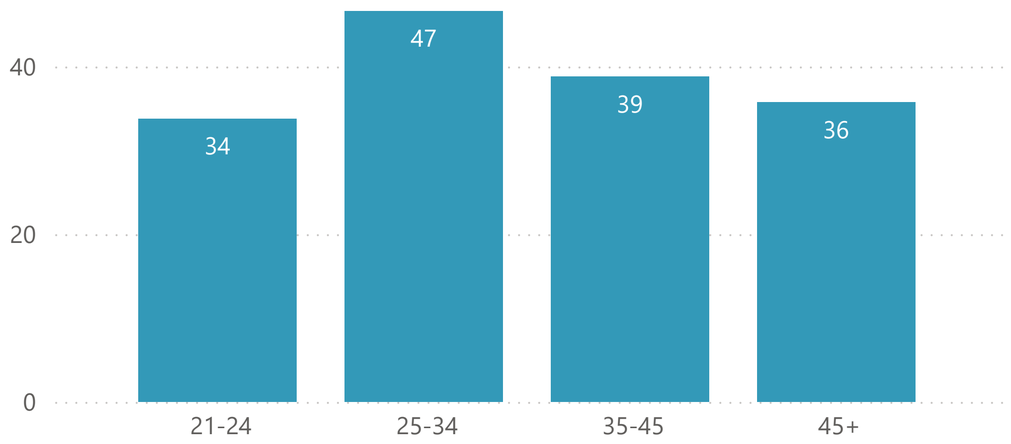
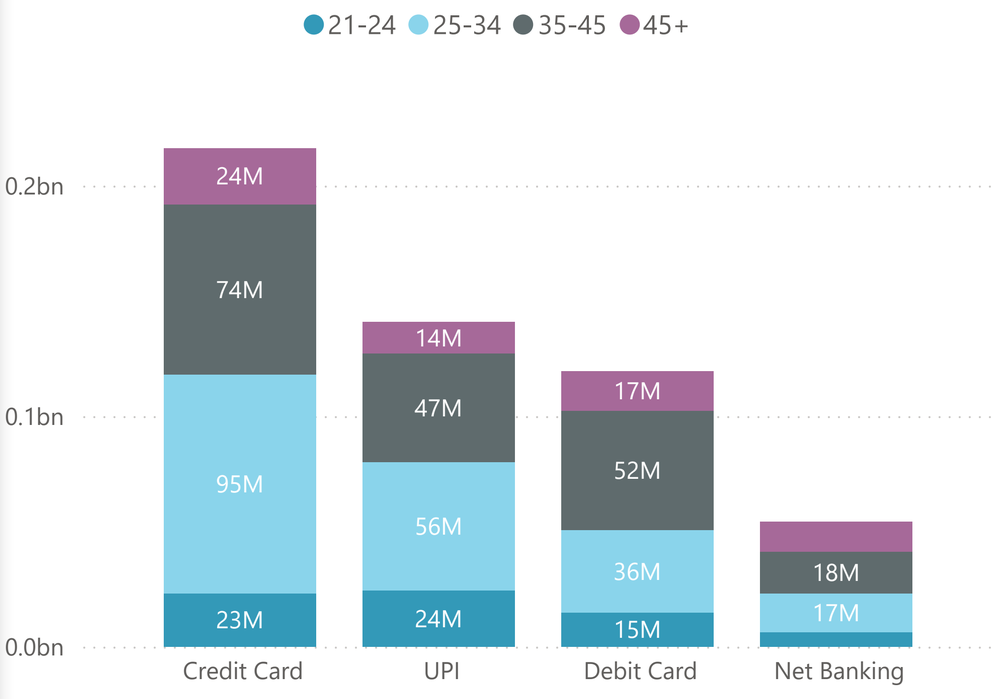
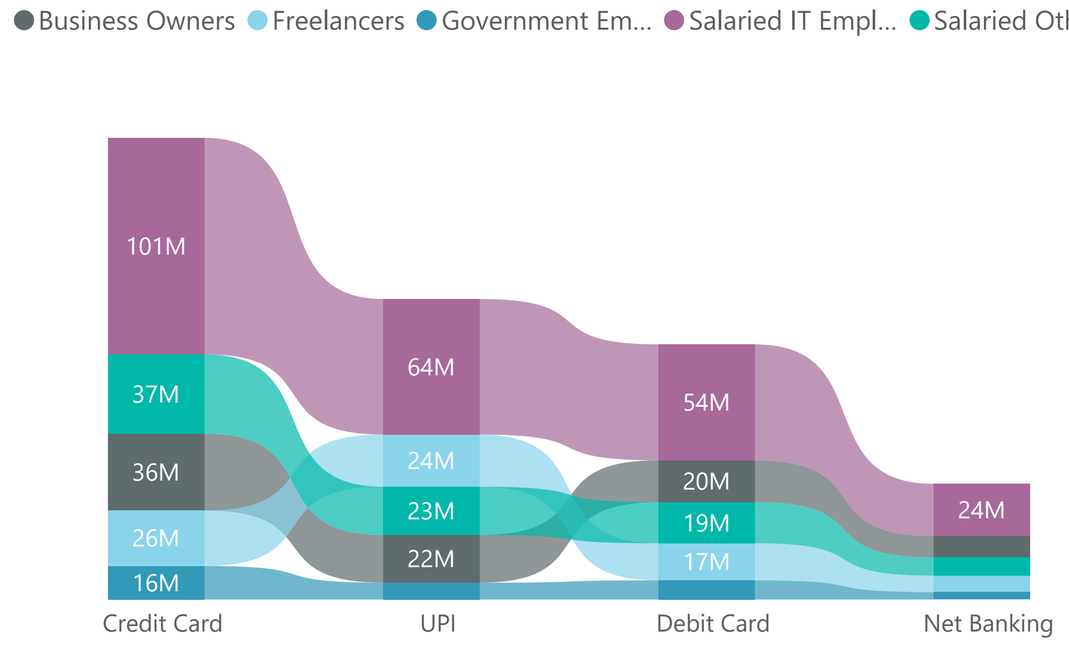
Credit Card Usage % by age_group



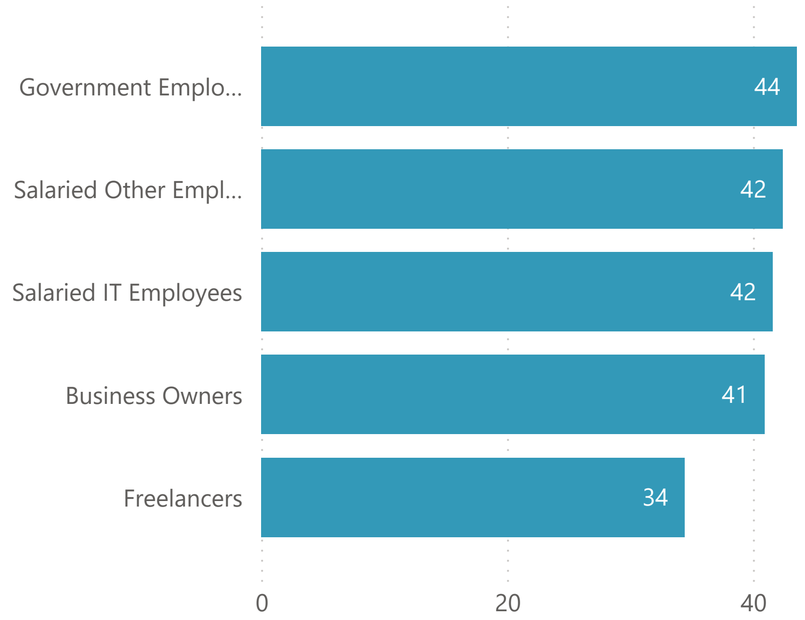
Sum of spend by payment_type and age_group



Total spend by payment_type and occupation



Credit Card Usage % by occupation



Demography

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Customer Demographics

- Mumbai has the highest number of customers, followed by Chennai.
- The majority of customers are salaried IT employees.
- Most customers fall within the 25-35 and 35-45 age groups.

Income Utilization Trends

- The 35-45 age group has the highest income utilization, while customers 45+ have the least.
- Mumbai has the highest income utilization, whereas Chennai has the lowest.
- Salaried IT employees utilize the most of their income, while government employees have the lowest utilization rate.

Spending Behavior

- The top spending categories include bills, electronics, groceries, health, and travel.
- Customers in the 21-25 age group spend the most on food, entertainment, and apparel.

Payment Preferences & Credit Card Usage

Age-Based Payment Preferences

- UPI is the preferred payment mode for customers aged 21-25.
- Customers in other age groups prefer credit cards over UPI.

Occupation-Based Payment Preferences

- Salaried IT and other salaried employees prefer credit cards.
- Freelancers lean towards UPI over credit cards.
- Interestingly, despite having the least income utilization, government employees have the highest credit card usage percentage.

Category-Based Credit Card Usage

- Credit cards are the least preferred for food and grocery purchases, indicating that customers might prefer cash, UPI, or debit cards for these everyday expenses.

Age-Based Offers & Incentives

21-24 Age Group

- Focus on youth-centric deals in entertainment, food, and apparel.
- Since this group prefers UPI over credit cards, promote mobile wallets, contactless payments, and UPI-linked discounts to enhance convenience.

24-34 Age Group

- Offer targeted deals on electronics, travel, and entertainment to align with their spending habits.
- Introduce higher rewards on bills, groceries, electronics, and health in major cities like Mumbai, where spending is the highest.

Credit & Rewards Optimization

Increase Credit Limits for Salaried IT Professionals

- Given their high income utilization, offering higher credit limits can improve financial flexibility and encourage greater engagement.

Family-Centric Rewards for Couples

- Introduce tailored family-focused rewards on groceries, utility bills, and household essentials, catering to customers in the 35+ age group who prioritize family spending.

Enhanced Cashback & Reward Systems

- Boost credit card rewards on top spending categories like bills, groceries, electronics, and healthcare, especially in high-spending cities like Mumbai.

Payment Strategy Enhancement

Strengthen UPI & Digital Payment Benefits for Younger Customers

- Since 21-24-year-olds prefer UPI, enhance UPI-linked cashback, QR code payments, and wallet-based incentives to cater to their digital-first habits.

Encourage Credit Card Usage in Non-Traditional Categories

- Since credit card usage is lower in food & grocery purchases, introduce special discounts and cashback on these transactions to drive adoption.