



CREDIT CARD RECOMMENDATION ANALYSIS

DEMOGRAPHIC ANALYSIS

Overview of customer segmentation showing how Mitron Bank's 4,000 customers are distributed by city, gender, age group, and occupation.

INCOME ANALYSIS

This page analyzes the average monthly income of customers, highlighting the cities with higher income levels and comparing income across occupations, gender, and age groups..

SPENDING ANALYSIS

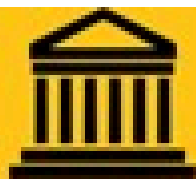
This page analyzes customer spending comparison across cities, occupations, and age groups to identify key contributors to total spending.

INCOME UTILIZATION

This page provides insights into how customers spend across categories and payment methods, along with a comparison of income utilization by city, age group, and occupation.

observation & recommendation

A ABHILASH REDDY



4000

Total Customers

₹51.66K

Avg Income

₹207M

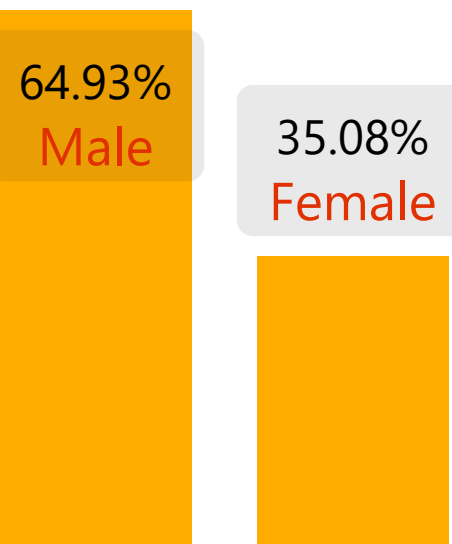
Monthly Income

Selected Filters :

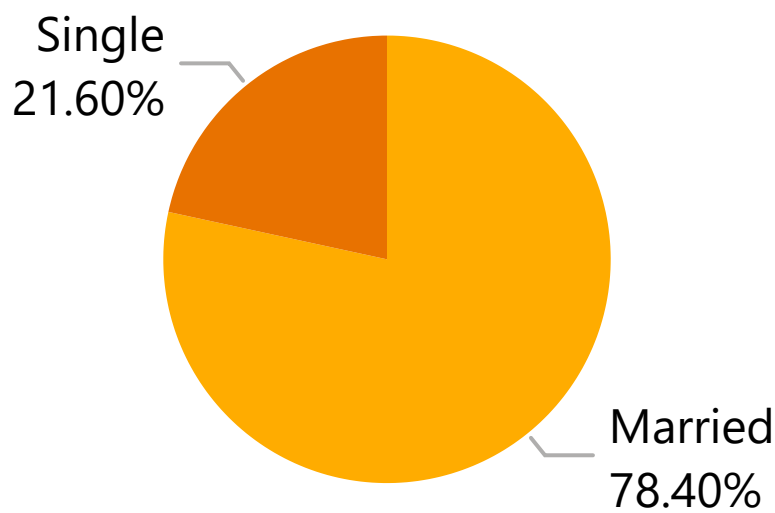
Clear all



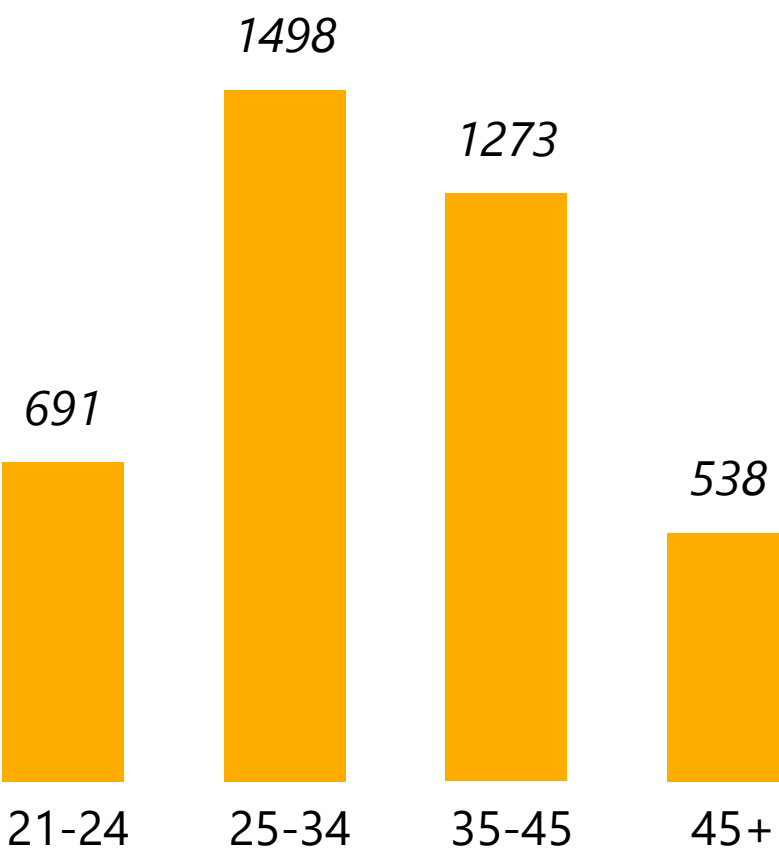
%GT customers by gender



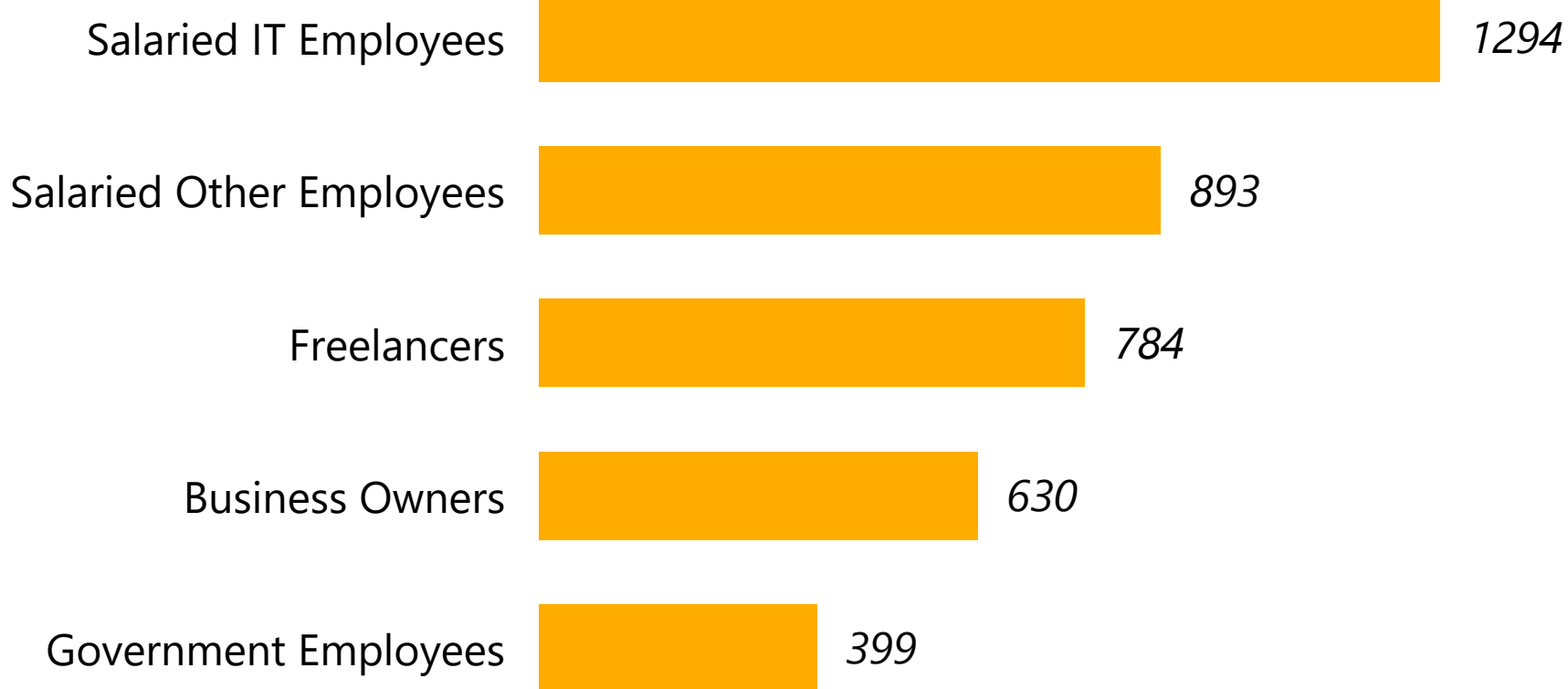
%GT customers by marital status



customers by age_group



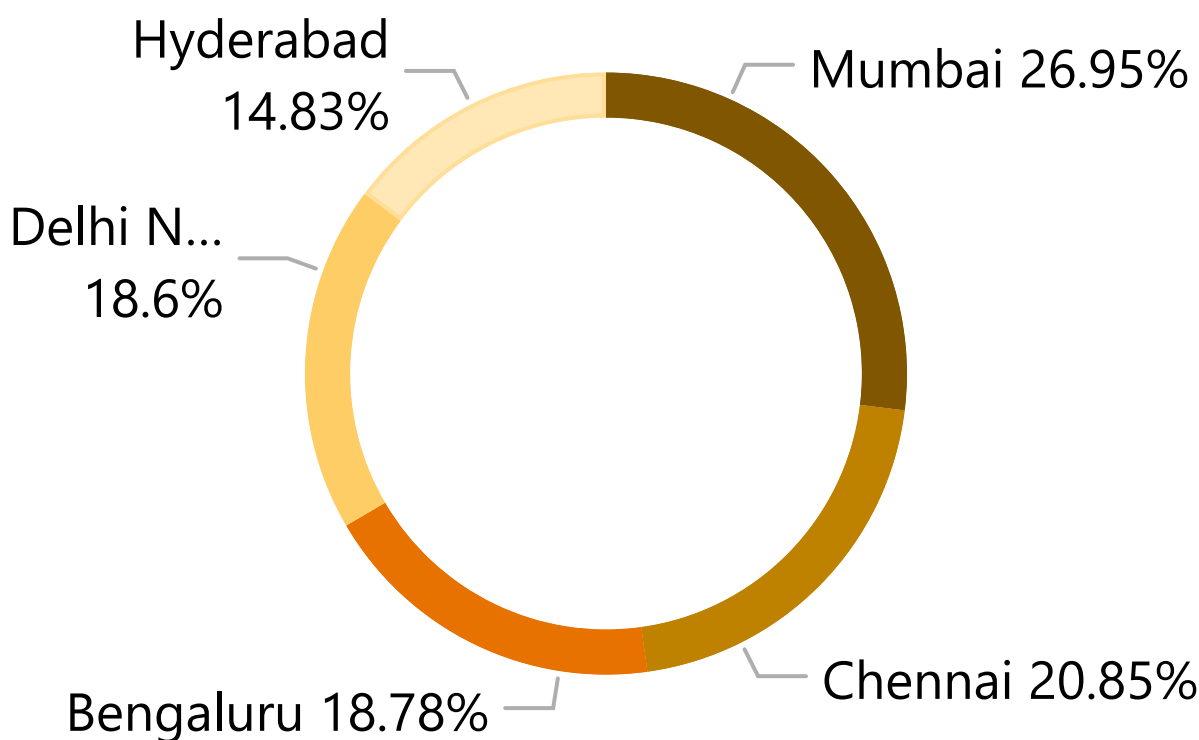
customers by occupation



Customer Distribution across the City and Occupation

city	Business Owners	Freelancers	Government Employees	Salaried IT Employees	Salaried Other Employees	Total
Bengaluru	115	191	76	226	143	751
Chennai	115	151	92	257	219	834
Delhi NCR	113	136	67	259	169	744
Hyderabad	102	118	64	188	121	593
Mumbai	185	188	100	364	241	1078
Total	630	784	399	1294	893	4000

customers by city



Key takeaways:

- Salaried IT Employees represent the **largest customer group** among all occupations.
- The **25-34 age group** has the **highest number of customers**, followed **35-45 segment**.
- **Mumbai** leads all cities in **total customer base**, followed by **Chennai**.



Selected Filters :

Clear all



avg_income

₹51.66K

₹51.70K

₹51.63K



Female



Male

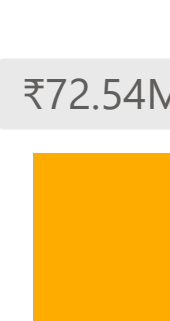
Monthly Income

₹207M

₹134.09M

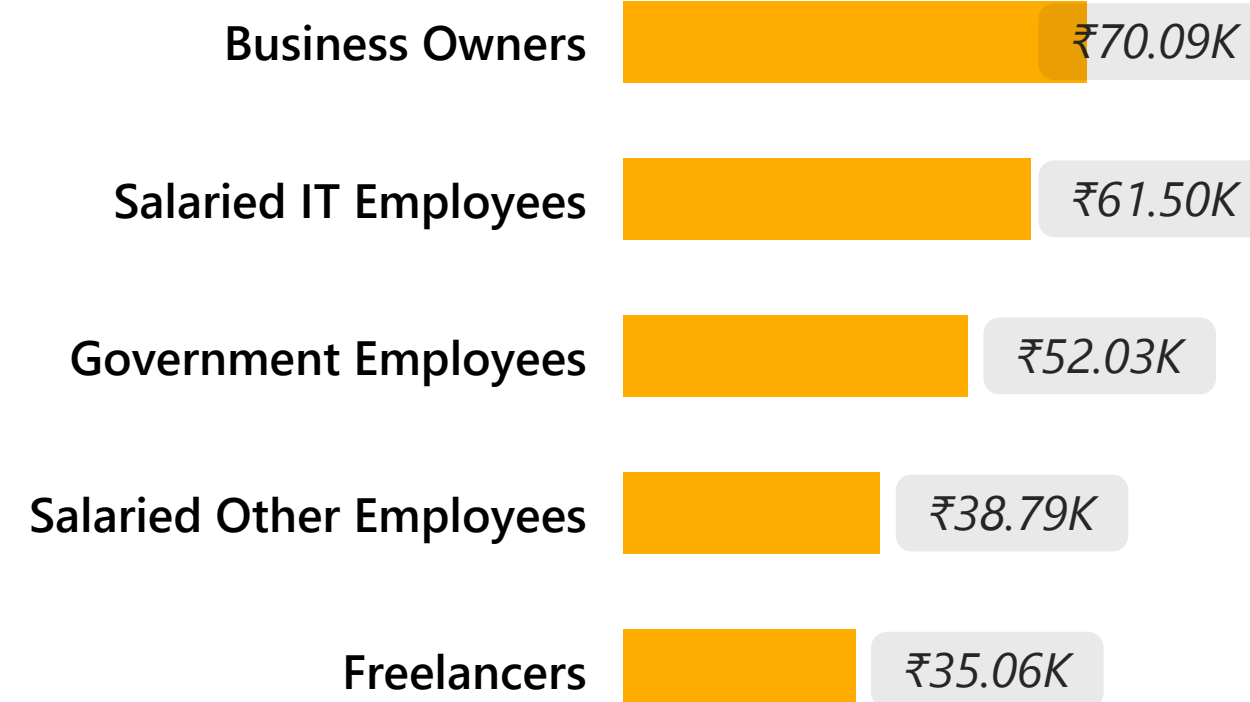


Male

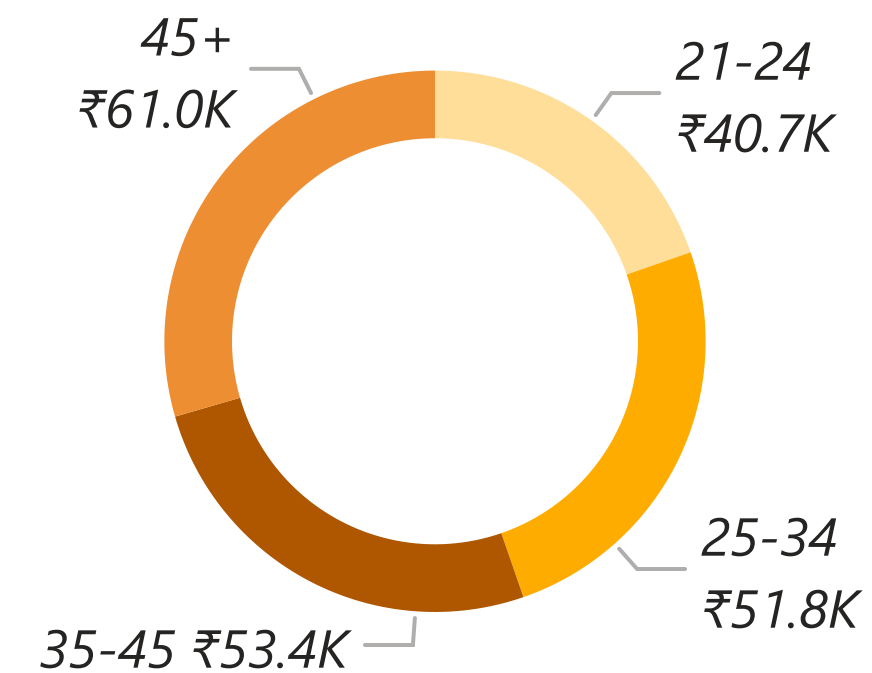


Female

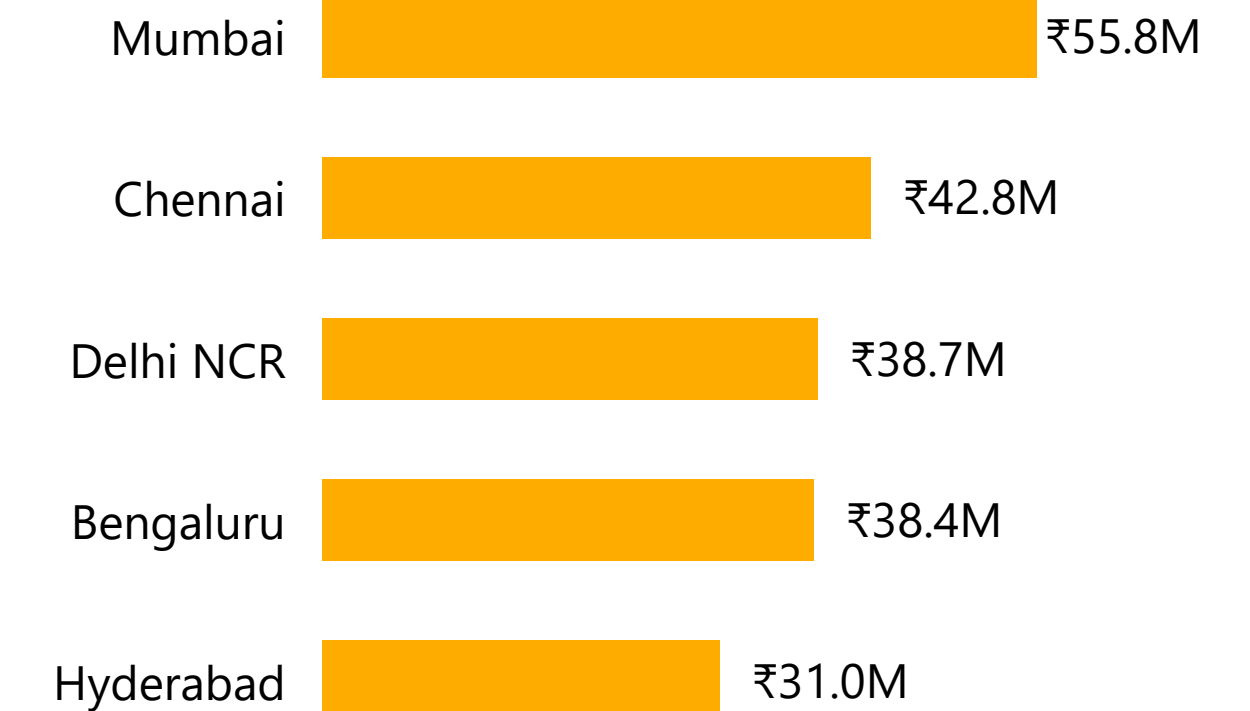
avg_income by occupation



Avg Income analysis by age group



Total Monthly income by City



Avg Monthly Income analysis between City and Occupation

occupation	Bengaluru	Chennai	Delhi NCR	Hyderabad	Mumbai	Total
Business Owners	₹70,428.39	₹70,232.02	₹69,736.08	₹70,210.39	₹69,945.18	₹70,091.18
Freelancers	₹35,115.23	₹35,138.15	₹35,377.43	₹35,502.11	₹34,426.72	₹35,058.25
Government Employees	₹52,892.75	₹52,076.47	₹51,564.30	₹52,232.23	₹51,533.44	₹52,034.83
Salaried IT Employees	₹61,866.78	₹62,595.03	₹61,594.41	₹61,512.22	₹60,424.48	₹61,499.67
Salaried Other Employees	₹38,797.22	₹39,002.47	₹38,910.24	₹39,525.63	₹38,151.71	₹38,793.44
Total	₹51,073.26	₹51,321.39	₹51,982.66	₹52,344.81	₹51,720.31	₹51,657.03

Avg income analysis b/w gender and age group

age_group	Female	Male	Total
21-24	₹41,238.52	₹40,410.20	₹40,718.27
25-34	₹51,830.86	₹51,825.01	₹51,827.08
35-45	₹54,201.82	₹53,017.56	₹53,425.95
45+	₹60,395.47	₹61,361.94	₹61,047.57
Total	₹51,700.73	₹51,633.43	₹51,657.03

Key take aways:

- **Business owners** have the **highest average income**, followed by **IT employees** and **freelancers**.
- The **45+ age group** reports the **highest average income**, followed closely by the **35–45 segment**.
- **Hyderabad** leads all cities with the **highest average customer income**.



531M

total spends

88.48M

Monthly spent

22.12K

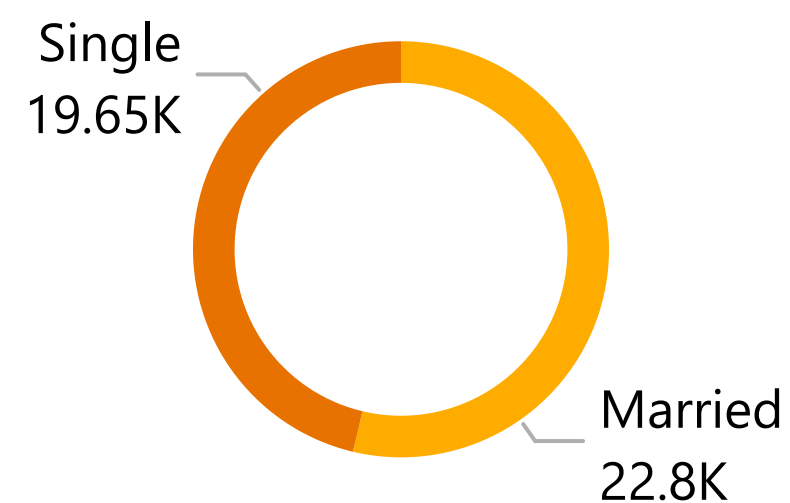
Monthly Avg Spent

Selected Filters :

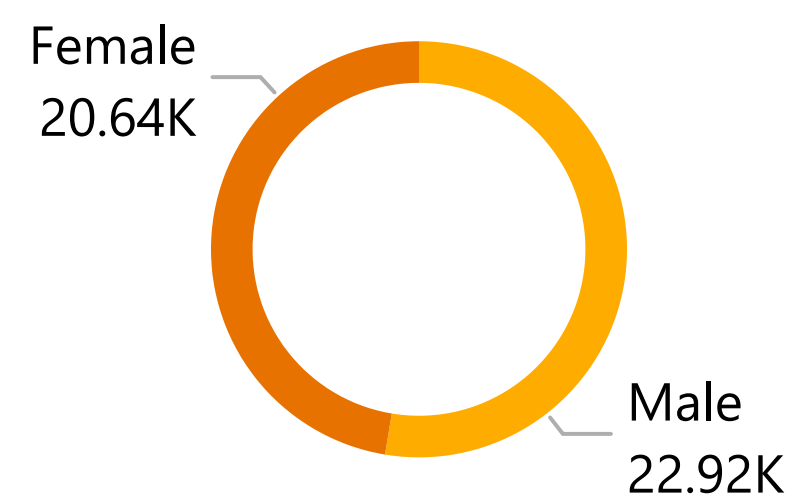
Clear all



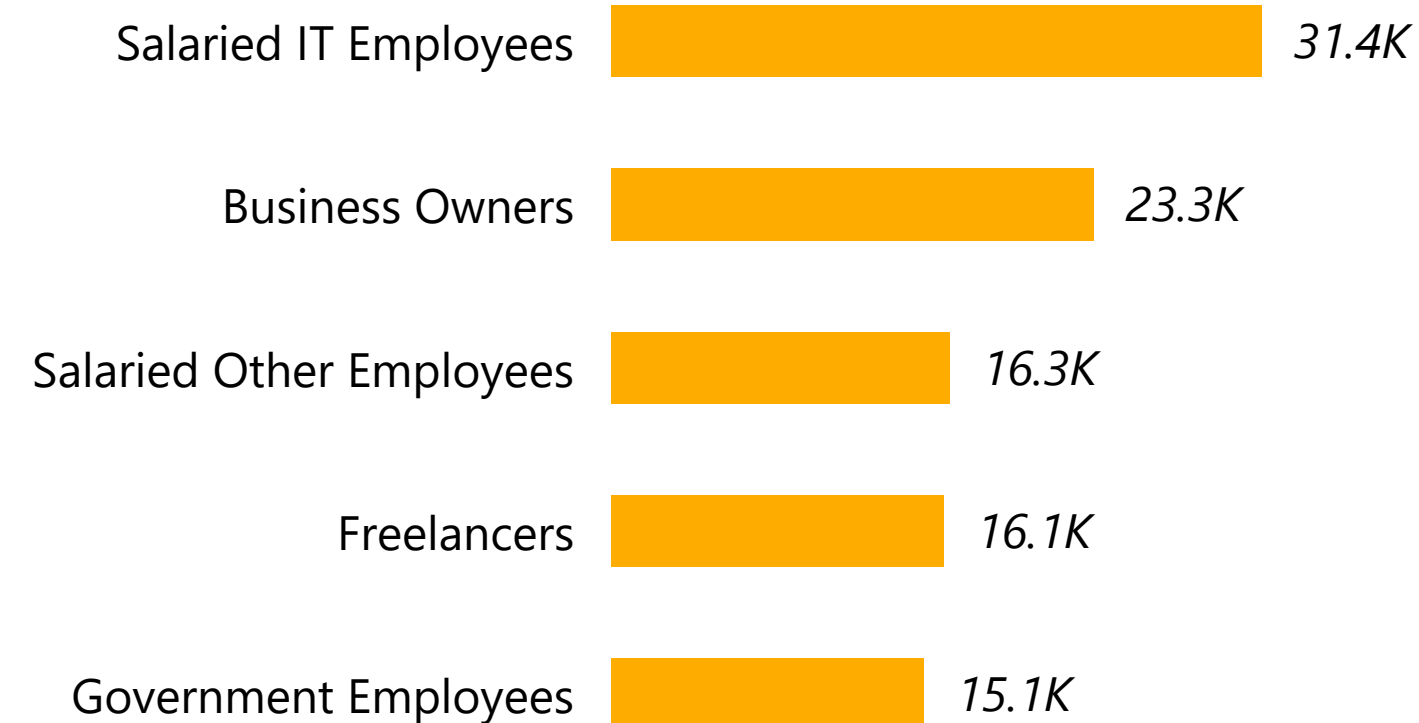
Avg Spent



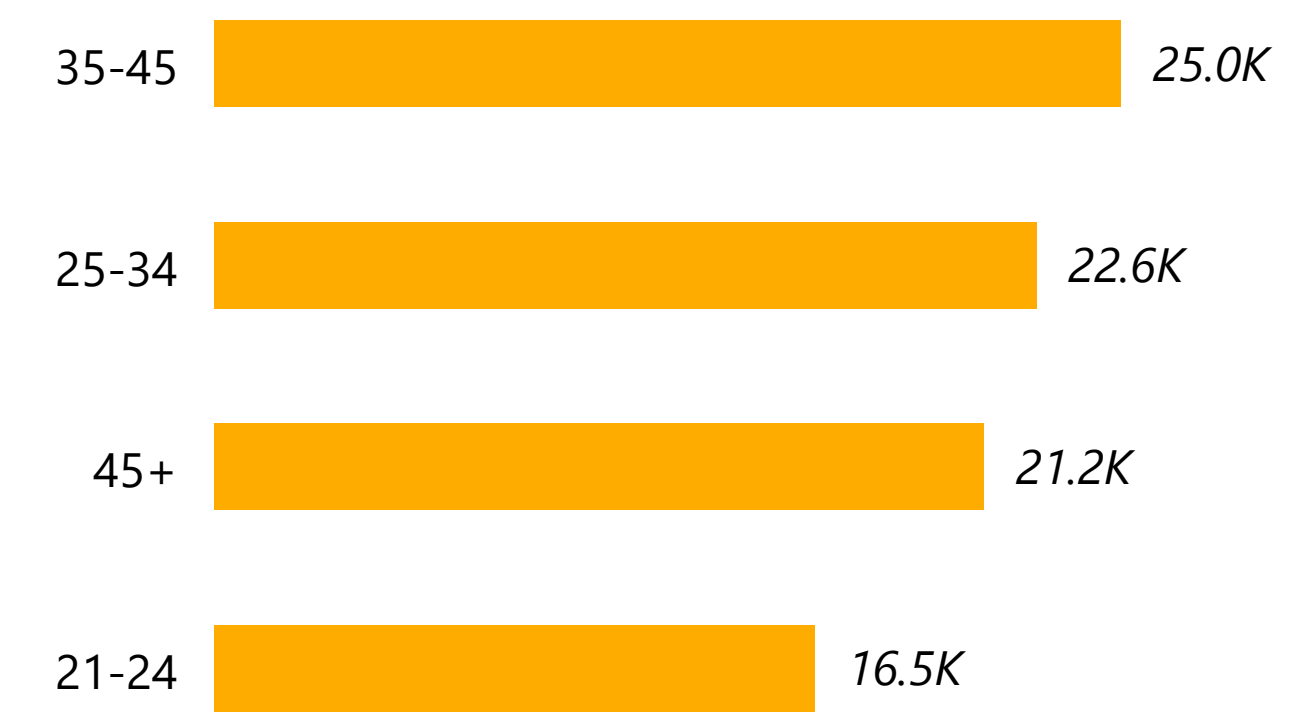
Avg Spent by gender



Avg Spent by Occupation



Avg Spent by Age group



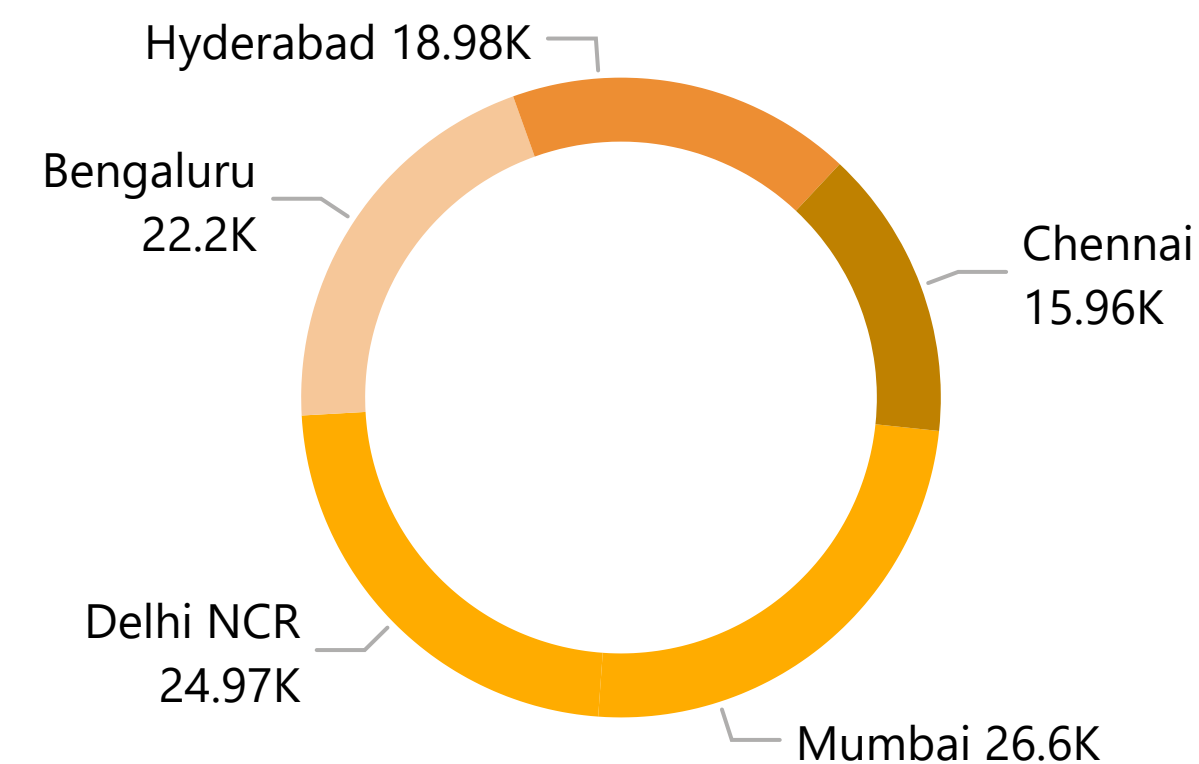
occupation

age_group

Avg Spent Analysis by city and age group

occupation	Bengaluru	Chennai	Delhi NCR	Hyderabad	Mumbai	Total
Salaried IT Employees	32,028.62	23,082.12	34,697.14	26,373.71	37,100.72	31,391.07
Business Owners	23,457.58	16,982.46	25,691.77	19,885.41	27,488.46	23,281.67
Salaried Other Employees	16,794.24	11,953.93	18,422.86	14,503.13	19,491.49	16,332.90
Freelancers	16,381.69	11,788.93	18,090.36	14,049.57	18,950.02	16,058.38
Government Employees	15,830.27	11,182.52	16,588.73	13,344.79	18,229.99	15,088.73
Total	22,196.63	15,961.53	24,966.30	18,977.00	26,598.40	22,120.74

Avg Spent by City



Key takeaways:

- **Salaried IT Employees** record the **highest average monthly spending** among all occupations.
- The **35-45 age group** shows the **highest average spend**, followed by the **25-34 segment**.
- **Mumbai** leads all cities in **average monthly spending**, closely followed by **Delhi NCR**.



₹51.66K

Ava Income

22.12K

Ava Spent

42.82%

income utilization

Selected Filters :

Clear all



Pct of amount spent using different payment methods by age group

age_group	Credit Card	Debit Card	Net Banking	UPI	Total
21-24	33.79%	21.58%	9.15%	35.48%	100.00%
25-34	46.62%	17.61%	8.32%	27.45%	100.00%
35-45	38.78%	27.19%	9.41%	24.62%	100.00%
45+	35.73%	25.05%	19.11%	20.10%	100.00%
Total	40.74%	22.52%	10.21%	26.53%	100.00%

Parameter

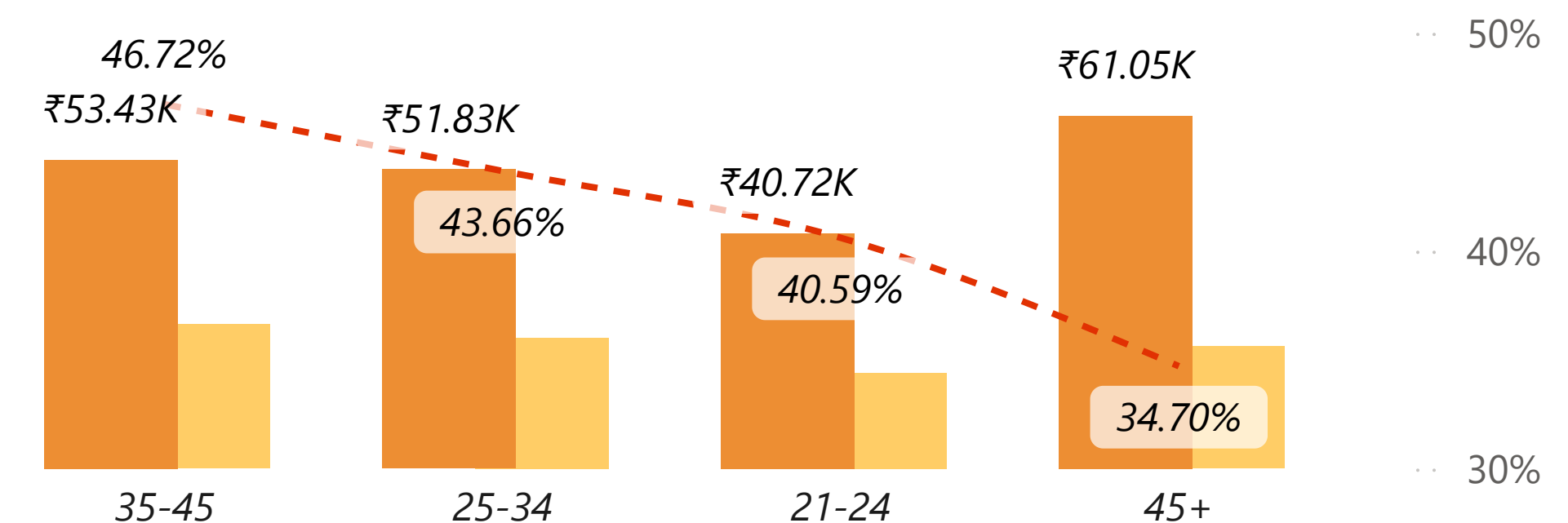
☐ city

☒ age_group

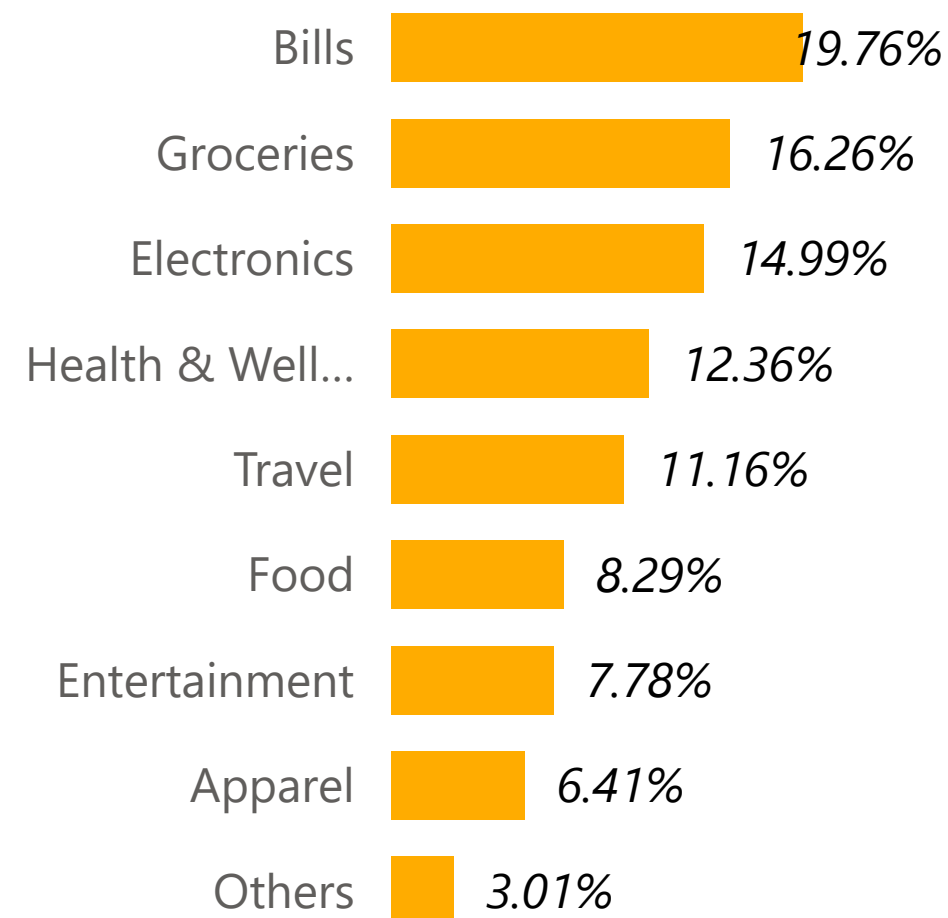
☐ occupation

avg_income, avg_spent and income utilization by age_group

● avg_income ● avg_spent ● income utilization



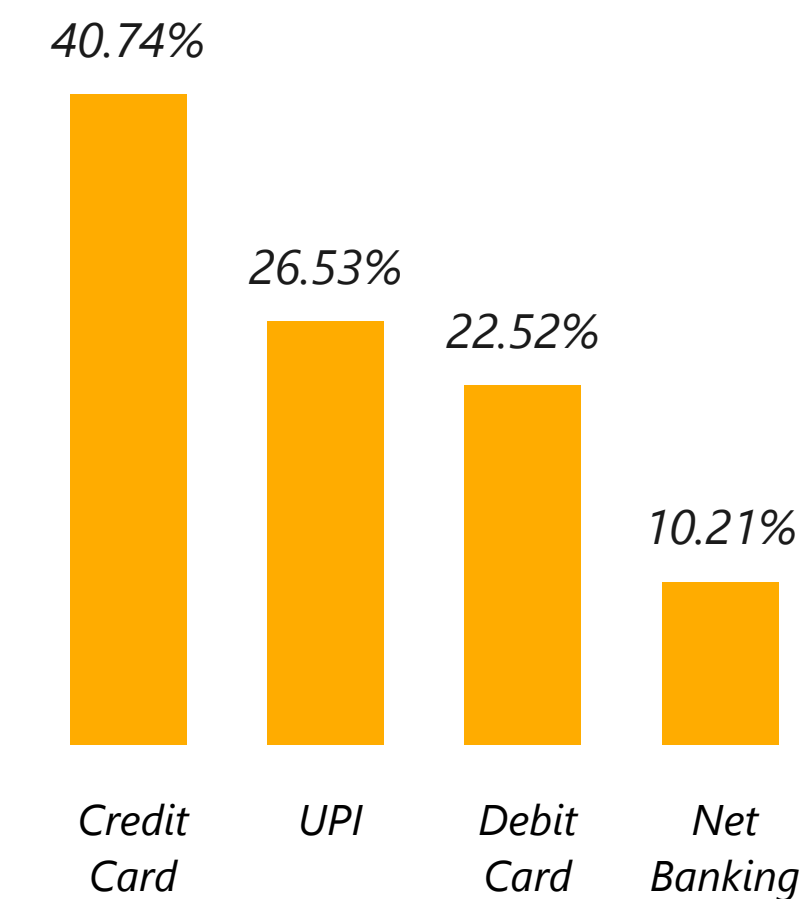
pct of amount spent by category



Category wise spending with payment methods

category	Credit Card	Debit Card	Net Banking	UPI	Total
Bills	8.73%	4.77%	2.04%	4.22%	19.76%
Groceries	5.12%	4.03%	1.72%	5.39%	16.26%
Electronics	6.63%	2.96%	1.41%	3.98%	14.99%
Health & Wellness	5.21%	3.10%	1.35%	2.69%	12.36%
Travel	5.01%	2.18%	1.11%	2.85%	11.16%
Food	2.91%	1.72%	0.85%	2.82%	8.29%
Entertainment	3.22%	1.56%	0.76%	2.24%	7.78%
Apparel	2.63%	1.57%	0.66%	1.55%	6.41%
Others	1.29%	0.62%	0.31%	0.79%	3.01%
Total	40.74%	22.52%	10.21%	26.53%	100.00%

% amount spent on payment methods



Key takeaways:

- **UPI and Credit Cards** dominate with **65%** share in payments.
- **IT Employees and 25-44 age groups** show higher income utilization.
- Major spending occurs in **Utilities, Groceries, and Electronics**



Observations:

Age Group:

- The **25–34** and **35–44** age groups together contribute nearly **70% of total spending**, making them the most active and valuable customer segments.

Occupation:

- **Salaried IT employees, freelancers, and other salaried professionals** show **higher income levels and utilization rates** compared to other groups.

Business Owners:

- Business owners have the **highest average income**, suggesting potential for a **separate high-value credit card** tailored to their needs.

Top Spending Categories:

- The **top three spending categories** are **Utility Bills, Groceries, and Electronics**, contributing to **over 50% of total customer spending**.

Payment Methods:

- Around **65% of total transactions** are made through **UPI and Credit Cards**, showing strong adoption of digital payments across cities.

Recommendations:

- Focus on customers aged **25–44**, especially **salaried professionals and IT employees**, for mainstream credit card products.
- Prioritize **metro cities** like **Mumbai, Delhi NCR, and Hyderabad** for the initial launch due to higher income utilization and digital payment activity.
- Introduce a “**Business Rewards Card**” for **entrepreneurs and business owners**, offering higher credit limits and benefits on office or travel expenses.
- **Essential Combo Card** → Focus on **Bills, Groceries, Apparel, and Electronics**
- **Lifestyle Combo Card** → Focus on **Travel, Food, and Entertainment** .
- **Launch a UPI-enabled Credit Card** to simplify digital transactions and **encourage customers to make UPI payments directly through credit cards**.
- Offer **cashback or reward programs** on the top spending categories (Utilities, Groceries, Electronics) to boost card adoption and retention.