






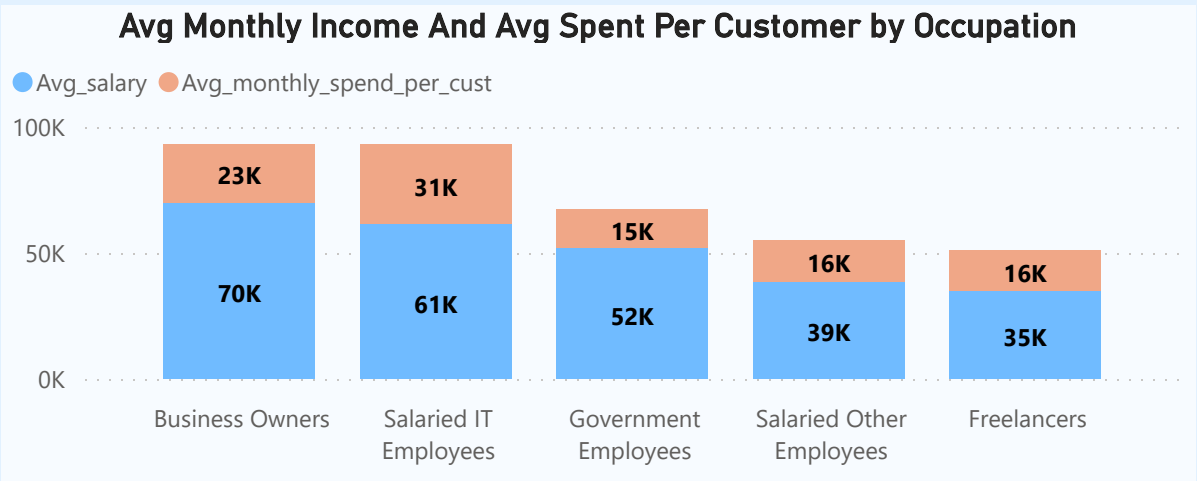
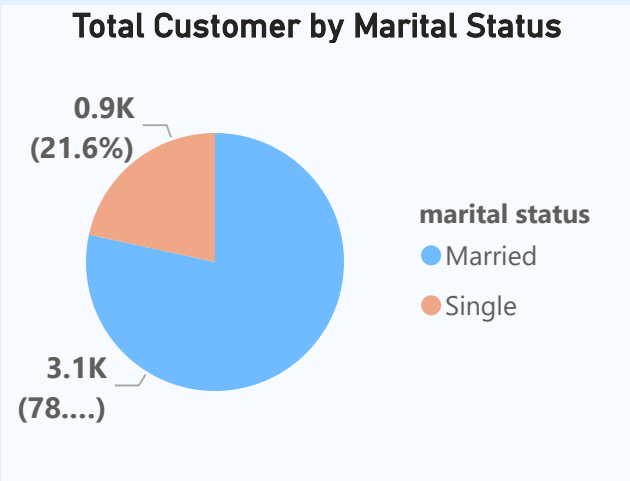
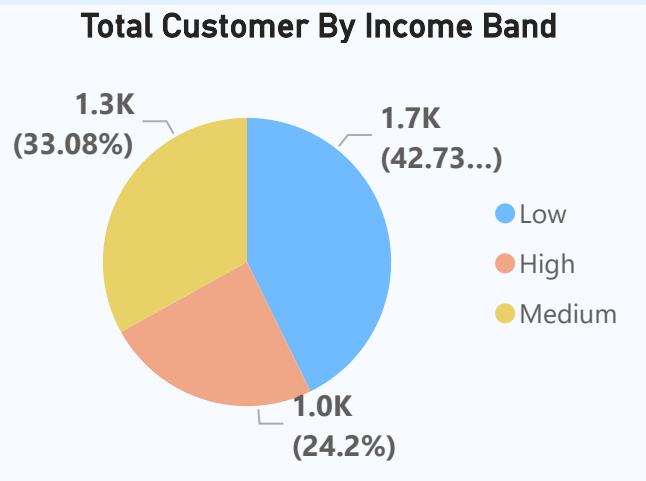


City					Gender		Age Group						
Bengaluru	Chennai	Delhi NCR	Hyderabad	Mumbai	Female	Male	21-24	25-34	35-45	45+			
Total Customer		Female Customer		Male Customer		Married Customer		Single Customer		Avg Spent Per Txt		Avg Income	
 4000		 1403		 2597		 3136		 864		 51.7K		 614.5	



Customer Categorization By Age_Group						
Gender	Female			Male		
	Age_group	Avg_salary	Avg_spend_inc	Customer Count	Avg_salary	Avg_spend_inc
Total	21-24	41238.5	442.6	257	40410.2	468.8
	25-34	51830.9	583.6	532	51825.0	653.2
	35-45	54201.8	651.3	439	53017.6	715.4
	45+	60395.5	538.6	175	61361.9	612.4
	Total	51700.7	573.4	1403	51633.4	636.7

Customer And Average Income Per City				
Gender	Female		Male	
	city	Avg_salary	Customer Count	Avg_salary
Total	Bengaluru	51338.7	255	50936.8
	Chennai	51497.2	297	51224.2
	Delhi NCR	51988.8	270	51979.1
	Hyderabad	52404.3	196	52315.4
	Mumbai	51537.3	385	51822.0
	Total	51700.7	1403	51633.4

Consumer Behavior Report



Demographic

Income Utilization

Spending Insight

Key Insight

Recommendation

City

Gender

Age Group

Bengaluru

Chennai

Delhi NCR

Hyderabad

Mumbai

Female

Male

21-24

25-34

35-45

45+

Avg Income



51.7K

Avg Monthly Spend Per Cust



22.12K

Avg Monthly Spend %



42.82%

Avg Spend Per Txn



614.5

Avg Monthly Spend %



44.39%

Avg Monthly Spend %

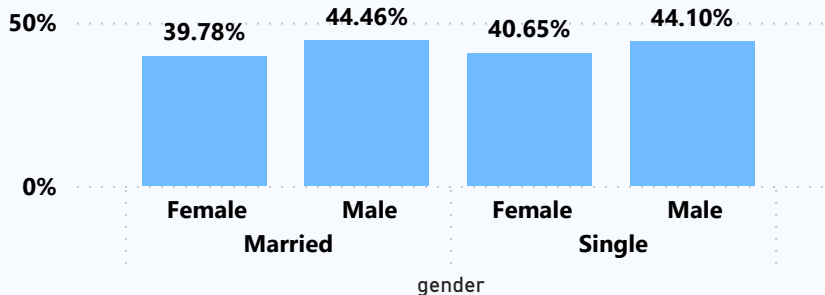


39.92%

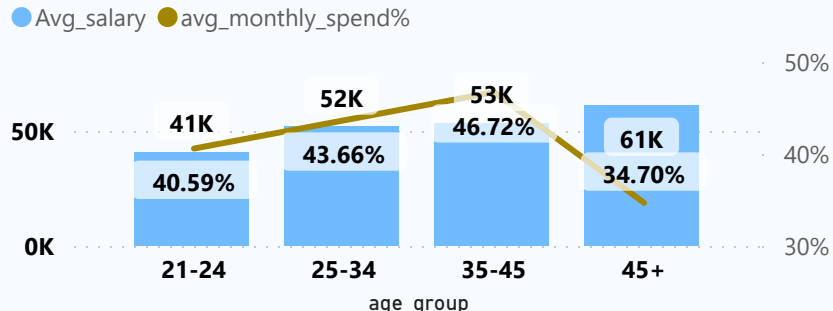
City Wise Avg Income & Spending

City	Avg_income	Avg_monthly_spend_per_cust	Avg_monthly_spend%
Bengaluru	51073.3	22,196.63	43.46%
Chennai	51321.4	15,961.53	31.10%
Delhi NCR	51982.7	24,966.30	48.03%
Hyderabad	52344.8	18,977.00	36.25%
Mumbai	51720.3	26,598.40	51.43%
Total	51657.0	22,120.74	42.82%

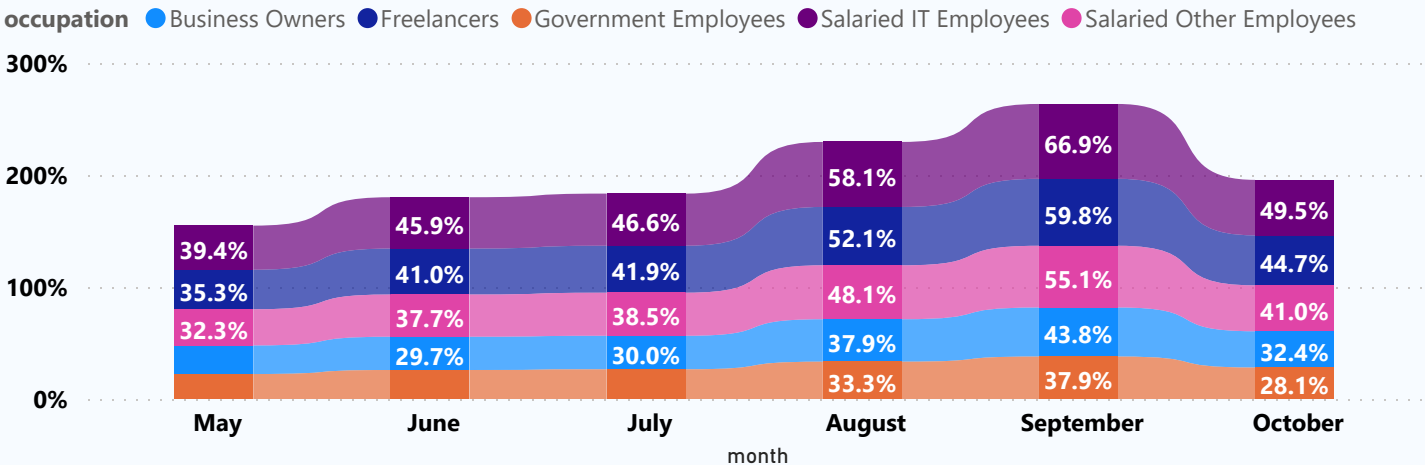
Avg_monthly_spend% by marital status and gender



Avg_Salary Vs Avg_monthly_spend% By Age Group



Avg Monthly Spend(Spend Per Customer % Per Txn) By Occupation



Avg Monthly Income Utilization In Various Category

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

Consumer Behavior Report



Demographic

Income Utilization

Spending Insight

Key Insight

Recommendation

City

Gender

Age Group

Bengaluru

Chennai

Delhi NCR

Hyderabad

Mumbai

Female

Male

21-24

25-34

35-45

45+

Avg Income



51.7K

Avg Monthly Spend Per Cust



22.12K

Avg Monthly Spend %



42.82%

Avg Spend Per Txn



614.5

Avg Monthly Spend %



39.92%

Avg Monthly Spend %

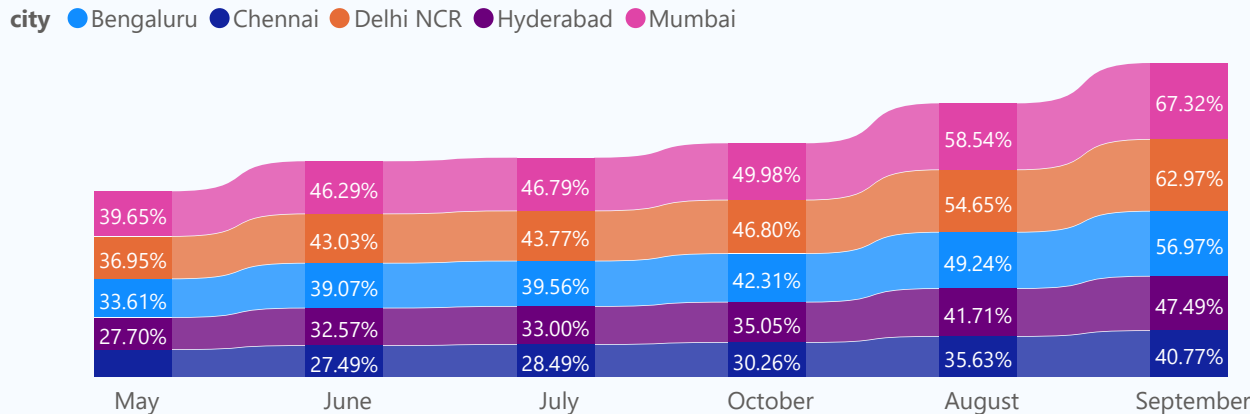


44.39%

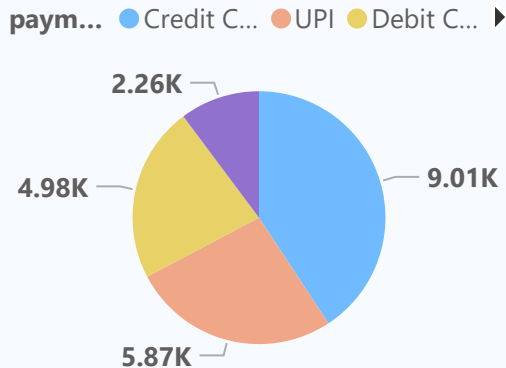
Avg Monthly Spending Across Various Category

category	Avg_spe nd_inc	Avg_monthly_s pend_per_cust
Apparel	354.5	1,418.17
Bills	1092.8	4,371.37
Electronics	828.8	3,315.09
Entertainment	430.1	1,720.38
Food	458.5	1,833.89
Groceries	899.0	3,595.99
Health & Wellness	683.3	2,733.33
Others	166.2	664.88
Travel	616.9	2,467.64
Total	614.5	22,120.74

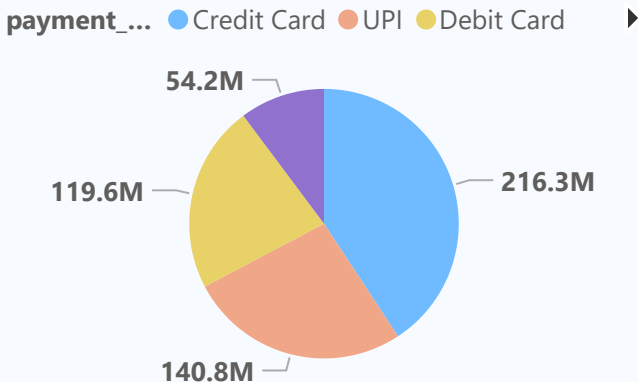
City Wise Avg Monthly Spend% by month and city



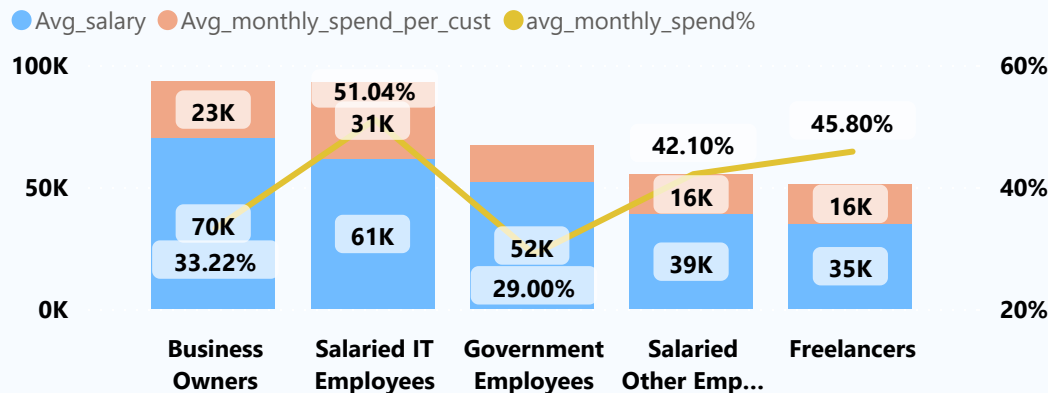
Avg Monthly Spend Per Cust By Payment Method



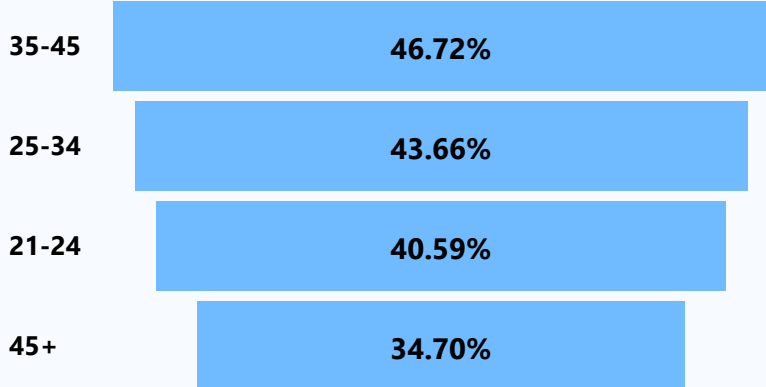
Total Amount Spend By Payment Method



Avg Monthly Spending Vs Income By Occupation



Avg Monthly Spend % By Age Group



Consumer Behavior Report



Demographic

Income Utilization

Spending Insight

Key Insight

Recommendation

City

Bengaluru

Chennai

Delhi NCR

Hyderabad

Mumbai

Gender

Female

Male

Age Group

21-24

25-34

35-45

45+

Total Spend



216M

Avg Spent Per Txn



1001.4

Avg Monthly Spend per Cust



9,012.9

Total Spend



144M

Total Spend



72M

Total Spend



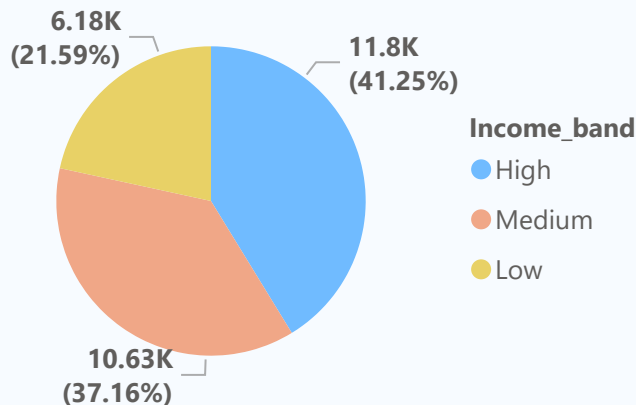
40.1M

Total Spend

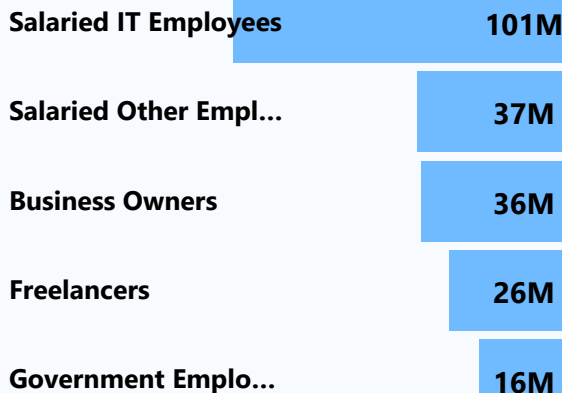


176.3M

Avg_monthly_spend_per_cust by Income_band



Total Amount Spend By Occupation

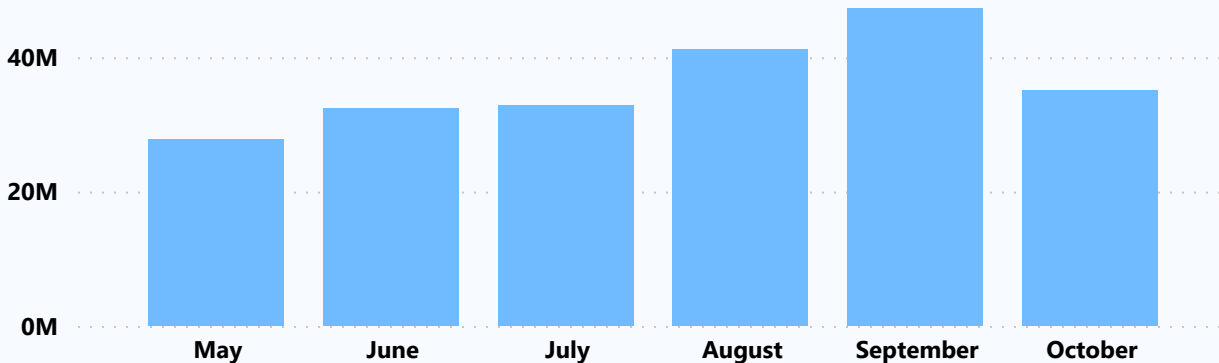


category	Avg Monthly Spend %	Avg Spend Per Txn	Total Amount Spend
Apparel	6.46%	582.1	13969973
Bills	21.42%	1930.5	46332586
Electronics	16.27%	1466.0	35183765
Entertainment	7.91%	712.7	17104914
Food	7.13%	643.0	15432084
Groceries	12.56%	1131.9	27166419
Health & Wellness	12.79%	1153.2	27676505
Others	3.16%	284.6	6830584
Travel	12.30%	1108.8	26612043
Total	100.00%	1001.4	216308873

Customer Categorization By Age Group

gender	Female			Male		
	age_group	Avg_spend_inc	Avg_monthly_spend_per_cust	spent_Total	Avg_spend_inc	Avg_monthly_spend_per_cust
	21-24	607.0	5,462.63	8423381	628.5	5,656.62
	25-34	1107.2	9,964.49	31806639	1207.5	10,867.95
	35-45	1031.4	9,282.84	24450995	1098.6	9,887.52
	45+	785.9	7,072.68	7426312	867.5	7,807.14
	Total	951.8	8,565.85	72107327	1028.3	9,254.37

Total Amount Spent By Month





Recommendation



Cashback Card

Cashback cards are the most commonly available product in the market, and mostly, it is offered to low-salary band customer.

- **Low salary** band customers do not want liabilities, so they **do not use credit cards** often.
- Increase the **Interest-free** period from existing **45** days to **60** days if possible.
- **5 Years** no yearly **charge** scheme.



Discount Card

Discount Cards can be offered to the frequently using users. This is to retain the customers.

- **Discount** on minimum monthly spend.
- Run Discounts From **August** till **January**.
- Special Festival Offers.
- Discounts on Gadgets (As **IT sector** people tends to **spend** more using **Credit Cards** and they earn more.



Diner's Club

Diner's Club Cards are premium products and so they can be offered to **specific salary** window customers. These cards shall come up with **special access** to **leisure activities**.
EX: Airport Lounges, Five Star Hotels Health and Fitness facilities, Occasional Air ticket upgrades, Free chauffer service to and from Airports etc.
These cards are sometimes kept as to show off and **doesn't** really **depends** on **discounts** but on **luxury services**.

Apparel, Entertainment and Food have the lowest average transaction amounts and overall spend. (Choose partners who are recently launching their IPOs)
Travel offers can also be pushed as after the covid this sector is on its peak again. (High prices of Air Tickets and Indian local travel economy is boosted as well since the launch of new Trains, Airports, Hotels and Infrastructure.
Note: Transaction Ids could have helped in better understanding how many times the credit card is used over other payment methods. Currently all the customers have 216 total transactions and 54 transaction using each platform