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134

New Notebook



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# Credit Card Spending Habits in India

Gender, Location, and Transaction Trends



Data Card

Code (25)

Discussion (3)

## About Dataset

Usability ⓘ

10.00

License

Other (specified in descrip

--1. write a query to print top 5 cities with highest spends and their percentage contribution of total credit card spends.

```
with cte as(
select top 5 city, sum(amount) as citywise_total
from CreditC
group by city),

cte1 as(
select sum(amount) as total_amount
from CreditC)

select cte.city, round(100*(cte.citywise_total/cte1.total_amount),2) as percentage_contribution
from cte join cte1
on 1=1
```

108 %

Results

Messages

	city	first_date	last_date	trans_date_500th	no_of_days_till_500
1	Bengaluru	2013-10-04	2015-05-26	2013-12-24 00:00:00.000	81

--2. write a query to print highest spend month and amount spent in that month for each card type

```
with cte as(
select card_type, datename(month, date) as month_name, sum(amount) as total_amount
from creditc
group by Card_type, datename(month, date)),

cte1 as(
select *, DENSE_RANK() over(partition by card_type order by total_amount) as DRank
from cte)

select card_type, month_name, total_amount
from cte1
where DRank=1
```

108 %

Results

Messages

	card_type	month_name	total_amount
1	Gold	July	46066151
2	Platinum	June	46761272
3	Signature	June	45018014
4	Silver	July	51377700

```
--3. Write a query to print the transaction details(all columns from the table) for each card type when
--it reaches a cumulative of 1000000 total spends(We should have 4 rows in the o/p one for each card type)

with cte1 as( select *, sum(amount) over(partition by card_type order by date, amount) as cumulative_sum
from creditc),
cte2 as (
select *, DENSE_RANK() over(partition by card_type order by cumulative_sum) as drank
from cte1
where cumulative_sum>=1000000)
select *
from cte2
where drank=1
```

108 %

Results Messages

	indexs	city	date	card_type	exp_type	gender	amount	cumulative_sum	drank
1	17398	Fatehpur Sikri	2013-10-04	Gold	Grocery	M	188578	1020560	1
2	15968	Lingsugur	2013-10-05	Platinum	Grocery	F	104254	1081776	1
3	11175	Greater Mumbai	2013-10-04	Signature	Food	F	290266	1264181	1
4	12513	Bengaluru	2013-10-04	Silver	Food	M	182817	1112238	1

```
--4. Write a query to find city which had lowest percentage spend for gold card type
```

```
with cte1 as(
select city, sum(amount) as gold_amt_citywise
from creditc
where card_type='gold'
group by city),
cte2 as(
select city, sum(amount) as amt_citywise
from creditc
group by city),
cte3 as(
select cte1.city, cte1.gold_amt_citywise, cte2.amt_citywise, (round(100*cte1.gold_amt_citywise/cte2.amt_citywise,2)) as percentage_contribution
from cte1 join cte2
on cte1.city=cte2.city)
select top 1 *
from cte3
order by percentage_contribution
```

Results Messages

city	gold_amt_citywise	amt_citywise	percentage_contribution
Dhantari	1416	425241	0.33

--5. Write a query to print 3 columns: city, highest\_expense\_type , lowest\_expense\_type (example format : Delhi , bills, Fuel)

```
with cte1 as(
select city, exp_type, sum(amount) as total_amt
from creditc
group by city, Exp_type),
cte2 as(
select city, max(total_amt) as highest_spent, min(total_amt) as lowest_spent
from cte1
group by city)
select cte1.city, max(case when total_amt=highest_spent then exp_type end) as highest_exp_type,
min(case when total_amt=lowest_spent then exp_type end) as lowest_exp_type
from cte1 join cte2
on cte1.city= cte2.city
group by cte1.city
order by cte1.city;
```

city	highest_exp_type	lowest_exp_type
Achalpur	Grocery	Entertainment
Adilabad	Bills	Food
Adityapur	Food	Grocery
Adoni	Bills	Entertainment
Adoor	Fuel	Bills
Afzalpur	Fuel	Food
Agartala	Grocery	Food
Agra	Bills	Grocery

--6. write a query to find percentage contribution of spends by females for each expense type

```
with cte1 as(
select exp_type, sum(amount) as spend_by_female
from creditc
where gender='F'
group by exp_type),
cte2 as( select exp_type, sum(amount) as total_spend
from creditc
group by exp_type)
select cte1. exp_type, cte1.spend_by_female, cte2.total_spend, round(100*(cte1.spend_by_female/cte2.total_spend),2) as percentage_contribution
from cte1 join cte2
on cte1.exp_type=cte2.exp_type
```

exp_type	spend_by_female	total_spend	percentage_contribution
Grocery	365646998	718207923	50.91
Food	452817279	824724009	54.91
Travel	55865530	109255611	51.13
Entertainment	358663333	726437536	49.37
Fuel	392282421	789135821	49.71
Bills	580035469	907072473	63.95

--7. Which card and expense type combination saw highest month over month growth in Jan-2014

```
with cte1 as(
select Card_type, exp_type, datepart(year, date) as year_transaction,
datepart(month, date) as month_transaction, sum(amount) as total_amount
from creditc
group by Card_type, Exp_type, datepart(year, date), datepart(month, date)
),
cte2 as( select *, lag(total_amount, 1) over(partition by card_type, exp_type order by year_transaction, month_transaction) as prev_month_trans_amount
from cte1),
cte3 as( select *, 100*(total_amount-prev_month_trans_amount)/prev_month_trans_amount as per_growth
from cte2
where year_transaction= 2014 and month_transaction= 1)
select top 1 *
from cte3
order by per_growth desc
```

Results Messages

Card_type	exp_type	year_transaction	month_transaction	total_amount	prev_month_trans_amount	per_growth
Gold	Travel	2014	1	2092554	1113534	87.9200814703458

--8. During weekends which city has highest total spend to total no of transacions ratio

```
select top 1 city , sum(amount) as total_amount,
count(1) as total_no_of_transactions, sum(amount)/count(1) as ratio_trans
from creditc
where datepart(weekday, date) in ('7','1')
group by city
order by ratio_trans desc
```

Results Messages

city	total_amount	total_no_of_transactions	ratio_trans
Sonepur	299905	1	299905

```
--9. Which city took least number of days to reach its 500th transaction after the first transaction in that city
with cte1 as(
select city, count(1) as total_no_of_transaction,
min(date) as first_date, max(date) as last_date
from creditc
group by city),

cte2 as(
select * from cte1
where total_no_of_transaction >= 500),

cte3 as( select city, date,
ROW_NUMBER() over(partition by city order by date) as row_no from credit
where city in(select city from cte2)),

cte4 as( select cte2.city, cte2.first_date, cte2.last_date, cte2.total_no_of_transaction,
cte3.date as trans_date_500th
from cte2
inner join cte3
on cte2.city=cte3.city
where cte3.row_no=500)
select top 1 city, first_date, last_date, trans_date_500th,
datediff(day, first_date, trans_date_500th) as no_of_days_till_500
from cte4
order by no_of_days_till_500;
```

Results Messages

city	first_date	last_date	trans_date_500th	no_of_days_till_500
Bengaluru	2013-10-04	2015-05-26	2013-12-24 00:00:00.000	81