

Analyzing Credit Card Usage in India: Spending Trends & Customer Insights

1. Objective

- To analyze customer credit card transactions across major Indian cities.
- Identify spending patterns by **expense type, card type, gender, and geography**.
- Provide **data-driven insights** that can help banks & financial institutions:
 - Improve customer segmentation.
 - Design better credit card offers.
 - Enhance profitability and retention.

2. Dataset Overview

- Size: **26,052 transactions**
- Period: 2013–2015
- Attributes: City, Date, Card Type, Expense Type, Gender, Amount

Technical Skills

- Data Cleaning; Data Transformation; Power Query; DAX; Data Modeling; Data Aggregation; KPI Creation
- Data Visualization; Dashboard Design; Power BI

Analytical Skills

- Problem Solving; Analytical Thinking; Business Insights Generation; Trend Analysis; Data Interpretation; Decision Making

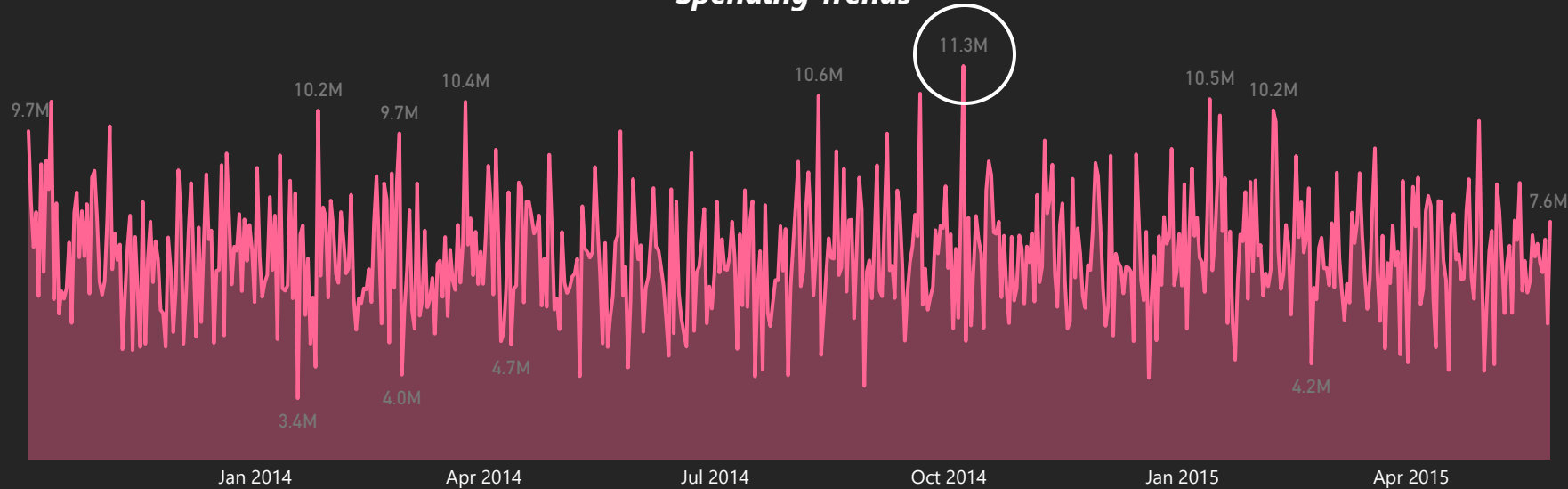
Soft Skills

- Communication; Storytelling with Data; Attention to Detail; Critical Thinking; Adaptability; Stakeholder Reporting

Tools

- Power BI; Power Query Editor; Excel

Spending Trends



4.07bn

Total Spend

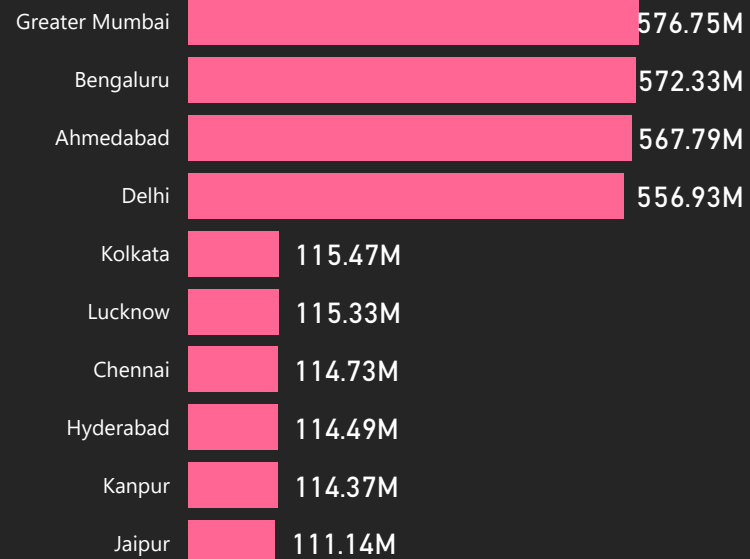
24.97K

Total Transactions

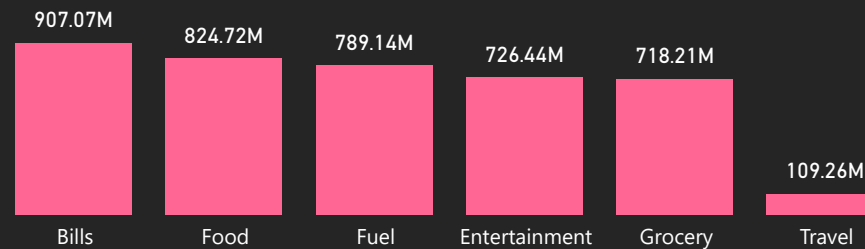
156.41K

Avg Spend/Transaction

Top 10 Cities by Spending



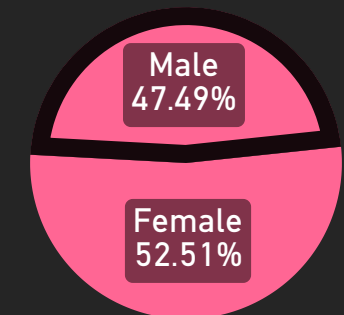
Spending by Expense type



Spending by Card type



Spending by Gender



Top Observations :

January found to be the highest spending month amounts to 223558.57K and it's mostly spent on paying the **bills**.

Total transaction amounts to 24.97K in which, **Females (13860)** found to be the top spender, and again the amount spend for paying the **bills**, **Males (12372)** mostly spend on **Fuel**.

Most of the transactions happend in **Greater Mumbai (576.75M)**, followed by **Bengluru (572.33M)** and **Ahemdabad (567.79M)**

Silver card used the most (6840 times) and mostly spent on **Food** amounts 824.72M.

Oct 7, 2014, found to be the highest spending day (11.3M) of the entire data, the reason might me **Diwali season**.

Jan 2015

Highest Spending Month

223.56M

Highest Spending Amount

Bills

Top Expense in Jan

Female

Top Spender

Bills

Top Expense for Females

Fuel

Top Expense for Males

Silver

Top Card for Food

Next Steps & Recommendations

1 Deep Dive into Customer Segments

Create demographic-based segmentation dashboards.
Identify high-value customers based on gender, city, and card type.

Tailor targeted marketing campaigns accordingly.

2 Optimize City-Wise Campaigns

Focus loyalty programs and partnerships in these top 3 cities.

Analyze underperforming regions to uncover missed opportunities.

3 Seasonal Marketing Strategy.

Launch promotional offers and cashback schemes ahead of festive and new-year seasons.

Study year-over-year trends to forecast upcoming spikes.

4 Card-Type Performance Tracking

Introduce tier-based benefits to encourage Silver card users to upgrade.

Analyze Gold/Platinum user engagement and retention strategies.

5 Product Category Insights

Collaborate with fuel and utility partners for exclusive discounts.

Expand offers in other categories like Shopping, Travel, and Food to diversify spend patterns.

6 Further Analytical Steps

Conduct **Customer Lifetime Value (CLV)** analysis.

Build **predictive models** to forecast monthly spend trends.

Develop **interactive city-level drill-downs** for business managers.