

# 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

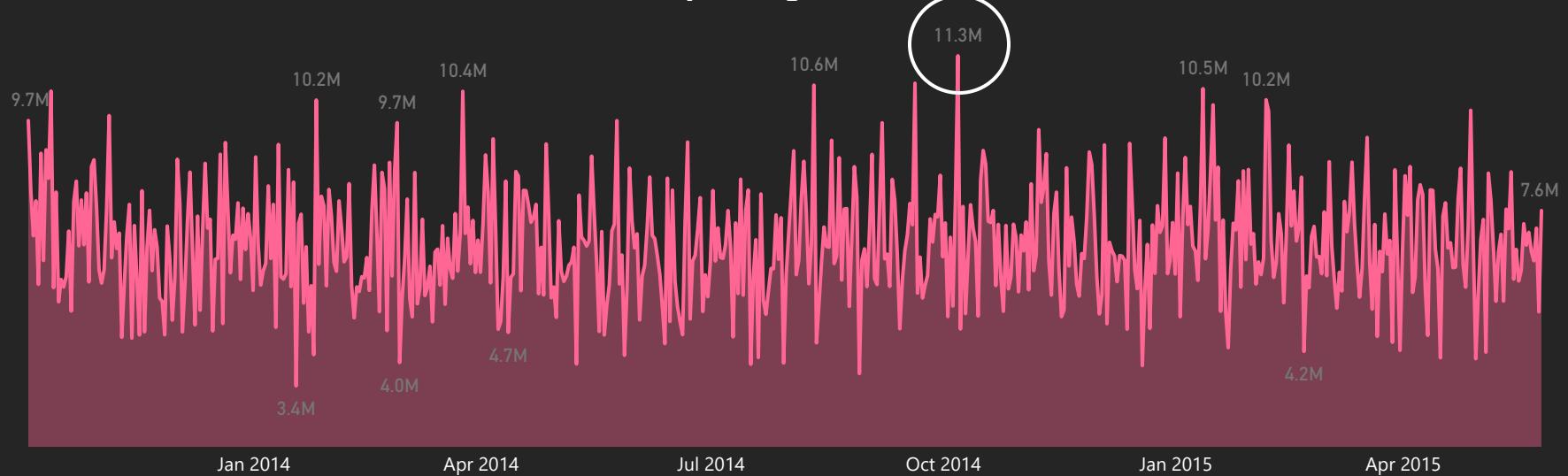
### Soft Skills

- 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

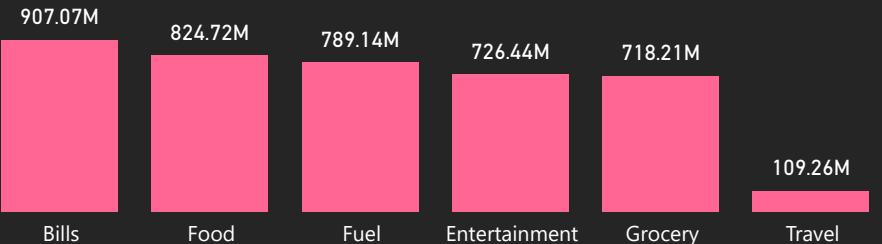
**156.41K**

Avg Spend/Transaction

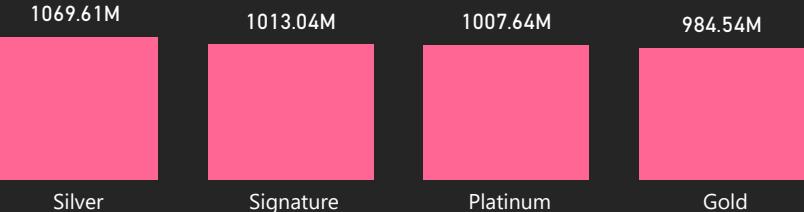
### *Top 10 Cities by Spending*

Greater Mumbai	576.75M
Bengaluru	572.33M
Ahmedabad	567.79M
Delhi	556.93M
Kolkata	115.47M
Lucknow	115.33M
Chennai	114.73M
Hyderabad	114.49M
Kanpur	114.37M
Jaipur	111.14M

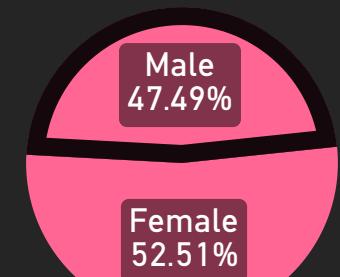
### *Spending by Expense type*



### *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 happen 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 be **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.