



Your Trusted Banking Partner

Log In to Demographic Analysis
Dashboard

Log In to Financial Behavior
Analysis Dashboard

Log In to Executive
Dashboard

Credit Card Market Insights for Launch Strategy

Unlocking spending trends to drive strategic credit card adoption!



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NAVIGATION

Demographic Analysis

Financial Behavior Analysis

Executive Dashboard



Filters



Summary Stats



Log Out

Demographic Analysis



Total Customers

4000



Total Males

2597



Total Females

1403

Age Group

Gender

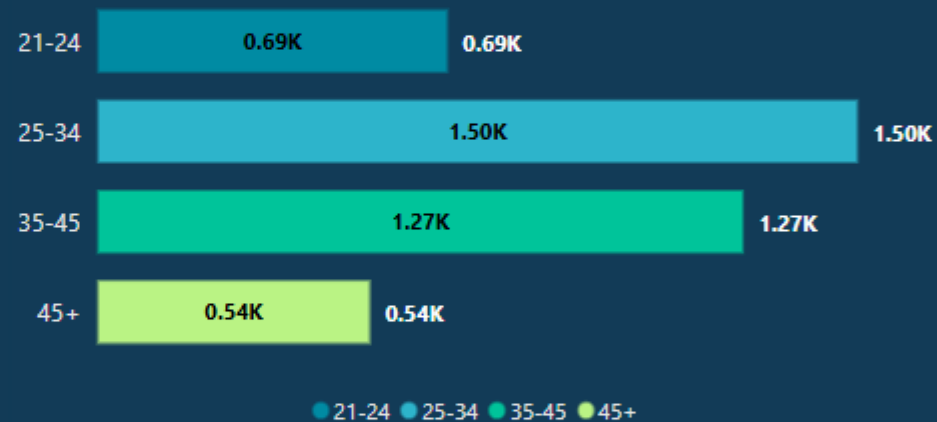
Marital Status

Occupation

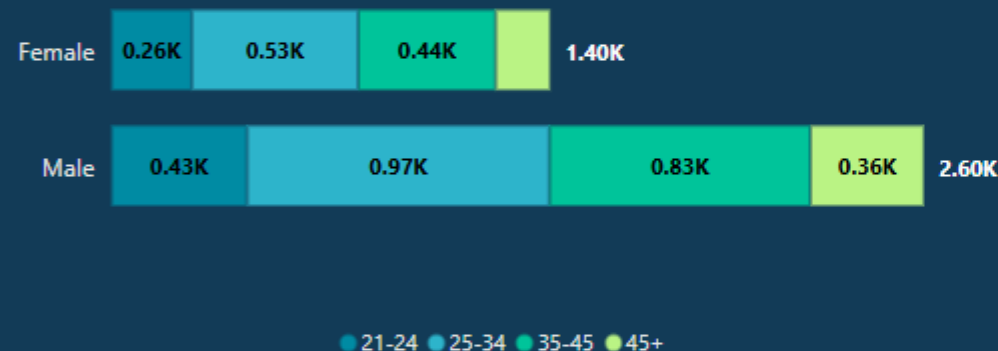
Income Segments

City

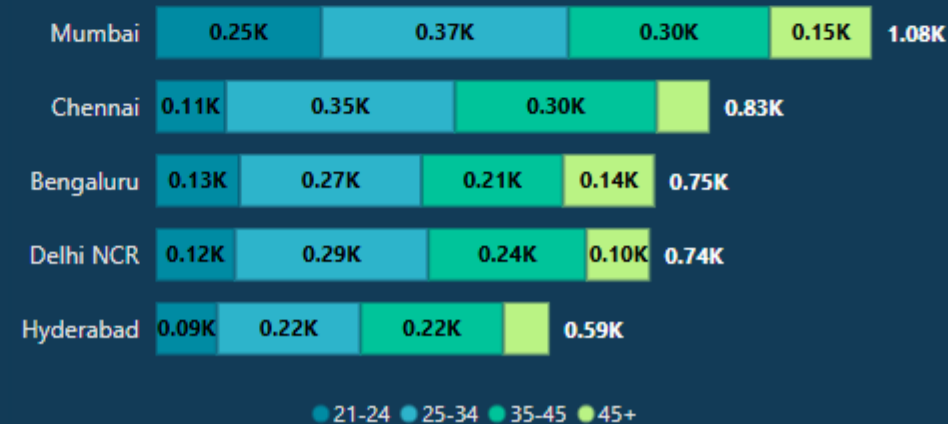
Age Group Segmentation



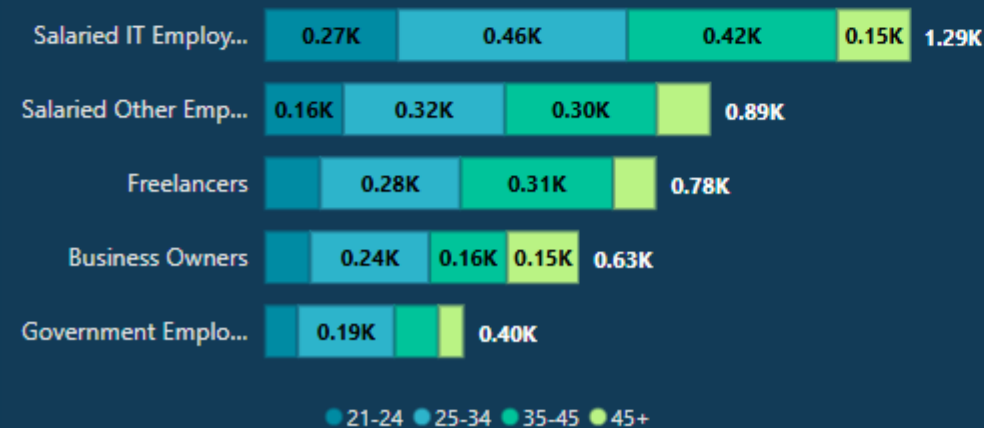
Gender Segmentation



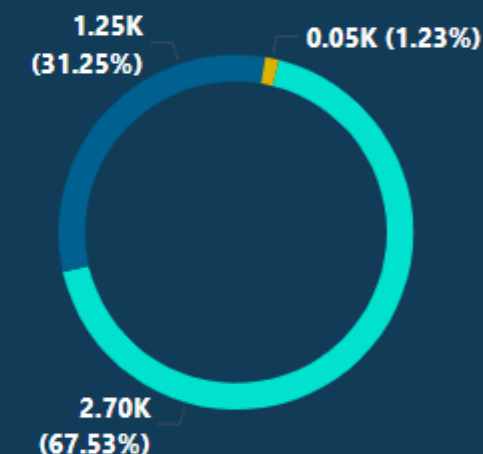
City-wise Segmentation



Occupation Segmentation



Total Customers by Income Segments



Emerging Affluent Mass Market Affluent

** Income segmentation is based on average income:

- Mass Market : ₹20,000 – ₹40,000
- Emerging Affluent : ₹40,001 – ₹80,000
- Affluent : ₹80,001 and above



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Financial Behavior Analysis



Average Income
51.66K

Average Spend
22.12K

Average Income Utilization %
42.82%

High Utilization Spender %
29.65%

Credit Card Spend %
40.74%

Income and Spending Segmentation

Demographic Spending Behavior

Spending Trends by Payment Type

Age Group

Gender

Occupation

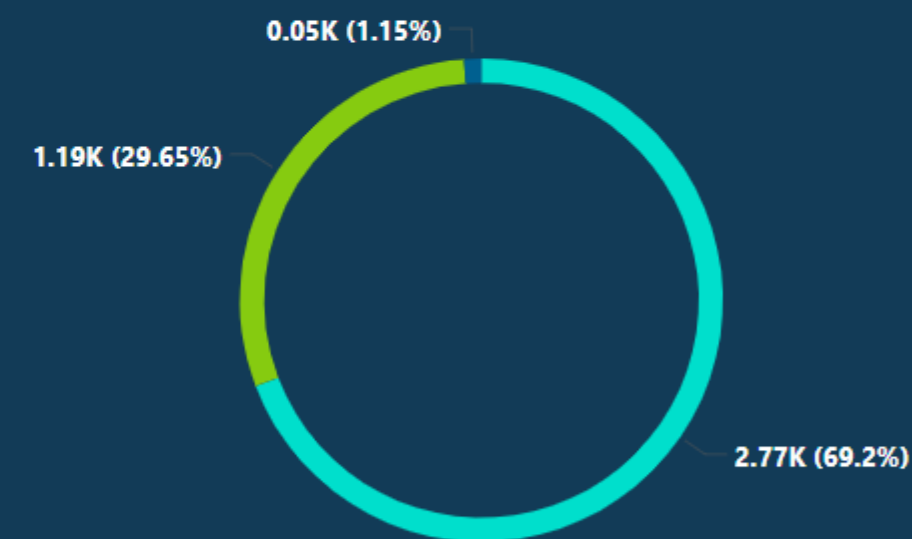
Income Segments

City

Income & Spending Trends by City

City	Average Income	Average Spend	Average Income Utilization %
Mumbai	51.72K	26.60K	51.43%
Delhi NCR	51.98K	24.97K	48.03%
Bengaluru	51.07K	22.20K	43.46%
Hyderabad	52.34K	18.98K	36.25%
Chennai	51.32K	15.96K	31.10%
Total	51.66K	22.12K	42.82%

Customer Segmentation by Income Utilization%



● Moderate Utilization Spender ● High Utilization Spender ● Low Utilization Spender

- High Utilization Spender: Customers with Average Income Utilization % > 50%
- Moderate Utilization Spender: Customers with Average Income Utilization % between 20% and 50%
- Low Utilization Spender: Customers with Average Income Utilization % ≤ 20%



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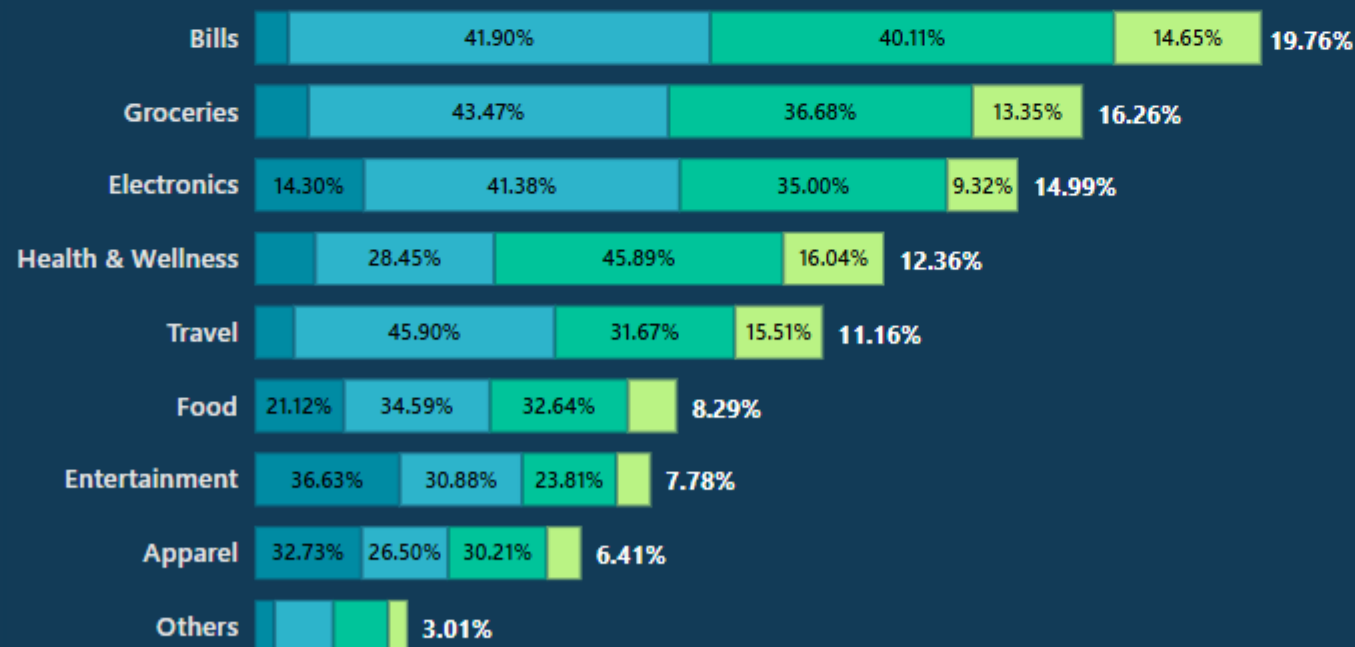
Marital Status

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Income Segments

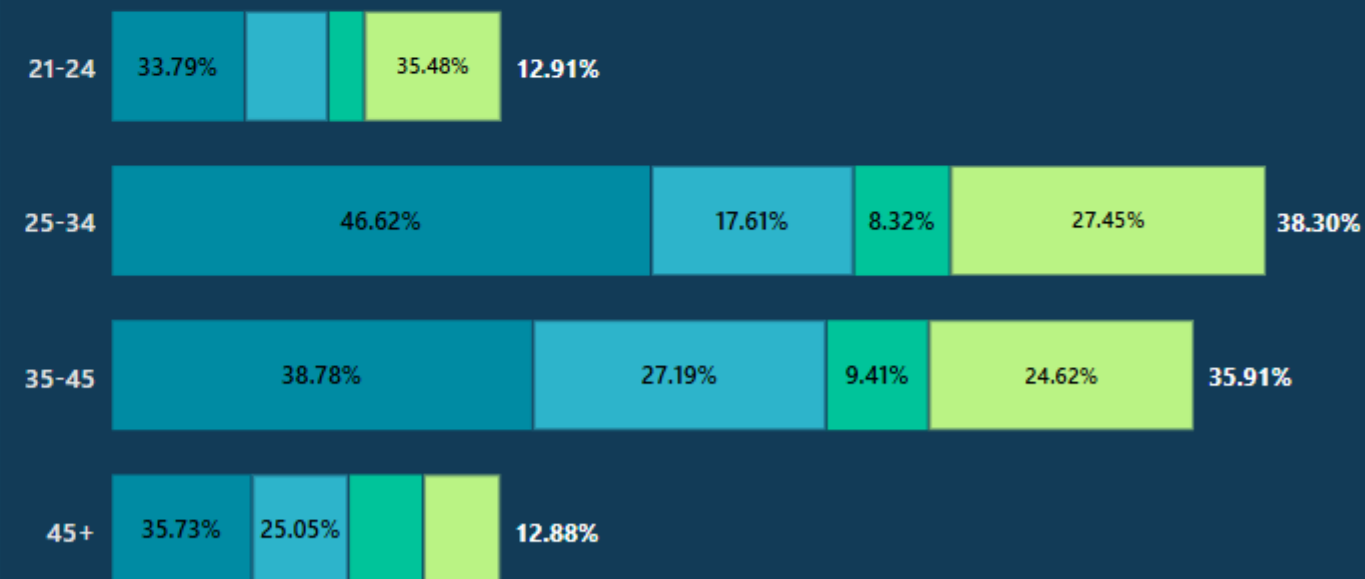
City

Spending by Category & Age Group



21-24 25-34 35-45 45+

Spending by Age Group & Payment Type



Credit Card Debit Card Net Banking UPI



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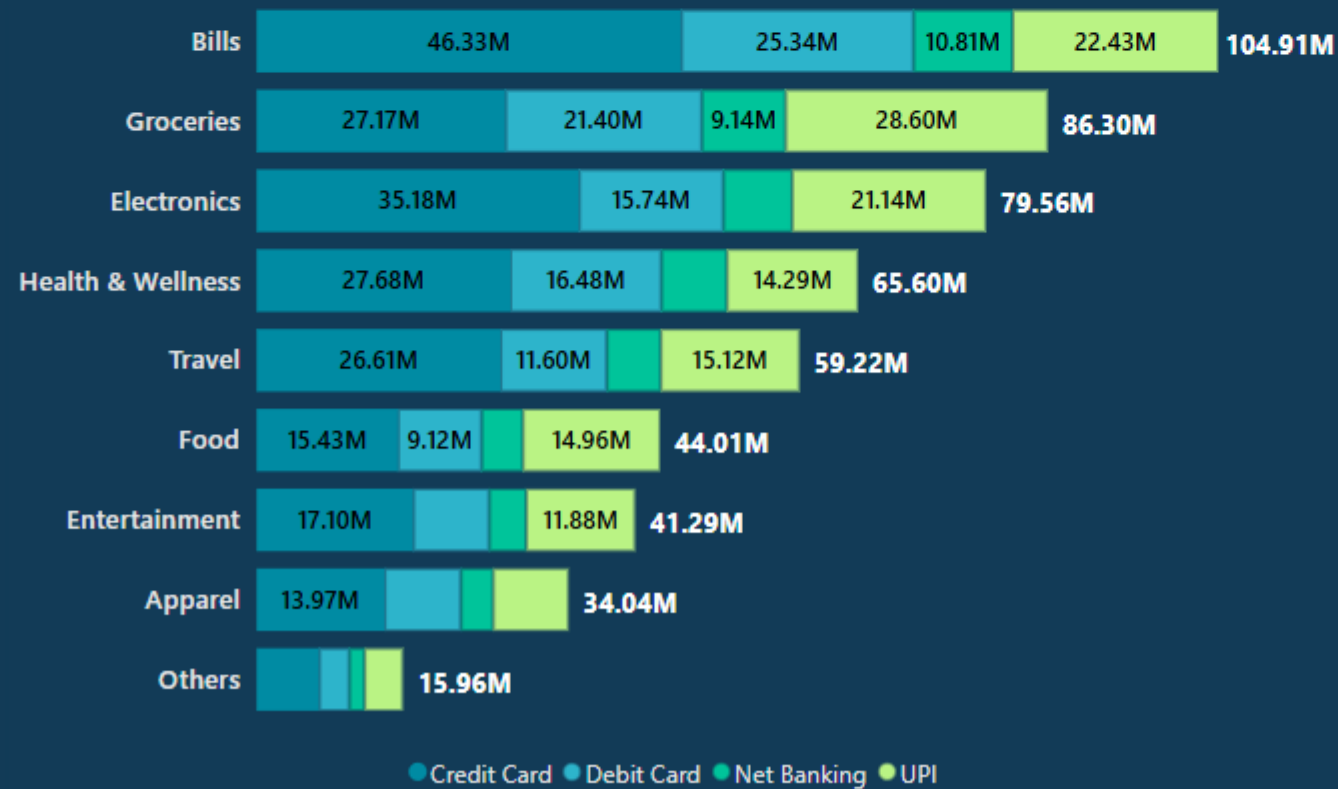


Income and Spending Segmentation

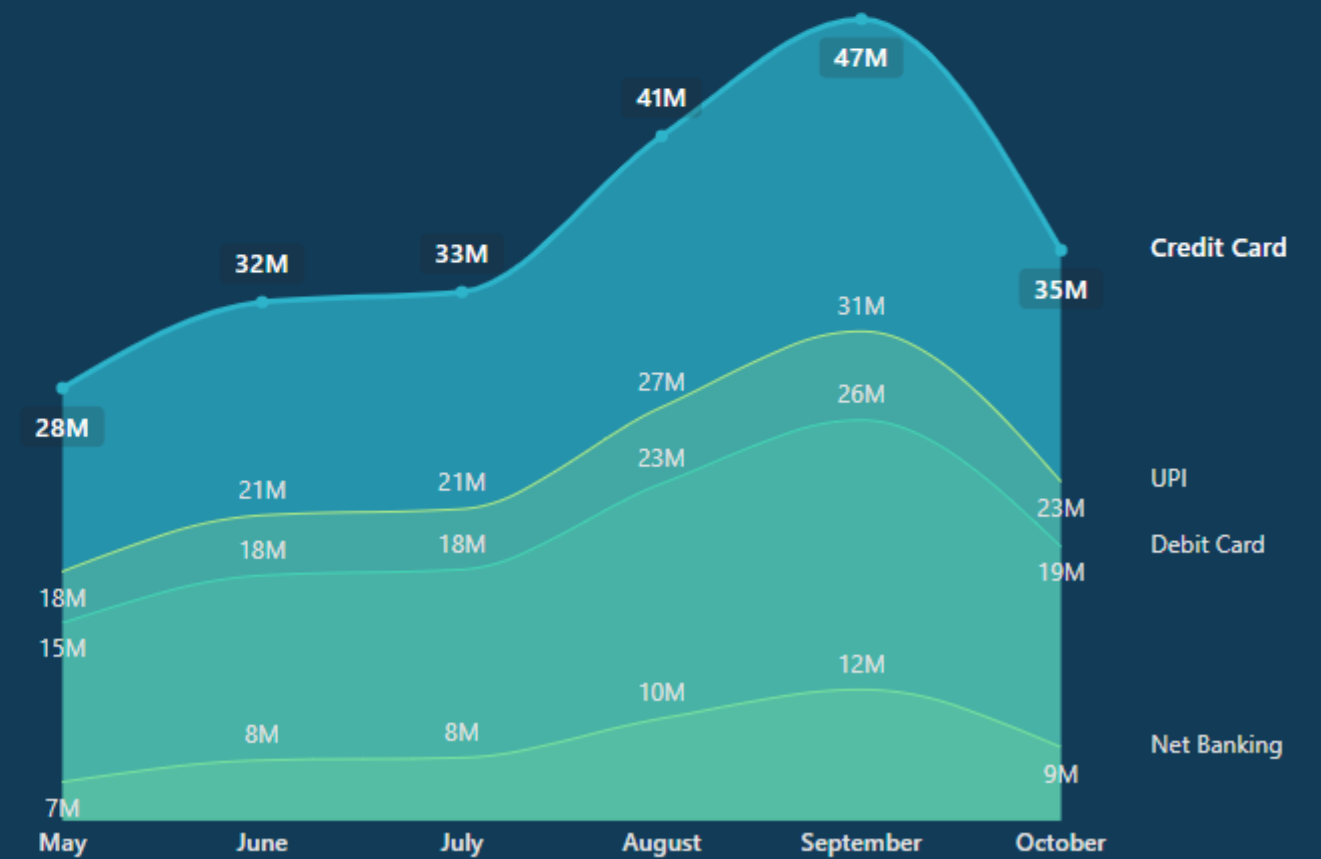
Demographic Spending Behavior

Spending Trends by Payment Type

Spent by Category & Payment Type



Monthly Spend Trends by Payment Type





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High Utilization Spender %

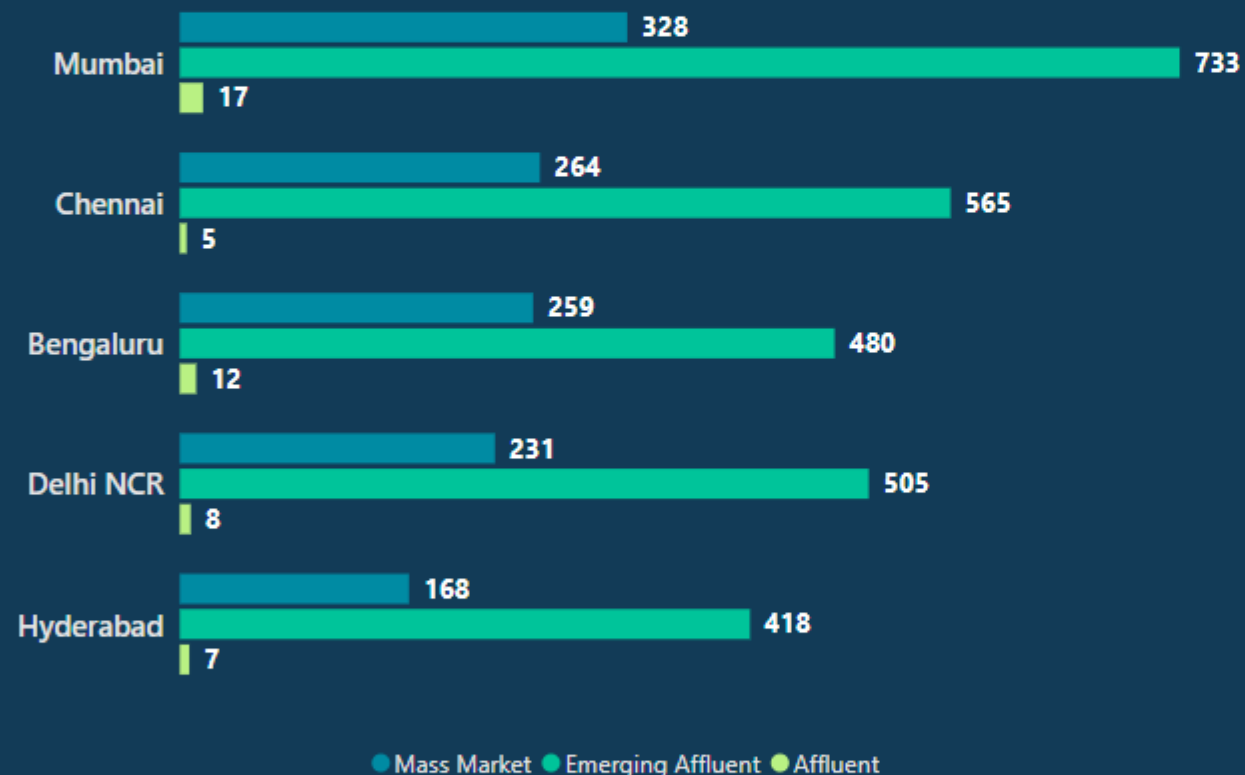
29.65%



Credit Card Spend %

40.74%

Total Customers by City & Income Segments



** Income segmentation is based on average income:

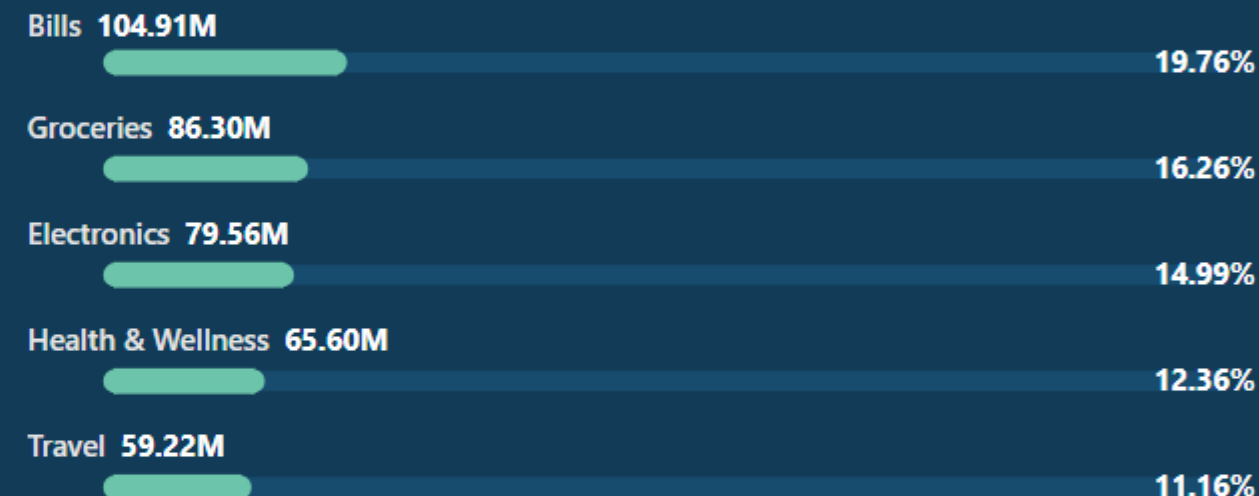
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Top 5 Category by Total Spend

Top

Bottom



Total Spend by Payment Type

