Overview of Credit and Debit Cards Usage in Austral..

AUG - OCT 2018

28%
of the transactions come from NSW

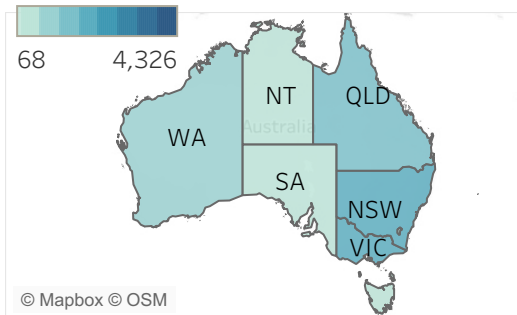Individuals who aged
78 has
the highest card balance

Individuals prefer using
Debit Cards
over credit cards

Friday
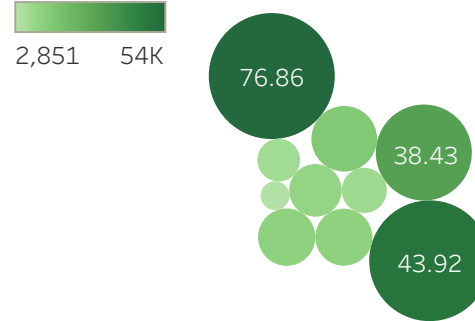has the highest no. transaction on average

$507,581
were spent on Monday on average

Number of Transaction

68   4,326

NT
QLD
WA
SA
NSW
VIC
Australia
© Mapbox © OSM

Average Bank Balance by Age Group

2,851   54K

76.86
38.43
43.92

Credit and Debit Cards Usage by Age Group

3,091 debit 21.96	1,997 debit 32.94	1,673 debit 38.43
2,445 debit 16.47	1,222 debit	
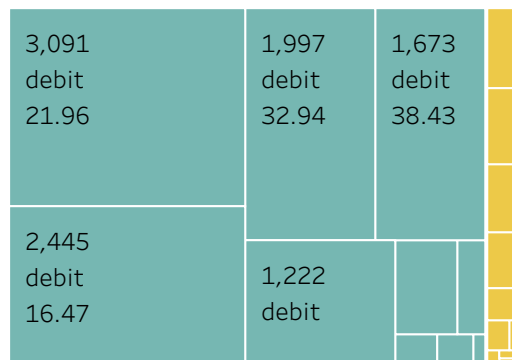
Credit and Debit Cards Usage by Weekdays

Extraction

Count of Amount

2K
1K
0K

1,550   1,360   1,487   2,063   1,801   2,073   1,709

Avg. Amount

400
200
0

507,581
82,175   329,484   331,403   93,003

Sun.. Mon.. Tues.. Wed.. Thur.. Frid.. Satu..

Credit and Debit Cards Usage (with merchant)

AUG - OCT 2018
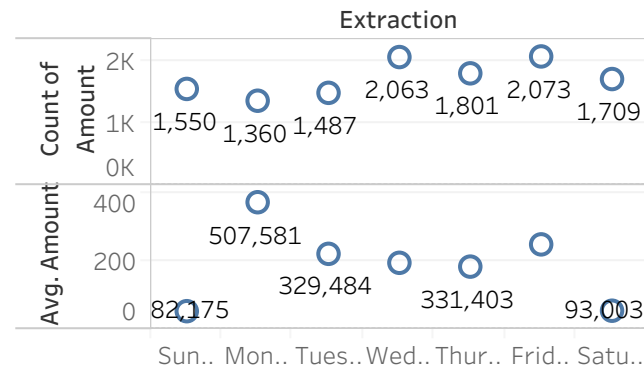
28%
of the merchant transactions came from VIC

Users tend to
Present their card at checkout

Individuals tend to use
Debit Cards for merchant payments
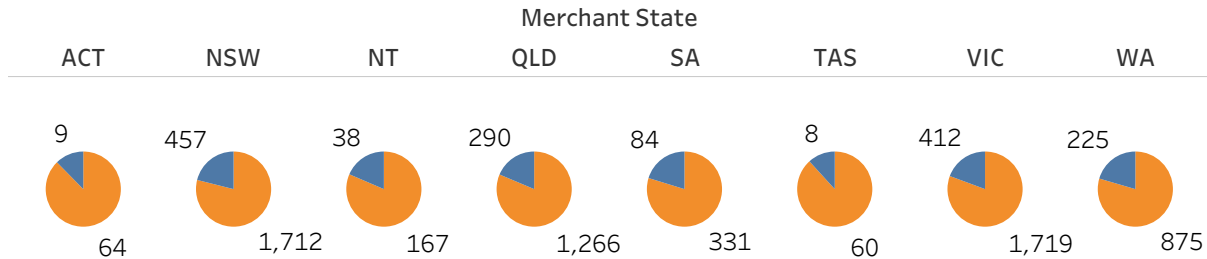
September
has the highest transfer amount

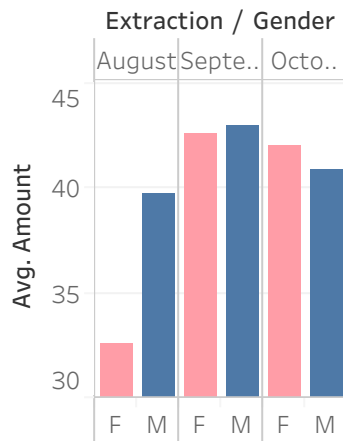Average amount spent in **ACT** is higher than other States

Retirees spent the least in merchants

Number of Card Present Transactions

Merchant State

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
9	457	38	290	84	8	412	225
64	1,712	167	1,266	331	60	1,719	875

Average Amount Spent by Gender and Month

Extraction / Gender

August | Septe.. | Octo..

Avg. Amount

F M F M F M

Average Spending in All States and Territory

QLD SA ACT NSW TAS NT VIC WA

28.87 — 66.80

Average Amount Spent for Each Age Group
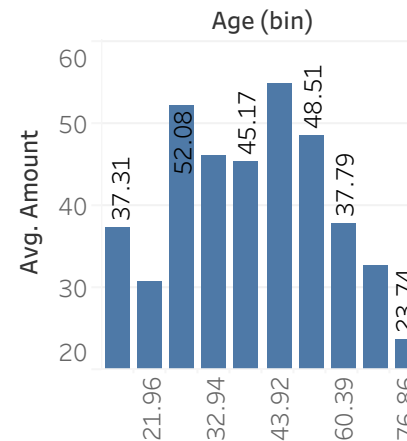
Age (bin)

Avg. Amount

37.31 52.08 45.17 48.51 37.79 23.74

21.96 32.94 43.92 60.39 76.86

ANZ Data@ ANZ Program

Credit and Debit Cards Usage (with bank)

Number of Bank-Related Transfer

PAYMENT
2,600
debit

Total amount Transfered

PAY/SALARY September 1,899		PAY/SALARY August 1,879
PAY/SALARY October 1,917		
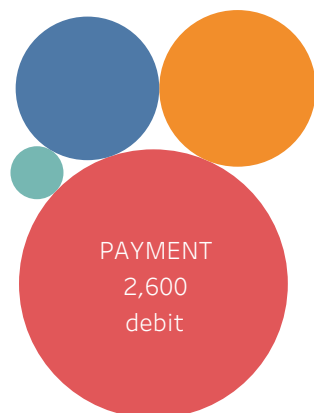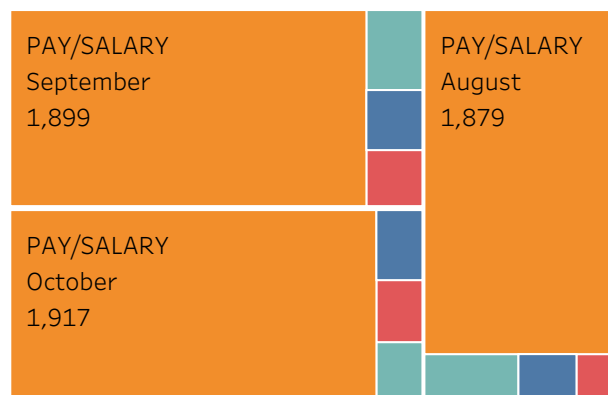
Number of Bank-Related Transfer by Age Group

Age (bin)

Count of Txn Descripti..

1000

500

0

16.47 21.96 27.45 32.94 38.43 43.92 49.41 60.39 65.88 76.86
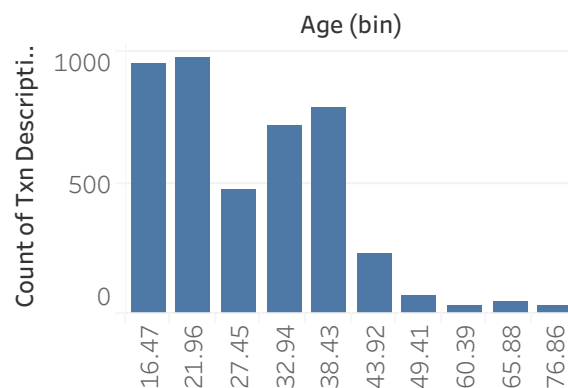
Total Amount transferred and Number of Transfers

Count of Amount

1500

1400

1300

Amount

700K

650K

600K

7 8 9 10 11

Month of Extraction

ANZ Data@ ANZ Program