**Insight Ideas from Tony**

1. Demographic classification: Classify the customers based on available

demography such as age group, gender, occupation etc. and provide insights

based on them.

1. Avg income utilisation %: Find the average income utilisation % of customers

(avg\_spends/avg\_income). This will be your key metric. The higher the average

income utilisation %, the more is their likelihood to use credit cards.

1. Spending Insights: Where do people spend money the most? Does it have any

impact due to occupation, gender, city, age etc.? This can help you to add

relevant credit card features for specific target groups.

1. Key Customer Segments: By doing above, you should be able to identify and

profile key customer segments that are likely to be the highest-value users of

the new credit cards. This includes understanding their demographics,

spending behaviours, and financial preferences.

1. Credit Card Feature Recommendations: Provide recommendations on what

key features should be included in the credit card which will improve the

likelihood of credit card usage. This should be backed by the insights from data

provided and also some secondary research on the internet for this.

1. Additional Thoughts: I added above insights based on my initial thoughts.

However, you may get more valuable insights when you delve deep into the

data.