

Credit Card Utilisation  
Report



City

All

Age group

All

Marital status

All



payment\_type

occupation



Utilisation%  
42.82%

Credit Card  
17.45%

UPI  
11.36%

Debit Card  
9.64%

Net Banking  
4.37%

Salaried IT Emplo...  
21.24%

Salaried Other E...  
17.86%

Freelancers  
15.78%

Business Owners  
13.59%

Government Emp...  
12.63%

4K

Customers

42.82%

Utilisation%

\$531M

Expenditure

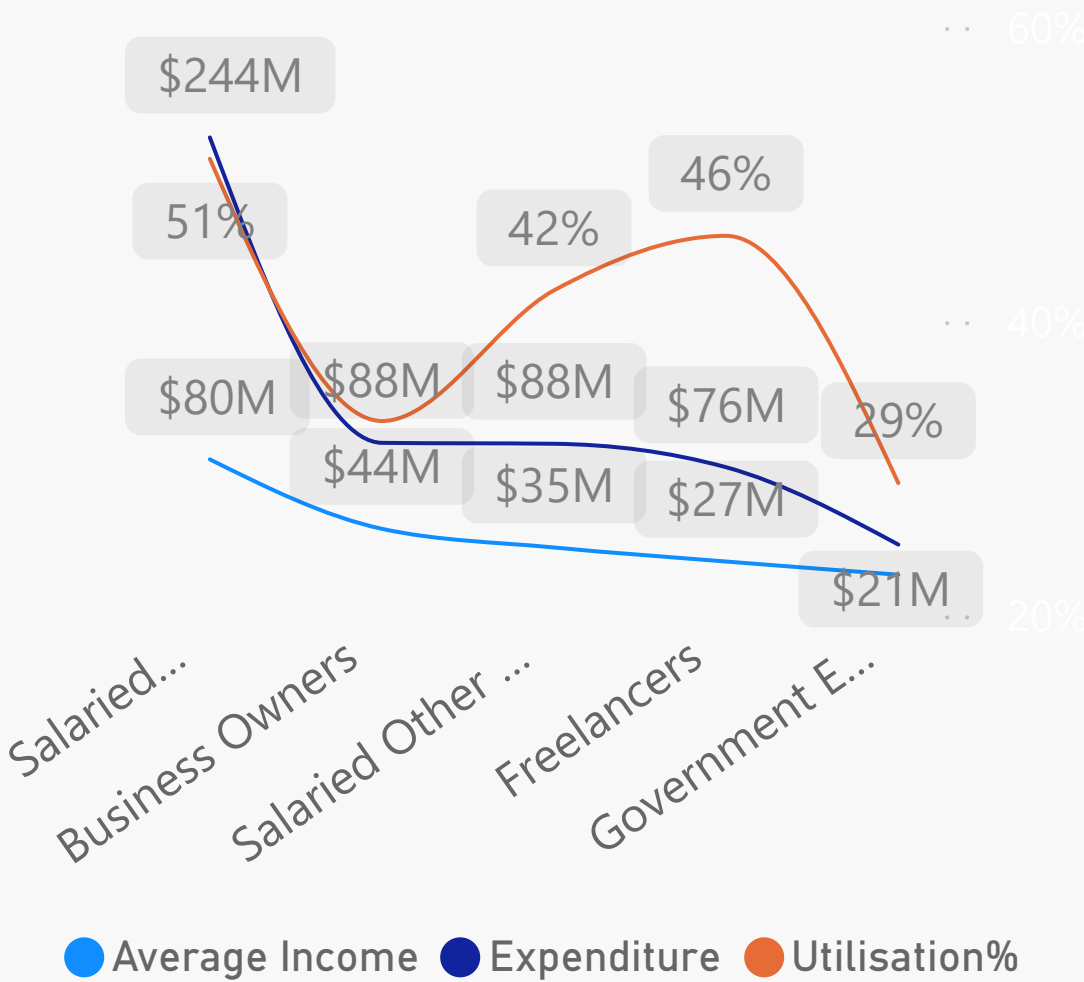
864K

SpendCustomer...

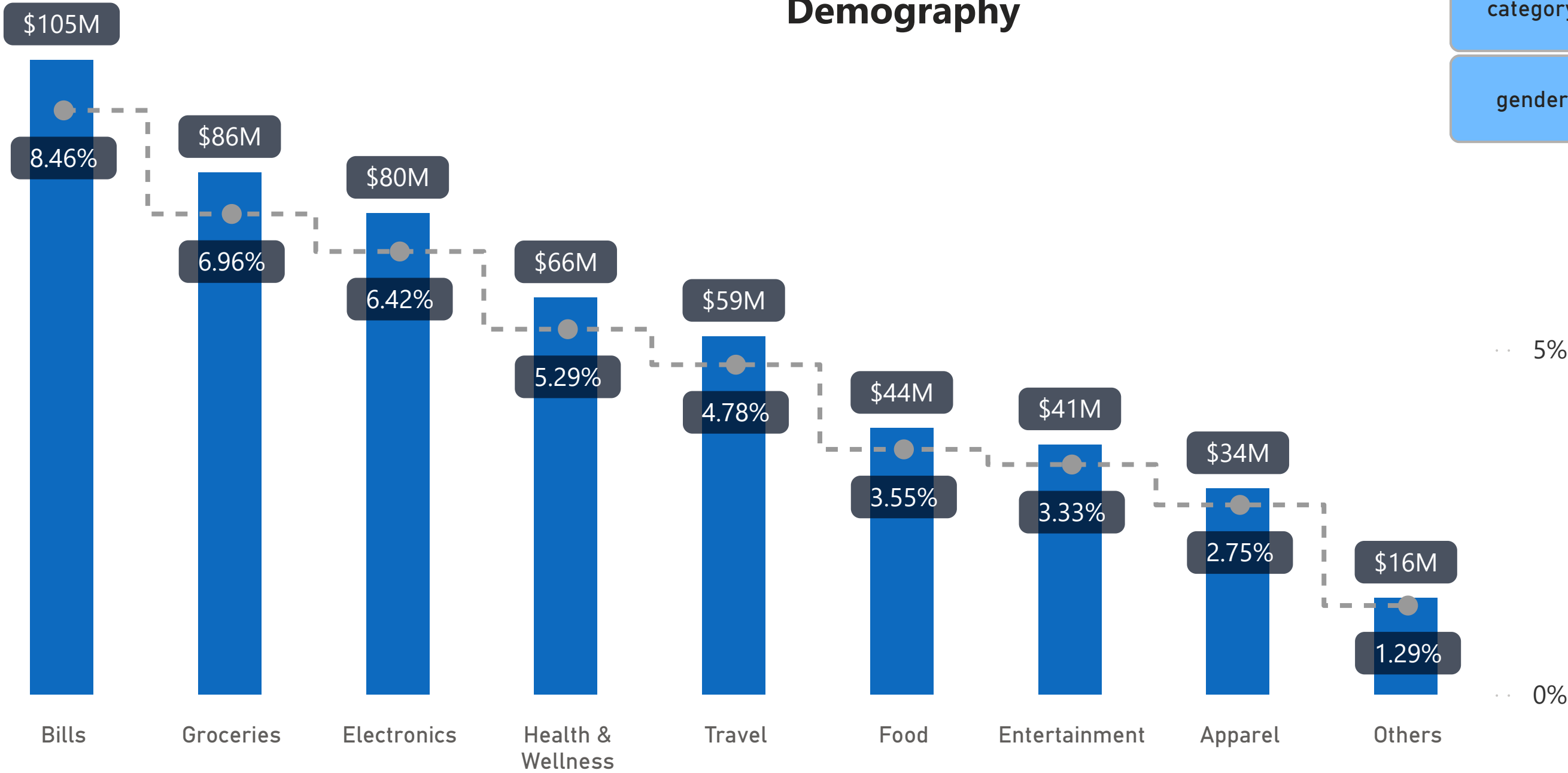
\$207M

TotalIncome

Expenditure and Utilization Trends by Occupation



Utilization Analysis by  
Demography



category

city

gender

marital status

category	Credit Card	Debit Card	Net Banking	UPI	Total
Apparel	1.13%	0.67%	0.28%	0.66%	2.75%
Bills	3.74%	2.04%	0.87%	1.81%	8.46%
Electronics	2.84%	1.27%	0.60%	1.71%	6.42%
Entertainment	1.38%	0.67%	0.33%	0.96%	3.33%
Food	1.24%	0.74%	0.36%	1.21%	3.55%
Groceries	2.19%	1.73%	0.74%	2.31%	6.96%
Health & Wellness	2.23%	1.33%	0.58%	1.15%	5.29%
Others	0.55%	0.27%	0.13%	0.34%	1.29%
Travel	2.15%	0.94%	0.48%	1.22%	4.78%
Total	17.45%	9.64%	4.37%	11.36%	42.82%

Utilization Insights by Expenditure  
Category, City and Payment Method

city	Credit Card	Debit Card	Net Banking	UPI	Total
Aberdeen	20.80%	11.57%	5.29%	13.77%	51.43%
Cape Town	14.80%	8.24%	3.64%	9.57%	36.25%
Durban	12.90%	7.01%	3.05%	8.14%	31.10%
Johannesburg	17.47%	9.82%	4.64%	11.53%	43.46%
Pretoria	19.76%	10.73%	4.84%	12.70%	48.03%
Total	17.45%	9.64%	4.37%	11.36%	42.82%