

# Credit Card

## CUSTOMER INSIGHTS FOR STRATEGIC LAUNCH

This pilot study presents a comprehensive, data-backed assessment of customer behavior in the credit card domain. Using a sample of 4,000 customers across five major Indian cities, the project uncovers actionable insights into demographics, spending habits, and digital payment preferences. The goal is to inform the development of a high-impact credit card product that aligns with the lifestyle, income patterns, and needs of key customer segments. This analysis empowers decision-makers with the clarity needed to shape a differentiated, market-ready offering.



Customer  
Demographics



Income Analysis



Spend Analysis



Executive View

# Customer Demographics

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**Age Group**

**Gender**


**Marital status**

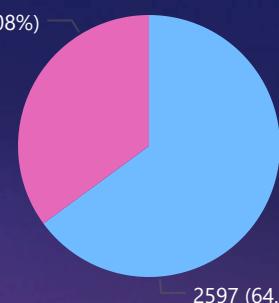
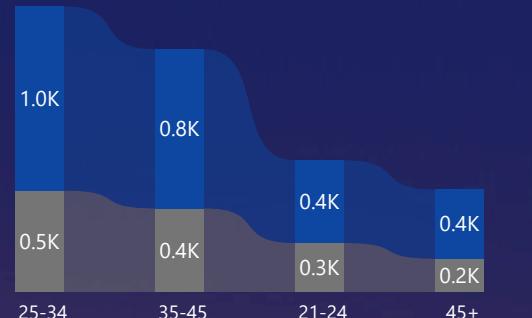
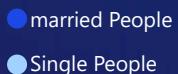
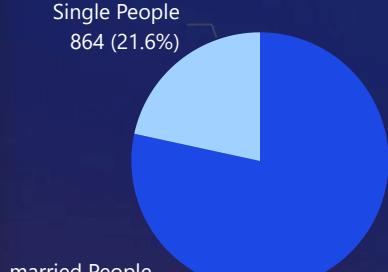
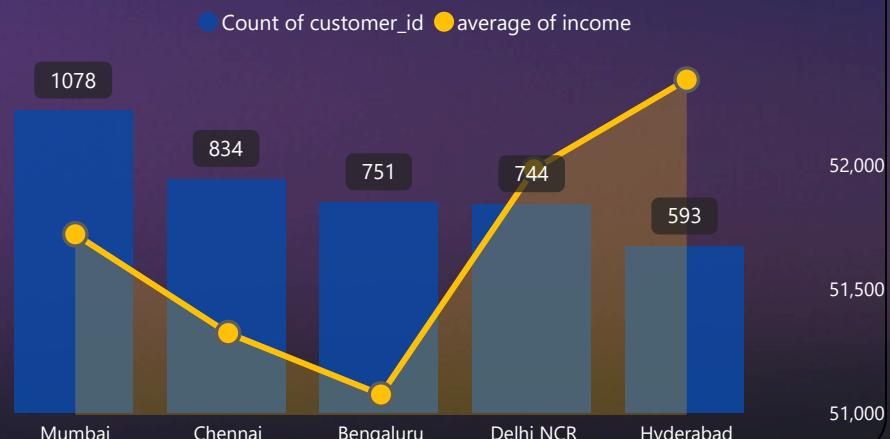
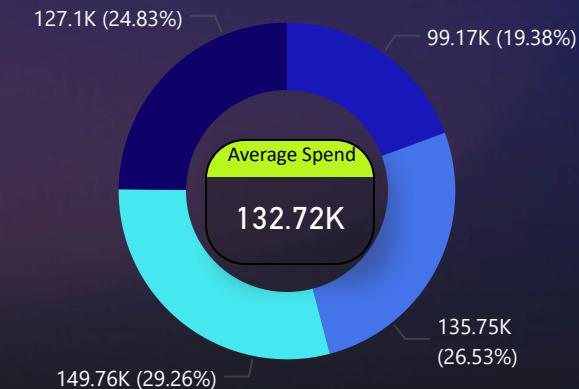

**Filters**
**Payment Type**

**Category**

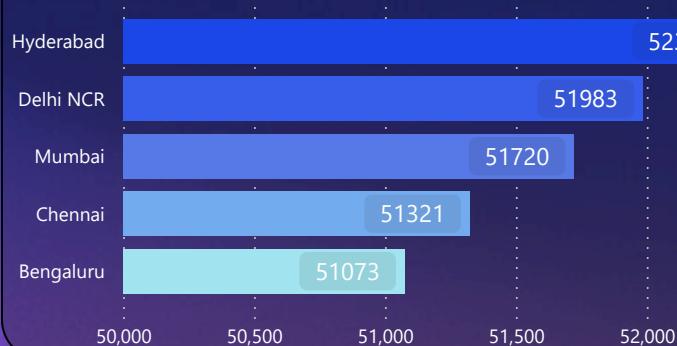
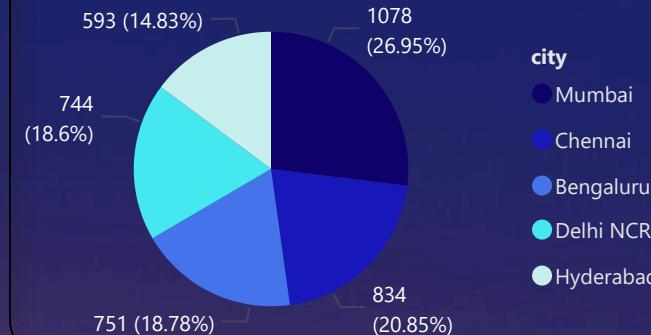
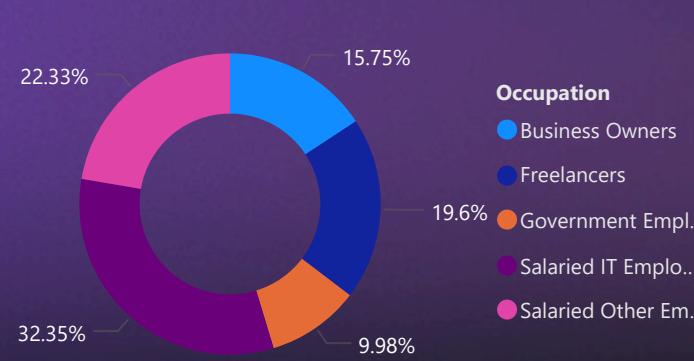
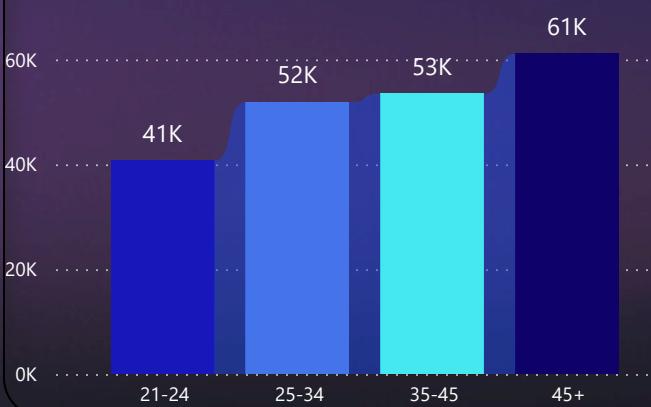
**Month**

**City**

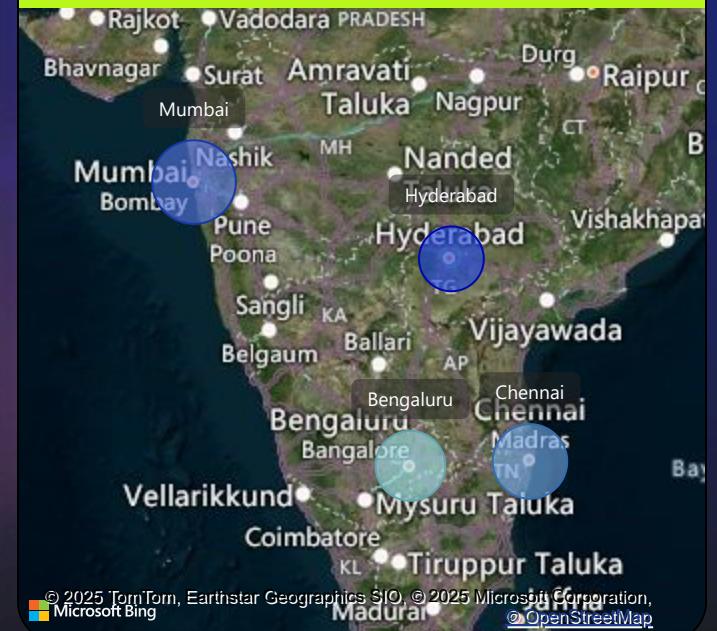
**Occupation**

**Total Customers**
**4000**
**Total Income**
**1240M**
**Total Spend**
**531M**
**Average Income**
**51.66K**
**Average Spend**
**132.72K**
**Most popular city**
**Mumbai**
**Gender Distribution**

**Count of customer by age group and gender**

**Gender Distribution**

**Business Owners**
**630**
**Freelancers**
**784**
**Government Employees**
**399**
**Salaried IT Employees**
**1294**
**Salaried Other Employees**
**893**
**Active customer and average income by city**

**Average spend / customer by age\_group**

**Age Group**

# Income Analysis

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**Age Group**
[All](#)
**Gender**
[Female](#)
[Male](#)
**Marital status**
[Married](#)
[Single](#)
**Filters**
**Payment Type**
[All](#)
**Category**
[All](#)
**Month**
[All](#)
**City**
[All](#)
**Occupation**
[All](#)
**Total Income**
**1240M**
**Average Income**
**51.66K**
**Max Income**
**87K**
**Total Spend**
**531M**
**Average Spend**
**132.72K**
**High Income > 60k**
**1522**
**average of income by city**

**Count of avg\_income by city**

**Occupation-wise Customer Share**

**average of income by age\_group**

**occupation**

occupation	Bengaluru	Chennai	Delhi NCR
Business Owners	8099265	8076682	7880
Freelancers	6707009	5305860	4811
Government Employees	4019849	4791035	3454
Salaried IT Employees	13981893	16086923	15952
Salaried Other Employees	5548003	8541541	6575

**High Income by city**


# Spend Analysis

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**Age Group**

All

**Gender**

Female

Male

**Marital status**

Married

Single

**Filters**
**Payment Type**

All

**Category**

All

**Month**

All

**City**

All

**Occupation**

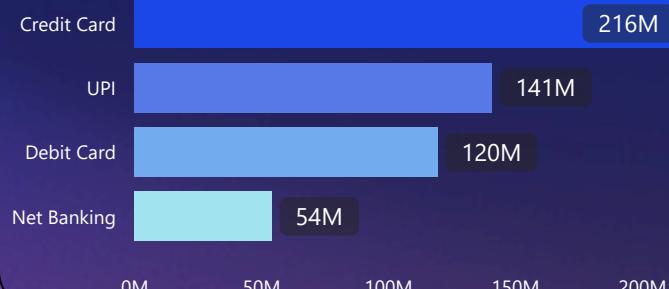
All

**Total Spend**
**531M**
**Average Spend**

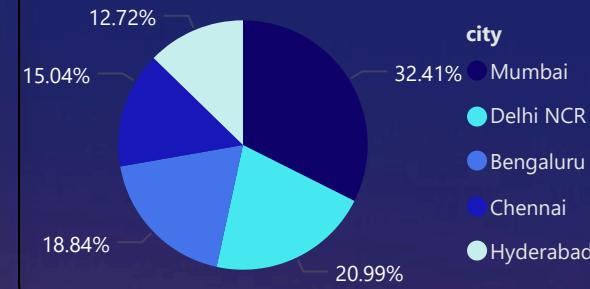
Per Transaction  
**614.46**
**Max Spend**

Single Transaction  
**10K**
**Total Income**
**1240M**
**Average Spend**
**132.72K**
**Utilization %**
**42.82%**

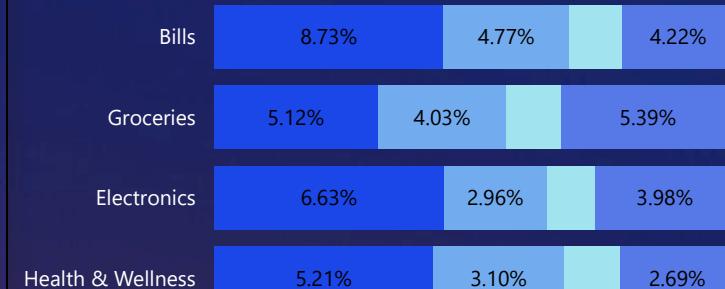
## Spend by Payment Type



## Sum of spend by city



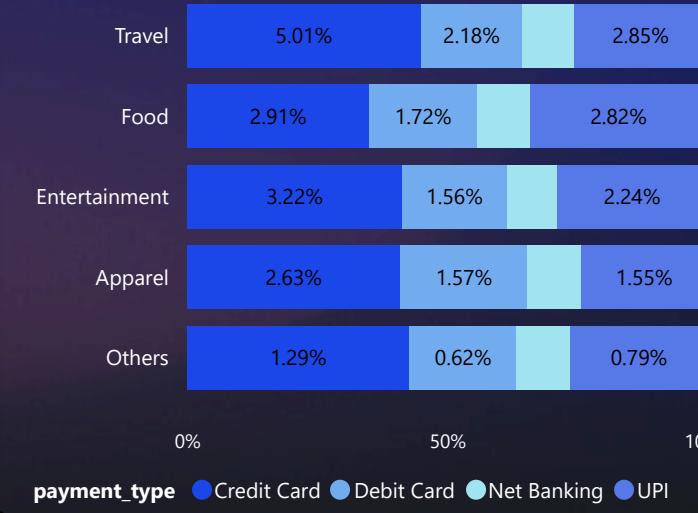
## Spend by Payment Type



## Spend & Credit Card Users by Category



## Sum of spend by Month


● Sum of spend
● credit card spent
● Credit Card
● Debit Card

● Credit Card
● Debit Card
● Net Banking
● UPI


# Executive View

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**Age Group**

**Gender**

**Marital status**


**Filters**
**Payment Type**

**Category**

**Month**

**City**

**Occupation**

**Total Income**
**1240M**
**Total Spend**
**531M**
**Credit Card Usage**
**40.74%**
**High Income >60k**
**1522**
**Avg Spend per cus**
**132.72K**
**Utilization %**
**42.82%**

customer_id	city	age_group	occupation	avg_income	Sum of spend	Utilization %	New 6 income
ATQCUS2990	Mumbai	45+	Business Owners	86600	158222	30.45%	519600
ATQCUS1982	Hyderabad	45+	Business Owners	86327	124793	24.09%	517962
ATQCUS1985	Hyderabad	45+	Business Owners	85593	118049	22.99%	513558
ATQCUS1694	Mumbai	45+	Business Owners	85416	186159	36.32%	512496
ATQCUS1864	Bengaluru	45+	Business Owners	85082	158855	31.12%	510492
ATQCUS1710	Mumbai	45+	Business Owners	84883	185150	36.35%	509298


**Monthly Trend**

**Category Split**
**Sum of spend and credit card spent by Month**

**Key Insights**

**Top Spenders**  
Salaried IT Employees contributing \$244M

**Top City**  
Mumbai leads with 1078 customers and \$172M in spending.

**Marital Status Impact**  
Married individuals over 4x more (\$429M vs \$102M)

**Highest Category**  
Bills lead with a total of \$105M

**City-wise Spend**

**Credit Usage by Category**
**Spend by Payment Type**


# Recommendations for the Next Credit Card

To enhance the likelihood of credit card usage among the identified target customers (salaried employees, self-employed individuals, and freelancers), consider incorporating the following key features:

## 1. Tailored Rewards Program

- Develop a rewards program that aligns with the spending patterns of salaried employees, self-employed individuals, and freelancers. This may include offering cash back on common spending categories such as groceries, dining, and business-related expenses.

## 2. Flexible Payment Options

- Provide flexible payment plans to accommodate different income structures. This could involve offering customizable monthly payment options, allowing users to adjust their payment schedule based on their cash flow.

## 3. Expense Tracking and Budgeting Tools

- Integrate built-in tools or partner with budgeting apps to assist users in tracking their expenses, categorizing spending, and setting budget goals. This feature would be particularly beneficial for freelancers and self-employed individuals managing variable income.

## 4. Low Annual Fees and Interest Rates

- Keep annual fees competitive and offer reasonable interest rates to attract and retain customers. Consider providing introductory offers, lower rates for loyal customers, or special promotions for specific spending categories.

## 5. Contactless and Mobile Payments

- Ensure the credit card supports contactless payments and integrates with popular mobile payment platforms. This feature adds convenience for users who prefer digital and contactless transactions.

## 6. Security Features:

- Implement advanced security features such as fraud alerts, biometric authentication, and virtual card numbers to enhance the safety of transactions. Communicate these security measures effectively to build trust among users.