

Premier Customer Segments

Tech-Savvy Young Professionals (25-34)

- **Demographics:** Predominantly male, in Bengaluru and Mumbai, mostly Salaried IT Employees or Business Owners.
- **Spending:** High income and spending, high credit card utilization (Avg Income Utilization: **43.66%**, Credit Card Utilization: **46.62%**), spend on Electronics, Travel, and Bills.
- **Preferences:** Favor credit rewards programs for electronics, travel, and bill payments.

Established Middle-Aged Professionals (35-45)

- **Demographics:** Predominantly married, in Chennai and Delhi NCR, Salaried IT Employees, Freelancers, and Government Employees.
- **Spending:** Consistent income, moderate credit card use (Avg Income Utilization: **46.72%**, Credit Card Utilization: **38.78%**), spend on Groceries, Health & Wellness, and Apparel.
- **Preferences:** Favor cashback or discounts on everyday expenses.

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Young Urban Singles (21-24)

- **Demographics:** Single, mixed genders, in Bengaluru, Hyderabad, and Mumbai, includes students and early-career professionals.
- **Spending:** Lower income, moderate credit card use (Avg Income Utilization: **40.59%**, Credit Card Utilization: **33.79%**), spend on Entertainment, Food, and Electronics.
- **Preferences:** Prefer low-fee cards with rewards for entertainment, dining, and tech gadgets.

Affluent Couples and Families (Mixed Ages)

- **Demographics:** Predominantly married, in Mumbai and Bengaluru, mix of Salaried IT Employees, Business Owners, and Government Employees.
- **Spending:** High income and spending, varied credit card utilization, spend on **Travel**, **Bills**, and **Health & Wellness**.
- **Preferences:** Favor premium cards with travel rewards, insurance, and concierge services.