



## ACTIVATE CREDIT CARD

### Demographic Analysis

Dive into the diversity of Metro Bank's customer base with a demographic breakdown. Understand how gender, age, city, & occupation shape spending patterns, enabling targeted & inclusive product

### Income Analysis

Discover how income & its utilization vary across customer segments. This section highlights key income metrics & behaviors that influence credit card adoption, supported by demographic

### Spending Analysis

Uncover where & how customers are spending — from bills to travel & how it differs by occupation, city, & payment method. These insights power smarter credit card feature recommendations



City

All

Month

All

Payment Type

All

Gender

Female

Male

Marital Status

Married

Single

Total Customer

4000

Male Customer

2597

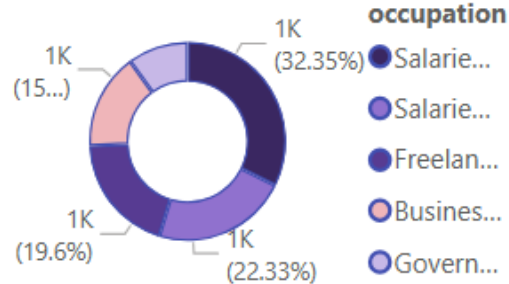
Female Customer

1403

### Key Metric by Age Group

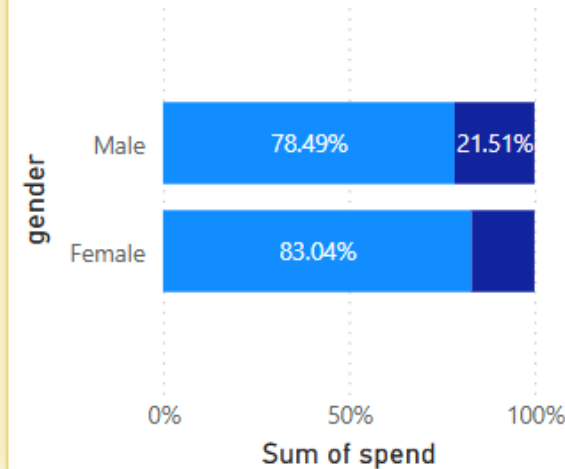
city	21-24	25-34	35-45	45+	Total
Bengaluru	433.26	605.50	703.39	572.04	598.22
Chennai	307.93	446.57	498.07	400.45	443.47
Delhi NCR	497.90	803.24	807.05	636.81	734.15
Hyderabad	364.98	571.78	544.23	429.59	512.92
Mumbai	565.51	824.65	821.64	668.02	745.16
Total	463.92	659.35	675.00	567.28	618.19

### Total Customers by occupation



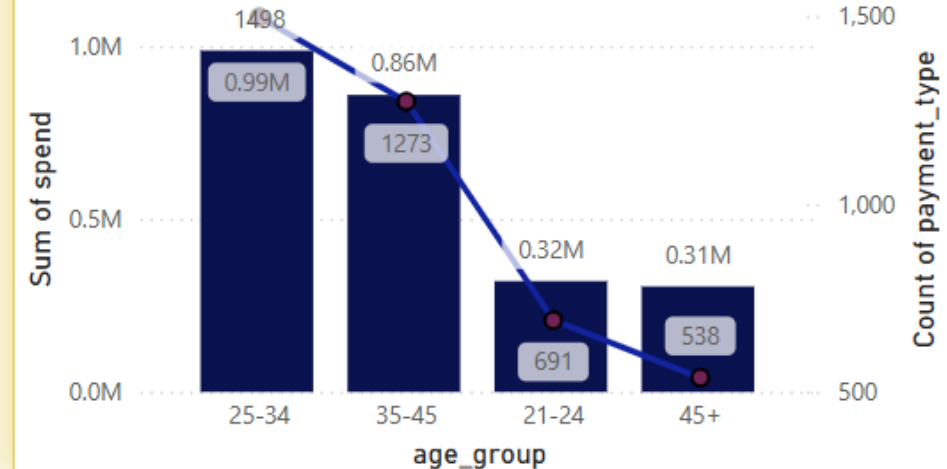
### Sum of spend by gender and marital status

marital ... Married Single



### Sum of spend & Count of payment\_type by age\_group

Sum of spend Count of payment\_type





City

All

Month

All

Payment Type

All

Gender

Female

Male

Marital Status

Married

Single

Average Income

51.66K

Average Income  
Utilization %

1.20%

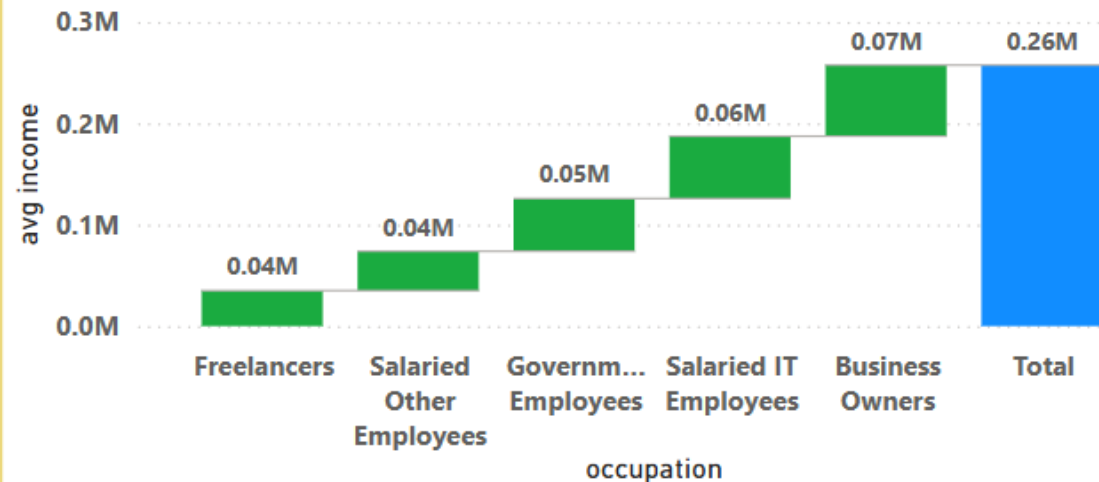
Female Credit Card  
Income

50.61K

Male Credit card  
Income

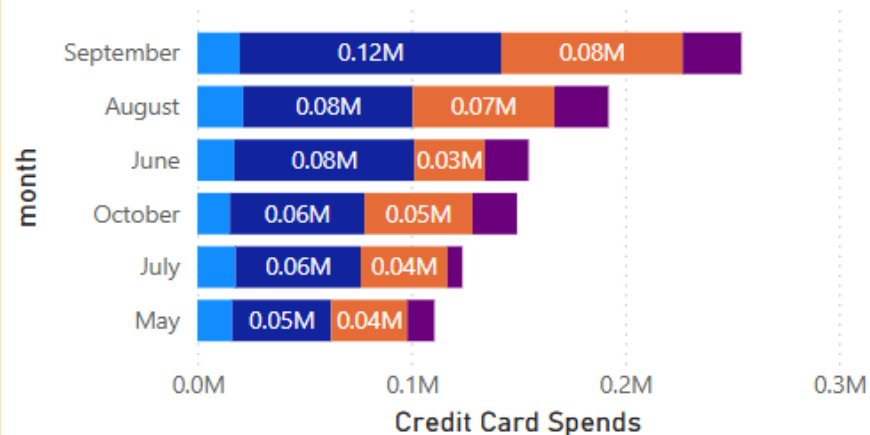
51.89K

Average Income by occupation



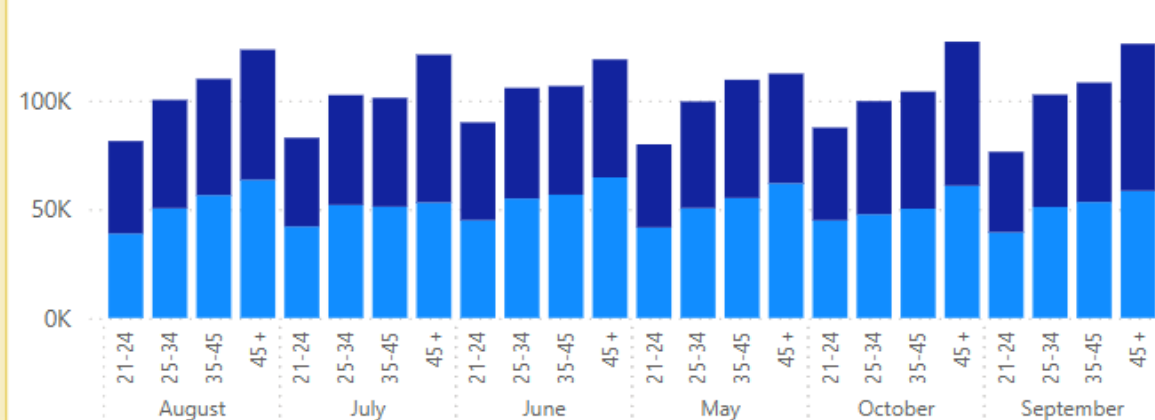
Credit Card Spends by month and age\_group

age\_group ● 21-24 ● 25-34 ● 35-45 ● 45+



Male & Female Credit Card Income by month and age\_group

● Male Credit Card Income ● Female Credit Card Income





City

All

Month

All

Payment Type

All

Gender

Female

Male

Marital Status

Married

Single

## Total Spend

### 2M

## Average Spend

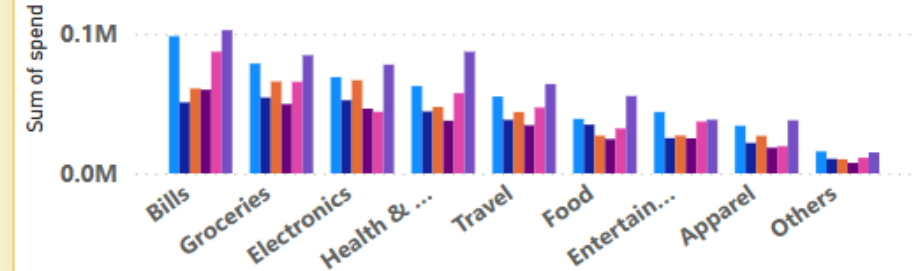
### 618.19

## Credit Card Spend

### 986K

### Sum of spend by category and month

month ● August ● July ● June ● May ● October ● September

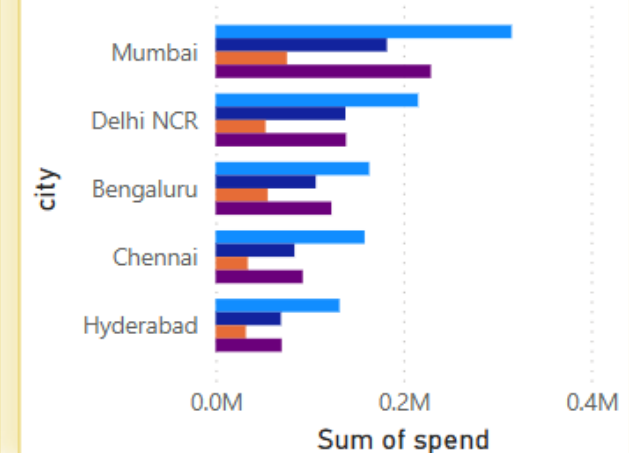


### Key Metric by Occupation

category	Business Owners	Freelancers	Government Employees	Salaried IT Employees	Salaried Other Employees
Apparel	22957	23170	7971	67061	37371
Bills	89812	60598	21729	208589	78960
Electronics	54378	43810	25060	166990	66141
Entertainment	41676	26622	12569	89871	26226
Food	28630	29001	12722	106954	35819
Groceries	56378	64789	31127	193510	52852
Health & Wellness	43595	42229	23202	177514	50184
Others	9618	8934	4827	35988	10535
Travel	55739	49051	20397	121208	36398
<b>Total</b>	<b>402783</b>	<b>348204</b>	<b>159604</b>	<b>1167685</b>	<b>394486</b>

### Sum of spend & Count of payment\_type by age\_group

payment\_type ● Credit Card ● Debit Card





## 📌 Demographic Trends

- Majority of Metrobank customers fall in the **25–45 age group**, showing strong engagement in credit card usage across prime working-age adults.
- Males represent a **higher proportion of customers (65%)**, but female spend-to-income ratio is **slightly higher**, indicating high value from a smaller segment.

## 📌 Spending Behavior

- Salaried IT employees** dominate card spending, especially in **bills and electronics**, making them a key revenue-generating segment.
- Younger customers (25–34)** show the **highest transaction volume** but moderate spend, suggesting volume-driven growth opportunity.

## 📌 Income vs Spend Patterns

- Despite a healthy **average income of ₹51.66K**, credit card utilization is just **1.2%**, pointing to significant untapped potential.
- High card spend concentration in **metro cities like Mumbai and Delhi NCR** suggests regional targeting opportunities.





### 1. Expand Credit Card Adoption in High-Income Segments

Leverage low income utilization ratio to push premium card products among **business owners** and **freelancers**, who show untapped income potential.

### 2. Regional Campaigns for Metro Cities

Focus marketing efforts in **Mumbai and Delhi NCR**, which show the **highest spends**, with targeted cashback or reward programs for top categories.

### 3. Launch Gender-Focused Financial Literacy Programs

Introduce products or offers tailored for **female customers**, whose spend efficiency is notable but underrepresented in the user base.

### 4. Create Custom Offers for Age Segments

Develop tailored benefits for **25–34** group (high usage) and **45+** group (low engagement), maximizing reach across age bracket.

### 5. Promote Digital Engagement Through Mobile App Offers

Encourage higher credit card usage by incentivizing transactions via the **Metrobank mobile app**—especially for **utility payments, food delivery, and online shopping**.



# Thank You!

This isn't just about data—it's about decoding behaviors, designing smarter products, and redefining how banks connect with customers.

I'm proud to help shape what's next.

*“Great insights don't just predict the future they build it*

**Vandana Satwani**

*Data Analyst | Building Strategy  
through Data*