

Credit Cards Data Analysis & Insights

1. Which city has spent the highest amount over the year?

Greater Mumbai is the city that spent the highest amount in 2014 by credit cards whereas Delhi spent the highest in 2013 but Ahmedabad city spent the highest in 2015.

2 Which card type has the highest amount over the year?

The most used credit card by people is the Platinum credit card because it offers maximum rewards points and offers.

3. Which expense type has the highest amount over the year?

We have different categories where people spend their money, those paying bills are the most popular through credit cards, may find it easy to pay large and small bills through credit cards

4. What is the total amount spent between males and females in numbers and percentages?

Females are at the top. They spend 54.1% (2205 million) of the total amount whereas the Males spend 45.8 % (1869 million)

5. What is the total amount of spend by Females vis a vis Card_Type?

Here you see that silver credit cards are used most. The reason for that is the silver card fee is less and offers many reward points.

602433469	Silver card
548005149	Signature card
531940229	Platinum card
522932183	Gold card

6. Which are the top 5 cities that have the highest spending for men?

Males in Delhi spend the highest as compared to other cities, Reason for that may be the awareness of reward points and discount offers, and sellers also giving discounts on credit cards.

Delhi	299981
Bengaluru	299980
Ahmedabad	299967
Dalli-Rajhara	299906
Sonepur	299905

Credit Cards Data Analysis & Insights

7. List the top 5 cities with the maximum transactions.

As you see Bengaluru is the city that has the maximum number of transactions, People of Bengaluru not only do big transactions but also small transactions with credit cards.

We have to promote or give offers on small transactions also.

Bengaluru	3552
Greater Mumbai	3493
Ahmedabad	3491
Delhi	3482
Hyderabad	784

8. Show the month-wise spending across the years in descending order.

January, October, and December have the highest spending maybe during the festival season or Sellers giving more offers in these months.

January	431209556	February	383512624
October	419846007	May	375455609
December	416935415	August	218453126
April	416394734	September	209561433
March	410054446	July	197981416
November	404107968	June	191321039

9. Show the total amount spent by men via expense type?

Most of the amount spent by men is in paying with credit cards for fuel then comes food and entertainment, etc. The reason is that credit cards company give maximum reward points in the fuel category compared to food and entertainment, etc.

10. which city uses what type of card the most?

As you see silver credit cards are preferred most in Bengaluru city for transactions.

Bengaluru	Silver card – 983
------------------	--------------------------

Credit Cards Data Analysis & Insights

This is the screenshot of the Power Bi Dashboard.

