SaveSage's Pan-India Survey Reveals 70% of Credit Card Users Fail to Maximise Rewards

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Highlighting significant inefficiencies in how Indian consumers use their credit cards, SaveSage, India's leading credit card rewards and loyalty optimisation platform, has unveiled the findings of its **pan-India Credit Card Rewards**

Behaviour Survey 2025. Conducted between February and March 2025, the survey captured responses from over 5,000 credit card holders across nine major cities, revealing that consumers unknowingly miss out on substantial savings due to underutilised reward points and card benefits.
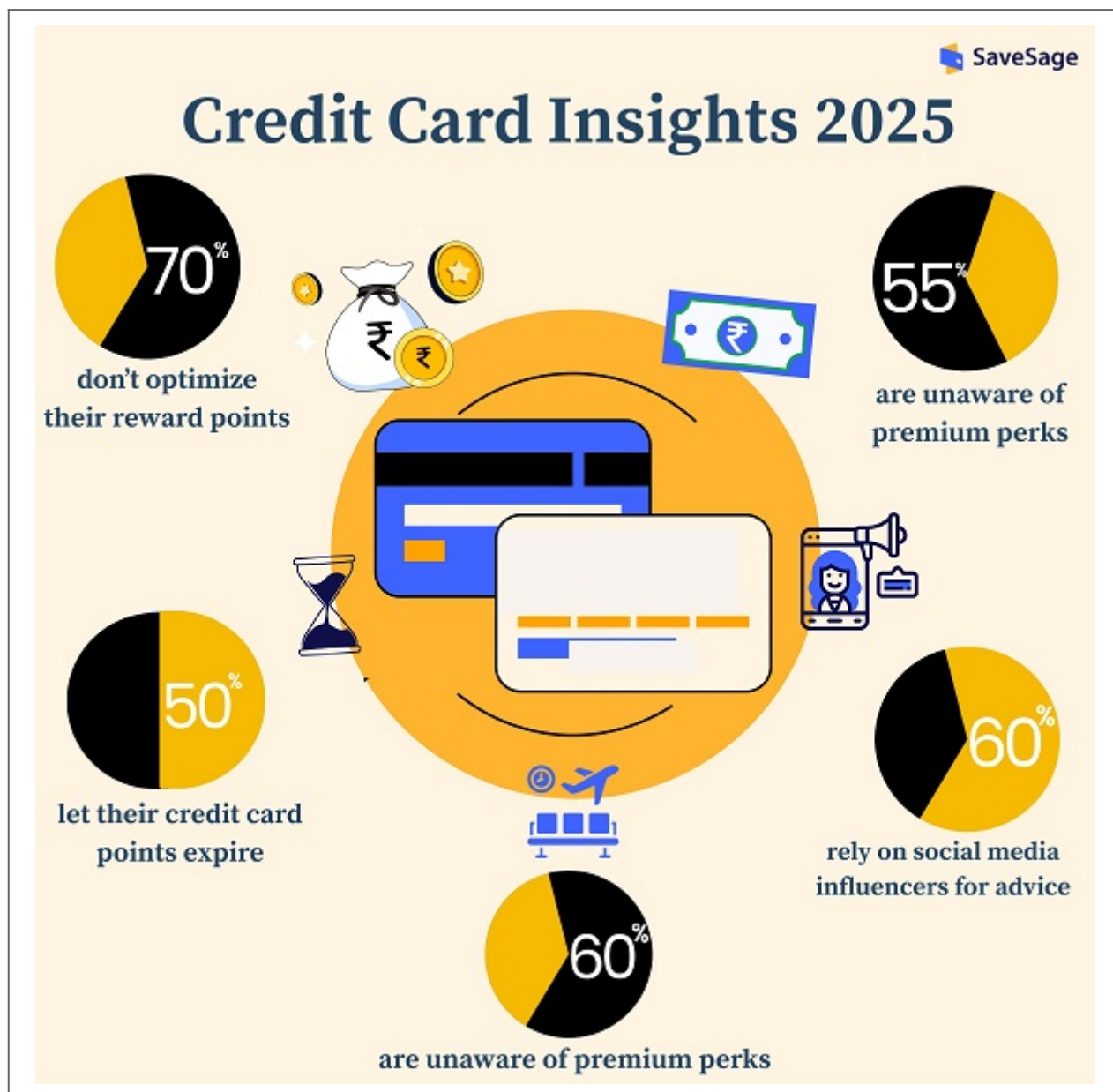
Credit Card Rewards Behaviour Survey 2025: SaveSage Reports

At a time when India is home to over 109 million active credit cards (RBI, February 2025) and credit-based spending is rapidly surpassing traditional payment methods, the implications of these findings are substantial. The [survey reveals](#) that **70% of users fail to fully optimise their rewards**, largely due to fragmented information, lack of

awareness, the overwhelming complexity of reward structures and the tedious redemption process. This translates into lost personal savings, and also highlights a larger inefficiency in India's dynamic consumer finance landscape.

Key Findings from the Survey

- **50**% of respondents face challenges in redeeming rewards -often settling for cashback over more valuable options like travel, merchandise, or exclusive partner offers

- **50**% of cardholders let reward points expire, largely due to unawareness or lack of tracking mechanisms

- **60**% are unaware of complimentary card perks such as lounge access, travel insurance, golf privileges, and concierge services-foregoing premium benefits at no additional cost

- **55**% of daily transactions are still conducted via UPI or cash, indicating that credit cards are not being utilised as a primary payment method despite their rewards and free credit period advantages

- **60**% of users rely on social media influencers for credit card advice – raising concerns about credibility and the need for more trustworthy, expert-driven information

- **65**% of users are open to switching their primary credit card in pursuit of better benefits, reflecting a desire for more personalised, high-value offerings

These insights highlight a critical gap between the increasing availability of credit card rewards and their actual utilisation, one that could be bridged through better education, simplified tools, and expert guidance.

Commenting on the findings, **Ashish Lath, Chief Saver at SaveSage,** said, *"The findings from this survey validate what*

weve long believed — that most Indians are leaving real money on the table simply because they dont have the tools or knowledge to optimise their credit card rewards. At SaveSage, we're committed to changing that. Whether it's through our AI assistant Savvy or personalized recommendations, our mission is to help every user unlock the full potential of their credit cards and loyalty programs — without the complexity."

As credit-based financial products become more embedded in the daily lives of Indian consumers, SaveSage plays a pivotal role in helping users navigate this evolving ecosystem.

About SaveSage
SaveSage enables users to track, manage, and optimise credit card reward points and loyalty programs in one place. The platform analyses individual spending patterns and recommends the best credit card suited as per user's needs, ensuring maximum rewards and benefits. Currently, SaveSage supports over 750 credit cards and 75 loyalty programs. SaveSage's AI enabled spends assistant Savvy is the [first-of-its-kind tool in India](#) that enables users to optimise their credit card spends on the go. SaveSage was launched in Oct'24 and as of Mar'25, it has 50,000+ users.

SaveSage is backed by marquee institutional investors like iSEED, Atrium Ventures, and LetsVenture Fund, along with prominent angel investors including Bhavesh Gupta, Dr Shriram Nene, Ritesh Malik, Ramneek Sehgal, Mayank Gupta, Rahul Mathur, Piyush Nangru, Utkarsh Kumar, Amit Goel, and others.

For more information, please visit www.savesage.club. For any queries, contact us at contact@savesage.club.