Financial Analysis

Presented By :
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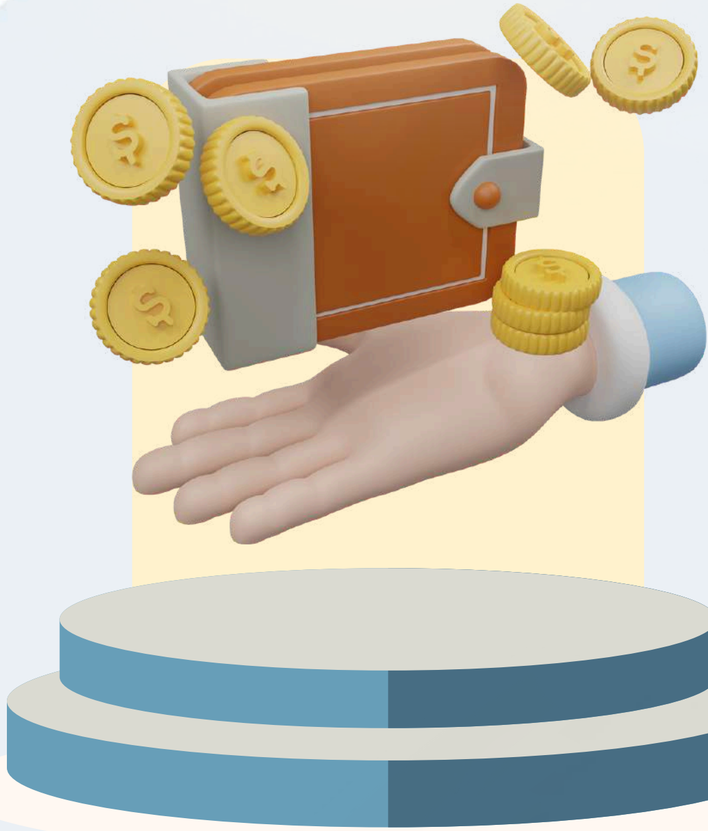
Business Problems Addressed

- Revenue & interest trend analysis
- Card performance comparison
- Customer segmentation insights



Why Analysis Matters in Credit Card Financial Insights

Credit card analysis helps identify spending patterns, revenue drivers, and high-interest segments across customers.

It enables data-driven decisions by tracking transactions, income groups, and customer behavior trends.

Overall, analysis transforms raw credit card data into actionable insights for financial performance and risk control.

Components of Credit Card Analytics

Credit card analytics focuses on transactions, customer behavior, and spending categories.

It includes revenue, interest, and expense analysis across card types and customer segments.

These components together help drive insights for profitability, risk management, and strategic decision-making.

The 50/30/20 Spending Framework in Credit Card Transaction & Customer Analytics

- This framework helps analyze customer spending priorities, discretionary usage, and savings behavior using transaction and customer dashboards.

Dashboard: 1 Credit Card Transaction Performance Dashboard

Credit Card Transaction Report

Q2 | Q3 | Q1 | Q4

F | M

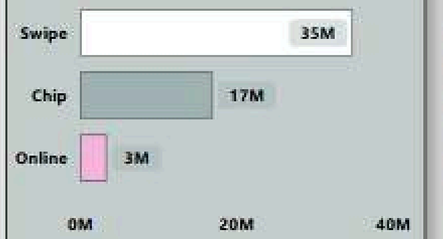
Blue | Gold | Platinum | Silver

Week Start Date: All

55M	45M	10.11K	7.84M
Total Revenue	Total Transaction Amount	Number of Transaction	Total Interest

Income Group: High | Low | Medium

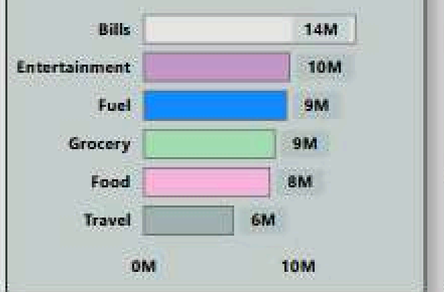
Revenue by Card Type



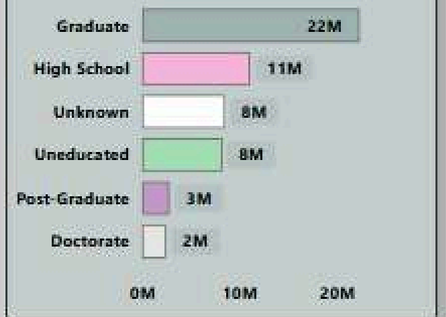
Card Type	Total Revenue	Total Transaction Amt	Total Interest Earned
Blue	46139398	36957875	6,495,887.74
Gold	2454072	2024078	373,784.16
Platinum	1135608	953314	161,629.05
Silver	5586332	4586746	812,081.28
Total	55315410	44522013	7,843,382.23

Quarter-wise Revenue vs Total Transaction Amount

Revenue Contribution by Expense Type

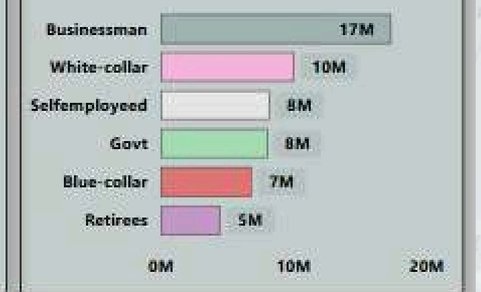


Education Segment Revenue Overview



Revenue Performance Card Type

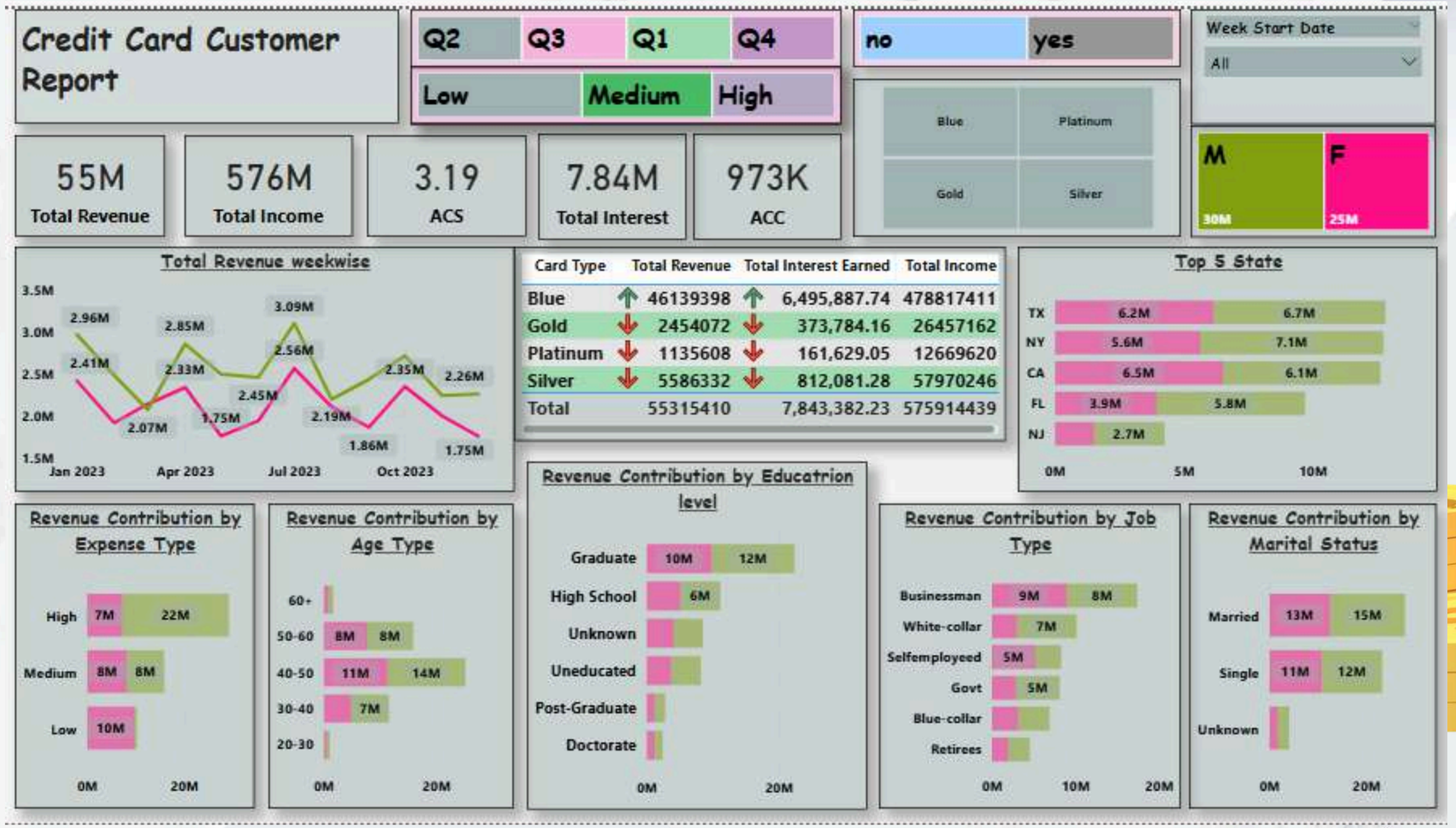
Revenue Distribution by Employment Category



Dashboard: 1 Credit Card Transaction Performance Dashboard (Insights)

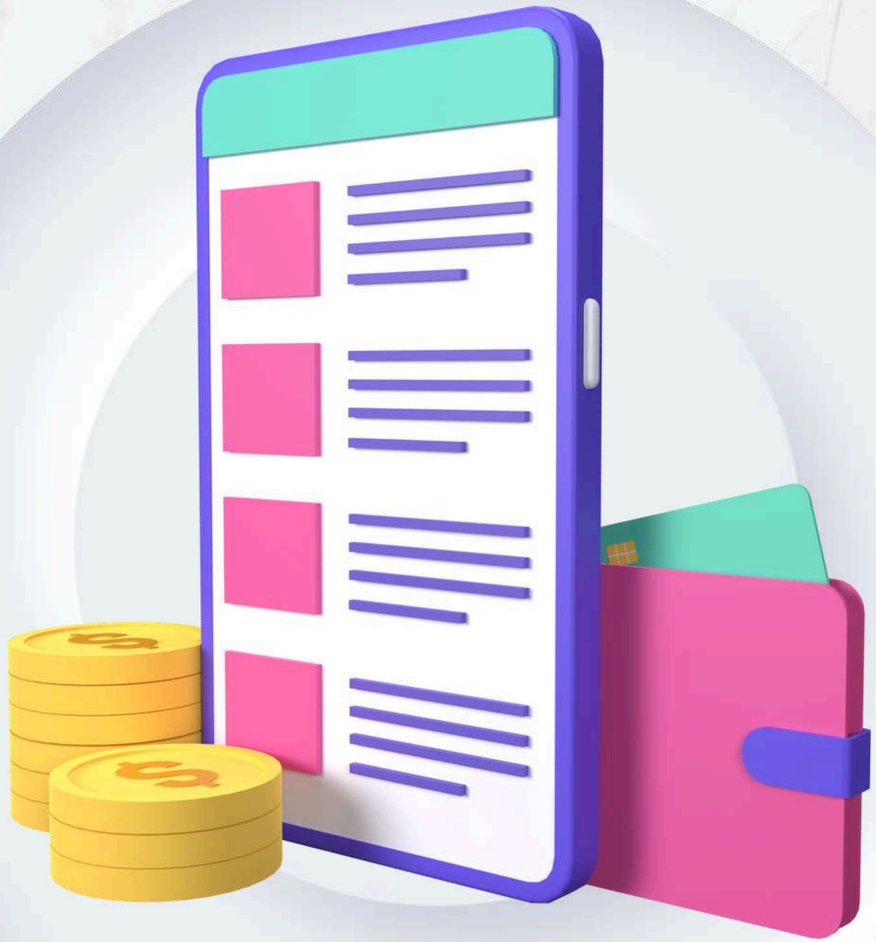
- The dashboard reports ₹55M Total Revenue generated from ₹45M Total Transaction Amount, reflecting strong overall card usage.
- A total of 10.11K transactions were recorded, indicating healthy transaction volume across customers.
- ₹7.84M Total Interest earned highlights significant revenue contribution from revolving credit balances.
- By card type, Blue cards dominate with ₹46.1M revenue, followed by Silver (₹5.9M), Gold (₹2.45M), and Platinum (₹1.13M).
- Swipe transactions contribute the highest revenue at ₹35M, compared to Chip (₹17M) and Online (₹3M) payments.
- Quarterly analysis shows peak revenue in Q3 (₹14.2M), while Q4 dips to ₹11.5M, indicating seasonal variation.
- Expense-wise, Bills (₹14M) and Entertainment (₹10M) are the top spending categories, driving a major share of total revenue.

Dashboard:2 Credit Card Customer Performance Dashboard



Dashboard:2 Credit Card Customer Performance Dashboard(Insight)

- The dashboard reports ₹55M Total Revenue generated from a strong ₹576M Total Customer Income, indicating high earning potential across customers.
- Total Interest Earned stands at ₹7.84M, showing a significant contribution from credit usage and revolving balances.
- The Average Customer Spend (ACS) is 3.19, reflecting consistent transaction behavior across customer segments.
- With 973K active credit card customers (ACC), the portfolio demonstrates a large and diversified customer base.
- Gender-wise revenue distribution shows Male customers contributing ₹30M and Female customers ₹25M, indicating balanced usage.
- State-level analysis highlights TX, CA, NY, FL, and NJ as top-performing regions, with TX contributing ~₹12.9M combined value.
- Education, job type, age group, and marital status charts reveal that graduates, white-collar/business professionals, and mid-age groups contribute the highest share of revenue.



Conclusion

By combining insights from both the Credit Card Transaction and Customer dashboards, it is clear that strong revenue performance (₹55M total revenue) is driven by high transaction volume (10.11K transactions), significant interest income (₹7.84M), and a large, diversified customer base (973K customers). Blue and Silver card types, swipe transactions, and essential spending categories such as bills and entertainment contribute the most to revenue. Customer analytics further show that higher-income, graduate, and working professional segments across key states are the primary value drivers. Overall, integrating transaction trends with customer behavior enables data-driven strategies for revenue growth, customer segmentation, and risk management.

Thank You

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