Credit Card Customer & Transaction Analysis Report

1. Overview

This analysis is based on credit-card customer demographics, spending behavior, transaction patterns, and revenue performance. The goals are: identify high-value customer segments, understand revenue drivers, highlight usage trends, and support business decisions.

2. Key KPIs

Dashboard 1 (Customer Insights)
Revenue: 55.3M
Interest Earned: 7.8M
Income: 587.6M
CSS Score: 3.19

Dashboard 2 (Transaction Insights)
Revenue: 55.3M
Interest Earned: 7.8M
Total Transaction Amount: 445.2M
Total Transactions Count: 44.5M
Filtered Transactions KPI: 655.7K

3. Major Findings

A. Revenue Performance
Revenue stable across 52 weeks with minor spikes. Blue & Silver dominate (Blue: 46.1M, Silver: 5.5M). Top expenditure: Bills 14M, Entertainment 10M, Fuel/Grocery 9M each.

B. Customer Segment Insights
Job Type: Businessmen (17.3M), White-collar (10.1M), Self-employed (8.2M).
State: CA, TX, NY strongest; NJ lowest.
Marital: Married customers highest.
Income: High-income (22M) dominates.
Education: Graduates (22M) strongest.
Age: 40–50 (11M) highest.
Dependents: 2–3 dependents spend most.

C. Card Usage & Transactions
Swipe: 35M, Chip: 17M, Online: 3M. Quarterly peak: Q3 (14.2M). Digital transactions low → growth opportunity.

4. Key Business Opportunities

1. Boost online payments via cashback and app promotions.
2. Target high-income & graduate users with premium benefits.
3. Improve engagement in NJ & FL via awareness campaigns.

4. Increase youth (20–30) usage with student/youth cards.

5. Conclusion

Dashboards highlight strong performance from Blue/Silver cards, high-income and married customers, and middle-aged spending groups. To increase revenue: promote digital payments, focus on high-value segments, and improve low-performing states.