



Credit Card Financial Performance Dashboard

Credit Card Financial Performance
Dashboard

Presented by: Aditya Kumar

Executive Summary

- This report analyzes the performance of credit card products.
- Two key areas: **Customer Demographics** and **Transaction Behavior**.
- Goal: Discover trends to optimize product offerings and marketing.



Key Metrics Overview

Metric	Value
Total Revenue	₹57M
Total Interest Earned	₹7.98M
Total Transactions	667.2K
Total Income (Customer)	₹588M
Customer Satisfaction	3.19 (CSS)

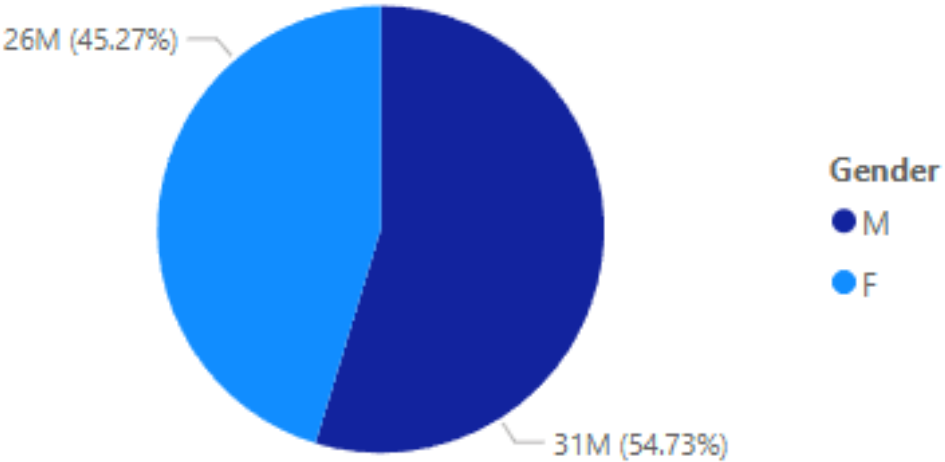
Customer Segmentation

Top Revenue Generating Job Type: Businessman (₹17.7M)

Highest Income Group: High Salary Customers (₹23M revenue)

Top States by Revenue: CA, TX, NJ

Gender Split: Males slightly ahead in revenue (₹31M vs ₹26M)



Customer_Job	Revenue
Businessman	17.7M
White-collar	10.3M
Govt	8.3M
Selfemployeed	8.5M
Blue-collar	7.0M
Retirees	4.6M
Total	56.5M

State_cd	Sum of Revenue
TX	\$13.02M
NY	\$12.97M
CA	\$12.90M
FL	\$9.97M
NJ	\$4.38M
Total	\$53.24M

Card Type Performance

Dominant Card: Blue Card

Revenue: ₹47M

Interest: ₹6.6M

Least Used: Platinum

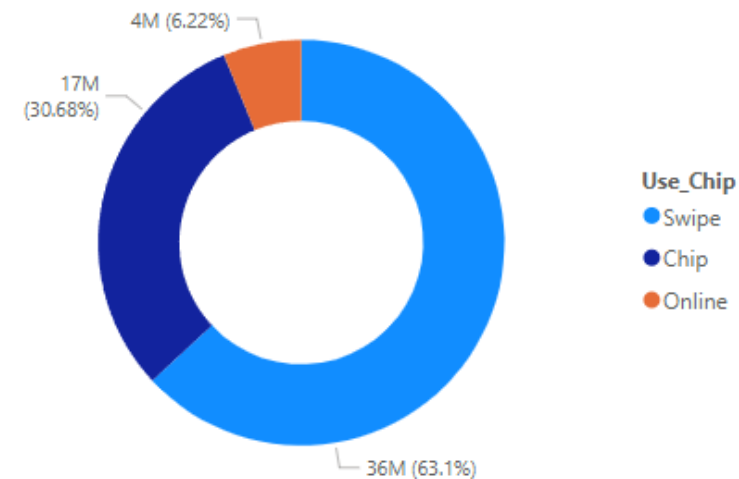
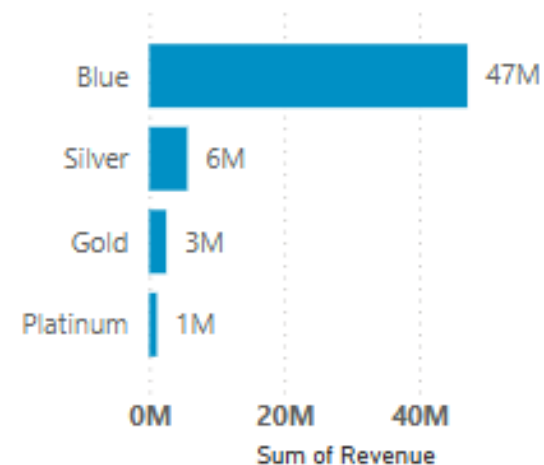
Card Mode Performance:

Swipe: ₹36M

Chip: ₹17M

Online: ₹4M

Revenue By Card Type



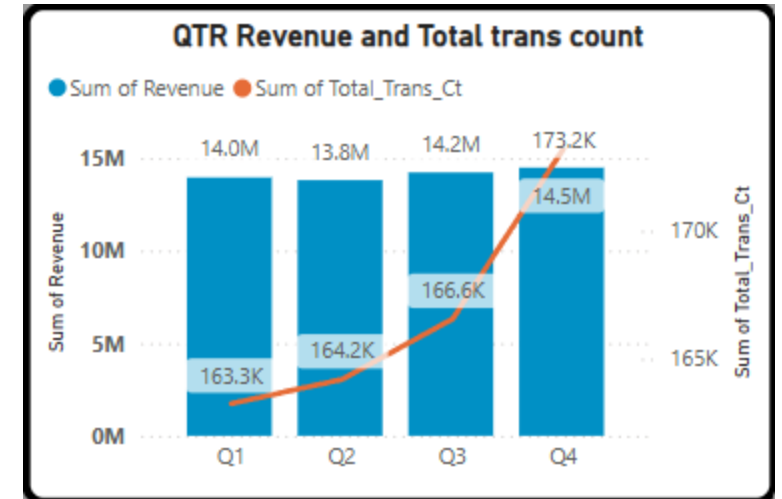
Transaction Trends

Most Popular Quarters: Q4 had highest revenue (₹14.5M)

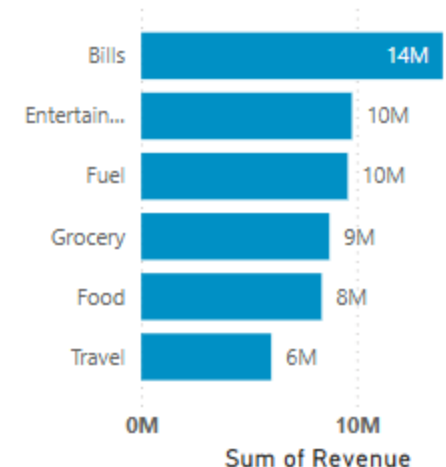
Revenue by Expenditure:

Top: Bills (₹14M), Entertainment (₹10M), Fuel (₹10M)

Transaction Modes: Majority by swipe (₹36M)



Revenue By Expenditure Type





Insights

- **Blue Card Generates 83%+ of Total Revenue**

\$47M out of \$57M revenue comes from Blue card holders.

- **Swipe Transactions Dominate Usage**

\$36M out of \$57M revenue is generated via swiping.

- **High Income Groups Contribute Most Revenue**

\$23M generated from high salary customers.

- **Bills & Entertainment Are Top Expenditure Drivers**

These two categories account for \$24M in revenue.

- **Businessmen & White-Collar Professionals Are Most Profitable**

- Combined, they contribute over \$27M in revenue.

Recommendations

Promote	Promote Blue Cards with cashback/reward enhancements.
Encourage	Encourage swipe-based offers or loyalty bonuses.
Personalize	Personalize marketing for businessmen and high-income groups.
Focus	Focus expenditure-linked offers on Bills & Entertainment.
Increase	Increase penetration in top states (CA, TX, NJ).



Thank You

[GitHub](#)