



Credit Card Analytics Report

Evaluating customer behavior and transaction performance across multiple quarters using comprehensive Power BI dashboards.

KEY METRICS

Performance at a Glance

56.5M

Total Revenue

588M

Total Income

46M

Transaction Amount

667K

Transaction Count

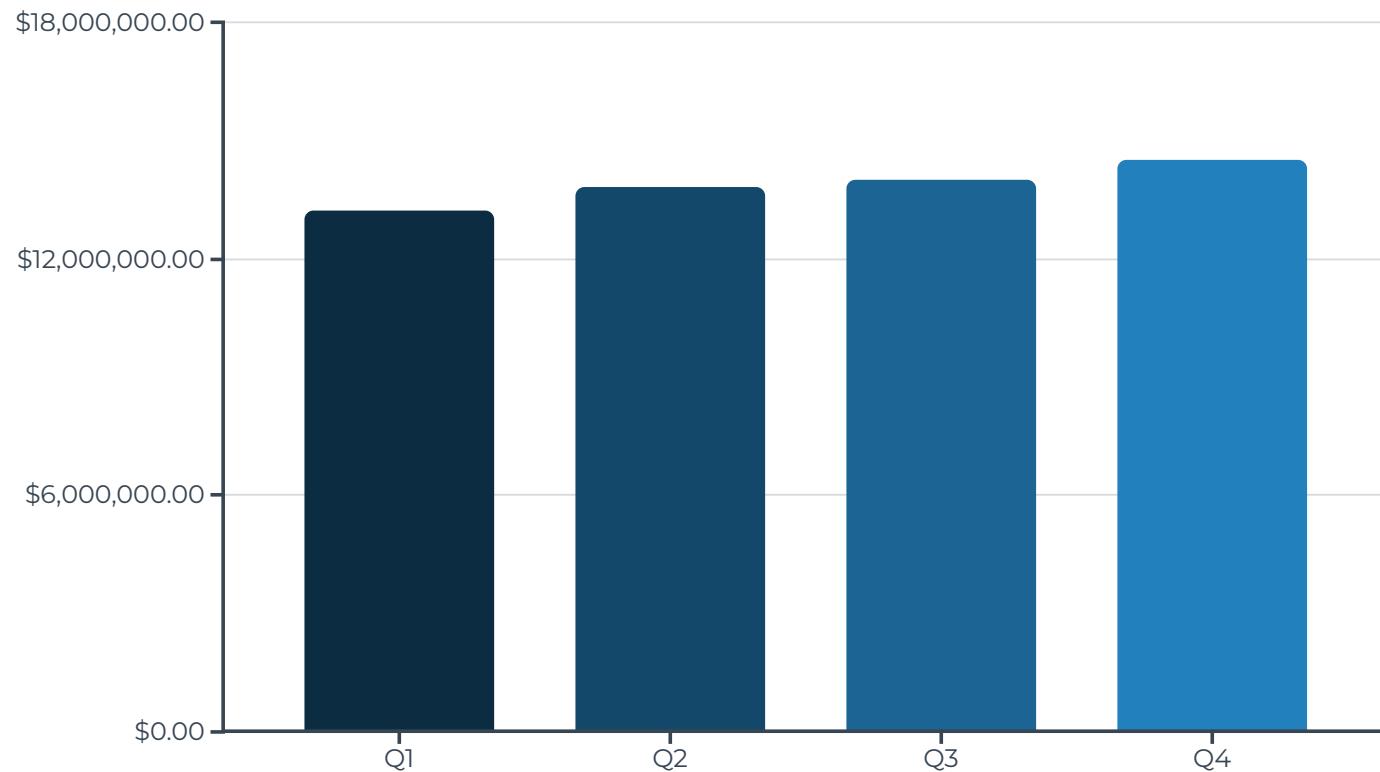
8M

Interest Earned

3.19

Customer Satisfaction

Quarterly Revenue Trend



Consistent Growth Pattern

Revenue shows steady growth across quarters, with Q4 generating the highest revenue at ~14.5M and the highest transaction count.

- Promotional offers and festive seasons significantly boost Q4 revenue, indicating strong year-end spending behavior.



Customer Demographics

Gender Distribution

Male: ~31M revenue

Female: ~26M revenue

Male customers contribute slightly higher revenue, but female participation is strong and growing.

Age Group Leaders

40-50 years: Highest at ~14M

30-40 years: Second at ~11M

60+ group: Lowest contribution

Middle-aged customers are the most financially active segment.

Revenue by Job Type



Businessman

Highest revenue contribution



White-collar

High revenue segment



Self-employed

Moderate contribution



Government

Moderate contribution



Blue-collar

Lower contribution

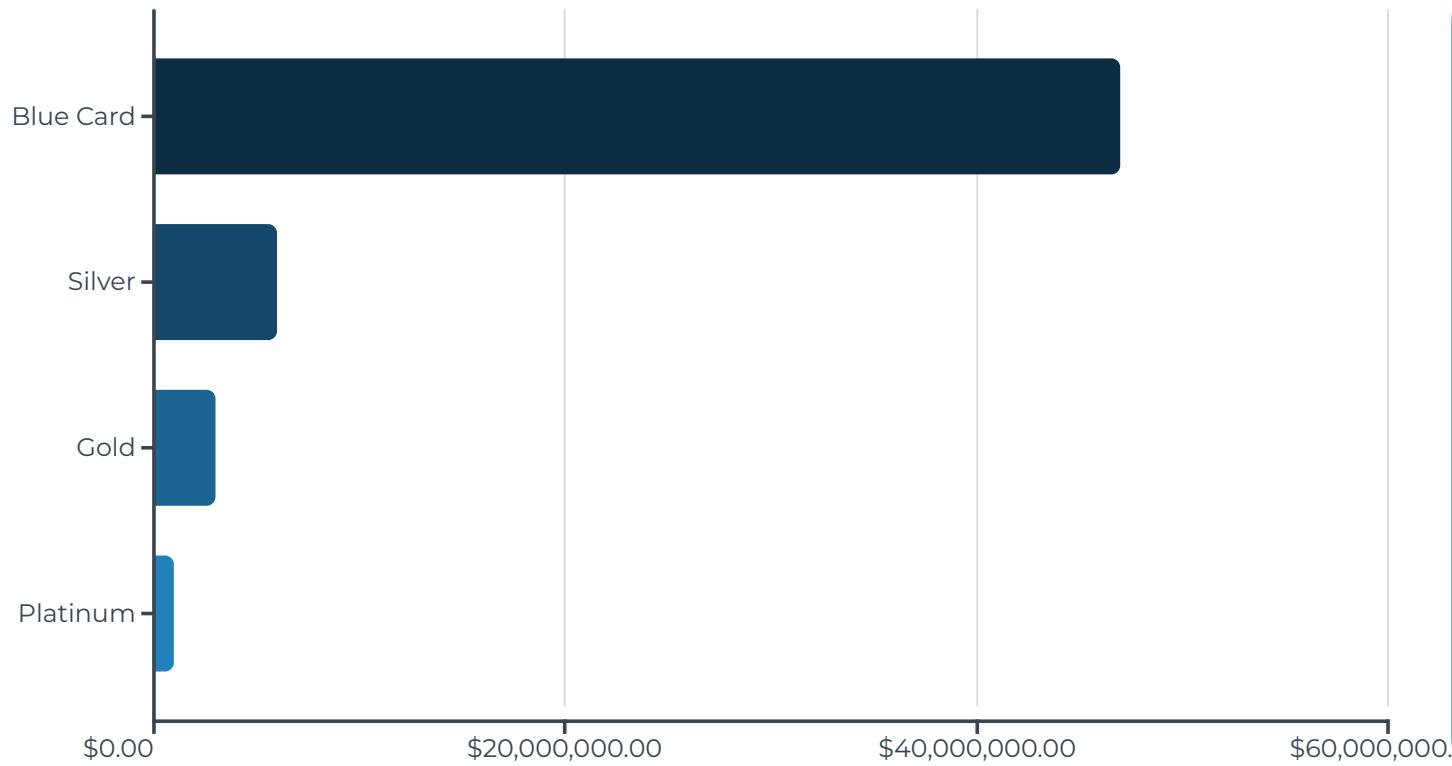


Retirees

Lowest contribution

Key Insight: Business professionals and white-collar employees are premium customer segments.

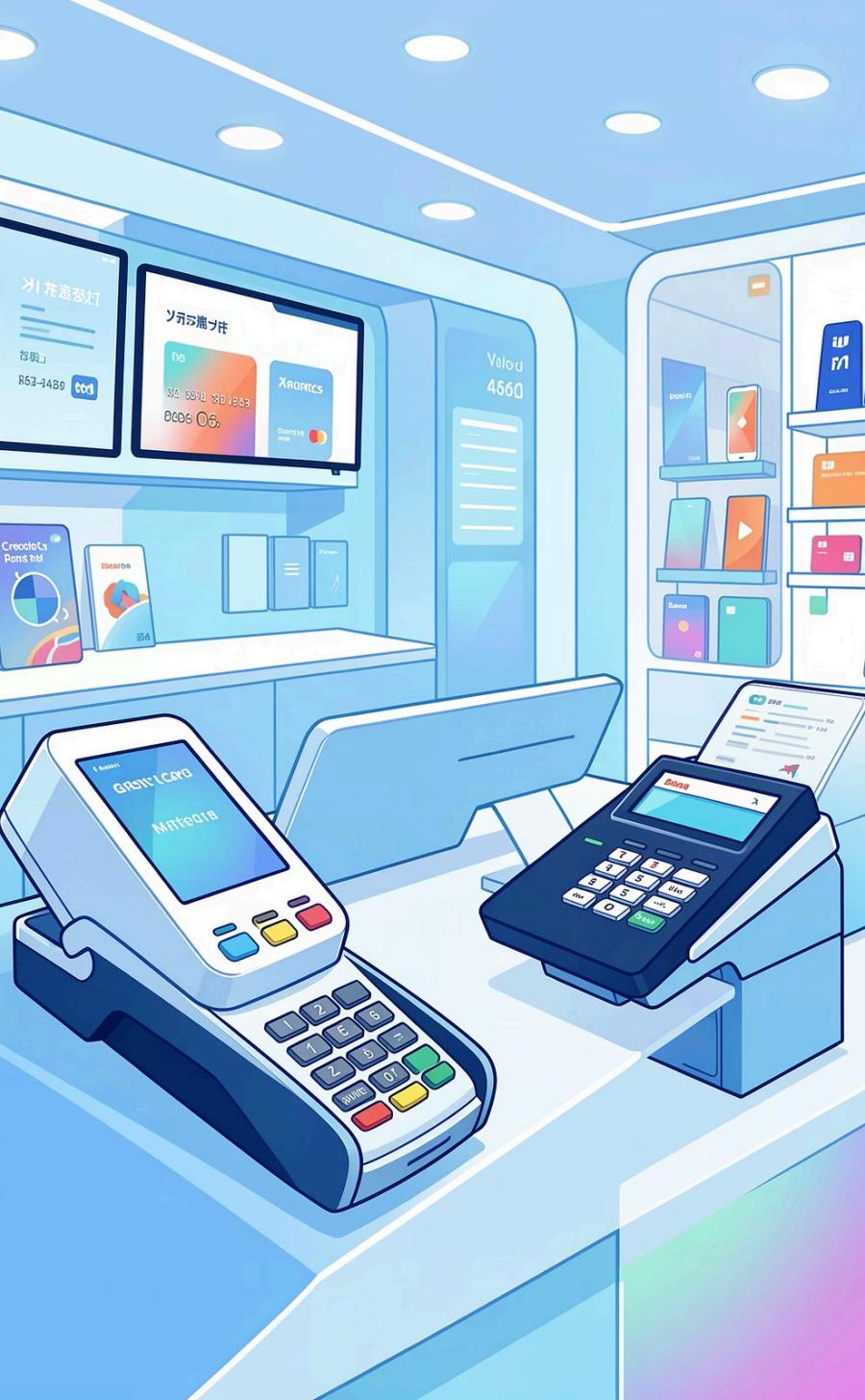
Card Category Performance



Blue Cards Dominate

Blue cards generate 47M ($\approx 83\%$ of total revenue), serving as the mass-market product driving volume.

Premium cards (Gold & Platinum) show significant growth potential with only 4M combined revenue.



Transaction Mode Analysis



Swipe

36M Revenue

Dominant payment method



Chip

17M Revenue

Growing adoption



Online

4M Revenue

Significant growth opportunity

- ❑ Offline swipe transactions dominate, indicating substantial scope for digital payment expansion through targeted incentives.

Spending Pattern Breakdown

Bills

Highest at 14M - essential recurring payments

Entertainment & Fuel

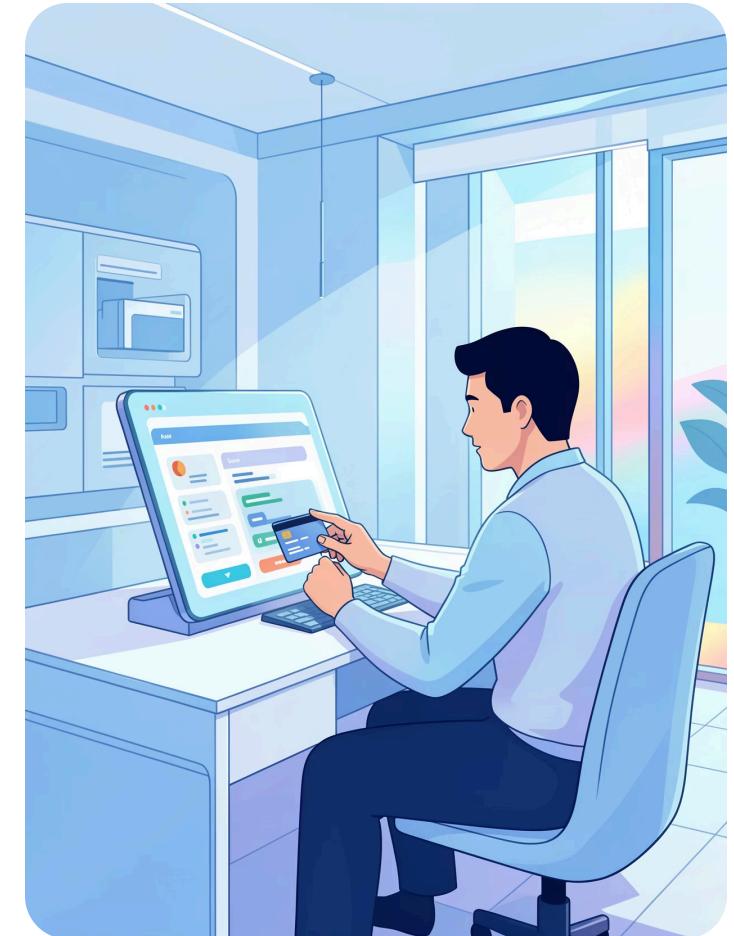
Strong contributors to overall spend

Grocery & Food

Stable recurring expenditure category

Travel

Lowest category - growth opportunity



Customers primarily use credit cards for **essential and recurring expenses** rather than luxury travel, indicating practical spending behavior.

Key Business Actions



Target Premium Segments

Focus on middle-aged (30-50) professionals with premium card upgrades and exclusive benefits.



Promote Premium Cards

Market Gold & Platinum cards to high-income customers with enhanced rewards programs.



Drive Digital Adoption

Encourage online transactions through cashback incentives and digital-exclusive offers.



Retain Blue Card Users

Strengthen loyalty programs for mass-market Blue card holders to maintain volume.



Leverage Q4 Insights

Plan annual marketing campaigns around Q4 seasonal spending patterns for maximum impact.

Conclusion

The analysis reveals a **stable and growing credit card ecosystem** with clear opportunities for strategic expansion.

Core Customer Base

Middle-aged, graduate-level working professionals drive revenue growth

Product Mix

High dependency on Blue cards and offline transactions presents digital opportunity

Seasonal Strength

Strong Q4 performance indicates effective year-end strategies

This dashboard-driven analysis enables **data-backed decision-making** for customer targeting, revenue growth, and product strategy optimization.

