

Credit Card Analytics Report

1. Executive Summary

This analysis evaluates **credit card customer behavior and transaction performance** using Power BI dashboards.

The dataset covers **revenue, interest income, customer demographics, card usage, and transaction patterns** across multiple quarters.

Key Highlights

- **Total Revenue:** 56.5M
 - **Total Income:** 588M
 - **Total Transaction Amount:** 46M
 - **Transaction Count:** 667K
 - **Total Interest Earned:** 8M
 - **Customer Satisfaction Score (CSS):** 3.19
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2. Revenue Performance Analysis

Quarterly Revenue Trend

- Revenue shows **consistent growth across quarters**
- **Q4 generated the highest revenue (≈14.5M)** with the highest transaction count
- Indicates strong **year-end spending behavior**

Insight: Promotional offers and festive seasons may significantly boost Q4 revenue.

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3. Customer Demographics Insights

Revenue by Gender

- **Male customers:** ~31M revenue
- **Female customers:** ~26M revenue

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

Revenue by Age Group

- **40–50 years:** Highest revenue (~14M)
- **30–40 years:** Second highest (~11M)
- **60+ group:** Lowest contribution

Insight: Middle-aged customers are the most financially active and stable segment.

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4. Customer Segmentation Analysis

Revenue by Job Type

Job Category	Revenue Contribution
Businessman	Highest
White-collar	High
Self-employed	Moderate
Government	Moderate
Blue-collar	Lower
Retirees	Lowest

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

Revenue by Education Level

- **Graduates:** Highest revenue (≈23M)
- **High School & Unknown:** Moderate
- **Doctorate & Post-Graduate:** Lowest

Insight: Graduate-level customers dominate credit card usage.

5. Card Category & Usage Behavior

Revenue by Card Category

- **Blue Card:** 47M (≈83% of total revenue)
- **Silver:** 6M
- **Gold:** 3M
- **Platinum:** 1M

Insight: Blue cards are mass-market products driving volume, while premium cards have growth potential.

Revenue by Transaction Mode

- **Swipe:** 36M
- **Chip:** 17M
- **Online:** 4M

Insight: Offline swipe transactions dominate, indicating scope for **digital payment expansion**.

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6. Spending Pattern Analysis

Revenue by Expenditure Type

- **Bills:** Highest (14M)
- **Entertainment & Fuel:** Strong contributors
- **Grocery & Food:** Stable recurring spend
- **Travel:** Lowest

Insight: Customers primarily use credit cards for **essential and recurring expenses**, not luxury travel.

7. Geographic & Lifestyle Insights

Top Revenue States

- **California (CA)** and **Texas (TX)** lead in revenue
- Followed by **New York (NY)** and **Florida (FL)**

Insight: Revenue concentration in economically strong states.

Marital Status

- **Married customers:** Higher revenue than single
- **Unknown status:** Significant portion

Insight: Married customers show higher financial responsibility and spending stability.

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8. Key Business Recommendations

1. **Target Middle-aged (30–50) professionals** with premium card upgrades
 2. **Promote Gold & Platinum cards** to high-income customers
 3. **Encourage online transactions** via cashback & digital offers
 4. **Retain Blue card users** with loyalty rewards
 5. Use **Q4 insights** to plan annual marketing campaigns
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9. Conclusion

The analysis reveals a **stable and growing credit card ecosystem** driven by:

- Middle-aged, graduate, working professionals
- High dependency on Blue cards and offline transactions
- Strong seasonal revenue growth

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