🚀 **Unlocking Customer Insights Through Credit Card Analytics**

I recently built a Power BI dashboard to analyze **credit card transactions & customer behavior** – and the numbers tell an interesting story.

🔍 What I Found

- **Revenue Powerhouse:** Blue Card customers contribute a massive **₹92M (83%)** of total revenue.

- **Transaction Mode:** Traditional POS still rules – **Swipe (₹70M)** vs. Online (₹7M).

- **Customer Segments:**

    o **Businessmen (₹35M)** and **Graduates (₹45M)** are the top spenders.

    o **Age 40–60** group drives the highest revenue, showing strong mid-life spending power.

    o **Low-income customers (53%)** surprisingly contribute the majority of revenue – proving volume beats margin.

- **Geography:** TX, NY, and CA lead the spending charts, highlighting metro-driven consumption.

💡 Key Insights

1. **Blue Card dominance** = opportunity to upsell premium cards with tailored benefits.

2. **Digital adoption gap** – only 6% revenue from online transactions. Big scope for fintech-driven campaigns.

3. **Mass-market strength** – loyalty programs for low-income customers can sustain growth.

4. **High-value niches** – businessmen, graduates, and 40–60 age group are prime candidates for premium offers.

📈 Takeaway

Data isn't just numbers – it's a story of **customer behavior, opportunity, and strategy.** This dashboard shows that while revenue is strong, the next wave of growth lies in **digital adoption and premium card penetration.**