



Credit Card Transaction & Customer Analysis Report

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Objective of the Project

To develop a comprehensive credit card weekly dashboard that provides real-time insights into key performance metrics and trends, enabling stakeholders to monitor and analyze credit card operations effectively.

Summary

- Total Revenue: \$55M
- Total Income: \$576M
- Total Interest Earned: \$7.84M
- Total Transactions: 656K

The credit card portfolio demonstrates stable performance with consistent quarterly revenue and transaction volumes.





Quarterly Performance Overview


Q1 Revenue: \$14M | 163K
Transactions

Q2 Revenue: \$14M | 162K
Transactions


Q3 Revenue: \$14M | 167K
Transactions

Q4 Revenue: \$13M | 164K
Transactions

Minor dip in Q4 indicates possible
seasonal effects or moderated post-
festive spending.



Revenue by Expenditure Type



- Bills: \$14M
- Entertainment: \$10M
- Fuel: \$9M
- Grocery: \$9M
- Food: \$8M
- Travel: \$6M

Bills and Entertainment dominate spending categories, indicating strong engagement in essential and lifestyle expenses.



Revenue by Customer Profile

Education:

- Graduate: \$22M
- High School: \$11M
- Uneducated: \$8M
- Post-Graduate: \$3M
- Doctorate: \$2M

Job Type:

- Businessman: \$17M
- White-Collar: \$10M
- Self-employed: \$8M
- Govt: \$8M
- Blue-Collar: \$7M
- Retirees: \$5M

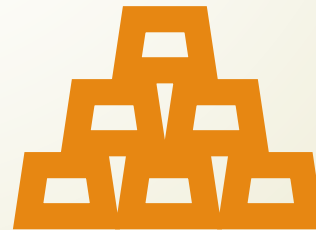
Graduates and Businessmen form the most profitable customer segments.

Revenue by Card Category & Transaction Type

- ▶ Blue Card: \$46M
- ▶ Silver Card: \$6M
- ▶ Gold Card: \$2M
- ▶ Platinum Card: \$1M

- ▶ Transaction Mode:
 - Swipe: \$35M
 - Chip: \$17M
 - Online: \$3M

- ▶ Blue Cards dominate revenue, showing preference for standard-tier cards with physical transactions.




Revenue by Income Group

- High Income: \$7M
- Medium Income: \$8M
- Low Income: \$10M

Low-income customers contribute most to revenue, showing dependency on credit for everyday expenses.





Customer Demographics

- **Age Group Revenue:**
 - 20–30: \$4M | 30–40: \$11M | 40–50: \$9M | 50–60: \$5M | 60+: \$14M
- **Gender:** Nearly balanced revenue between male and female.
- **Top States:** TX, NY, CA, FL, NJ
- **Marital Status:** Married – \$13M | Single – \$11M | Unknown – \$15M

Older customers (60+) show the highest spend levels, indicating a financially secure base.



Key Insights & Trends

Steady quarterly performance with a small Q4 dip.

Bills and Entertainment drive the largest spend.

Graduates and Businessmen lead revenue share.

Blue Card users contribute most of the portfolio income.

High dependency from low-income and senior segments.

Project Insights- Week 53 (31st Dec)

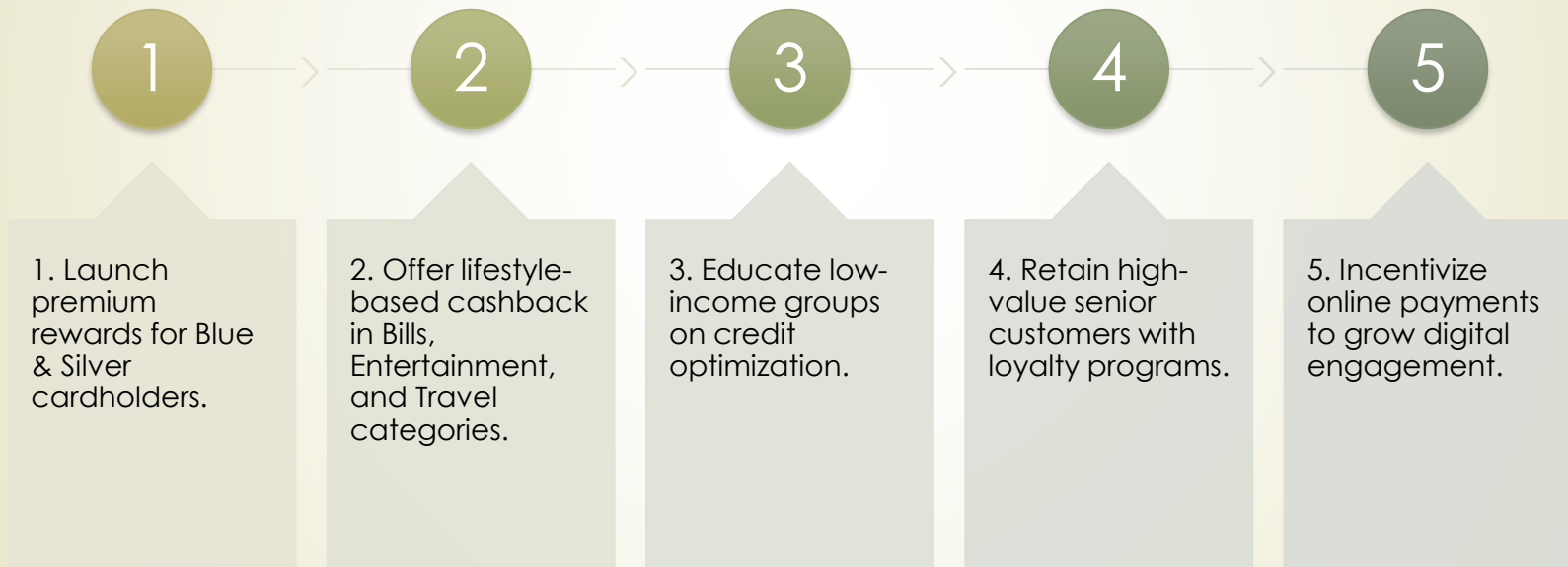
Overview YTD:

- Overall revenue is 57M
- Total interest is 8M
- Total transaction amount is 46M
- Male customers are contributing more in revenue 31M, female 26M
- Blue & Silver credit card are contributing to 93% of overall transactions
- TX, NY & CA is contributing to 68%
- Overall Activation rate is 57.5%
- Overall Delinquent rate is 6.06%

WoW change:

- Revenue increased by 28.8%,

Recommendations



1. Product & Portfolio Strategy

- **Upsell premium cards** — Encourage Blue and Silver cardholders (who contribute 90%+ of revenue) to upgrade to Gold/Platinum through cashback, bonus reward points, or airport lounge access.
- **Develop segment-based cards** — Introduce category-specific cards (e.g., “Fuel Saver Card,” “Entertainment Rewards Card”) to deepen loyalty in high-spending segments.
- **Balance card mix** — Diversify the portfolio by increasing adoption of premium cards to enhance average revenue per user (ARPU).



2. Customer Engagement & Retention

- **Senior citizen programs** — Launch exclusive offers in healthcare, travel, and dining for customers aged 60+, the group with the highest spending (\$14M).
- **Retention campaigns for low-income users** — Offer financial literacy content and EMI flexibility to maintain this high-utilization segment.
- **Loyalty & rewards optimization** — Simplify reward redemption and offer personalized deals based on usage patterns (Bills, Entertainment, Groceries).



3. Digital Transformation

- **Promote online transactions** — Introduce cashback or discounts for online purchases to increase the digital payment share (currently only \$3M).
- **Leverage analytics** — Use AI/ML-based insights to identify dormant users and trigger reactivation campaigns through personalized offers.
- **Mobile-first engagement** — Expand app-based management and notifications for spend tracking, limits, and rewards.



4. Marketing & Cross-Selling

- ▶ **Targeted campaigns** — Focus marketing on high-revenue geographies (TX, NY, CA, FL, NJ) and segments like Businessmen and Graduates.
- ▶ **Cross-sell financial products** — Offer insurance, EMI plans, or personal loans to low-income and frequent spenders.
- ▶ **Referral bonuses** — Encourage existing customers to bring in new users with limited-time referral rewards.





Conclusion

- ▶ The portfolio exhibits healthy revenue diversification with dominance from Blue cardholders and middle-aged, educated users. To further scale beyond the \$55M revenue base, focus should shift to expanding digital payments, introducing targeted loyalty programs, and improving engagement for high-potential segments like low-income and senior users.