

Credit Card Transaction and Customer Insights

Strategic Insights for Business Decision Making

Presented by: Atul Thakur



Executive Summary

Highlights of the Credit Card Transaction and Customer Reports.

Objective: Provide actionable insights to support strategic decision making.

125,058	154,568	95,054	124,500
125,487	56,845	97,511	125,000
124,000	110,000	99,011	154,000
1450	150,000	99,216	95,000
	35,000	101,090	154,200
		101,684	110,000
		101,962	89,000
			50,000
			10,700

Key Metrics Overview

- **Summary of Metrics:**
 - Total Revenue:
\$55.32M
 - Total Interest Earned:
\$7.84M
 - Total Transaction Amount:
 - \$45M

Revenue and Interest Breakdown

Best Revenue by Card Category:

- Blue : \$461.39 M
- Silver: \$55.86M

Best Interest Earned by Card Category:

- Blue: \$6.5M

Strategic Implication:

- Focus on promoting Silver and Blue categories.
- Investigate Blue category's high interest earnings for optimization.




Demographic Insights

Revenue by Gender and Age Group:

- Male: Higher contribution
- 40-50 age group generates the highest revenue.

Strategic Implication:

- Tailor marketing campaigns towards males and 40-50 age group.



Customer Satisfaction

**Average Satisfaction
Score: 3.20**

Potential to improve.

- **Strategic Implication:**

Implement initiatives to enhance customer service.

Conduct surveys to understand and address dissatisfaction areas.



Recommendations

Focus Areas:

- Boost online and chip transactions.

Target marketing to high revenue demographics.

- Enhance product offerings for high-income and educated customers.

Next Steps:

- Execute targeted campaigns.
- Improve customer service and satisfaction strategies.