Credit Card Financial Report

Credit Card Transaction Report:

1. **Revenue** and **transaction volume** fluctuate across quarters, with **Q4** recording the highest revenue and transaction volume.
2. Transaction volume has **steadily increased** over the four quarters.
3. Among the three payment methods, the **swipe** technique is the most frequently used for transactions.
4. **Bills and entertainment** are the top expenditure categories among credit card customers.
5. **Businessmen** use credit cards the most, followed by individuals in **white-collar jobs**.
6. The **Blue** card category generates the highest revenue, followed by the **Silver** card category.
7. **Graduates** contribute the highest revenue, followed by **high school** graduates.

Credit Card Customer Report:

1. The **average customer satisfaction score** is **3.19**.
2. The top three **revenue-generating states** are **Texas (TX), New York (NY), and California (CA).**
3. Customers with **three dependents** generate the highest revenue in credit card transactions, followed by those with **two dependents**.
4. Among all customers, a greater number of both **male and female customers do not own a car**.
5. Among female customers, homeownership is nearly equal, whereas **more male customers do not own a house**.
6. The highest revenue is generated by **high-income males**, followed by **low-income females**.
7. The **average customer satisfaction score has improved over the four quarters**.
8. Among all cardholders, **Silver card customers have the highest average customer satisfaction score, whereas Platinum card customers have the lowest.**