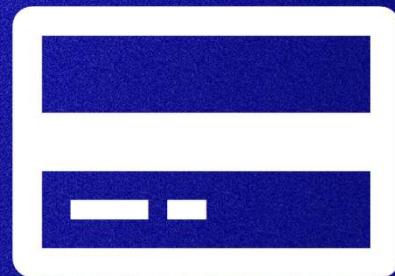


Credit Card Analysis

Weekly Status
Report



By: Vishal Kr Singh

Objective

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.

Credit Card Transaction Report

Revenue

\$11.4M

Transaction Amount

\$46M

Total Transactions

667K

Q4

Q3

Q2

Q1

Select WEEK

All

M

Med

Low

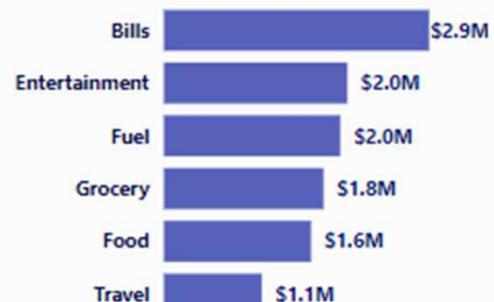
High

Card Category	Total Revenue	Total Transaction Amount	Interest Earned
Blue	\$9,730,814	\$37,840,749	\$6,614,173
Silver	\$1,058,309	\$4,647,596	\$821,923
Gold	\$463,330	\$2,091,362	\$384,755
Platinum	\$191,859	\$953,314	\$161,629
Total	\$11,444,312	\$45,533,021	\$7,982,480

Quarterly Revenue and Transaction Count



Revenue By Expense Type



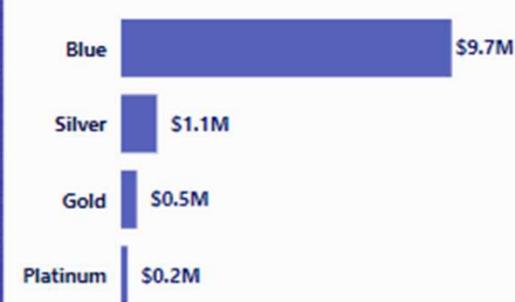
Revenue by Education Level



Revenue by Occupation



Revenue by Card Category



Credit Card Customer Report

Select WEEK

All

Revenue

\$11.4M

Total Interest

\$8M

Total Customers

10.3K

Q4

M

Q3

F

Q2

\$5.61M

Q1

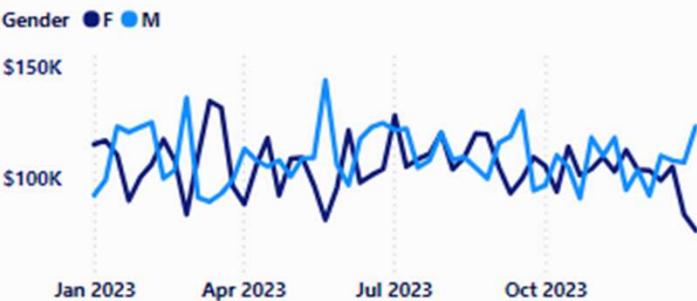
Gold

Silver

Blue

Platinum

Total Revenue By Week

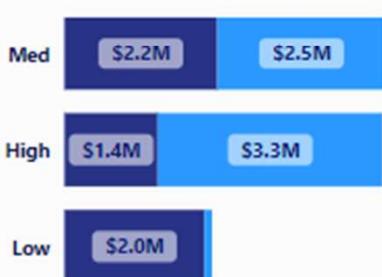


Revenue by Marital Status

Married	\$2.8M	\$3.0M
Single	\$2.4M	\$2.4M
Unknown	\$0.5M	\$0.5M

customer_job	Total Revenue	Total Transaction Amount	Interest Earned
Blue-collar	\$1,494,410	\$5,602,930	\$967,751
Businessman	\$3,304,794	\$14,538,883	\$2,584,604
Govt	\$1,701,881	\$6,701,573	\$1,182,231
Retirees	\$965,203	\$3,689,646	\$641,692
Total	\$11,444,312	\$45,533,021	\$7,982,480

Revenue By Income Group



Revenue By Age Group



Revenue by Education Level



Revenue by Occupation



Credit Card Revenue Change by Week

Current_week_Revenue	Perentage Change	Previous_week_Revenue	Quarter	Month	Day
203,261.06	-0.78%	204,864.24	Qtr 4	October	1
205,153.75	0.93%	203,261.06	Qtr 4	October	8
219,977.53	7.23%	205,153.75	Qtr 4	October	15
193,533.07	-12.02%	219,977.53	Qtr 4	October	22
223,029.96	15.24%	193,533.07	Qtr 4	October	29
220,252.54	-1.25%	223,029.96	Qtr 4	November	5
221,925.51	0.76%	220,252.54	Qtr 4	November	12
208,315.08	-6.13%	221,925.51	Qtr 4	November	19
208,407.83	0.04%	208,315.08	Qtr 4	November	26
196,801.89	-5.57%	208,407.83	Qtr 4	December	3
210,078.02	6.75%	196,801.89	Qtr 4	December	10
213,880.85	1.81%	210,078.02	Qtr 4	December	17
191,944.20	-10.26%	213,880.85	Qtr 4	December	24
200,782.66	4.60%	191,944.20	Qtr 4	December	31

Weekly Report

WoW change:

- Revenue increased by 4.60%,
- Total Transaction Amt & Count increased by 33.51% & 9.09%
- Customer count increased by 12.80%

Overview YTD:

- Overall revenue is \$11.4M
- Total interest is \$8M
- Total transaction amount is \$46M
- Male customers are contributing more in revenue \$5.83M than Female \$5.61M
- Blue credit card is contributing to 85.08% of overall transactions.

Detailed Analysis

1. Customer Segments Driving Profitability

High income individuals + Blue card holders + Businessmen form the most profitable cluster (high revenue + high interest).

Yet, Blue card is commonly used even among lower tiers → indicates lack of card upgrades despite high spending behavior.

2. Revenue to Transaction Discrepancy

667K transactions generated \\$11.4M revenue → Avg. revenue per transaction ≈ \\$17.1. Indicates small ticket transactions dominate; suggests opportunity to push premium card usage for higher value transactions.

3. Underperformance of Premium Cards

Gold + Platinum contribute only ~5.7% of total revenue despite likely targeting high spending users. Indicates either poor penetration or lack of incentives for premium card usage. Potential area for marketing & benefits enhancement.

4. Education Level and Spending Behavior

Graduates contribute \\$4.6M revenue — highest among education levels. However, Postgraduates + Doctorates contribute less than \\$1.3M combined — even though they likely have higher earning potential. Suggests targeted acquisition or engagement campaigns may be missing for this educated group.

5. Marital Status and Stability

Married individuals lead in revenue → possibly due to more stable financial patterns or shared household expenses. Indicates a good segment to target for family focused financial products or joint account perks.

6. Swipe Usage Dominates – Security Implication

Swipe (\\$7.4M) > Chip (\\$3.3M) > Online (\\$0.7M) — swipe is least secure but most used. Suggests user behavior isn't aligned with security best practices. Banks may need to promote chip or contactless use for fraud prevention.

7. Revenue Seasonality Behavior

October shows high volatility: +15.2% and 12% in the same month. Possibly due to festive or holiday related spending. Opportunity to align offers and ads during high engagement weeks.

8. Retirees and Low Card Utilization

Retirees contribute just \\$1M revenue with low transaction amounts — but still earn \\$641K interest, which is 64% of their revenue. Indicates they carry high balances and possibly miss due dates, resulting in interest heavy profiles. Bank can offer financial literacy or repayment support programs.

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Revenue Growth Strategies

- Identified underutilization of premium cards; proposed targeted upgrades for high income users to boost fee and interest income.
- Recommended festive season offers based on Q4 spending trends to increase transaction volume.
- Proposed upselling frequent Blue card users to higher tier cards to increase ARPU (Average Revenue per User).
- Suggested rewards and education campaigns to shift users from swipe to secure chip/online payments.
- Developed cross sell plans for high value segments (married, businessmen, graduates) to grow share of wallet.
- Designed activation offers for low engagement groups (postgraduates, retirees) to expand usage base.
- Advocated credit limit increases for medium income frequent users to drive higher transaction values.
- Introduced repayment support for retirees to balance interest income with responsible lending.