

Credit Card Transaction and Customer Insights

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Overall Financial Health

Total Revenue Generated

\$55.32M

The total revenue generated by the company is substantial, indicating strong performance.

Percentage of Revenue from Interest

14.5%

Interest earned accounts for approximately 14.5% of total revenue, highlighting its importance.

Interest Earned

\$8M

Interest earned contributes significantly to the overall revenue, enhancing profitability.

Consistent Quarterly Performance

4

The revenue and transaction volume remained stable across all four quarters, with only a minor dip in Q4.

Transaction Behavior & Patterns

63% of revenue comes from swiped transactions

\$34.91M

This indicates a strong customer preference for swiped payment methods over others.

The 'Blue' card generates 83.4% of total revenue

\$46.14M

This illustrates a heavy reliance on a single card product for overall revenue generation.

These categories represent the highest revenue-generating areas

**Top Categories:
Entertainment, Bills, Fuel**

Consumer spending is broad-based across these key areas.

Key Revenue-Driving Demographics

\$35M

Significant revenue from older age groups

The combined revenue from the 40-50 and 50-60 age groups exceeds \$35 million, highlighting the importance of targeting these demographics.

Graduate level education

Highest revenue generation

Customers with a graduate level education are the primary drivers of revenue, indicating a strong correlation between education and purchasing power.

High School education

Second highest revenue generation

Individuals with a high school education also contribute significantly to revenue, emphasizing the need to consider diverse educational backgrounds.

Customer Profile Insights

Average Customer Age

The average customer is 46.27 years old, which aligns with the most valuable age group.

46.27 years old

256.1

Average Customer Satisfaction Score

Indicates a mediocre satisfaction level, suggesting areas for improvement.

3.19 out of 5

245.8

Gender Spending Habits

Males generate slightly more revenue with spending trends showing more volatility.

Revenue from Males

286.1

Income and Value Insights

\$30M

High income group revenue generation

The affluent customer profile generates significant revenue.

High-income 'Blue' and 'Silver' cardholders

Most profitable customer segments

These segments generate the most interest and are essential for revenue growth.

Geographic Concentration of Transactions

4 key markets

**Northeast corridor,
California, Texas,**

**Midwest and
Mountain West**

High transaction concentration

The transaction activity is heavily concentrated in four major regions.

Primary markets for marketing

These regions represent the most significant transaction activities.

Lower transaction activity

These areas show significantly less transaction activity.

Critical Risk Insights

4,843 accounts

Highest number of delinquent accounts

Belongs to customers with no personal loan and do not own a house.

**Lower
delinquency
counts**

Homeowners demonstrate better creditworthiness

Both homeowners with and without personal loans have lower delinquency counts compared to non-homeowners.