**Summary and Recommendations**

**Revenue Performance**

* Peak revenue: $12.01M in Week 53 (+28.8%).
* Decline: 12.8% drop in Week 52; steady declines in Weeks 49-47 (-2.8% to -3.7%).
* Takeaway: Seasonal spending shifts require targeted promotions.

**Card Usage & Preferences**

* Blue Card: $47M revenue, highest usage.
* Silver Card: $6M, low adoption.
* Gold & Platinum: Minimal engagement.
* Action Plan: Offer exclusive rewards & promotions for premium cards.

**Customer Segmentation & Spending**

* Top spenders: Self-employed (25.53%), Businessmen (18.8%), White-collar (15.19%).
* Delinquency risk: Highest in self-employed (1.66%), moderate for government employees (1.10%) & businessmen (0.99%).
* Strategy: Use risk-based credit models & loyalty programs for high-value customers.

**Transaction & Activation Trends**

* Daily peak: $1M in transactions on high-spending days.
* Activation: 57.46% activate within 30 days; 42.54% inactive.
* Recommendation: Improve onboarding with targeted activation campaigns & first-use benefits.

**Recommendations and Growth Opportunities**

**Revenue Optimization & Growth**

* Introduce seasonal promotions to stabilize revenue dips and maximize peak revenue weeks.
* Analyse transaction peaks to develop customer-specific spending incentives.

**Driving Premium Card Usage**

* Enhance Platinum & Gold card appeal by offering exclusive benefits like lower interest rates, premium services, and travel rewards.
* Implement spending-based bonuses to encourage card upgrades.

**Strengthening Digital Transaction Engagement**

* Offer cashback incentives for online transactions.
* Collaborate with e-commerce and utility providers to introduce exclusive discounts for digital transactions.

**Targeting High-Value Customers for Maximum Impact**

* Develop elite loyalty programs for businessmen and self-employed individuals, who drive the highest revenue.
* Provide tiered rewards for government employees and white-collar professionals to enhance spending.

**Managing Delinquency & Credit Risk Effectively**

* Implement AI-driven credit risk models to minimize exposure to high-risk borrowers.
* Offer flexible repayment options for at-risk customers.

**Enhancing Customer Activation & Retention**

* Launch automated onboarding campaigns to engage inactive users.
* Provide exclusive benefits for first-time users to encourage immediate card usage.

Implementing these strategies will drive higher revenue, increase card usage, and improve credit risk management. Focusing on customer segmentation, digital adoption, and premium card engagement will enhance overall profitability and market positioning