Credit Card Customer & Transaction Analytics

# Project Overview

Objective:  
Analyze and visualize key metrics from credit card customer and transaction data.  
  
Data Sources:  
1. Credit\_Card\_Customer\_Report  
2. Credit\_Card\_Transaction\_Report  
  
Business Value:  
Support strategic decisions in targeting, card design, and customer engagement.

# Executive Summary

💰 Total Revenue: ₹55 Million  
💳 Total Transaction Count: 656,000  
🏦 Total Transaction Amount: ₹45 Million  
🔁 Total Interest Earned: ₹8 Million  
📊 Customer Satisfaction Score: 3.19

# Revenue Distribution by Customer Job Role

Businessman: ₹17M  
White-collar: ₹10M  
Self-employed: ₹8M  
Govt: ₹8M  
Blue-collar: ₹7M  
Retirees: ₹5M  
  
Insight: Business professionals are the top revenue drivers.

# Revenue vs. Income & Interest by Card Category

Blue: ₹46M | ₹37M | ₹6.5M  
Silver: ₹5.5M | ₹4.6M | ₹812K  
Gold: ₹2.4M | ₹2M | ₹374K  
Platinum: ₹1.1M | ₹953K | ₹161K  
  
Insight: Blue card contributes over 83% of revenue.

# Revenue by Education Level

Graduate: ₹22M  
High School: ₹11M  
Unknown/Uneducated: ₹8M  
Post-Graduate: ₹3M  
Doctorate: ₹2M  
  
Insight: Graduates dominate spending behavior.

# Spending Behavior by Expense Type

Bills: ₹14M  
Entertainment: ₹10M  
Fuel: ₹9M  
Grocery: ₹9M  
Food: ₹8M  
Travel: ₹6M  
  
Insight: Focus on top spend categories for offers.

# Transaction Mode Analysis

Swipe: ₹35M  
Chip: ₹17M  
Online: ₹3M  
  
Insight: Majority prefer swipe. Enhance online transaction usability.

# Acquisition Category Performance

Blue: ₹46M  
Silver: ₹6M  
Gold: ₹2M  
Platinum: ₹1M  
  
Insight: Focus efforts on Blue-tier users for ROI.

# Quarterly Performance Trends

Q1: ₹13.3M | 163.3K  
Q2: ₹14.0M | 161.6K  
Q3: ₹13.8M | 166.6K  
Q4: ₹14.2M | 164.2K  
  
Insight: Consistent quarterly performance with Q4 peak.

# Revenue Demographics (Bonus)

Age 60+: ₹14M  
Age 30–40: ₹11M  
Others: ₹4M–₹9M  
Married: ₹13M  
Single: ₹11M  
Unknown: ₹15M  
  
Insight: Seniors are key contributors. Improve KYC data.

# Key Business Recommendations

1. Target Businessmen & Blue card users  
2. Promote online transactions  
3. Personalize offers for top spend categories  
4. Fix missing data (e.g., marital status)  
5. Upsell premium cards to high spenders