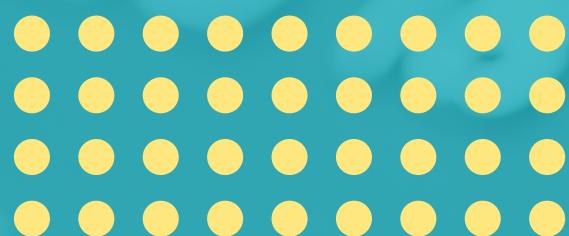




CREDIT CARD TRANSACTION & CUSTOMER REPORT DASHBOARD



Presented By
JAGAN SARAVANA

A close-up photograph of a silver electronic calculator. The calculator has a numeric keypad on the left with buttons for 0-9, ., +, -, ×, ÷, =, and a red C button. Above the numeric keypad are function keys: TAX+, TAX-, MRC, M+, M-, and M-. To the right of the numeric keypad are additional function keys: MUL, DIV, MRC, M+, M-, and M-. A small liquid crystal display screen is positioned above the numeric keypad. In the background, a blurred sheet of paper with printed text is visible.

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INTRODUCTION

The Credit Card Financial Dashboard provides a comprehensive analysis of customer transactions, revenue patterns, and spending behavior. This interactive dashboard empowers businesses to make data-driven decisions, optimize customer engagement, and enhance financial performance.

Through data visualization, key insights into customer spending habits, transaction trends, and business revenue streams are presented in an easily interpretable format.

Purpose of the Dashboard

The primary objective of this dashboard is to:

- **Monitor Financial Performance** – Track revenue, transaction volume, and customer spending patterns.
- **Identify Key Revenue Drivers** – Analyze revenue contribution by expenditure type, customer demographics, and payment methods.
- **Enhance Customer Understanding** – Segment customers based on education, income, job type, and spending behavior.
- **Support Business Strategy** – Provide actionable insights to optimize credit card offerings, customer acquisition, and marketing efforts.

Overview of Data Sources

The analysis is based on two key datasets:

📌 **Credit Card Transactions Dataset:**

- Contains details on transaction amounts, revenue, expenditure type, and payment methods (Swipe, Chip, Online).
- Tracks customer spending behavior across different time periods.

📌 **Customer Demographics Dataset:**

- Includes customer profile attributes such as income, job type, education level, and marital status.
- Helps in segmenting customers based on spending habits and financial capacity.

Objectives

This dashboard is designed to address key business goals, focusing on three critical areas:

1. Understanding Revenue & Transactions

- Track revenue trends on a quarterly and yearly basis.
- Analyze revenue distribution by transaction type (bills, groceries, entertainment, etc).
- Identify revenue contribution based on customer segments like age group, income level, job type, and education level.
- Assess transaction volume and revenue contribution by different card categories (Blue, Silver, Gold, Platinum).
- Assess revenue trends across different states and regions to identify high-performing locations.

Objectives

2. Customer Insights & Segmentation

- Evaluate customer behavior based on education, job type, and income group.
- Identify high-value customers and analyze revenue contribution by demographic segments.
- Determine how customer satisfaction and spending patterns impact revenue growth.

3. Transaction Behavior Analysis

- Compare revenue based on different payment methods (Swipe, Chip, Online).
- Track weekly and monthly transaction trends for demand forecasting.
- Assess customer acquisition cost and retention strategies for different credit card categories.



Dashboard Overview



CREDIT CARD TRANSACTION REPORT

Q4 Q3 Q2 Q1

week_start_date

All

Revenue

57M

Total Interest

8M

Transaction Amount

46M

Transaction Count

667K

card_category

Blue

Sum of Revenue

47188612

Sum of total_trans_amt

37840749

Sum of interest_earned

6614173

Gold

2533682

Platinum

1135608

Silver

5659109

Total

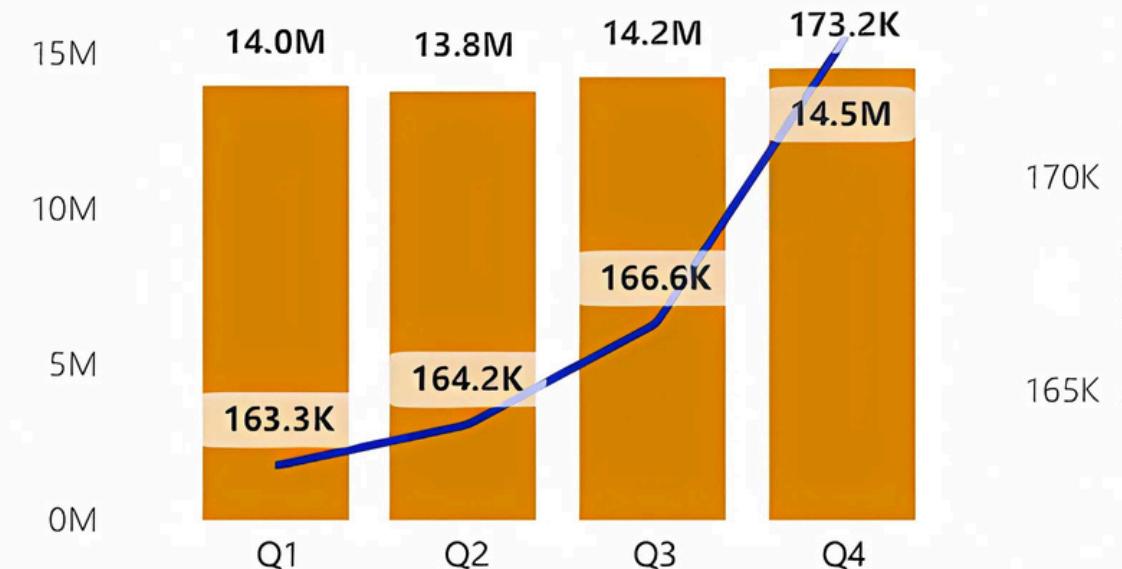
56517011

45533021

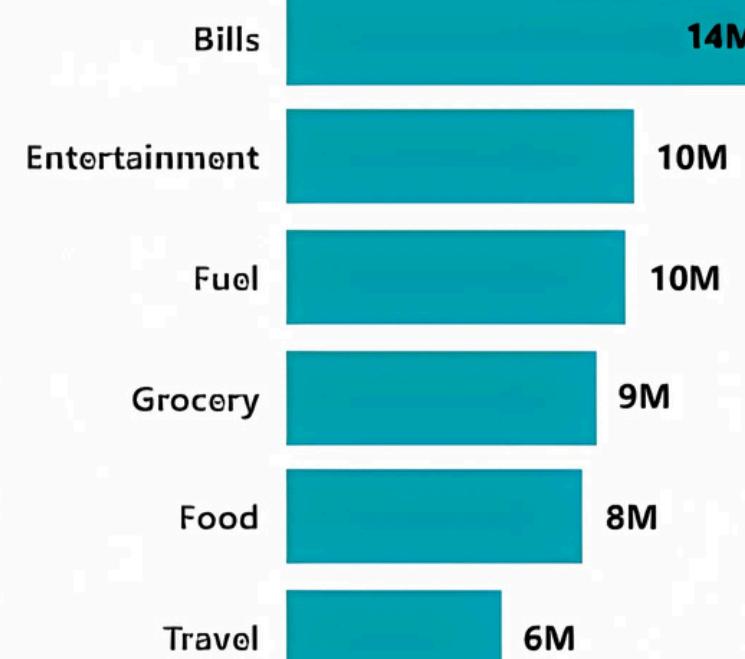
7982480

QTR Revenue and Total Trans Count

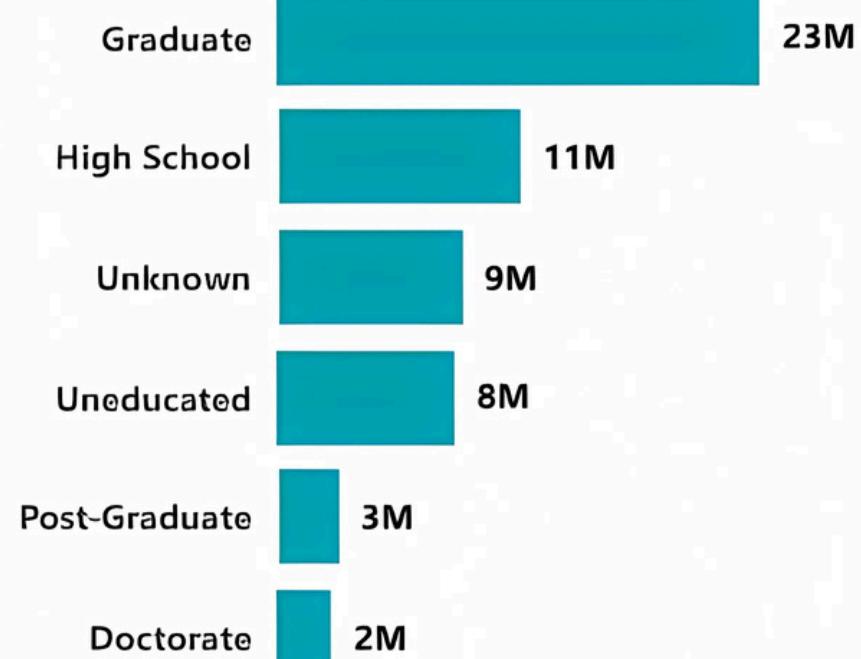
● Sum of Revenue ● Sum of total_trans_ct



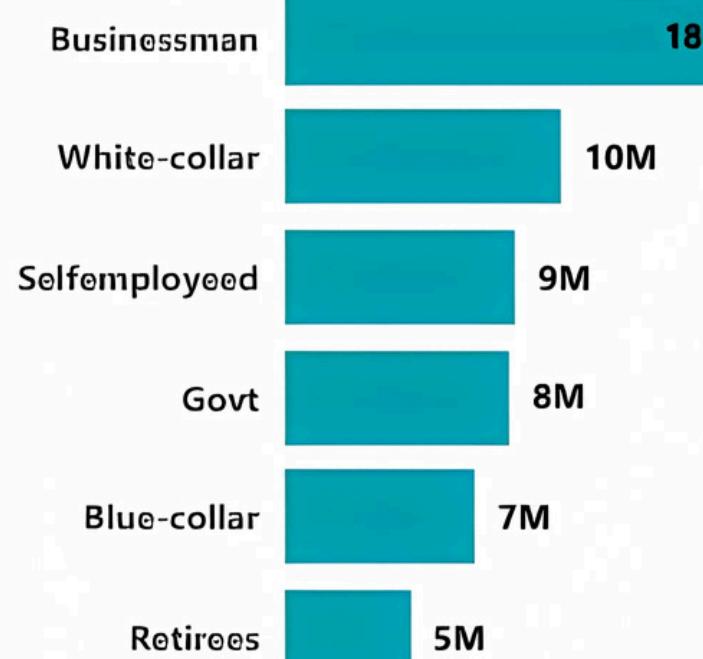
Revenue by Expenditure Type



Revenue by Education



Revenue by Customer Job



Revenue by Card Type



CREDIT CARD CUSTOMER REPORT

Q4

Q3

Q2

Q1

week_start_date

All

Revenue

57M

Total Interest

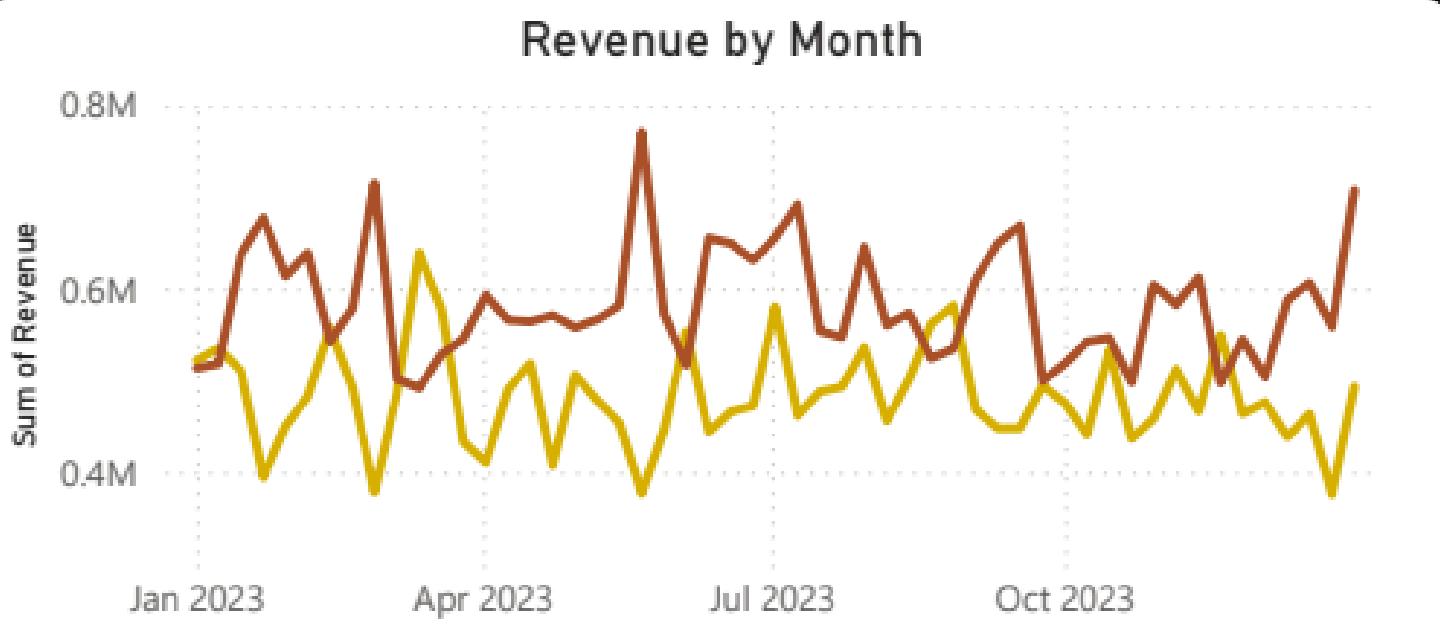
8M

Income

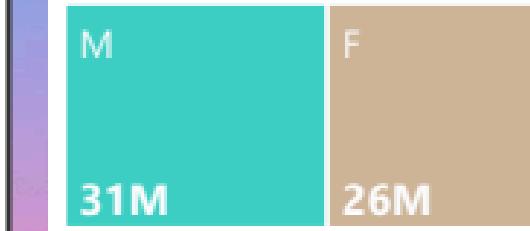
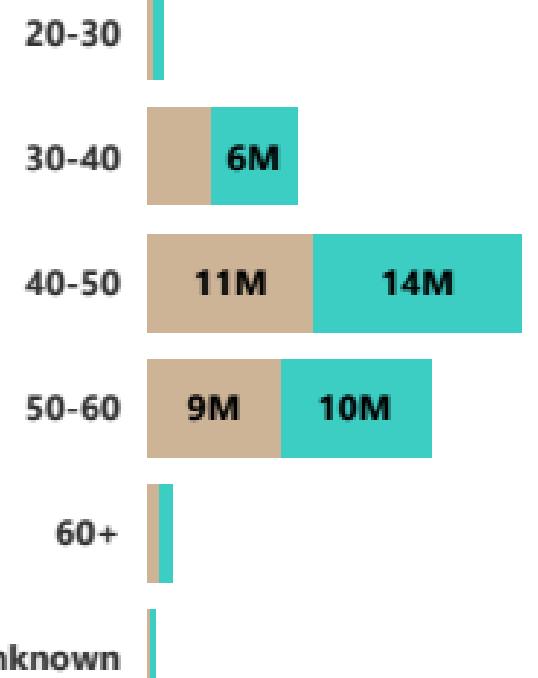
588M

Cust Satisfaction

3.19



Revenue by Age Group

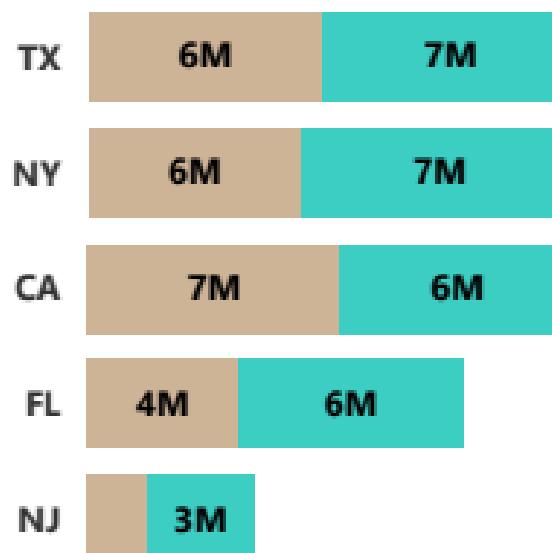


Gold Silver Blue Platinum

Swipe Online Chip

customer_job	Sum of Revenue	Sum of interest_earned	Sum of income
Blue-collar	7040606	967751	73516911
Businessman	17697472	2584604	190350431
Govt	8335534	1182231	90834727
Retirees	4617448	641692	49619308
Selfemployed	8542826	1141510	77659931
Total	56517011	7982480	587599783

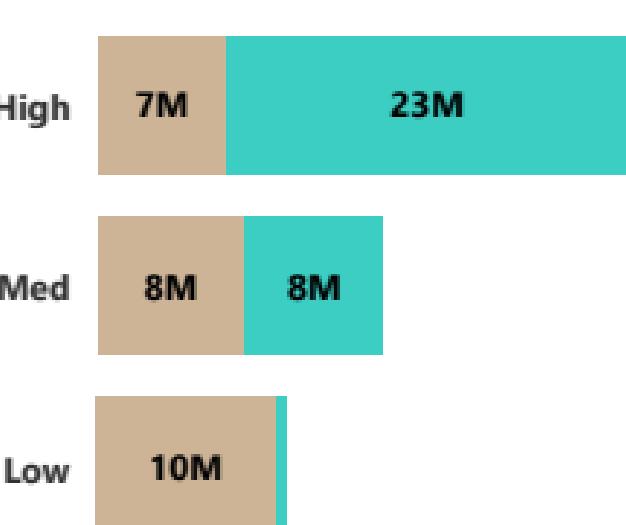
Top 5 States



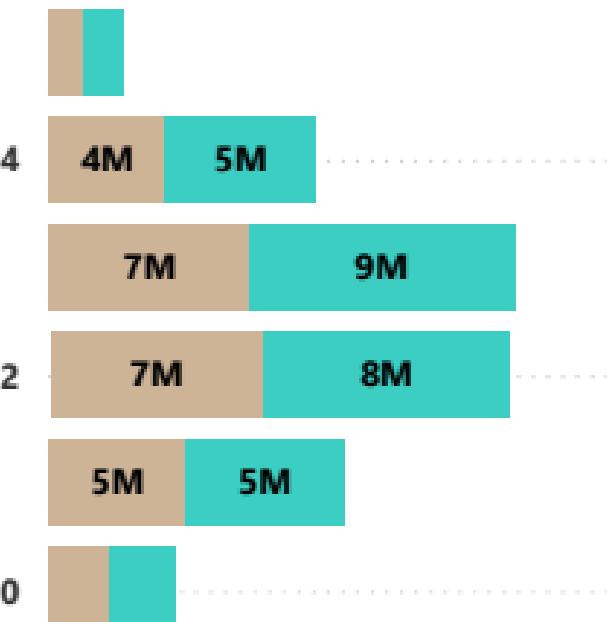
Revenue by Martial Status



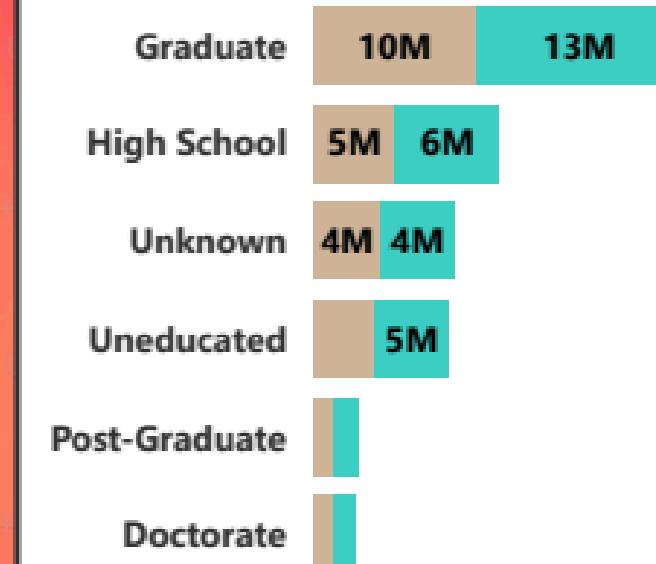
Revenue by Income Group



Revenue by Dependent



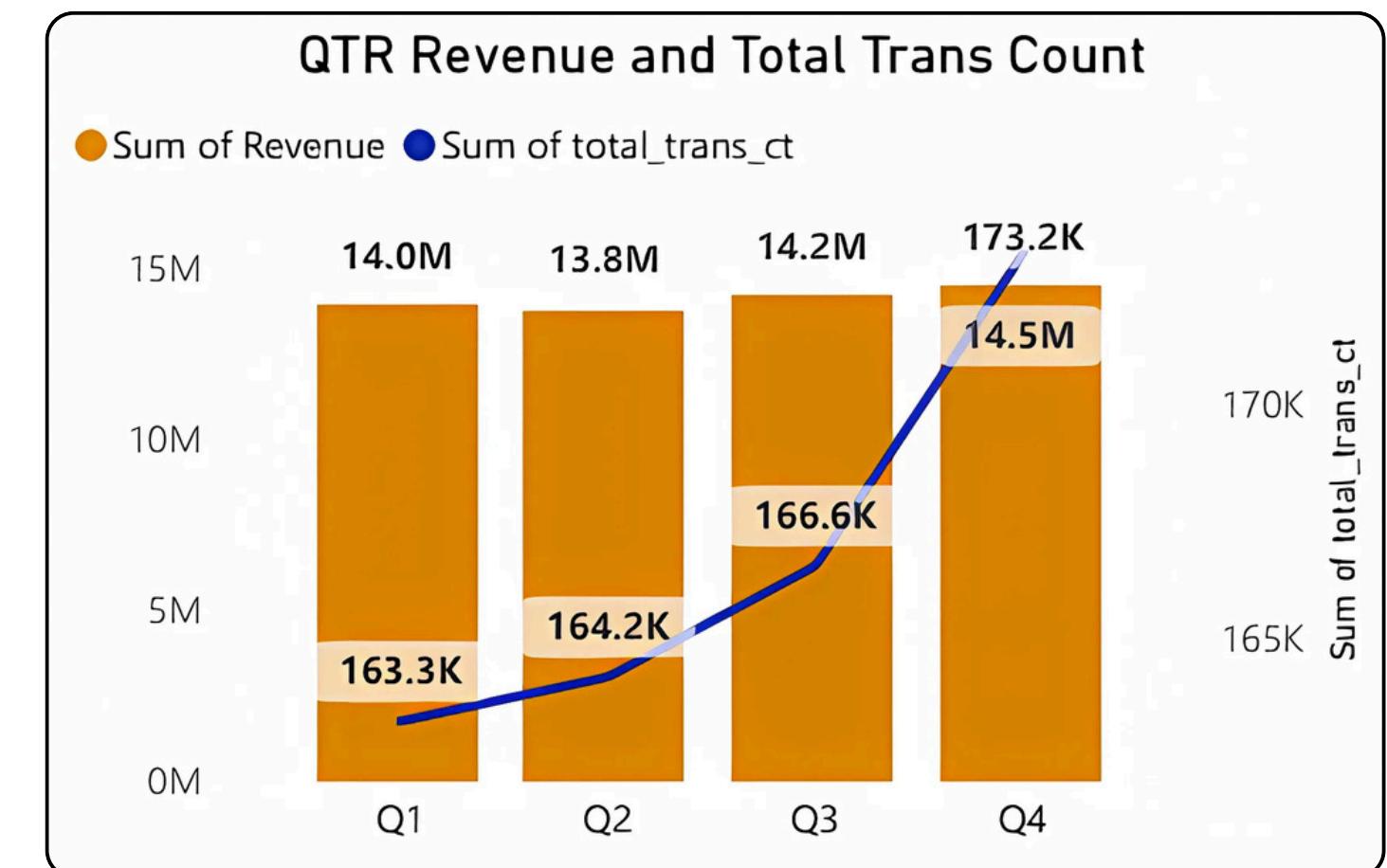
Revenue by Education



Financial Analysis

Quarterly Revenue & Transactions (Q1 to Q4 Trends)

- Q1-Q4 Revenue Trends** – Revenue remained stable across all quarters, with Q4 showing the highest earnings at \$14.5M.
- Transaction Volume Analysis** – Transaction count followed a similar pattern, peaking in Q3 at 173.2K transactions.
- Seasonal Patterns** – Identifies periods of high customer spending to optimize marketing and promotional strategies.



Financial Analysis

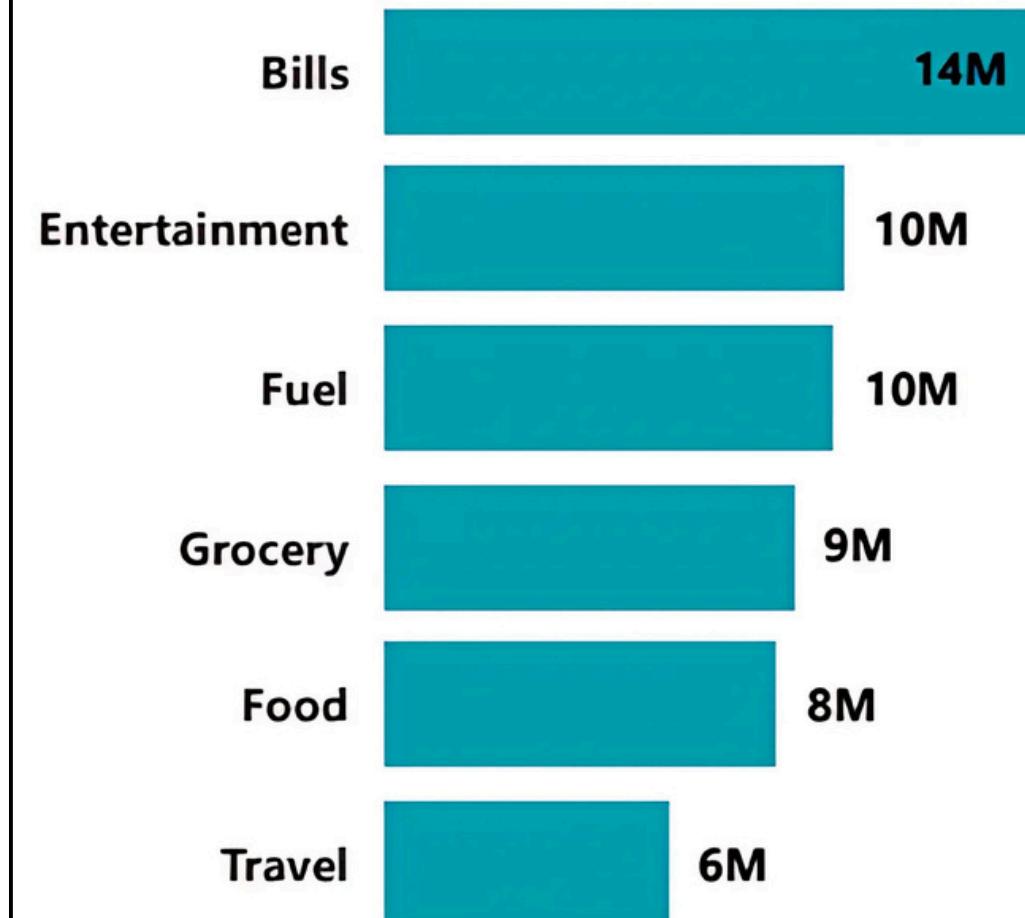
Revenue by Expenditure Type

Understanding where customers spend helps in targeted marketing and financial product customization:

Top Spending Categories:

- **Bills** – \$14M (Highest revenue contributor)
- **Entertainment & Fuel** – \$10M each
- **Grocery** – \$9M
- **Food & Travel** – \$8M & \$6M respectively

Revenue by Expenditure Type

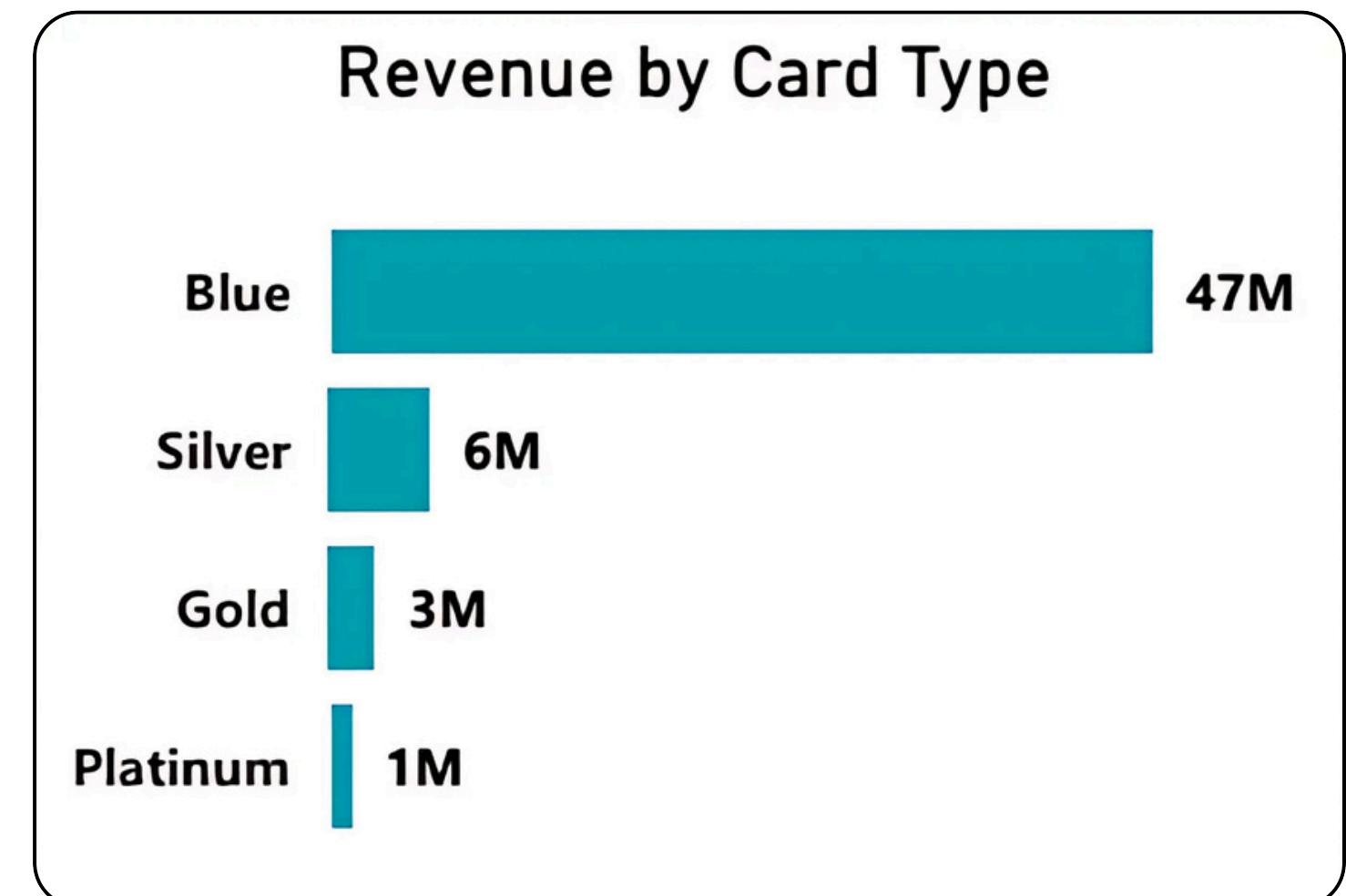


Financial Analysis

Revenue by Card Type

A comparative analysis of revenue generated by different credit card categories:

- **Blue Card** – \$47M (Highest revenue generator, widely used by customers)
- **Silver Card** – \$5.6M
- **Gold Card** – \$2.5M
- **Platinum Card** – \$1.1M

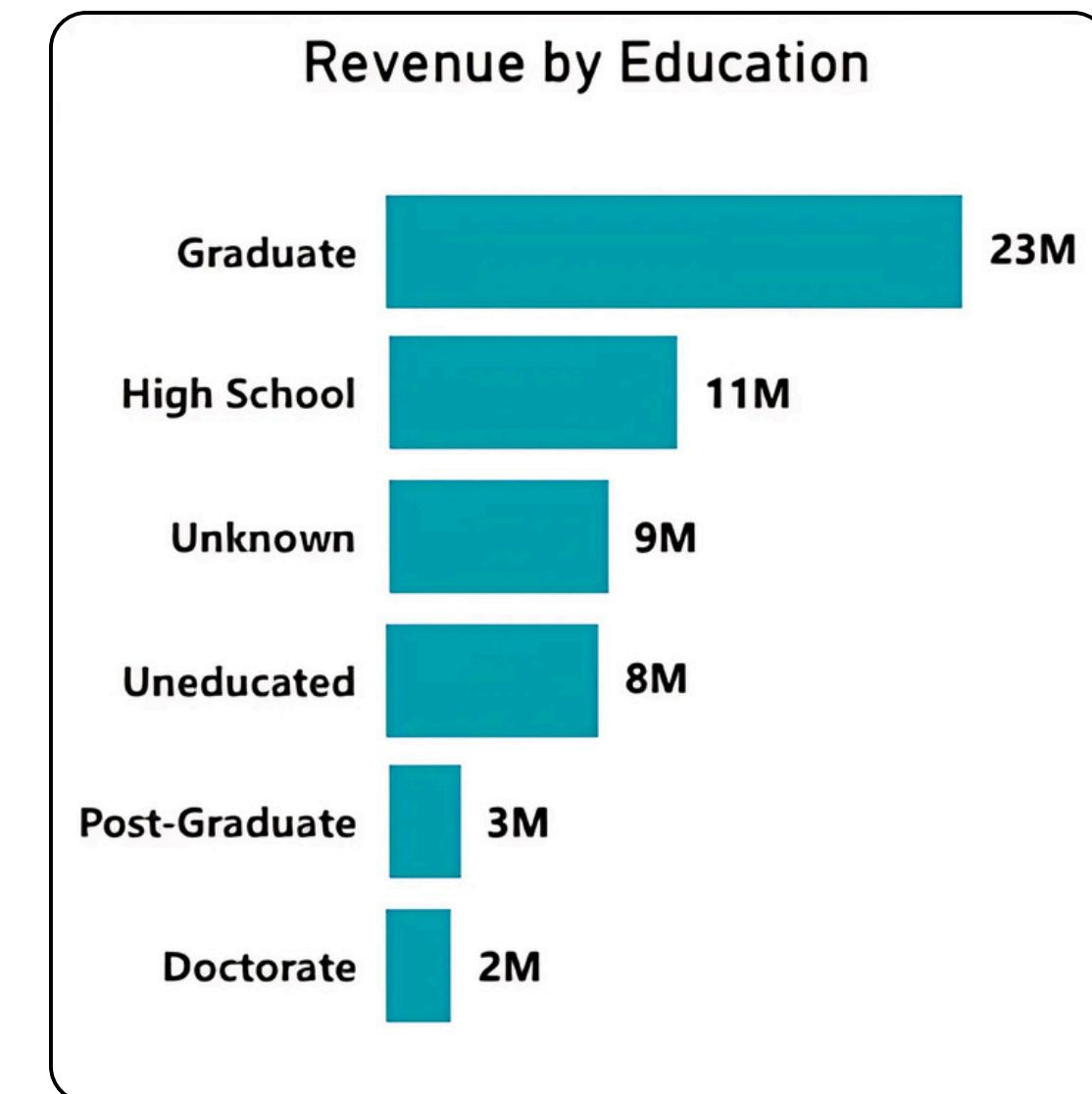


Customer Insights

Revenue by Education Level

Education plays a key role in financial behavior and spending capacity:

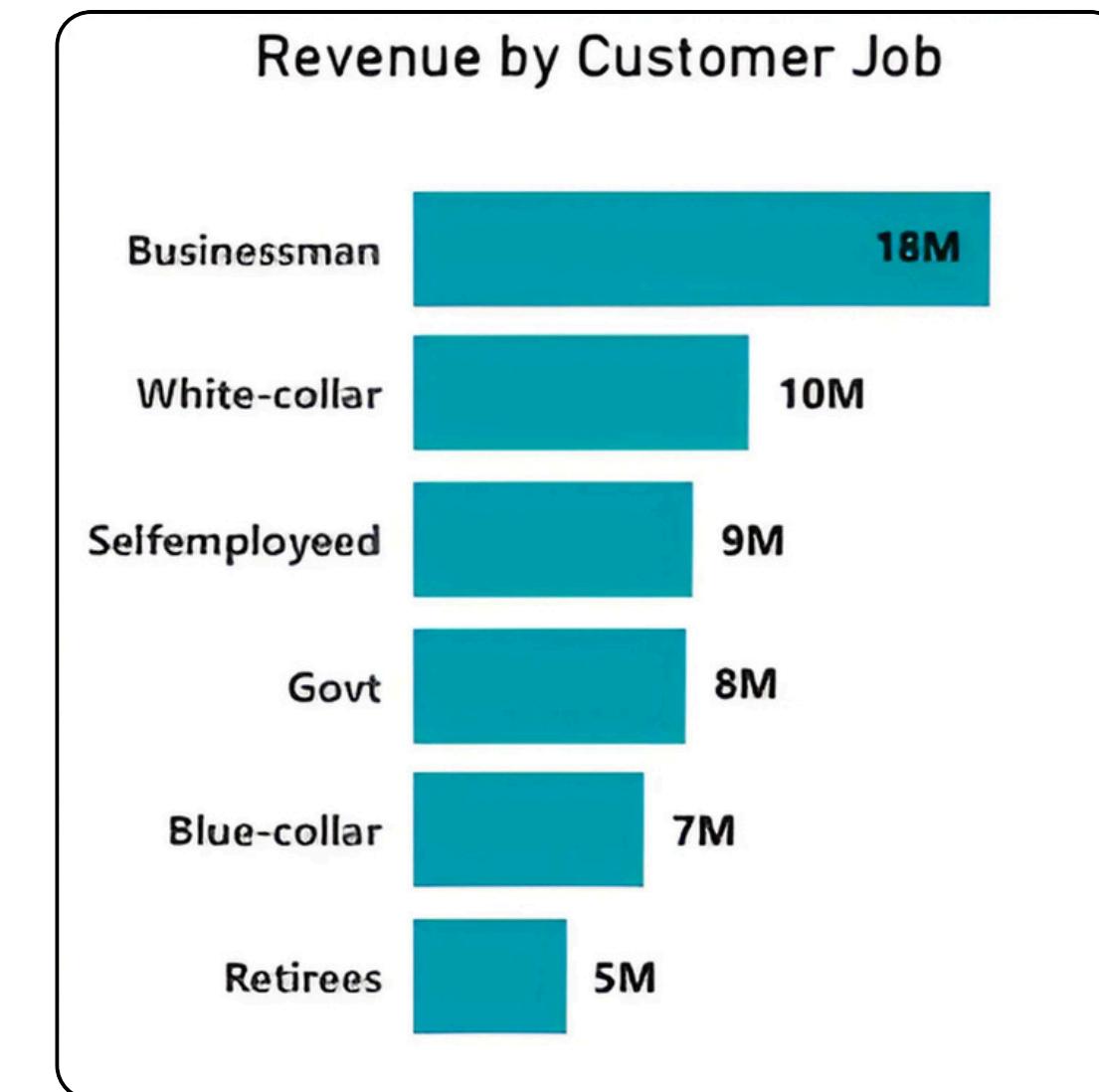
- **Graduate**-Level Customers Generate the Highest Revenue – \$23M
- **High School and Uneducated** Segments Contribute Over \$19M Combined.
- **Postgraduate & Doctorate** Holders Contribute Less Revenue (\$5M in Total)



Customer Insights

Revenue by Job Type

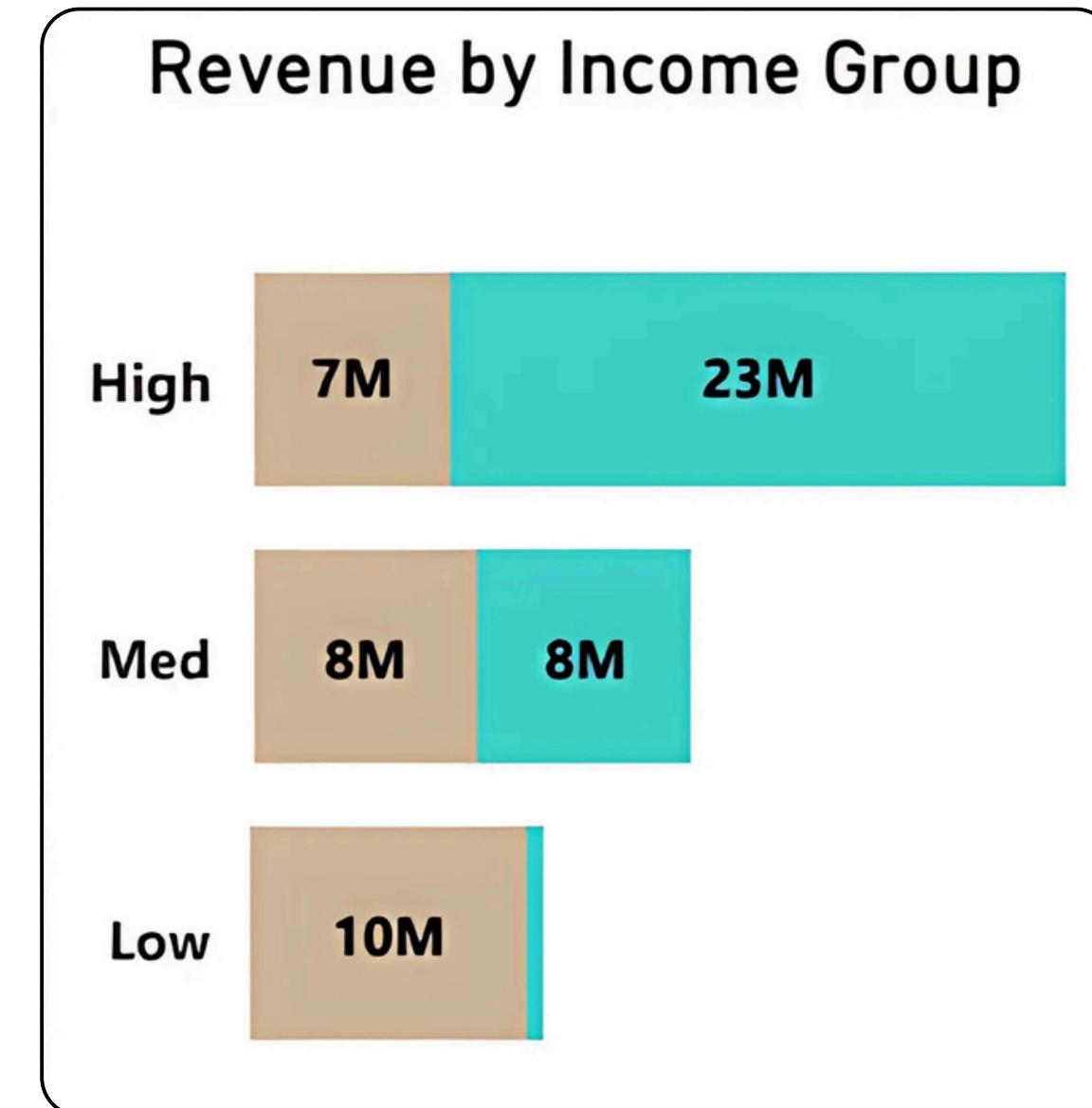
- **Business Owners & Self-Employed**
Individuals Drive the Highest Revenue (\$18M & \$9M Respectively)
- **White-Collar** Professionals – \$10M
- **Government Employees, Retirees & Blue-Collar** Workers Contribute Over \$20M Combined



Customer Insights

Revenue by Income Group

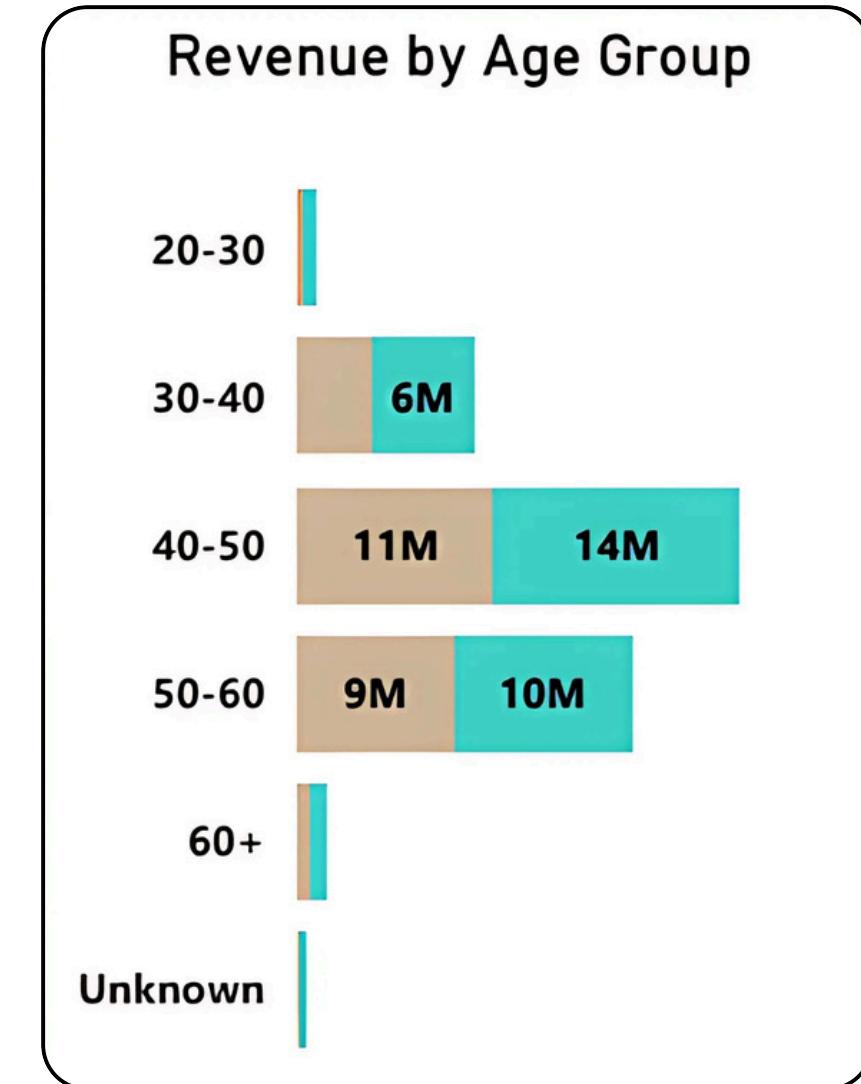
- **High-Income** Customers Contribute the Largest Share (\$23M)
- **Medium-Income** Customers – \$8M
- **Low-Income** Customers – \$10M



Customer Insights

Revenue by Age Group

- Customers Aged **50-60** Drive the Highest Revenue (\$14M)
- **20-30 & 60+** Age Groups Each Generate Over \$10M
- Young Adults (**30-40**) Contribute \$9M, While 40-50 Age Group Generates \$6M

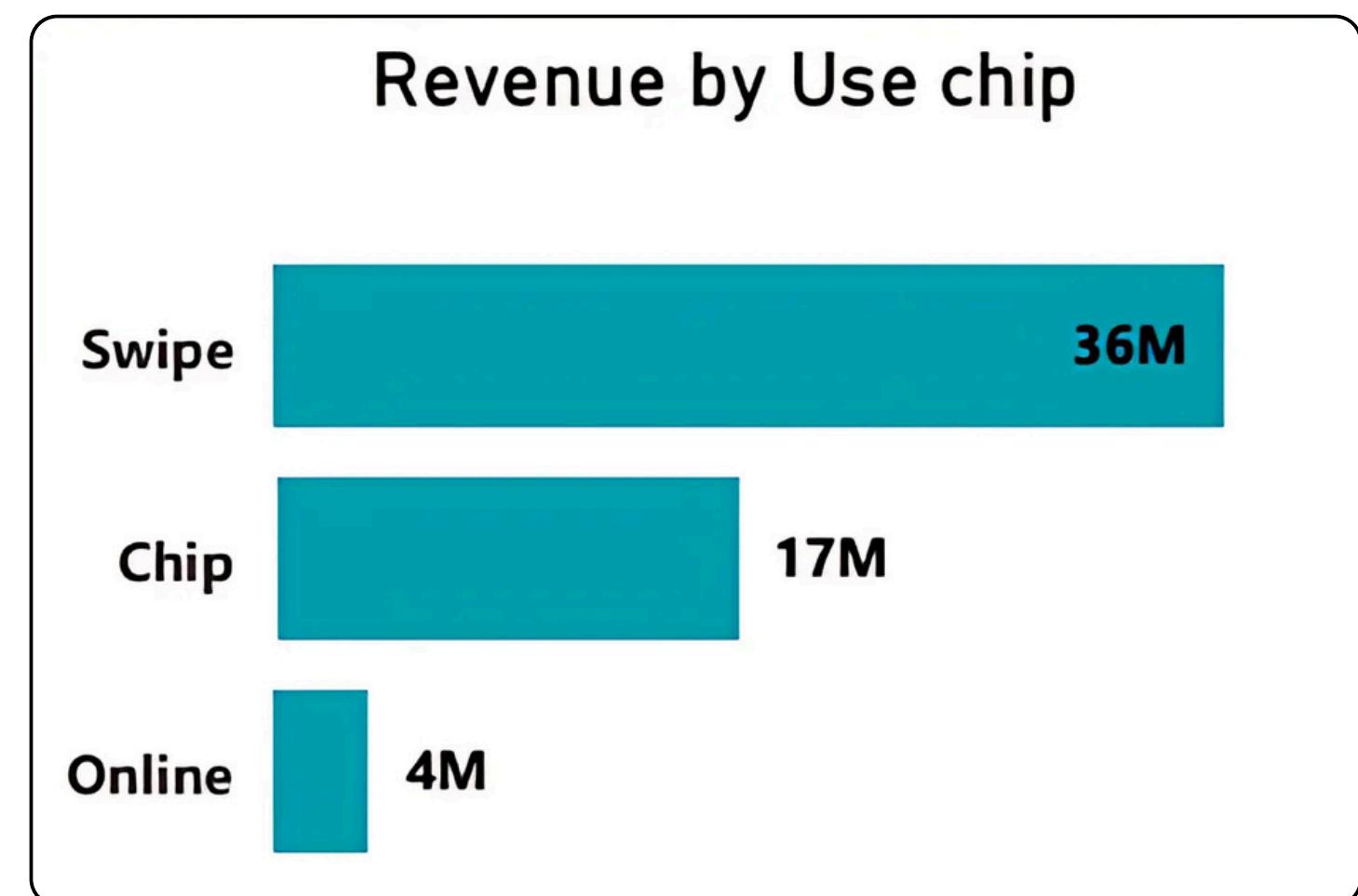


Transaction Behavior Analysis

Revenue by Payment Method

Analyzing transaction revenue by payment method helps understand customer preferences and optimize transaction strategies.

- **Swipe Transactions** Generate the Highest Revenue – \$36M
- **Chip-Based Transactions** – \$17M
- **Online Transactions** – \$4M (Least used but growing trend)

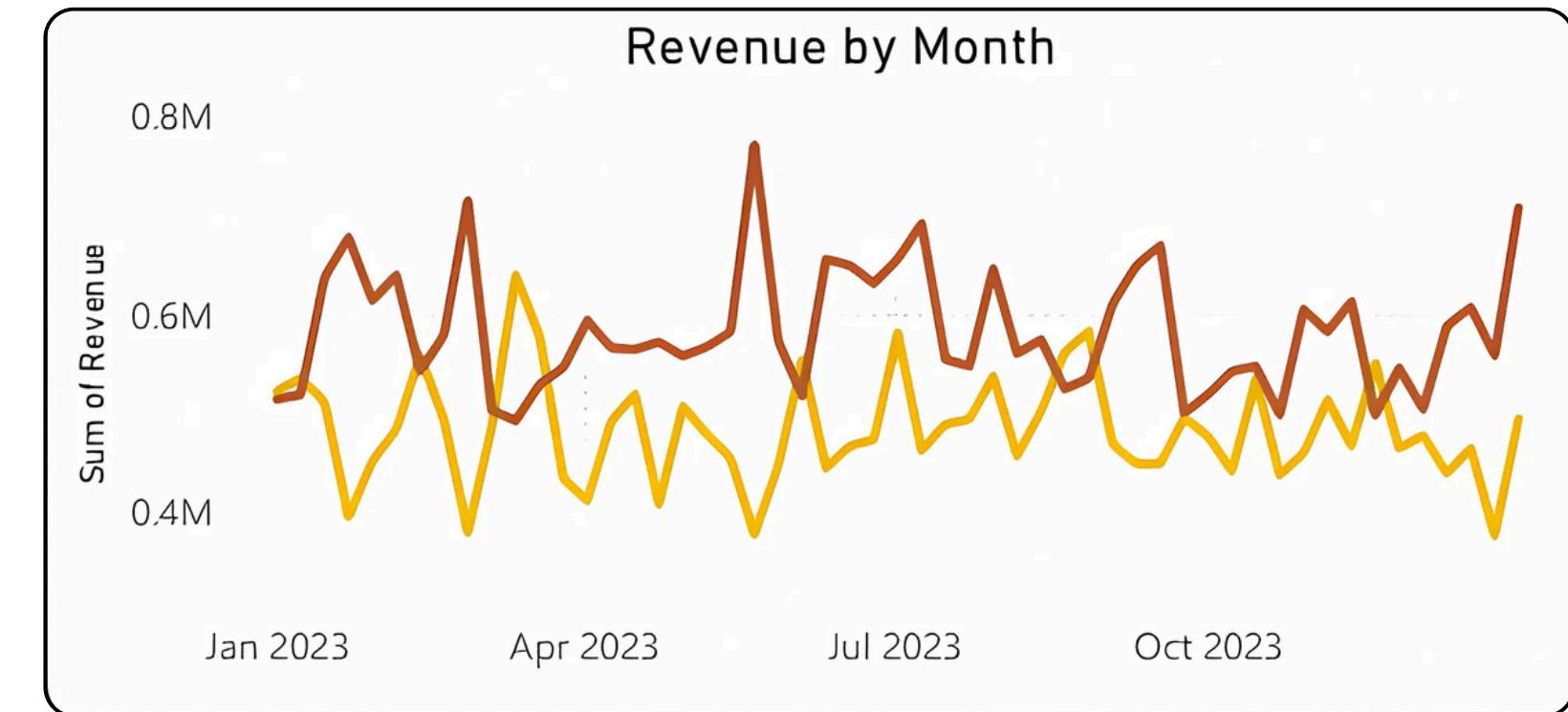


Transaction Behavior Analysis

Revenue by Monthly Trends

Tracking revenue trends by time period helps optimize seasonal promotions and customer engagement strategies.

- Consistent Revenue Growth Observed Across All Months
- Weekly Peaks Align with Salary and Billing Cycles (Higher spending at the beginning and end of months)
- Seasonal Highs in Q4, Suggesting Increased Holiday Spending



Customer Satisfaction & Retention

Overall Customer Satisfaction Score

Measuring customer satisfaction helps improve credit card offerings and service quality.

Average Customer Satisfaction Score: 3.19 (On a 5-Point Scale)

Key Factors Affecting Satisfaction:

- Card benefits and rewards program
- Interest rates and transaction fees
- Customer service responsiveness

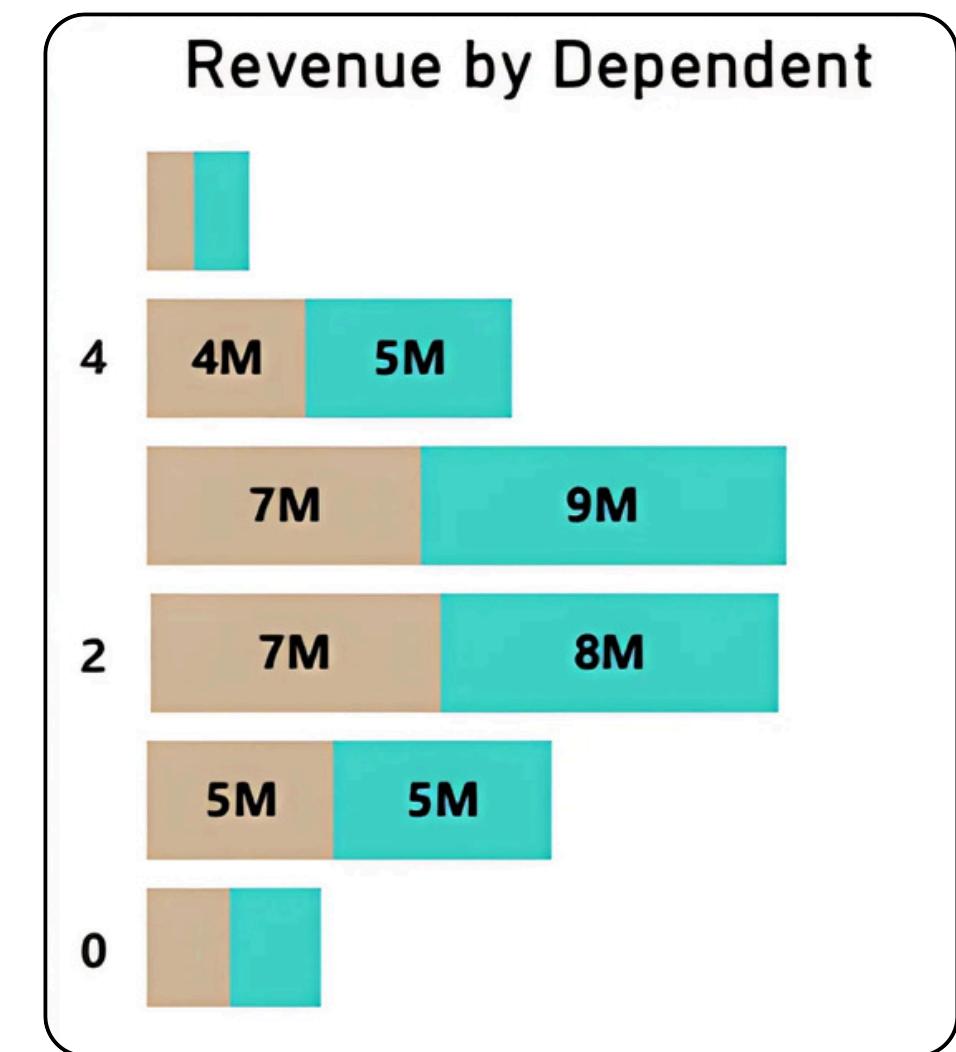
Cust
Satisfaction
3.19

Customer Satisfaction & Retention

Revenue by Customer Dependents

Analyzing revenue based on the number of dependents helps understand spending behavior in different household structures.

- **Customers with 2-4 Dependents** Generate the Highest Revenue – \$7M
- **Single Customers** and Those with More than 4 Dependents Contribute Around \$5M

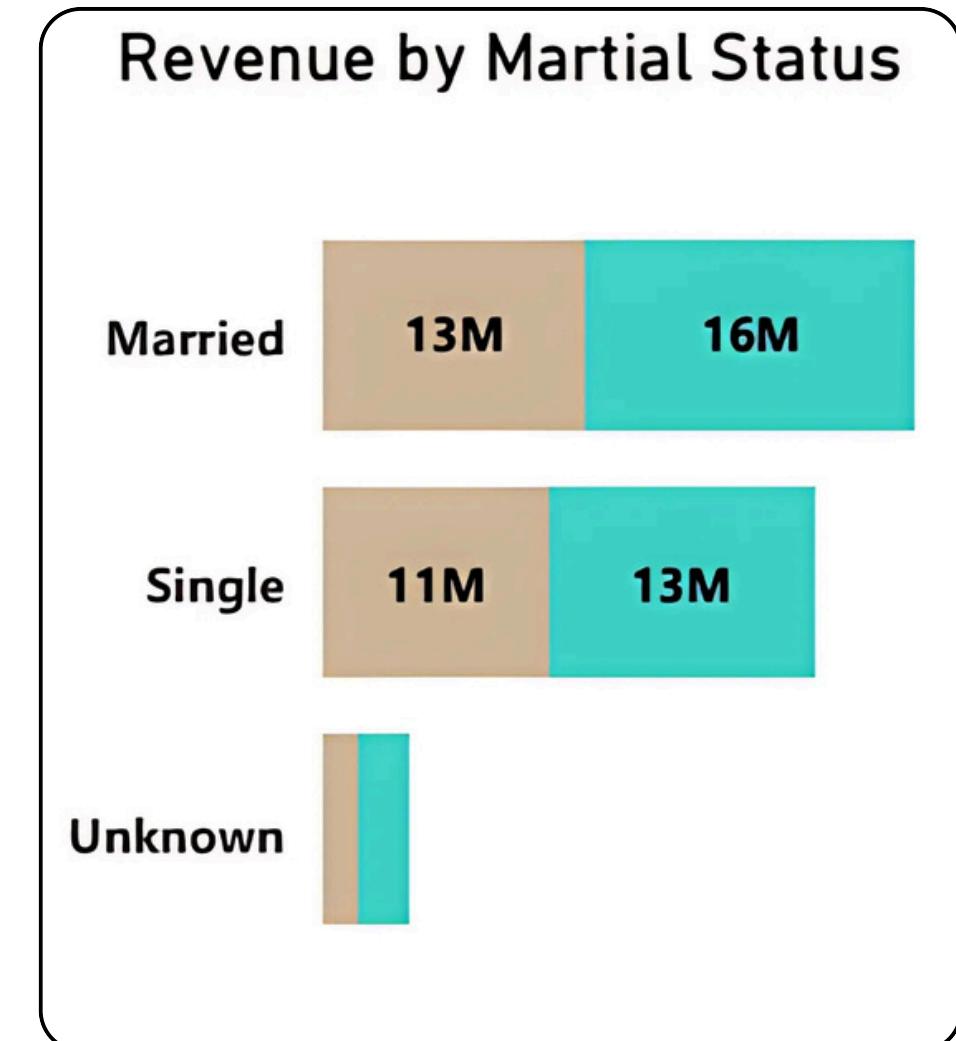


Customer Satisfaction & Retention

Revenue by Marital Status

Understanding how marital status impacts spending behavior can help refine marketing strategies.

- **Married Customers** Contribute the Highest Revenue – \$16M
- **Single Customers** – \$11M
- Unknown Category – \$13M



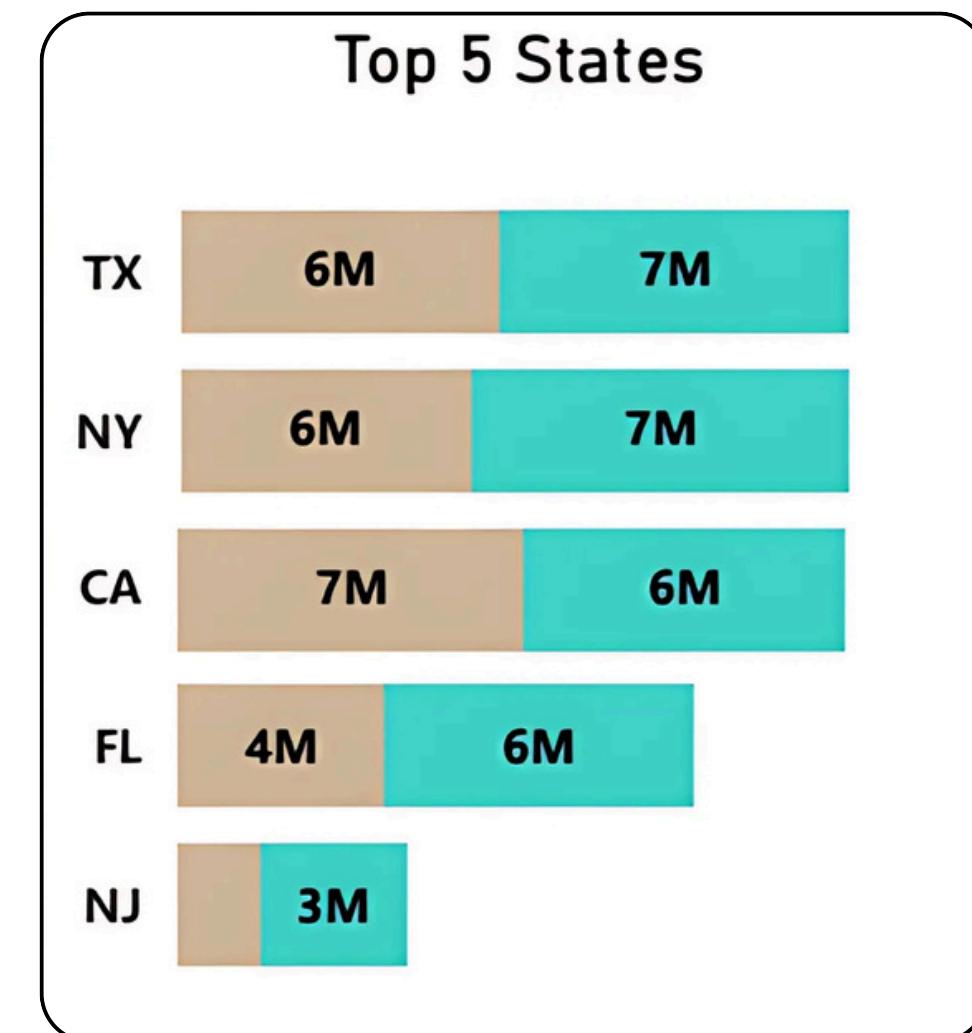
Geographic Analysis

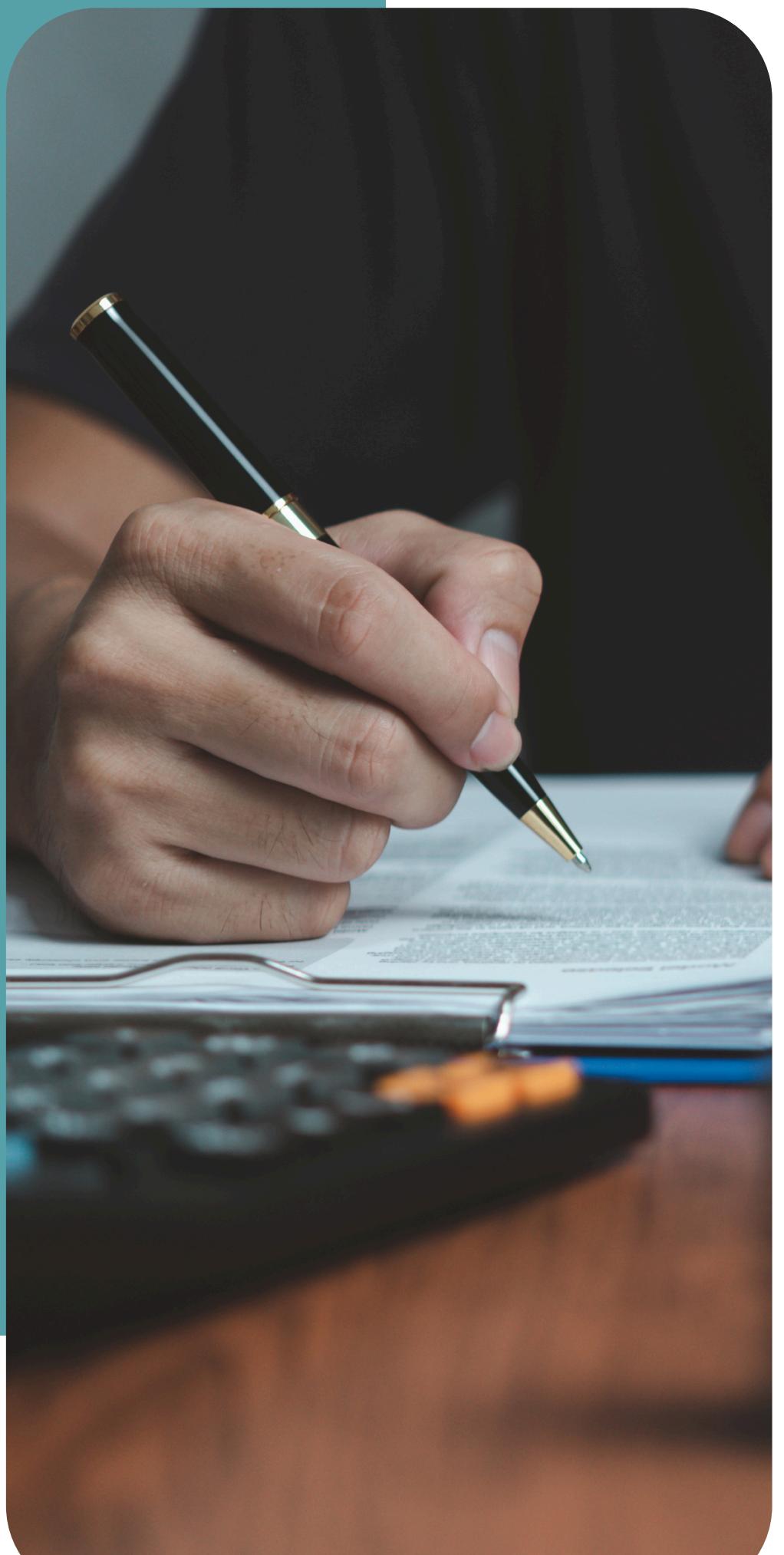
Top 5 Revenue-Generating States (TX, NY, CA, FL, NJ)

A geographic revenue breakdown helps identify high-performing regions and optimize location-based marketing strategies.

Highest Revenue States:

- **California (CA) & New Jersey (NJ)** – \$7M each
- **New York (NY) & Texas (TX)** – \$6M each
- **Florida (FL)** – \$4M





Conclusion & Key Takeaways

- **Steady Quarterly Growth:** Revenue and transaction count show consistent growth across Q1–Q4, with Q4 being the highest-performing quarter (\$14.5M revenue).
- **Dominant Revenue Categories:** Bill payments, groceries, and entertainment drive the highest revenue, while travel and food expenditures contribute significantly.
- **Customer Spending Trends:**
 - Higher-income groups and business owners contribute the most revenue.
 - Graduates and white-collar professionals are key spending demographics.



Conclusion & Key Takeaways

- **Card Type Performance:** Blue card dominates transactions, while Gold & Platinum cards show potential for premium customer engagement.
- **Payment Methods:** Swipe transactions account for the majority of payments (\$36M), while online transactions remain underutilized (\$4M).
- **Geographic Revenue Trends:** California, New Jersey, Texas, and New York lead in credit card



Recommendations

- 1. Enhancing Customer Engagement & Retention**
 - a. **Expand loyalty programs & cashback** offers to encourage repeat transactions, especially in high-spending categories (bills, groceries, travel).
 - b. **Improve customer satisfaction (currently 3.19/5)** by reducing transaction fees, offering better rewards, and personalizing services.
 - c. **Develop premium card incentives** to attract high-net-worth customers, increasing Gold & Platinum card adoption.



Recommendations

- 2. Optimizing Revenue Growth & Transaction Behavior**
 - a. **Encourage online transactions** by offering higher rewards, enhanced security features, and exclusive digital promotions.
 - b. **Leverage customer segmentation insights** to offer tailored benefits based on age, income, and education level.
 - c. **Capitalize on high-revenue states (CA, NJ, TX, NY)** by launching region-specific marketing campaigns and financial services.



Recommendations

3. Expanding Market Reach & Acquisition

- a. **Reduce customer acquisition costs** for lower-performing segments by implementing AI-driven targeting and digital onboarding strategies.
- b. **Increase financial inclusivity** by introducing low-interest products for middle-income and younger customers.
- c. **Expand advertising and partnership efforts** in growing markets (Florida, Texas, emerging urban centers).

Thank You

