

Credit Card Portfolio Analytics: Customer & Transaction Insights



 **Customer Insights**



 **Transaction Insights**



 **Key Insights**

Credit Card Analytics : Customer Insights

Date Peroid

All

Education_Level

All

State

All



Total_Customers

10.1K

Male

4.2K

Female

5.9K

Revenue per Cust

\$1.07K

Total Income

\$576M

Churn rate

6.4%

Retention Rate

93.6%

Avg CSS

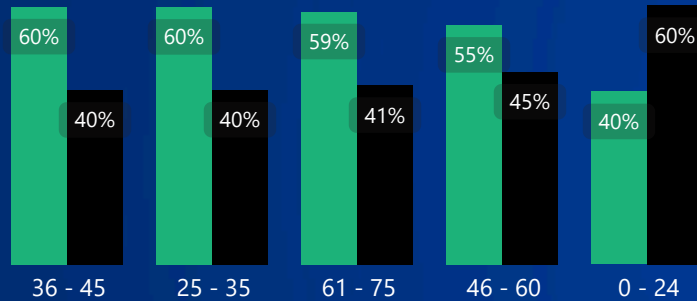
3.19

Max Min

5.0 1.0

Customer Activity by Age Group

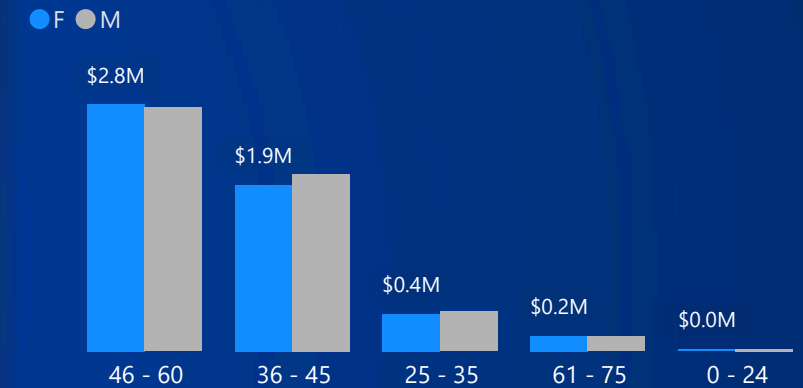
● % Active ● % Inactive



Churn Rate by Number of Dependents

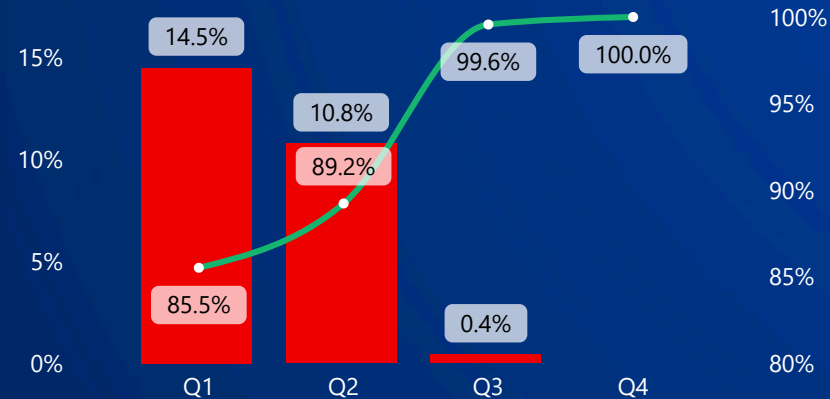


Revenue by Age Group & Gender



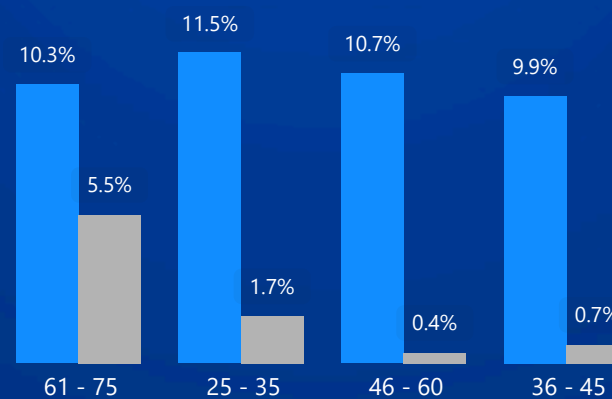
Churn & Retention Trends by Quarter

● Churn rate ● Retention Rate

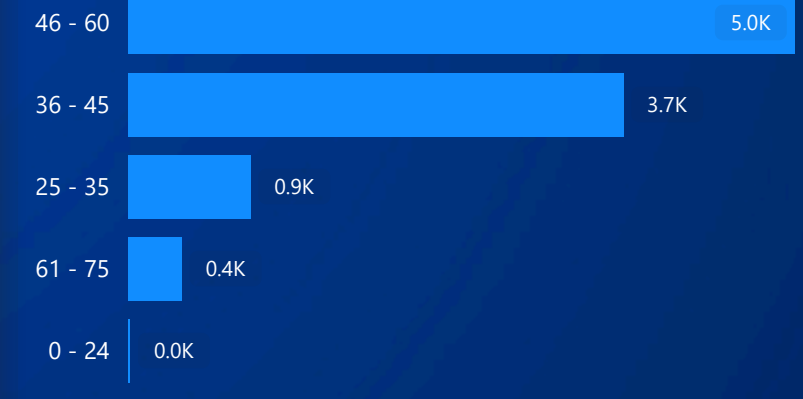


Churn Rate by Age Group & Gender

● F ● M



Customer Count by Age Group




Credit Card Analytics : Transaction Insights

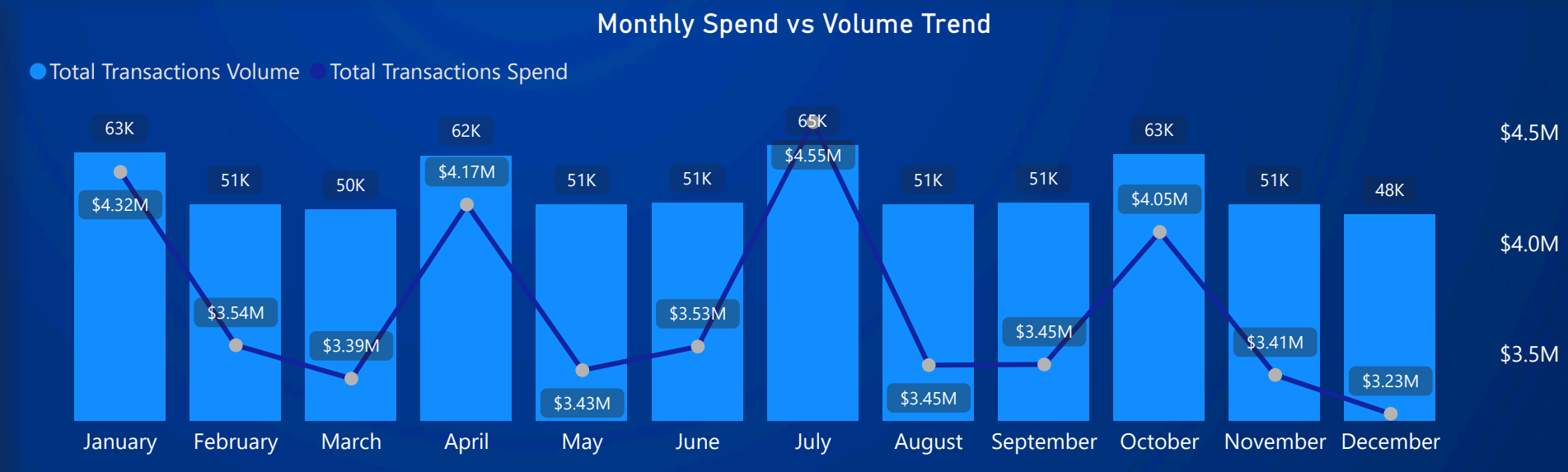
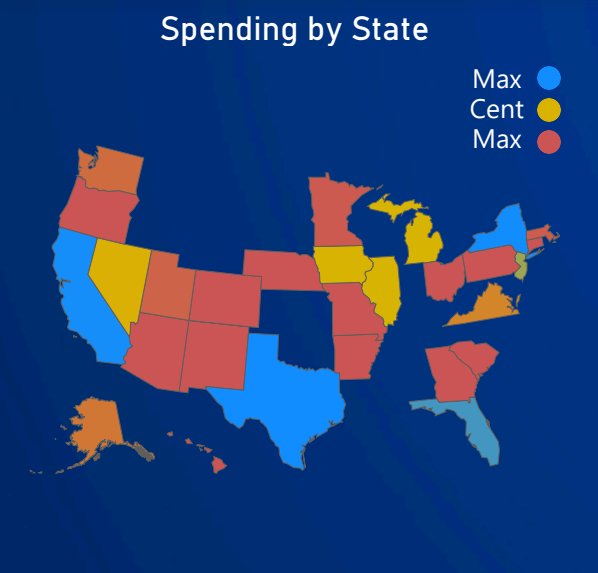
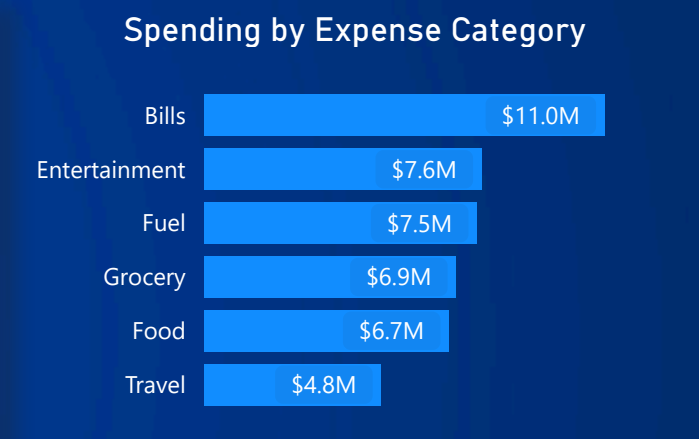
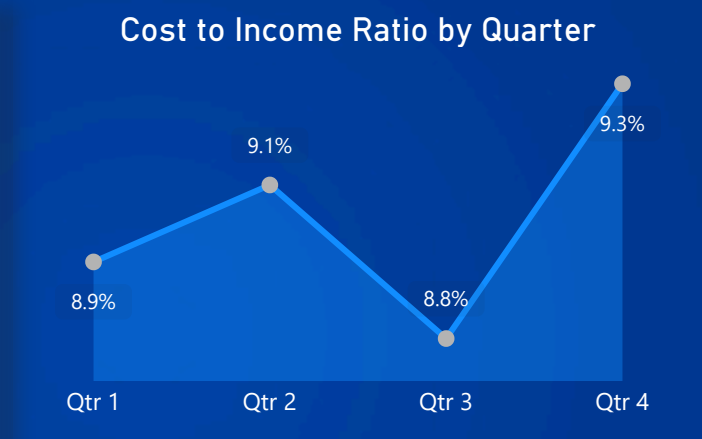
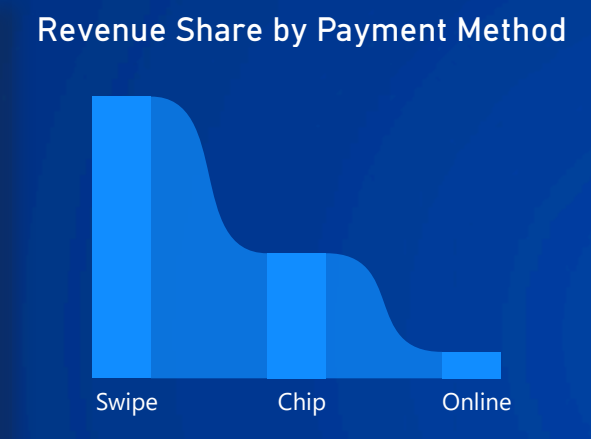
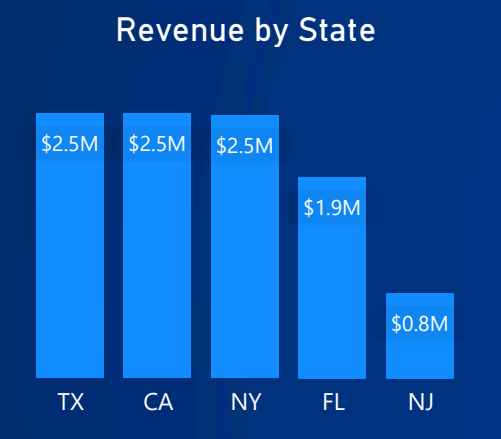
Date Peroid ▼
All ▼

Card_Category ▼
All ▼

State ▼
All ▼



Revenue (\$)	(\$) Per Cust	Spend	(\$) Per Spend	Volume	(\$) Per Volume	Avg. Trans Value	Cost to Income Ratio
\$10.8M	\$1.07K	\$45M	24.2%	656K	\$16.5	67.9	9.0%





Customer Insights (Focus on loyalty, demographics, churn)

1 Churn Risk Peaks in Q1

- Churn reaches **14.5% in Q1**, then falls below 1% in later quarters → signals a **seasonal retention challenge**.

2 Age 46–60 Drives the Business

- Customers aged **46–60** generate **\$2.8M** revenue (**highest**) and are the **largest customer base (5K)** → must be prioritized.

3 Dependents Boost Loyalty

- **No-dependents churn = 9.2%**, vs. **~6% churn for 3–4 dependents** → family-linked customers are more loyal.

4 Female Customers Churn More

- Across age groups, **female churn (up to 11.5%)** is consistently higher than male → targeted retention needed.



Transaction Insights (Spending behavior, revenue, geography)

5 Bills Lead Spending Categories

- **Bills = \$11M (~25% of spend)**, followed by **Entertainment (\$7.6M)** and **Fuel (\$7.5M)** → Bills dominate transaction mix.

6 Revenue Concentrated in 3 States

- **TX, CA, NY** generate **\$7M+ combined revenue** → highlight **geographic dependence** on a few key states.

7 Chip & Online Lag Behind Swipes

- **Swipes dominate transactions**, while Chip & Online adoption lags → opportunity to **promote digital usage**.

8 Avg. Transaction Value Declines in Q4

- Avg. ticket size falls to **\$66.1 in Q4 (lowest of year)** → possible **seasonal small spends / discounts** effect.