Customers Credit Cards Analysis Report

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Prepared for: Senior Management
Organization: Confidential Financial Institution
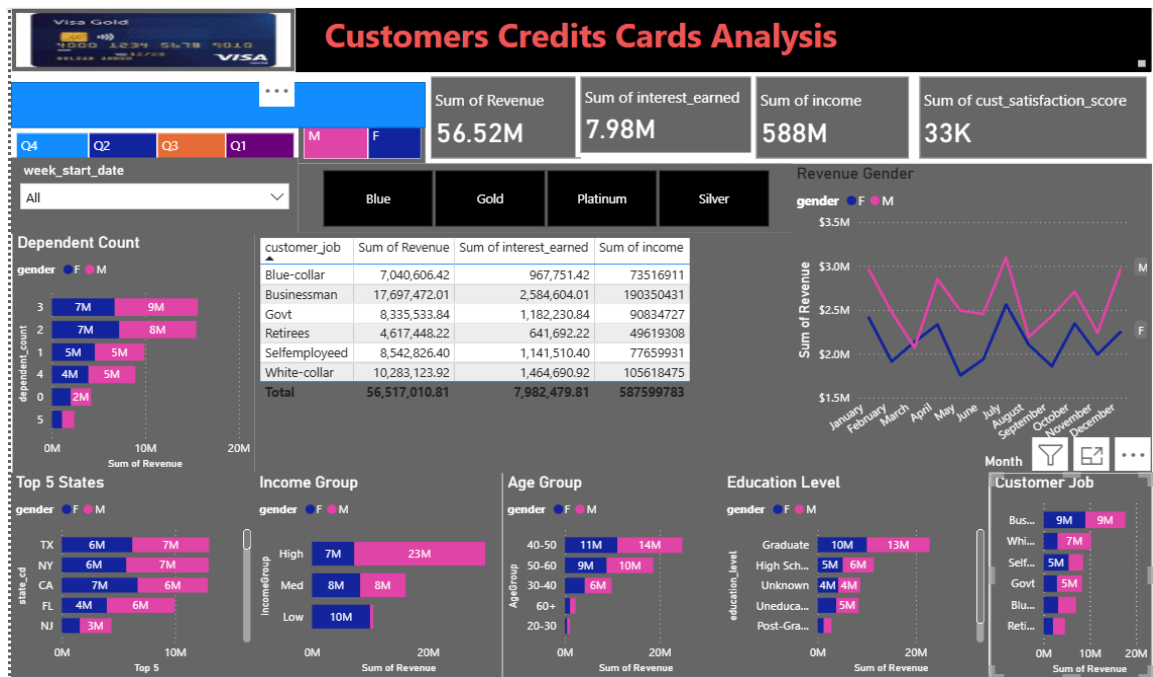
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Executive Summary

This report presents a comprehensive analysis of customer credit card data, highlighting trends in revenue, income, and satisfaction. The findings provide insights into customer demographics, spending behavior, and the relationship between job category, income, and card performance. Overall, the analysis aims to guide management decisions to improve profitability and customer engagement.

Key performance metrics observed include: • **Total Revenue:** $56.52M • **Total Interest Earned:** $7.98M • **Total Income:** $588M • **Customer Satisfaction Score:** 33K

Key Insights

1. Revenue Contribution: Businessmen generate the highest revenue ($17.7M), followed by white-collar workers and government employees. **2. Gender Insights:** Male customers consistently drive higher revenue across all months, peaking in July and December. **3. Income Levels:** The high-income group accounts for over $23M, confirming their strong credit usage and repayment capacity. **4. Geographic Performance:** The top-performing states include New York, Texas, Florida, and New Jersey. **5. Age & Education:** Customers aged 40–60, mostly graduates and post-graduates, are the primary contributors to card revenue. **6. Satisfaction Trends:** Retirees and self-employed customers show moderate satisfaction, highlighting areas for targeted service improvement.

Customers Credits Cards Analysis

Sum of Revenue	Sum of interest_earned	Sum of income	Sum of cust_satisfaction_score
56.52M	7.98M	588M	33K

Q4 | Q2 | Q3 | Q1 M | F

week_start_date: All

Blue | Gold | Platinum | Silver

Dependent Count (gender F M)

dependent_count		
3	7M	9M
2	7M	8M
1	5M	5M
4	4M	5M
0	2M	
5		

customer_job	Sum of Revenue	Sum of interest_earned	Sum of income
Blue-collar	7,040,606.42	967,751.42	73516911
Businessman	17,697,472.01	2,584,604.01	190350431
Govt	8,335,533.84	1,182,230.84	90834727
Retirees	4,617,448.22	641,692.22	49619308
Selfemployeed	8,542,826.40	1,141,510.40	77659931
White-collar	10,283,123.92	1,464,690.92	105618475
Total	56,517,010.81	7,982,479.81	587599783

Revenue Gender (gender F M)

Top 5 States (gender F M)

state_cd		
TX	6M	7M
NY	6M	7M
CA	7M	6M
FL	4M	6M
NJ	3M	

Income Group (gender F M)

IncomeGroup		
High	7M	23M
Med	8M	8M
Low	10M	

Age Group (gender F M)

AgeGroup		
40-50	11M	14M
50-60	9M	10M
30-40	6M	
60+		
20-30		

Education Level (gender F M)

education_level		
Graduate	10M	13M
High Sch...	5M	6M
Unknown	4M	4M
Uneduca...	5M	
Post-Gra...		

Customer Job

Bus...	9M	9M
Whi...	7M	
Self...	5M	
Govt	5M	
Blu...		
Reti...		

Interpretation and Recommendations

To strengthen customer relationships and increase profitability, the following actions are recommended: • Offer loyalty incentives and tailored credit packages for high-performing customer segments. • Encourage engagement from female customers and younger professionals through targeted campaigns. • Develop flexible products for retirees and self-employed individuals to improve satisfaction. • Track state-level revenue trends to guide regional marketing investments. • Continue leveraging data analytics for customer segmentation, retention, and risk management.