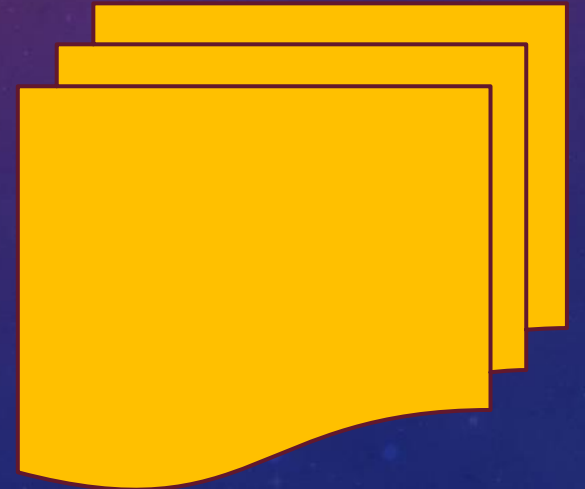


CREDIT CARD

WEEKLY STATUS REPORT



Project Objective :

To develop a comprehensive credit card weekly dashboard that provides real-time insights into key performance metrics and trends, enabling stakeholders to monitor and analyze credit card operations effectively.



Project Insights- Week 52

Week of week change :

- Credit card revenue decreased by 12.8% .
- Total transaction amount decreased by 13.47%.
- Total transaction count decreased by 11.11%.
- Total interest generated by this week 137.7K.



Overall overview :

- Overall generated revenues is 55M.
- Total interest is 7.8M.
- Total transaction amount is 44.5M.
- Male customers are contributing more in revenue 30M, female 25M.
- Blue & Silver credit card are contributing to 82.3% of overall transactions.
- TX, NY & CA is contributing to 68.9%.
- Overall Activation rate is 56.8%.
- Overall Delinquent rate is 6.02%

Business Insights:

1. Decline in Weekly Performance:

- **Credit Card Revenue:** A significant decrease of 12.8% indicates potential issues such as reduced spending by consumers, increased competition, or seasonal effects. This calls for a deeper analysis to identify the root causes and develop strategies to counteract this trend.
- **Total Transaction Amount:** The 13.47% drop in the transaction amount aligns with the revenue decline, suggesting lower consumer spending or fewer high-value transactions.
- **Transaction Count:** An 11.11% decrease in transaction count indicates fewer purchases, which could be due to reduced consumer confidence, market saturation, or the impact of external factors like economic downturns.

Business Insights:

2. Interest Generation:

- The weekly interest generated is 137.7K, which is a critical component of revenue. This should be monitored to ensure it remains stable or grows, as it indicates the credit card portfolio's profitability.

3. Overall Financial Health:

- **Total Revenues:** At 55M, the overall revenue is substantial, demonstrating strong market performance despite the weekly decline.
- **Interest Income:** Generating 7.8M in interest indicates effective credit management and profitability from financial charges.
- **Transaction Volume:** With a total transaction amount of 44.5M, the company is handling significant financial activity, reinforcing its position in the market.

Business Insights:

4. Customer Demographics and Behavior:

- **Gender Contribution:** Male customers contribute 30M, while female customers contribute \$25M. This insight can guide targeted marketing strategies, promotions, and product development to balance the contributions and increase female engagement.
- **Card Types:** Blue and Silver credit cards contribute to 82.3% of transactions, highlighting their popularity and potential areas for upselling or cross-selling other card types.

5. Geographical Insights:

- **Regional Contribution:** TX, NY, and CA collectively contribute 68.9% of transactions. This concentration suggests strong market presence in these states and opportunities for tailored marketing campaigns to further solidify or expand market share in these regions.

Business Insights:

6. Operational Metrics:

- **Activation Rate:** At 56.8%, there is room for improvement in getting customers to activate their credit cards. Strategies like welcome offers, educational campaigns, and easy activation processes could enhance this metric.
- **Delinquent Rate:** A 6.02% delinquent rate is a critical risk metric that needs continuous monitoring. Efforts to reduce delinquency through customer education, flexible payment options, and proactive credit risk management should be prioritized.

Actionable Recommendations:

1. Address Weekly Declines:

- Conduct a market analysis to identify reasons behind the declines.
- Implement targeted promotions or discounts to boost spending.
- Enhance customer engagement through loyalty programs and personalized offers.

2. Interest Income Strategy:

- Promote balance transfers and other high-interest products to maintain and grow interest income.
- Regularly review credit policies to balance risk and reward.

Actionable Recommendations:

3. Customer Engagement and Marketing:

- Develop campaigns targeting female customers to balance the gender revenue contribution.
- Leverage the popularity of Blue and Silver cards by introducing limited-time offers or new benefits.
- Tailor marketing efforts to TX, NY, and CA to maximize regional revenue contributions.

4. Improve Activation and Manage Delinquency:

- Simplify the card activation process and offer incentives for early activation.
- Enhance customer support and communication to address payment issues and reduce delinquency rates

By focusing on these insights and recommendations, the company can address current challenges, leverage strengths, and drive future growth.



😊THANK YOU😊

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