

# Credit Card Performance Analysis

Analysis Period: Jan 2023 - Dec 2023

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# Credit Card Transaction Report

Week\_Start\_Date

All

Gold

Silver

Blue

Platin...

Q4

Q2

Q1

Total Revenue

57M

Transaction Amount

46M

Transaction Count

667K

Total Interest

7.98M

M

31M

F

26M

low

Avg

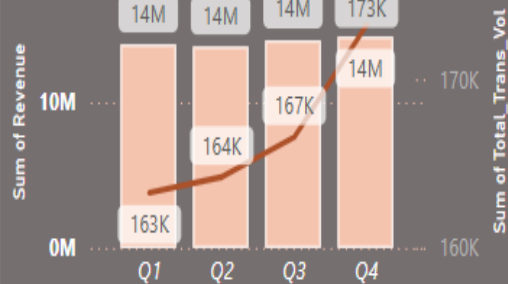
mid

High

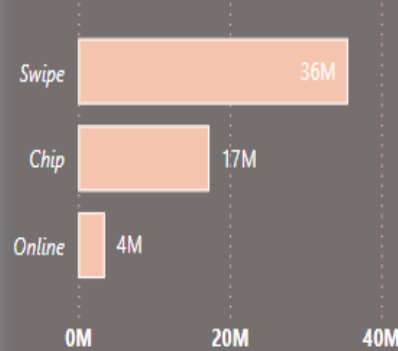
Q3

## QTR Revenue and Total Transaction count

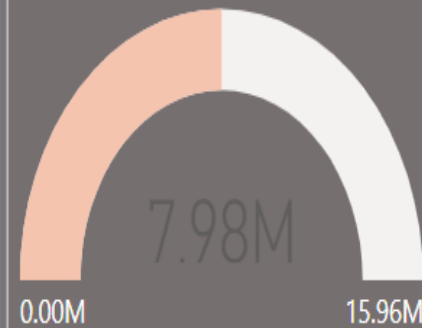
Sum of Revenue Sum of Total\_Trans\_Vol



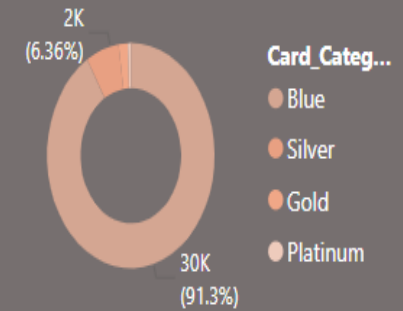
## Revenue by Use Chip



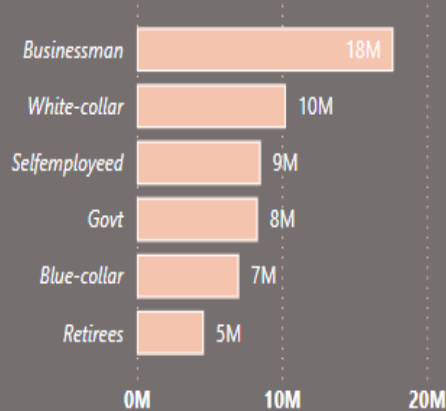
## Sum of Interest\_Earned



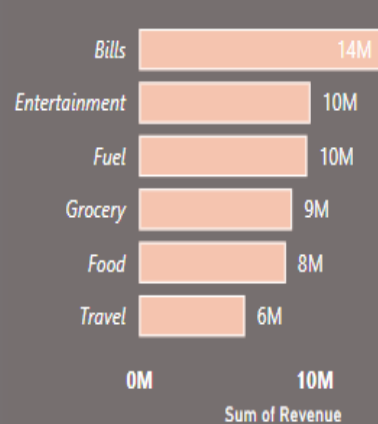
## Sum of Cust\_Satisfaction\_Score by Card\_Category



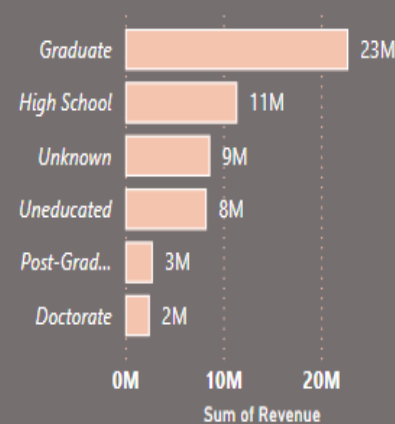
## Revenue by Customer\_Job



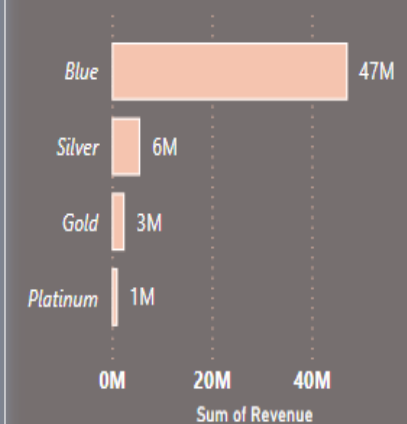
## Revenue by Exp Type



## Revenue by Education\_Level



## Sum of Revenue by Card\_Category



# Credit Card Customer Report

Week\_Start\_Date

All

Q4

806M

Q3

734M

Q2

715M

Q1

711M

Revenue

57M

Total Income

588M

Total Interest

7.98M

C.S.Score

3.19

Gold

744M

Silver

744M

Blue

743M

Platinum

730M

M

31M

F

26M

Swipe

743M

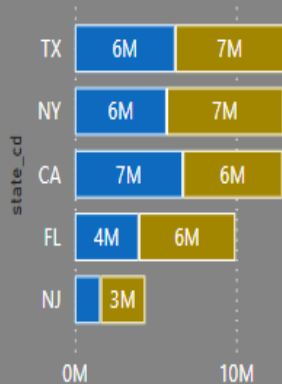
Online

741M

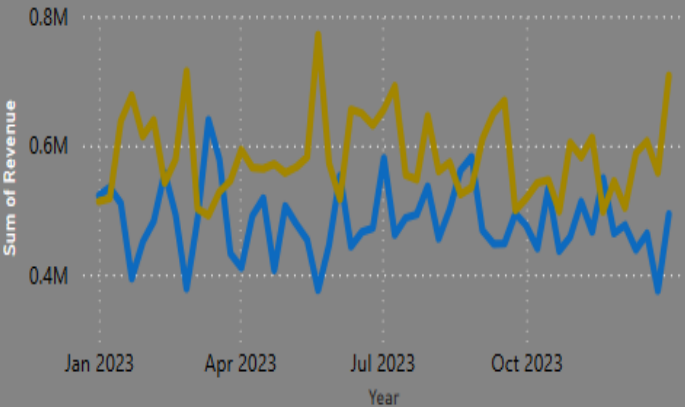
Chip

740M

Top 5 state

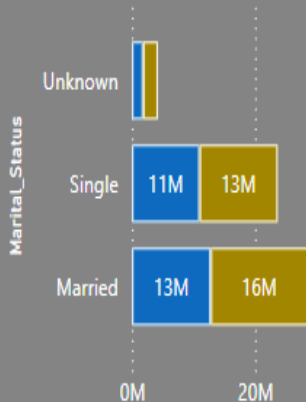


Sum of Revenue by Year, Month, Day and Gender

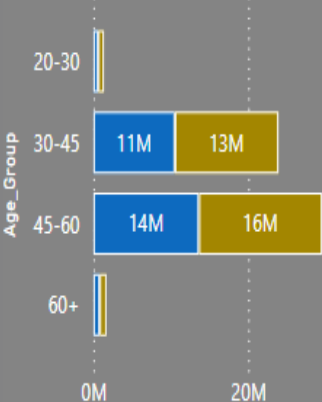


Customer_Job	Sum of Revenue	Sum of Income	Sum of Interest_Earned
Retirees	4617448	49619308	6,41,692.22
Blue-collar	7040606	73516911	9,67,751.42
Selfemployeed	8542826	77659931	11,41,510.40
Govt	8335534	90834727	11,82,230.84
White-collar	10283124	105618475	14,64,690.92
Businessman	17697472	190350431	25,84,604.01
Total	56517011	587599783	79,82,479.81

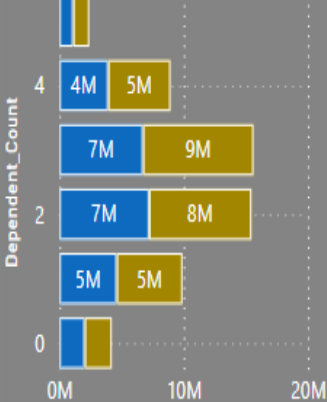
Revenue By Marital Status



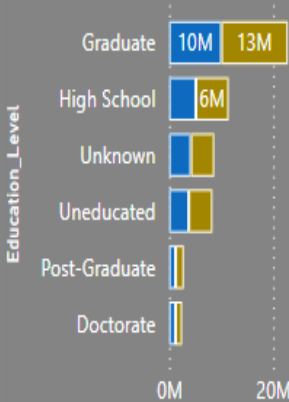
Revenue by Age Group



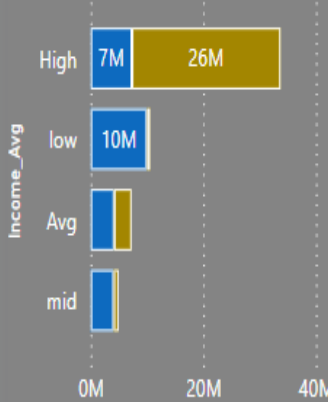
Revenue by Department



Revenue by Education



Revenue by Income



# Executive Summary – KPIs

- Total Revenue: ₹57M
- Total Income: ₹588M
- Total Interest Earned: ₹7.98M
- Customer Satisfaction Score: 3.19

# Revenue & Transaction Overview

- Monthly revenue trends show peaks around April and October.
- Revenue by transaction type is balanced across Swipe, Online, and Chip.
- Quarter 4 has the highest revenue generation (₹806M).

# Customer Segments by Job, Age, Income

- Businessmen and Government employees contribute the highest revenue.
- Age group 30–45 generates the most income and revenue.
- High-income customers bring ₹26M in revenue.

# Regional Analysis – Top Performing States

- Top States: TX, NY, CA, FL, NJ.
- Texas and California lead in revenue generation.
- Focus expansion efforts in these states for maximum impact.

# Payment Methods & Quarterly Trends

- Transaction types are evenly distributed: Swipe (₹743M), Online (₹741M), Chip (₹740M).
- Quarterly revenue: Q4 (₹806M) is highest, followed by Q3 (₹734M).



# Customer Satisfaction & Strategic Insights

- C.S. Score is relatively low at 3.19 – needs improvement.
- Married and single users both show significant spending.
- Digital payment preference is strong among users.

# Recommendations & Next Steps

- Focus on businessmen and high-income customers for higher ROI.
- Enhance customer service to improve satisfaction score.
- Expand marketing in top 5 performing states.
- Engage 30–45 age group with targeted offers.