

Credit Card Analysis

Summary

This report provides a comprehensive analysis of credit card usage trends, revenue distribution, and customer segmentation based on data from the Power BI dashboard. The objective is to derive actionable insights to improve customer engagement, revenue performance, and strategic decision-making.

Data-Driven Insights

1. Which job category generates the most revenue?

- The 'Businessman' category generates the most revenue, contributing approximately 17 million. This segment likely reflects customers who have higher credit utilization, frequent transactions, and a greater dependency on credit for managing their expenses. It may also indicate they use cards for business-related spending, making them a lucrative group for loyalty programs or premium offerings.

2. Which card type is most used and profitable?

- The Blue card is the most widely used, with approximately 37 million in transaction volume and contributing nearly 46 million in revenue. This indicates not just popularity but also profitability. It suggests that while premium cards might offer benefits, the most revenue comes from high-usage, mass-market cards with potentially lower individual value but higher collective volume.

3. What expenditure types are driving revenue?

- Expenditure on Bills leads in revenue generation (~14M), followed by Entertainment, Fuel, and Grocery. These categories are reflective of recurring, necessary, and lifestyle expenses. This data highlights where customers are most likely to spend using their credit

cards, offering targeted marketing opportunities.

4. Which education level contributes the most?

- Graduates contribute the most revenue (~22M), showcasing a strong correlation between education level and credit card engagement. They are likely more financially literate, better income earners, and more confident in leveraging credit products.

5. Which age group contributes the most revenue?

- Users in the 40-50 age group top the revenue contribution chart, followed by the 50-60 bracket. This reflects individuals in their peak earning and spending years, often balancing family expenses, lifestyle upgrades, and larger purchases.

6. What are the total revenue and interest earned?

- The dashboard reports a total revenue of approximately 55.3 million and total interest income of 7.8 million. This indicates that a notable portion of the business's earnings comes from customer interest charges, which could be optimized through credit education or new product structures.

7. Which gender contributes more to revenue?

- Females slightly outnumber males in terms of customer count (~5.88K vs. 4.23K) and show strong engagement. This trend might reflect a growing financial independence and usage of credit products among women, making them a vital demographic for tailored campaigns.

8. How does income level relate to revenue?

- High-income users dominate in revenue contribution, followed by mid and low-income segments. Higher earnings often translate to higher spending and larger balances, presenting an opportunity for premium services, exclusive offers, and cross-sell strategies.

Key Insights

- Businessmen are top revenue contributors due to higher spending behavior.
- Blue cards, while not premium, dominate in both usage and profitability.
- Bills, entertainment, and groceries are frequent expense types and drivers of card use.
- Educated, middle-aged individuals (especially graduates aged 40-60) are key revenue generators.
- High-income customers offer the most value and potential for cross-selling advanced products.
- Female users are slightly more in number and show strong transactional activity.

Recommendations

- Develop elite programs for Businessmen and Blue card holders to drive loyalty.
- Bundle utilities and lifestyle offers (bills, entertainment) to encourage recurring card usage.
- Craft campaigns targeting graduates and professionals in their 40s-50s.
- Focus on women-centric financial products and experiences.
- Design tiered products to match income segments, enhancing personalization.