

CREDIT CARD TRANSCATION REPORT

Overview

This Credit Card Transaction Report dashboard provides a detailed analysis of transaction activity, customer demographics, and spending behaviour across different card categories and transaction types. The primary metrics tracked include total revenue, transaction amount, transaction count, and interest earned, with segmentation by quarter, card category, expenditure type, customer job, and education level.

1. Key Metrics

- **Revenue:** ₹57 million generated from credit card transactions.
- **Amount:** ₹46 million in total transaction amount.
- **Total Count:** 667,000 transactions in total.
- **Total Interest:** ₹8 million earned in interest.

2. Revenue by Card Category

- The majority of revenue is generated from the "Blue" card category (₹47.18 million), followed by "Silver" (₹5.65 million).
- The "Gold" and "Platinum" categories have lower revenue contributions at ₹2.53 million and ₹1.13 million, respectively.

3. Quarterly Revenue and Transaction Count

- Revenue fluctuates across quarters, peaking at ₹14.5 million in Q4.
- Transaction count also increases progressively, reaching 173,200 in Q4.

4. Activation and Delinquency Rates

- **Activation within 30 Days:** 57% of cards were activated within the first 30 days.
- **Delinquent Accounts:** Only 6% of accounts are delinquent, indicating good credit behaviour among most cardholders.

5. Revenue by Expenditure Type

- Top spending categories are Bills (₹14 million), Entertainment (₹10 million), and Fuel (₹10 million).
- Lower spending categories include Food (₹8 million) and Travel (₹6 million).

6. Revenue by Customer Job and Education Level

- **Job:** Businessmen contribute the highest revenue (₹18 million), followed by white-collar workers (₹10 million).
- **Education:** Graduates are the highest revenue generators (₹23 million), followed by high school graduates (₹11 million).

7. Revenue by Card Category and Use Type

- **Card Category:** The "Blue" card generates the most revenue (₹47 million).
- **Usage Type:** Swipe transactions dominate (₹36 million), while chip and online transactions account for ₹17 million and ₹4 million, respectively.

Conclusion

The data reveals that the "Blue" card is the most popular and profitable, while swipe transactions are the preferred payment method. Customers are primarily using credit cards for bills, entertainment, and fuel, with educated and professional demographics driving most of the revenue. The high activation rate and low delinquency rate indicate strong engagement and responsible credit usage among cardholders. These insights could guide strategic decisions to improve customer engagement, optimize promotional efforts, and potentially develop tailored credit offerings for different user segments.

CREDIT CARD CUSTOMER REPORT

Overview

This dashboard provides a detailed analysis of credit card customer data, showcasing key financial metrics, demographic insights, spending behaviour, and other significant trends. It allows users to filter data by transaction type (Chip, Online, Swipe), gender (M/F), quarter, and card category (Gold, Silver, Blue, Platinum), giving a flexible view of the data.

Key Metrics

- **Revenue:** \$57M generated through credit card transactions.
- **Income:** \$588M represents the total income from all sources related to credit card customers.
- **Customer Satisfaction:** Average satisfaction score of 3.19, indicating moderate customer satisfaction.
- **Total Interest:** \$8.0M earned as interest from credit card transactions.

Insights by Visual Component

1. Revenue by Week:

- The trend shows fluctuating weekly revenue, with noticeable peaks around certain periods (e.g., mid-year and end-of-year), which could be due to seasonal spending or promotional campaigns.

2. Customer Job Segment:

- **Top Contributors:**
 - **Businessman:** Generates the highest revenue (\$17.6M) and interest earned (\$2.58M).
 - **White-collar:** Follows with \$10.2M in revenue and \$1.46M in interest earned.
- **Observation:** Business and white-collar job segments contribute significantly to income, indicating higher credit card usage among professionals.

3. Dependent Count:

- Customers with dependents appear to have varied credit usage, with those having 2 or 3 dependents contributing more revenue than others, which may reflect increased spending on family-related needs.

4. Top 5 States:

- **TX (Texas)** and **NY (New York)** are leading in terms of revenue, with Texas generating \$6.8M and New York \$7.3M.
- **Observation:** Regional differences in revenue could indicate that spending behaviour varies across states, potentially due to economic factors or local promotions.

5. Age Group:

- The 40-50 and 30-40 age groups are the largest contributors, generating a combined revenue of about \$25M. This suggests higher card usage among middle-aged customers, possibly due to established income sources and more significant financial responsibilities.

6. Marital Status:

- Married individuals contribute more to revenue (\$16M) compared to singles (\$11M), suggesting that marital status may influence credit card spending, possibly related to family expenses.

7. Salary Group:

- **High-income group:** Highest credit usage, contributing \$23M in revenue.
- **Medium and Low-income groups:** Moderate usage, contributing \$8M and \$10M, respectively.
- **Observation:** Higher income correlates with increased credit card spending, implying that affluent customers may use credit cards more frequently or for larger purchases.

Conclusion

This dashboard provides actionable insights into customer behaviour and credit card usage. High-revenue demographics, such as business professionals, middle-aged individuals, and high-income earners, represent valuable customer segments. Regional and demographic filters further help in identifying target groups for tailored offers, improving customer satisfaction, and potentially enhancing revenue.