

INSIGHTS

Here are some insights based on the credit card transaction Dashboard:

Revenue Breakdown

By Card Category:

Blue cards generate the highest revenue (\$47M), far exceeding Silver (\$6M), Gold (\$3M), and Platinum (\$1M). Total revenue across all categories is \$57M, with transaction amounts summing to \$45.5M and interest earned being \$8M.

By Expenditure Type:

Highest revenues come from **Bills (\$14M)**, followed by **Entertainment (\$10M)** and **Fuel (\$10M)**. Other significant contributors include **Grocery (\$9M)**, **Food (\$8M)**, and **Travel (\$6M)**.

By Education:

Graduates lead in revenue generation (\$23M), with High School (\$11M) and Unknown (\$9M) trailing.

By Job Type:

Businessmen contribute the highest revenue (\$18M), followed by White-collar (\$10M), Self-employed (\$9M), Government workers (\$8M), Blue-collar (\$7M), and Retirees (\$5M).

By Income Group:

Low-income groups contribute the most (\$10M), followed by Medium (\$8M) and High (\$7M).

By Age Group:

Individuals over 60 generate the most revenue (\$14M), followed by the 30–40 age group (\$11M).

By Marital Status:

"Unknown" marital status generates the highest revenue (\$16M), followed by Married (\$13M) and Single (\$11M).

Performance Analysis

Quarterly Trends:

Revenues were relatively stable throughout 2023, peaking in Q4 (\$14.5M).

Week-over-Week Revenue:

Significant fluctuations noted:

Week 53 showed a **28.8% increase** over Week 52.

A notable dip occurred in Week 52 (-12.8% compared to Week 51).

Transaction Methods:

Swipes dominate the revenue (\$36M), followed by Chip transactions (\$17M) and Online (\$4M).

Delinquent Accounts:

Only 6.06% of accounts are delinquent, reflecting strong account management.

Activation within 30 days stands at 57.46%, indicating good engagement rates.

Top Performing States:

Texas (TX), New York (NY), and California (CA) lead, each contributing \$7M.

Key Observations

Card Usage: The Blue card's dominance suggests targeting this customer base for upselling or premium services.

Customer Segments: High-income earners and highly educated groups contribute less than expected, suggesting potential for better marketing strategies.

Regional Focus: States like Texas, New York, and California show strong credit card usage and revenue contributions, suitable for targeted campaigns.