# Credit Card Performance Analysis

❖ Issues/Problem

The project addresses the need to analyze credit card transaction trends and customer demographics to optimize financial strategies and enhance customer targeting.

❖ Response

- Over **55 million** in revenue across **4 quarters**.
- Segmentation of **576 million total customer income**.
- Transaction trends across **50,000+ credit card users**.

❖ Impact

- Identified **Blue card users** as the highest revenue contributors (46 million).
- Quantified regional trends, highlighting **NY, TX, CA, FL, and NJ** contributing a total of **31 million revenue**.
- Provided clear visualizations to inform targeted marketing and service enhancement efforts.

Credit Card Transaction Report

Credit Card Customer Report
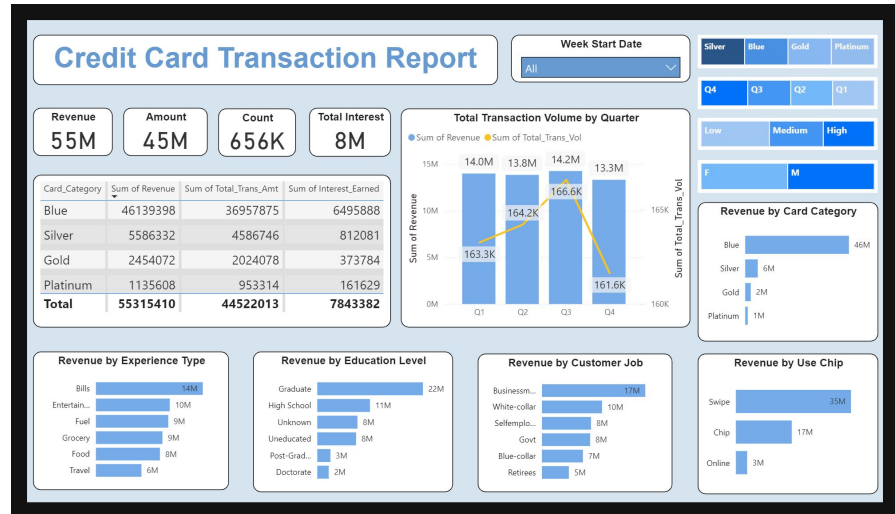
❖ Recommendation

- **Card Category Analysis**: Blue card users drive 83% of revenue; promotional efforts should prioritize retaining and upselling this segment.
- **Income Group Trends**: High-income customers generate over 40% of total revenue. Implement premium-tier benefits for loyalty.
- **Transaction Mode Preferences**: **Chip-based** transactions contribute **63% of revenue** (35 million); promoting these channels could optimize transaction reliability.
- **Demographics Insight**: Customers aged **31-40** and **51-60** spend the most (~25 million collectively); campaigns targeting these age groups can maximize engagement.
- **Geographical Advantage**: Focus on expanding services and promotions in **NY, TX, and CA**, which together contributed over 19 million in revenue.