**Credit Card Weekly Performance Report**

Executive Summary

This report provides a comprehensive overview of our weekly credit card operations, highlighting revenue generation, interest earned, transaction volume, and demographic segmentation. Over four quarters, we achieved a combined revenue of $55M, with an additional $8M in interest, 656K transactions, and a $45M transaction amount.

The analysis explores **card category** usage (Silver, Blue, Gold, Platinum), **income group** breakdown (low, medium, high), and **gender** differences. Key findings indicate that **blue** cards contribute significantly to overall revenue, **low-income** customers surprisingly drive high transaction volumes, and men slightly outpace women in total revenue. These insights enable targeted product strategies, promotional campaigns, and risk management for sustained growth.

Business Context & Objectives

**The Challenge**:

Credit card profitability depends on real-time agility—delays in identifying trends lead to missed revenue or unmanaged risk.

Stakeholders need actionable insights to optimize:

* **Marketing**: Targeting high-value segments.
* **Product Design**: Tailoring card tiers to user needs.
* **Risk Management**: Balancing interest income vs. default likelihood

**Objectives:**

* **Monitor** key performance indicators: revenue, interest, transaction volume.
* **Identify Hidden Risks**: Assess whether high transaction volumes correlate with default-prone segments.
* **Prescribe Growth Actions**: Turn findings into tactical campaigns and product adjustments.

**Scope**

* **Four quarters** of data, combined into an overall snapshot ($55M revenue).
* **Weekly** or **quarterly** toggles in the Power BI dashboard for deeper time-based insights.

Dataset & Methodology

1. **Data Source**
   * Weekly transaction logs from the credit card system, combined with **customer profile** data (income group, gender, education, etc.).
   * Additional references for **card categories** (Silver, Blue, Gold, Platinum) mapped to each customer or account.
2. **Data Preparation**
   * **Merging** transaction data with customer attributes (job, income bracket, gender).
   * **Cleaning**: Standardizing currency fields, removing duplicates, verifying date/time consistency.
   * **Transformation**: Aggregating weekly data to **quarterly** levels for the summary.
3. **Dashboard Construction**
   * Built in **Power BI** with **slicers** for quarter, card type, and income group, enabling interactive exploration of revenue, interest, transaction count, and demographic breakdowns.

**Key Insights**

1. **The Blue Card Phenomenon**

* **$46M Revenue (84% of total)** from Blue cards signals mass-market appeal.
* *But*: Average spend per user is **$1,200**—lower than Platinum ($5,800).
* **Recommendation**: Launch a "Blue Elite" tier with travel rewards for users crossing $10K/year spend.

**B. Low-Income, High Impact**

* **$29M Revenue** from low-income users (260K transactions).
* **Hypothesis**: High customer count (est. 65% of base) compensates for smaller average spends ($112/transaction).
* **Risk Alert**: Monitor revolving balances in this segment—high volume may mask default risks.

**C. Gender Dynamics**

* **Men**: Higher spend ($30M) but similar interest income ($4M) as women.
* **Implication**: Male users may prioritize convenience (e.g., one-time large purchases), while female users exhibit steadier, revolve-heavy behavior.
* **Action**: Test "zero-interest installment plans" for women to encourage larger transactions.

**D. Quarterly Trends**

* **Q3 Peak**: 14.2M revenue (+3% vs. Q2) aligns with summer travel.
* **Q4 Dip**: 13M (-8% vs. Q3) suggests holiday budget exhaustion.
* **Fix**: Introduce Q4 "cashback holidays" to incentivize year-end spending.

**Strategic Recommendations**

**Short-Term (0–3 Months)**

1. **Blue Card Gamification**:
   * Reward top 10% of Blue users with fee waivers for hitting quarterly spend thresholds.
2. **Low-Income Safety Nets**:
   * Offer **credit limit boosts** contingent on 6 months of on-time payments.

**Mid-Term (3–6 Months)**

1. **Platinum Perks**:
   * Negotiate airport lounge access or concierge services to justify annual fees.
   * **Target**: High-income users with $5K+ monthly spends.
2. **Gender-Tailored Campaigns**:
   * **Men**: Promote "big-ticket" retailer partnerships (e.g., electronics, auto).
   * **Women**: Partner with grocery chains for double rewards points.

**Long-Term (6–12 Months)**

1. **Dynamic Risk Scoring**:
   * Integrate spending patterns with credit bureau data to predict defaults.
2. **Real-Time Dashboarding**:
   * Migrate from weekly to daily refresh cycles in Power BI for C-suite access.

**Conclusion**

This analysis isn’t just about numbers—it’s about **understanding the "why" behind every swipe**. By focusing on three pillars:

1. **Segment-Specific Loyalty Programs** (Blue, Platinum, Low-Income),
2. **Risk-Aware Incentives** (gender-tailored offers),