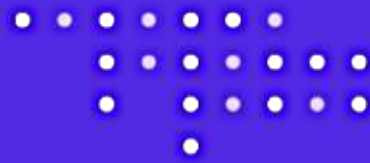


Sarvagya Sahu



# Credit Card Transaction Analysis

Insights and Trends for 2024





## FINANCE

# Agenda

Insights on Credit Card Transactions and Customer Reports

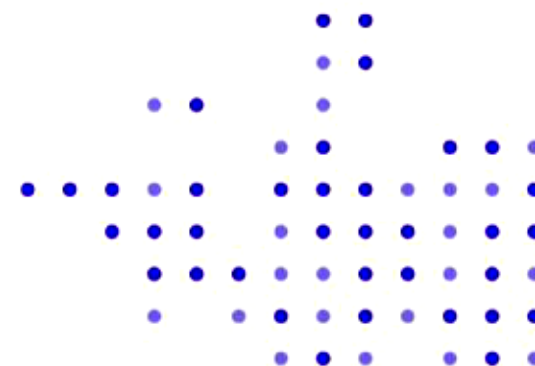
**01** Overview of Revenue and Transactions

**02** Revenue by Categories

**03** Customer Demographics

**04** Transaction Analysis

**05** Key Insights and Takeaways



## FINANCIALS

# Overall Performance YTD

Key Metrics Analysis for Year-to-Date Performance

### Geographical Performance

Top states for transactions are TX, NY, and CA, contributing to 67.73% of total transaction volume.



### Card Usage

Blue & Silver cards dominate transactions, representing 93% of total card usage.



### Gender Distribution

Male customers account for 7M, while female customers stand at 6M, showcasing a balanced gender representation.



### Revenue Increase

Revenue has seen a significant increase of 51.6% compared to the previous period, reaching a total of 13M.



### Transaction Amount Growth

Total Transaction Amount surged by 62.5% to 10.1M, reflecting a robust increase in customer activity.



### Customer Growth

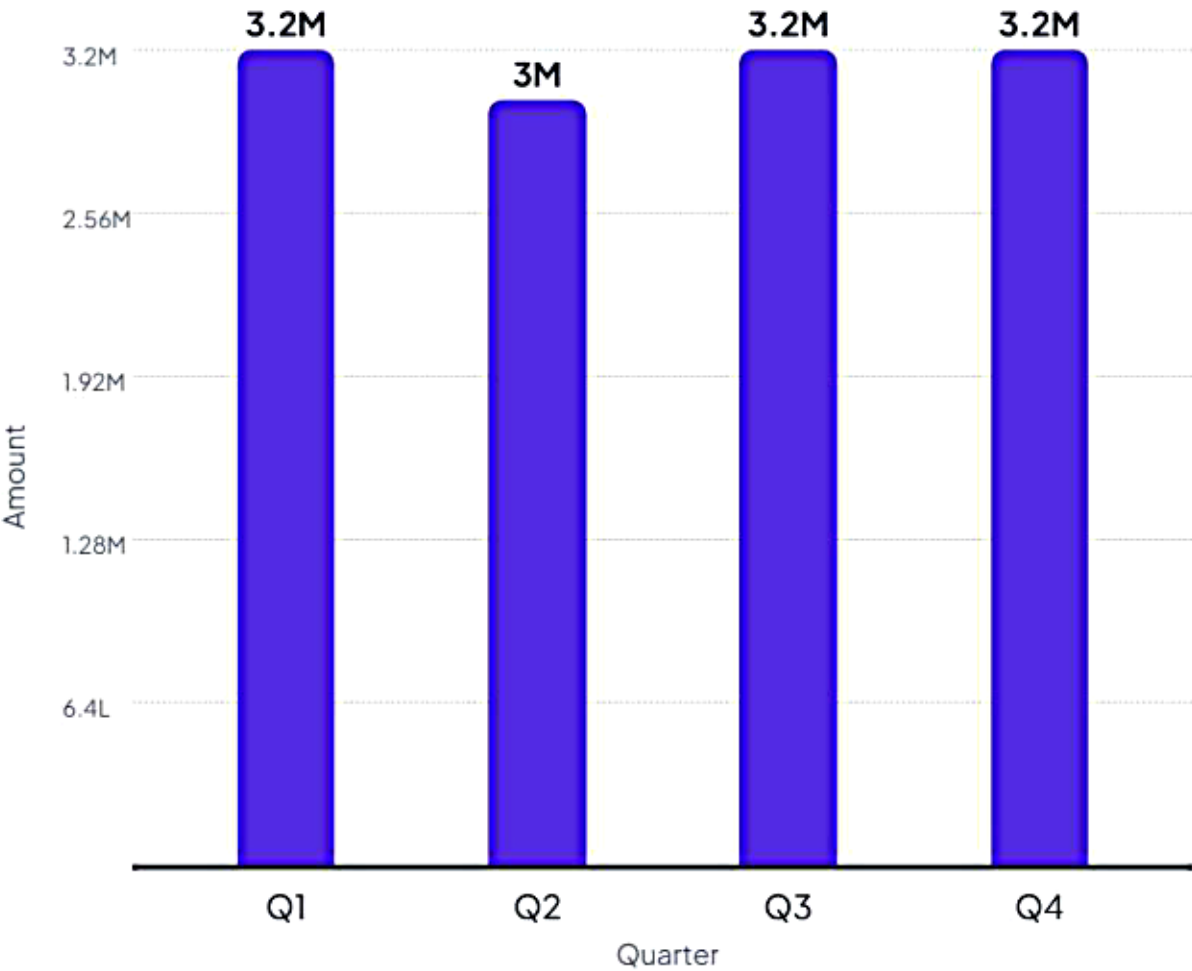
Customer count rose by 1.9%, indicating a steady growth in the customer base over the year.



FINANCIAL PERFORMANCE

# Quarterly Revenue and Transaction Volume

Analysis of Revenue and Transaction Volume per Quarter



REVENUE DISTRIBUTION ANALYSIS

# Revenue by Expenditure Type

Distribution of Revenue by Expenditure Categories



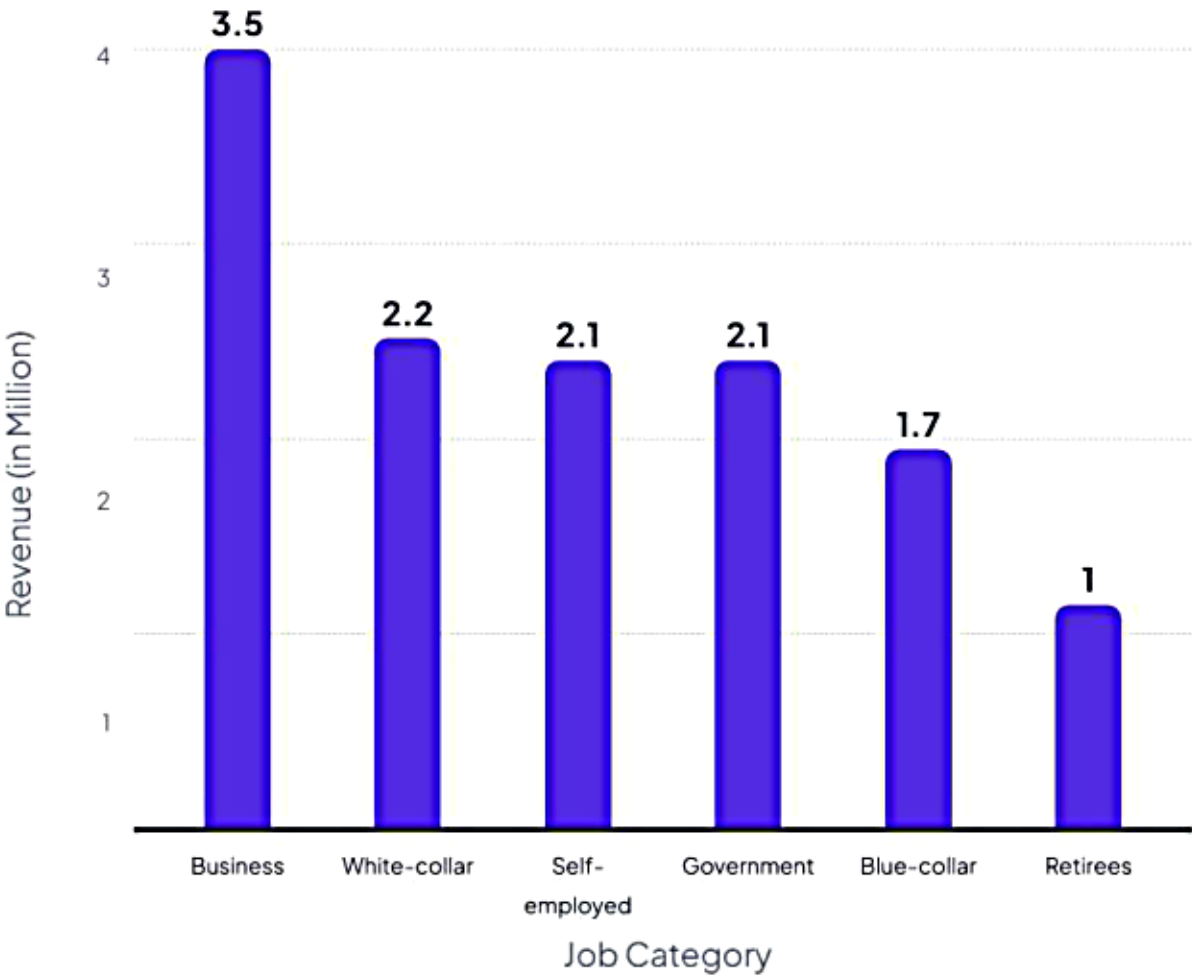
Expenditure Type	Revenue in Millions
Bills	3.1M
Entertainment	2.3M
Fuel	2.1M
Grocery	2.0M
Food	1.7M
Travel	1.3M



REVENUE DISTRIBUTION

# Revenue by Customer Job

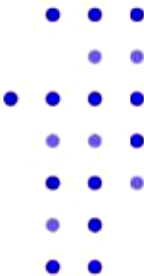
Distribution of Revenue by Customer Job Categories



EDUCATION REVENUE

# Revenue by Education

Distribution of Revenue by Education Level



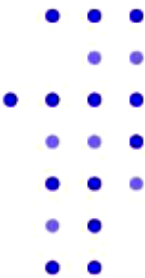
Education Level	Revenue In Millions
Graduate	5.1M
High School	2.5M
Unknown	2.0M
Uneducated	1.8M
Post-Graduate	0.7M
Doctorate	0.5M



REVENUE BREAKDOWN

# Revenue by Card Category

Breakdown of Revenue by Card Category



Card Category	Revenue
Blue	10.96M
Silver	1.09M
Gold	0.39M
Platinum	0.16M
Total	12.61M



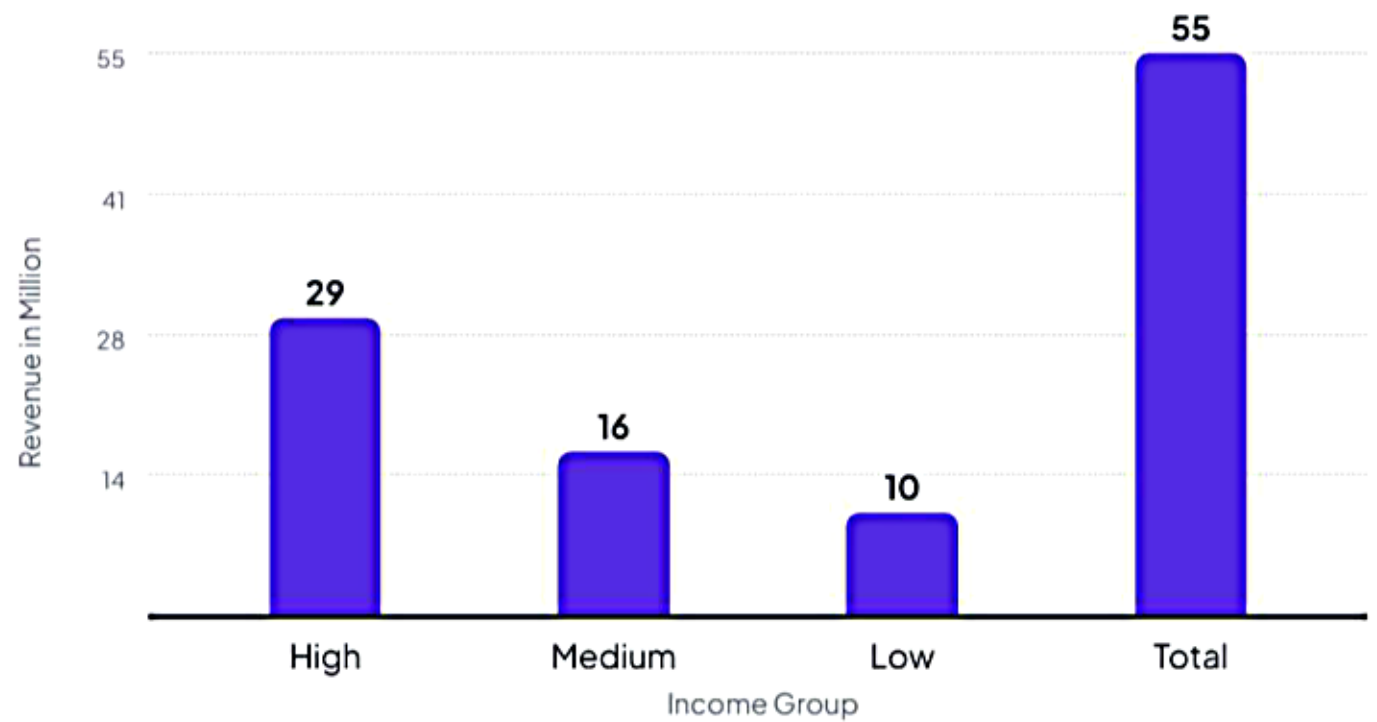




## INCOME ANALYSIS

# Revenue by Income Group

Distribution of Revenue based on Income Categories

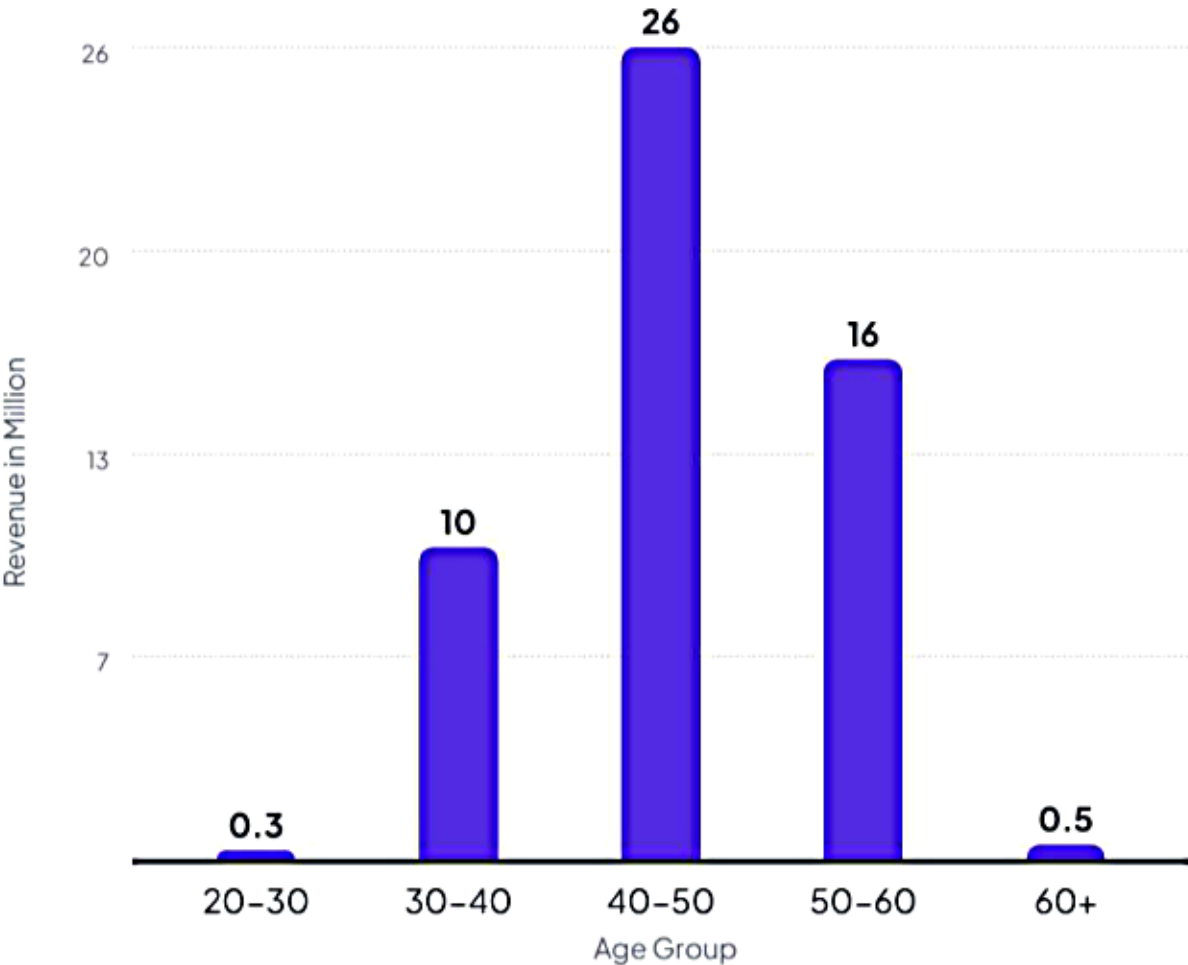
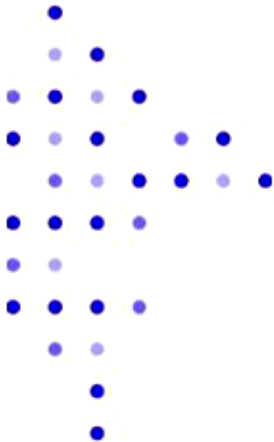


Internal Financial Report

AGE GROUP REVENUE

# Revenue by Age Group

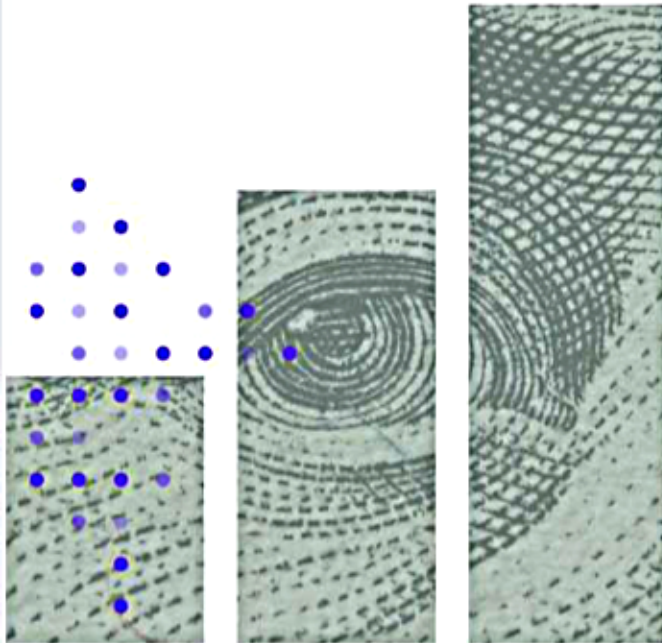
Revenue Distribution Across Different Age Groups



## GENDER REVENUE COMPARISON

# Revenue by Gender

Distribution of Revenue based on Gender



## Male

1. Male: \$7M

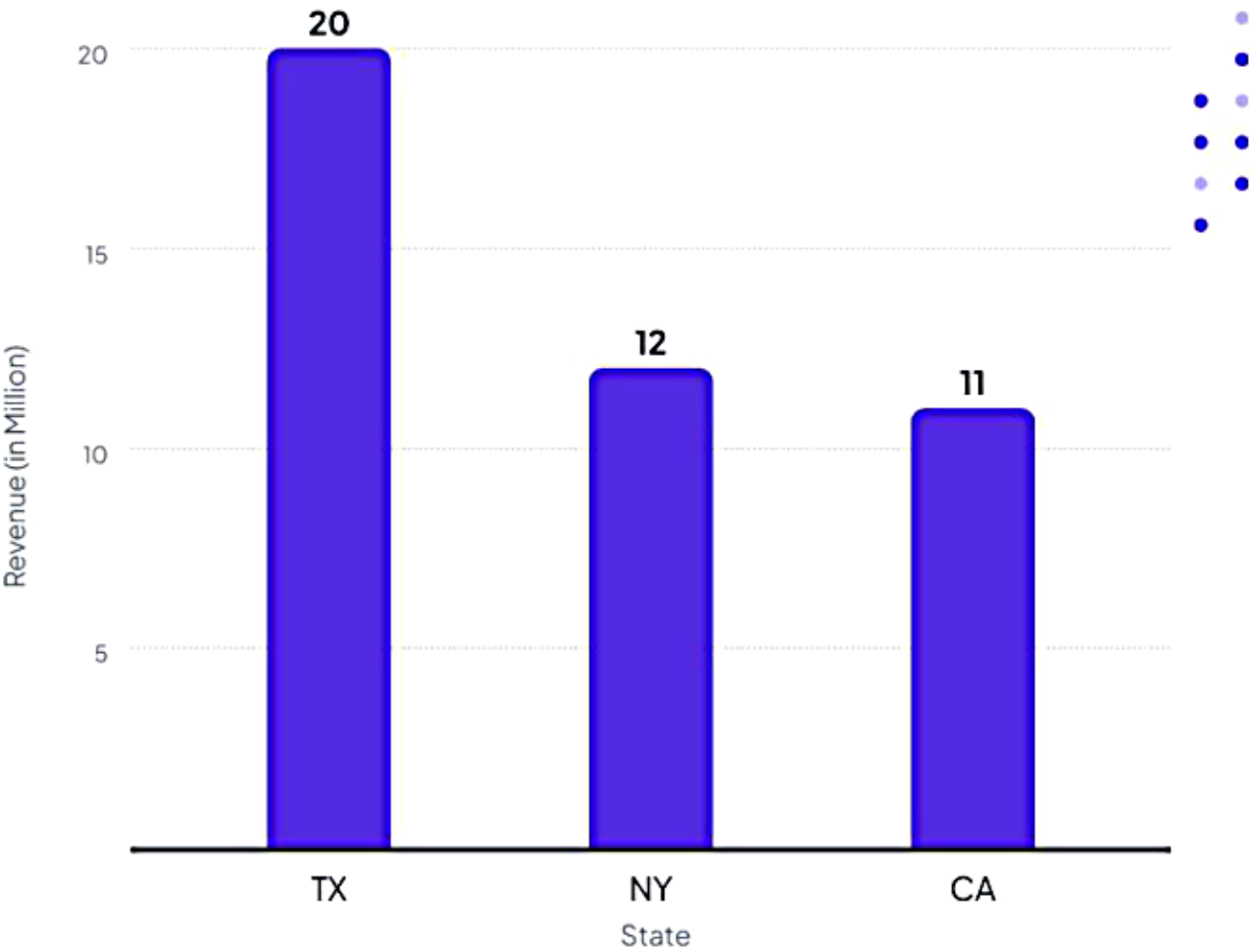
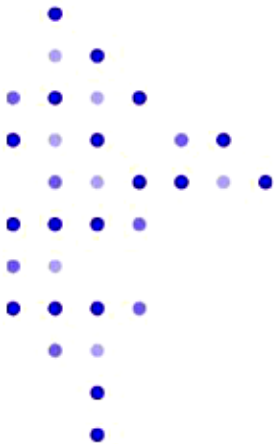
## Female

1. Female: \$6M

STATE REVENUE ANALYSIS

# Revenue by State

Total Revenue Distribution by State



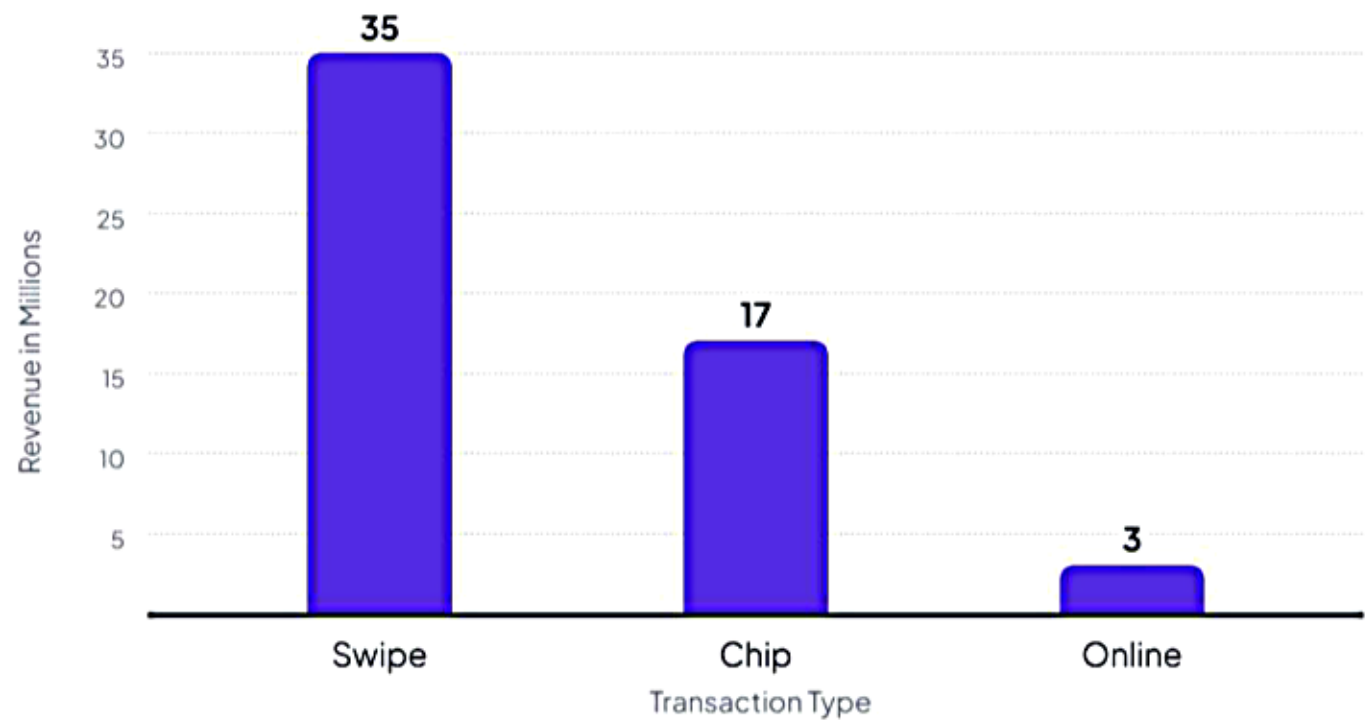
Internal Financial Report Data



## TRANSACTION REVENUE ANALYSIS

# Revenue by Transaction Type

Analysis of Revenue Generation based on Transaction Method



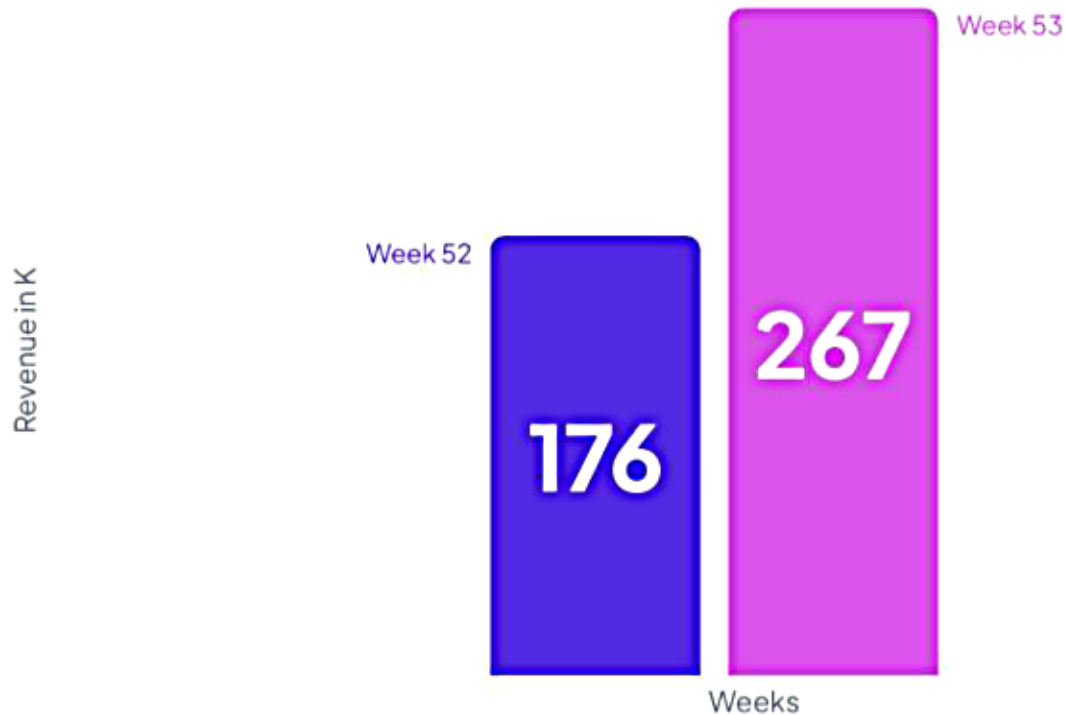
Internal Finance Department Report



REVENUE ANALYSIS

# Weekly Revenue Trends

Analysis of Revenue Trends Over Consecutive Weeks



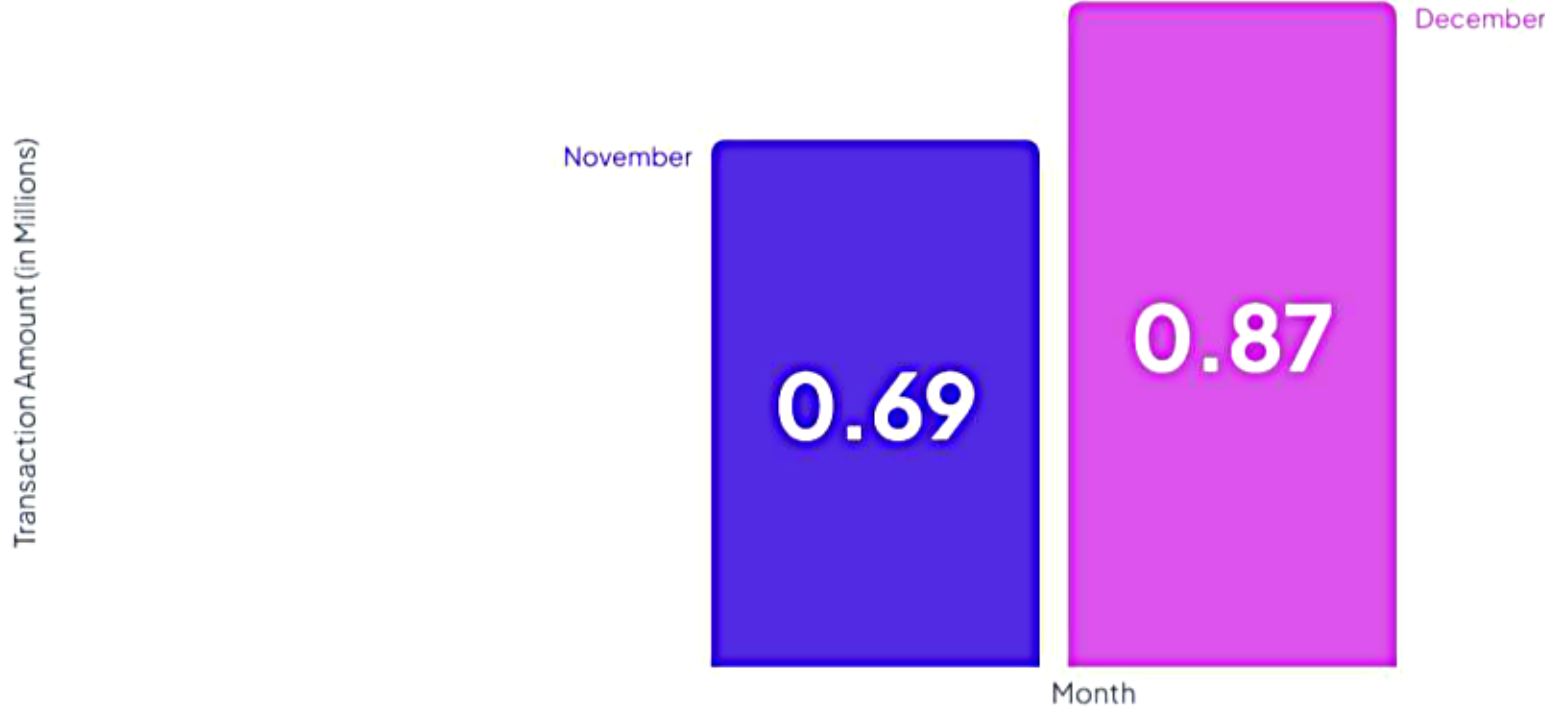
Internal Finance Department Report



TRANSACTION ANALYSIS

# Monthly Transaction Amount

Total Transaction Amount by Month



Internal Finance Department Data

CUSTOMER DELINQUENCY ANALYSIS

# Customer Delinquency Rate

Percentage of Delinquency by Customer Category

Customer Category	Delinquency Rate (%)
Blue-collar	1.04
Businessman	0.80
Government	1.16
Retirees	0.56
Self-employed	1.88
White-collar	0.88
Total	6.31



CUSTOMER ACTIVATION ANALYSIS

# Activation Rate in 30 Days

Customer Activation Status Distribution



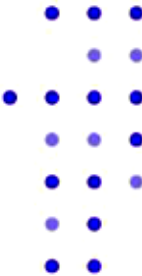
Activation Status	Percentage
Not Activated	42.28%
Activated	57.72%



KEY INSIGHTS

# Key Takeaways

Insights from Credit Card Transaction and Customer Report Analysis



01  
02  
03  
04  
05

## Revenue Growth

Consistent and strong revenue growth observed across all quarters.



## Market Dominance

Blue and Silver card categories are the predominant market leaders.



## Gender Revenue Contributions

Male customers contribute significantly to the high revenue figures.



## Key Revenue States

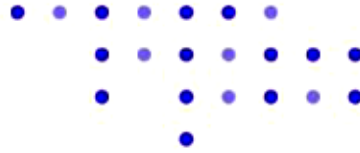
Texas (TX), New York (NY), and California (CA) are crucial states driving revenue.



## Monitoring Needs

Activation and delinquency rates require continuous monitoring for performance optimization.





OPTIMIZE OFFERINGS

# Call to Action

Leverage Insights for Optimal Credit Card Offerings and  
Customer Engagement Strategies

