**Credit Card Customer & Transaction Data (Weekly Summary)**

**Overview**

The Power BI dashboards give a clear picture of credit card customers and transactions for the week. The data is broken down by customer characteristics and transaction types, offering useful insights into revenue trends, spending habits, and customer profiles. Two main datasets, Customer and Credit Card, were used for this analysis. The goal is to understand how revenue is generated, how customers use their cards, and what patterns emerge in their spending.

**Main Insights from the Customer Data:**

**1. Top-Earning Jobs**

* **Businessmen** bring in the most money, generating **309,639.70**.
* **Self-employed** people are close behind with **281,068.59**.
* **Retirees** generate the least amount of money, around **82,263.98**, suggesting they use credit cards less frequently.

**2. Gender and Age Group Revenue**

* **Men** contribute much more to overall revenue than women.
* People aged **40-50** earn the most at **2.8M**, while younger customers (20-30) contribute the least.

**3. Education Level and Revenue**

* **Graduates** and **High School** educated customers bring in the most revenue, with **0.23M** and **0.24M**, respectively.
* **Uneducated** individuals contribute the least, which may show they are less likely to use credit cards.

**4. Marital Status and Revenue**

* **Married** customers bring in the most revenue, with **0.40M**.
* **Single** people contribute **0.18M**, while those with **Unknown** marital status bring in very little, suggesting possible missing data.

**5. Loan Usage and Revenue**

* Customers without **personal loans** generate more revenue than those with loans.
* The **50-60** age group contributes the most revenue among those with loans.

**Main Insights from the Transaction Data:**

**1. Card Category and Revenue**

* The **Blue Card** is the top revenue generator, contributing over **1M**.
* **Gold** and **Silver** cards bring in less, each generating under **100,000**.

**2. Transaction Totals**

* The total **transaction amount** is close to **1M**, with the **Blue Card** leading.
* The overall **transaction count** is **12K**, with the **Blue Card** also leading in terms of the number of transactions.

**3. Revenue by Gender**

* **Men** account for more revenue (**0.71M**) and perform more transactions (**6.5K**) than women.

**4. Transaction Type and Revenue**

* **Swipe transactions** generate the most revenue (**0.75M**), followed by **chip** transactions at **0.37M**.
* **Online transactions** contribute the least, showing a preference for physical card use.

**5. Spending Categories**

* Customers spend the most on **entertainment** and **fuel**, each generating **0.26M** in revenue.
* Other popular categories are **bills** and **travel**, which bring in **0.17M** and **0.16M**, respectively.

**6. Revenue by Education and Job**

* **Graduates** generate the most revenue, with **0.48M**, showing a link between education and spending.
* **Businessmen** and **Self-employed** customers are the top earners, which matches the trends seen in the customer data.

**Suggestions:**

1. **Focus on High-Earning Groups**: Marketing efforts should target **businessmen**, **self-employed** individuals, and **graduates**, as they contribute the most to revenue.
2. **Promote Digital Payments**: Even though **swipe** transactions are most popular, encouraging more use of **chip** and **online payments** through rewards or cashback offers could improve security and customer satisfaction.
3. **Enhance Blue Card Offers**: Since the **Blue Card** brings in the most revenue, offering more perks or exclusive deals for this card could increase customer loyalty.
4. **Engage Younger Customers**: Since the **20-30** age group generates less revenue, creating special offers or campaigns for this group could encourage more credit card usage.