Credit Card Transaction Report Insights

General Overview:

1. Revenue and Transaction Volume:

- Total revenue generated is $55M, with $45M in transaction amounts.

- Total interest earned is $7.84M, and the total number of transactions is 656K.

Category-Based Insights:

2. Revenue by Expense Type:

- The highest revenue comes from Bills ($14M), followed by Entertainment ($10M) and Fuel ($8M).

- Categories like Grocery, Food, and Travel contribute less comparatively.

3. Revenue by Card Category:

- Gold cards generate the most revenue ($46M), significantly higher than other categories such as Blue, Silver, and Platinum.

4. Revenue by Chip Usage:

- The majority of transactions are conducted using Swipe ($33M), followed by Chip ($18M) and Online ($4M).

Demographics Insights:

5. Revenue by Education Level:

- The Graduate group leads with $22M, followed by the High School category at $12M.

- Other categories, including Unknown, Post-Graduate, and Doctorate, contribute moderately.

6. Revenue by Customer Job:

- Customers in Business ($17M) and White-Collar jobs ($14M) contribute the most.

- Other notable contributors include Self-Employed and Government jobs.

7. Revenue by Age Group:

- The 40-50 age group is the highest revenue generator at $16M, followed by 50-60 ($13M) and 30-40 ($10M).

- There is minimal contribution from Unknown and younger age groups.

Quarterly Performance:

8. Quarterly Trends:

- Revenue and transaction volumes are relatively stable across all quarters, with slight peaks in Q2 and Q3.

- Quarterly patterns can indicate seasonal spending trends.

Suggested GitHub Presentation:

- Description: Highlight the objective of analyzing credit card transactions to understand customer behavior, card performance, and revenue trends.

- Sections:

    - Insights by Expense Type (bar charts showing categories like Bills, Entertainment, etc.)

  - Demographics Analysis (e.g., Age Groups, Job Types, Education Levels)

  - Card Usage Insights (Chip vs. Swipe vs. Online)

  - Quarterly Revenue Patterns (Q1-Q4 comparison)

- Visuals: Include the dashboard image and mention how Power BI (or similar

tools) was used.

- Actionable Takeaways: Include potential business strategies, e.g., focusing on Gold cards or increasing engagement with middle-aged customers.