

Credit Card Customer Report Insights

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General Overview:

- Total revenue generated is \$55M, with \$45M in transaction amounts.
- Total income earned is \$576M, and the CSS metric is at 3.19.

Quarterly and Gender Trends:

- Revenue and transaction volumes are steady across all quarters, with peaks in Q2 and Q3.
- Gender analysis shows male customers contribute more consistently across quarters compared to female customers.

Category-Based Insights:

1. Revenue by Income Group:

- High-income customers generate the highest revenue (\$28M), followed by Medium-income customers (\$17M).
- Low and Too Low income groups contribute less significantly.

2. Revenue by Customer Job:

- Business professionals lead with \$17M, followed by White-collar (\$14M) and Government employees (\$10M).
- Retirees contribute the least (\$7M).

3. Revenue by Education Level:

- Graduates contribute the most revenue (\$22M), followed by High School

graduates (\$11M).

- **Other categories like Post-Graduate and Doctorate contribute moderately.**

4. Revenue by State:

- **The top states by revenue are Texas (\$13M), New York (\$11M), and California (\$10M).**
- **States like Florida and Washington contribute less significantly.**

Chip Usage Insights:

- **Swipe remains the dominant payment method, followed by Chip and Online.**