

Weekly Credit Card Business Insights

Power BI Analysis – Performance Review

Comprehensive analysis of customer behaviour and transaction patterns driving our credit card business performance this week.



Executive Summary: Strong Performance Indicators

\$57M **667K** **\$8M**

Total Revenue

Stable weekly performance

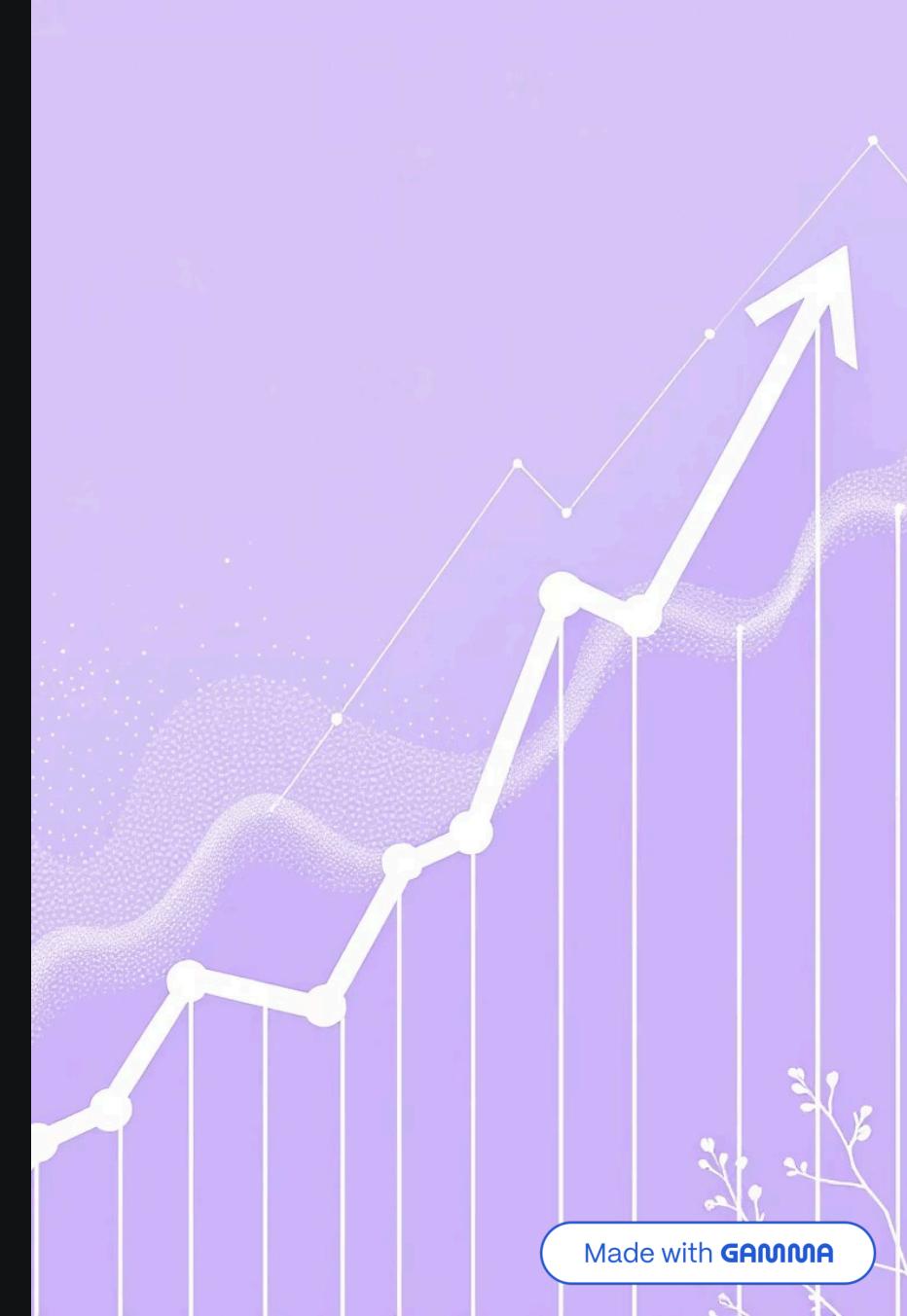
Transactions

Consistent customer activity

Interest Earned

Healthy profit margins

Business performance remains **stable with slight quarter-on-quarter growth**. Blue card holders and high-income customers continue to be the primary revenue drivers, demonstrating strong engagement across our core customer segments.



Customer Revenue Profile: High-Value Segments

Income & Demographics

Top Income Group: High earners generating £23M in revenue

Key Age Segments:

- 40–50 years: Peak earning professionals
- 60+ years: Established high spenders

Gender Balance: Male customers (£31M) | Female customers (£26M)

Professional & Education

Leading Professions:

- Business owners
- White-collar professionals

Education Levels:

- Graduates: Strong contributors
- Post-graduates: Premium segment



Geographic Distribution & Marital Status Trends

California

Leading state for revenue generation with concentrated high-value customer base

Texas

Strong secondary market demonstrating consistent transaction volumes

New York

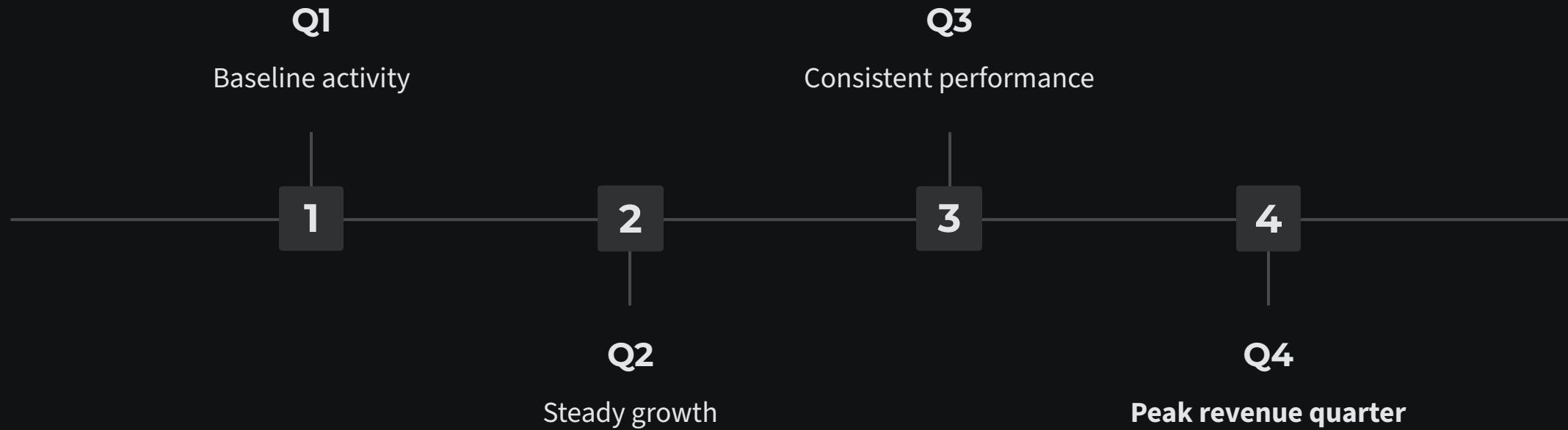
Premium urban segment with high-income professionals driving spend

Marital Status Insights

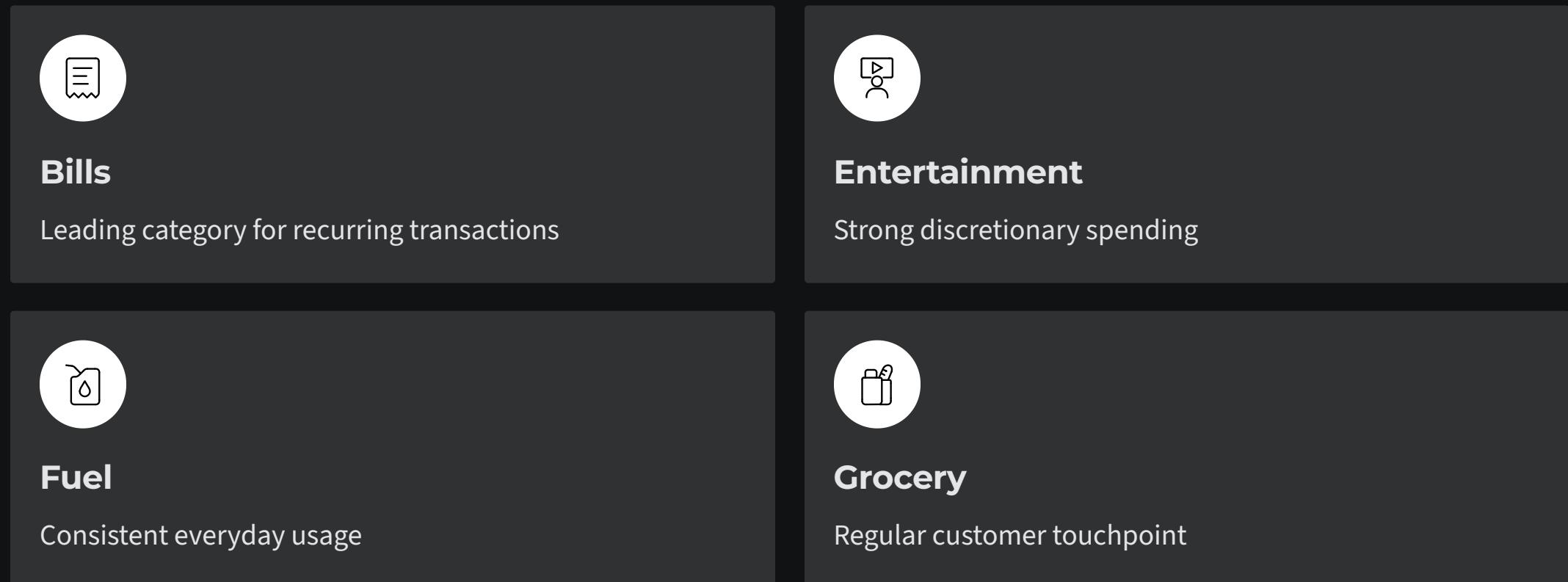
Married customers represent the **highest revenue segment**, followed closely by single customers. This demographic split suggests opportunities for tailored product offerings and targeted regional promotions across our strongest geographic markets.



Transaction Patterns & Spending Behaviour



Top Spending Categories



Transaction volumes remain **consistent across quarters**, indicating steady customer engagement and habitual card usage patterns across all spending categories.

Strategic Opportunities & Recommendations

1 Target High-Value Segments

Intensify marketing efforts towards high-income professionals and business owners who demonstrate the strongest revenue contribution and engagement patterns.

2 Card Upgrade Programme

Blue card holders (£47M revenue) represent a significant upsell opportunity. Implement targeted campaigns to convert customers to Silver and Gold tiers.

3 Digital Transaction Growth

Online payments remain underutilised. Encourage digital adoption through incentives whilst maintaining strong swipe and chip transaction infrastructure.

4 Category-Specific Offers

Introduce targeted promotions in high-spending categories such as Bills and Fuel to drive transaction frequency and deepen customer relationships.

5 Retention Strategy

Maintain focus on retaining top age segments (40–50, 60+) and income groups through premium services and personalised benefits programmes.