Key Insights: Financial Performance

Examining our company's financial data and customer analytics to uncover high-level trends and opportunities for the year ahead.

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Steady Revenue, Slight Decline in Transactions

1 Total Revenue

Maintained at ~$14M on QoQ

2 Transaction Count

Increased from 166.6K in Q3 to 173.2K in Q4

3 Total Interest Earned

Steady at $8.0M

Demographic Drivers of Revenue

Income Groups

High-income: ~$30M

Medium-income: ~$16M

Low-income: ~$10M

Age Groups

30-40: $10M

40-50: $25M

Marital Status

Married: $29M

Single: $24M

Revenue by Geographic and Occupational Trends

Top States

Texas: $13M, California: $13M, New York: $13M

Top Occupations

Businessmen: $17.7M, White-collar: $10.2M

Card Type and Transaction Insights

Card Types

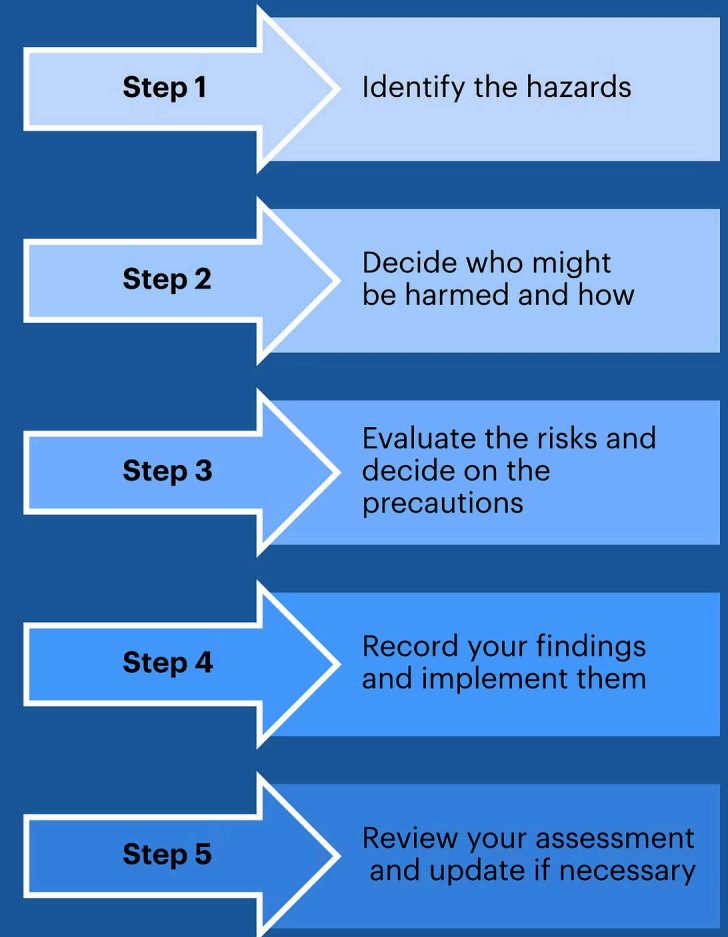Blue: $47M, Silver/Gold/Platinum: $9.5M

Transaction Types

Swipe: $36M, Chip: $12M, Online: $8.5M

Delinquency Rate Insights

1 Higher Delinquency Rates

Businessmen: 18.80%, Self-employed: 25.53%

Risk Assessment Steps

Step 1 → Identify the hazards

Step 2 → Decide who might be harmed and how

Step 3 → Evaluate the risks and decide on the precautions

Step 4 → Record your findings and implement them

Step 5 → Review your assessment and update if necessary

Stable Customer Engagement

Customer Satisfaction

Maintained at Average 3.19

Key Takeaways

1 Stable Revenue QoQ
Maintained on an Average $14M

2 Demographic Shifts
High-income, middle-aged, and married customers driving growth

3 Customer Engagement
Steady satisfaction

Business Strategy

Plan
Teamwork
Marketing
Opportunity