### CREDIT CARD REPORT

By VISHESH MISHRA



### Transaction Report

- Revenue by Customer Job
- Revenue by Education Level
- Revenue by Use Chip
- Revenue by Card Category
- Revenue by Expenditure Type
- Revenue and Transaction Amount Quarterly

#### **Customer Report**

- Top 5 States
- Revenue by Age Group
- Revenue by Week
- Revenue by Marital Status
- Revenue by Dependent
- Revenue by Income group

#### Report

- Customer Loan Status
- Customer Housing Status
- Customer Contact Status
- Customer Card Activation Status
- Interest by Customer Job
- Interest by Customer Education Level

# CREDIT CARD TRANSACTION REPORT INSIGHTS

- Overview
- Total Revenue: \$57M | Total Interest Earned: \$8M | Total Transaction Volume: \$46M
- Top Revenue Contributors:
- - By Job: Businessmen (\$18M), White-collar (\$10M), Self-employed (\$9M)
- By Education: Graduates (\$18M), High School (\$11M)
- By Card Category: Blue cards generate the highest revenue (\$47M)
- Spending Insights: Bills (\$14M), Entertainment (\$10M), Fuel (\$10M)
- Usage: Swipe transactions dominate (\$36M)

### CREDIT CARD CUSTOMER REPORT INSIGHTS

- Overview
- Total Revenue: \$57M | Total Income: \$588M | Customer Spending Score (CSS): 3.19
- Age Group Insights: 40-50 age group contributes the highest revenue (\$11M)
- Revenue by State: TX (\$6.2M), NY (\$5.7M), FL (\$2.8M)
- Marital Status & Income Impact:
- Married customers generate more revenue
- - Higher-income customers contribute significantly (\$21M)

# CUSTOMER LOAN & CREDIT STATUS REPORT

- Overview
- Delinquency Rate: 6.1% | High Utilization Accounts: 4.5% | Good Accounts: 93.9%
- Loan & Activation Data:
- - 12.73% of customers have taken loans
- - 57.46% of customers activated their cards within 30 days
- - Interest by Job: Highest from the 40-50 age group (\$3.5M)
- - Interest by Education: Business & White-collar professionals lead