**Key Insights of Customers Report**

**Overall Performance**

* **Revenue:** $55M
* **Customer Income:** $576M
* **Total Interest Earned:** $7.84M
* **Customer Satisfaction Score (CSS):** 3.19
* High income and strong interest earnings, but CSS indicates moderate satisfaction.

### Revenue Trend

* **Revenue by week** shows fluctuations with both **male** and **female** peaking and dipping frequently.
* Male customers consistently generate more revenue than female customers.

### Gender-wise Contribution

* **Male Customers:** $30M revenue
* **Female Customers:** $25M revenue
* **Males** contribute ~**55%** of total revenue.

### Revenue by Job

* **Businessmen:** Highest revenue at $9M
* **White-collar & Self-employed:** Each contribute $7M and $5M respectively
* **Govt & Blue-collar:** Both at $5M
* **Retirees:** Least, around $4M
* Businessmen and white-collar workers are key revenue drivers.

### Revenue by Income Level

* **Low-income customers** surprisingly generate $**10M** in revenue.
* **High-income**: $7M revenue
* **Mid-income**: $8M revenue
* Low-income group contributes the most, possibly due to higher credit usage or interest.

### Revenue by Age Group

* **40–50 years:** Top contributors – $11M revenue
* **50–60 years:** $9M
* **30–40 years:** $4M
* **60+:** $5M
* **20–30 years:** Lowest at $1M
* Middle-aged customers (40–60) are the most profitable segment.

### Top 5 States by Revenue

* **Texas (TX):** $6M (F), $7M (M)
* **New York (NY):** $6M (F), $7M (M)
* **California (CA):** $4M (F), $6M (M)
* **Florida (FL):** $4M (F), $6M (M)
* **New Jersey (NJ):** Only $3M
* TX and NY are top-performing states. NJ lags behind.

### Job-Based Financial Summary

* **Businessmen:** Highest income earners ($186.96M) and interest payers ($25.53M)
* **Blue-collar workers:** Lowest revenue generators, moderate income earners and low interest payers ($9.52M)

**Key Insights of Transactions Report**

### Overall Performance

* **Total Revenue:** $55M
* **Total Amount Transacted:** $45M
* **Total Interest Earned:** $7.84M
* **Total Transactions:** 656K
* Strong revenue with a high volume of transactions and significant interest earnings.

### Card Category Performance

* **Blue Cards** dominate with:
  + **Revenue:** $46.13M
  + **Transactions:** $36.96M
  + **Interest Earned:** $6.49M
* **Silver Cards:** $5.58M revenue
* **Gold & Platinum Cards:** Very low contribution ($2.45M and $953K revenue respectively)
* Blue cards are by far the most used and profitable category.

### Quarterly Trends

* **Highest Revenue:** Q3 with $14.2M
* **Highest Transaction Count:** Q3 with 166.6K
* **Lowest Transaction Count:** Q4 with 161.6K
* Revenue remained fairly consistent across quarters (~$13M–$14M)
* Q3 was the peak quarter for both revenue and usage.

### Revenue by Expense Type

* **Bills:** Highest expense category at $14M
* Followed by **Entertainment ($10M)** and **Fuel ($9M)**
* **Travel** has the lowest at $6M
* Bill payments are the leading use case for credit card transactions.

### Revenue by Education Level

* **Graduates:** Highest revenue-generating group at $22M
* Followed by **High School ($11M)**
* **Post-Graduates and Doctorates:** Lowest at $3M and $2M respectively
* Higher education levels correlate with higher credit card usage.

### Revenue by Card Type

* **Blue Card:** $46M
* **Silver Card:** $6M
* **Gold & Platinum:** $2M and $1M respectively
* Blue cards are the most popular and profitable by a wide margin.

### Revenue by Card Use

* **Swipe:** Most used method, generating $35M revenue
* **Chip:** $17M
* **Online:** Only $3M
* Physical transactions (swipe/chip) dominate over online usage.