

# Credit Card Data Analysis - Insights Report

*Generated from SQL Server & Power BI Dashboards*

## - Quarterly Revenue Trends

Revenue fluctuates across Q1-Q4, with Q2 showing peak transactions and revenue generation.

## - Spending Categories

Bills and Entertainment represent the highest revenue share, followed by Grocery, Travel, and Fuel.

## - Education & Job Role

Graduates and Businessmen contribute the maximum share of revenue, highlighting their financial activity.

## - Card Category

Blue cards dominate usage and revenue compared to Silver, Gold, and Platinum categories.

## - Channel Analysis

Swipe transactions are most frequent, followed by Chip-enabled and Online transactions.

## - Age & Income Groups

Older age brackets and high-income customers demonstrate higher spending levels than younger groups.

## - Customer Segmentation

Married individuals and urban customers display stronger spending patterns compared to others.

## - Overall Insight

The majority of revenue is driven by Blue cardholders, high-income jobs, and frequent swipe transactions.