

# Credit Card Analytics Project – Detailed Numeric Summary Report

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## 1. Credit Card Customer Dashboard (Customer.sql + cust\_add.sql)

### Key Metrics

- **Total Revenue:** 57M
- **Total Interest Earned:** 7.98M
- **Total Customer Income:** 588M
- **Revenue-to-Income Ratio:** 9.7%
- **Customer Satisfaction Score (CSS):** 3.19

### 1.1 Revenue by Profession

Profession	Income (M)	Interest (M)	Revenue (M)	% of Revenue	% of Income
Businessmen	190.4	25.8	17.7	31.2%	32.3%
White-collar	105.6	14.6	10.3	18.1%	17.9%
Govt. Employees	90.8	11.8	8.3	14.7%	15.4%
Self-employed	77.7	11.4	8.5	15.1%	13.2%
Blue-collar	73.5	9.7	7.0	12.4%	12.5%
Retirees	49.6	6.4	4.6	8.1%	8.4%
Total	588M	79.8M	56.5M	100%	100%

**Insight:** Businessmen generate ~31% of revenue, while Retirees only ~8%.

### 1.2 Revenue by Gender

Gender	Revenue (M)	% of Revenue
Male	31M	54.4%
Female	26M	45.6%

**Insight:** Males generate 8.8% more revenue than females.

### 1.3 Revenue by Age Group

Age Group	Revenue (M)	% of Revenue
20–30	11M	19.3%
30–40	9M	15.8%
40–50	6M	10.5%
50–60	14M	24.6%
60+	10M	17.5%

**Insight:** Age 50–60 generates the most revenue (~25%), while 40–50 contributes the least (~10.5%).

## 1.4 Revenue by Education

Education	Revenue (M)	% of Revenue
Post-Graduate	13M	22.8%
Graduate	10M	17.5%
Doctorate	6M	10.5%
High School	5M	8.8%
Uneducated	4M	7.0%
Unknown	4M	7.0%

**Insight:** Post-graduates generate nearly 23% of revenue.

## 1.5 Revenue by Marital Status

Marital Status	Revenue (M)	% of Revenue
Married	13M	22.8%
Single	11M	19.3%
Unknown	16M	28.1%

**Insight:** “Unknown” status contributes the most (~28%) → data quality concern.

## 1.6 Revenue by State (Top 5)

State	Revenue (M)	% of Revenue
CA	7M	12.3%
NJ	7M	12.3%
NY	6M	10.5%
TX	6M	10.5%
FL	4M	7.0%

**Insight:** CA + NJ contribute ~25% of total revenue.

# 2. Credit Card Transaction Dashboard (credit\_card.sql + cc\_add.sql)

## 2.1 Transaction Trends

- **Weekly Revenue Range:** 0.4M – 0.8M.
- **Quarterly Trend 2023:**
  - Q1: ~0.45M avg.
  - Q2: ~0.55M avg.
  - Q3: ~0.65M avg.
  - Q4: ~0.75M avg.

**Insight:** Revenue grows steadily across quarters (+66% from Q1 → Q4).

## 2.2 Revenue by Transaction Mode

Channel		Revenue Share
Swipe		~35%
Online		~33%
Chip		~32%

**Insight:** Balanced usage across all channels, but online is growing faster.

## 2.3 Revenue by Card Type

Card Type	Revenue Share
Gold	~28%
Silver	~25%
Blue	~24%
Platinum	~23%

**Insight:** Premium (Gold/Platinum) cards together = 51% of revenue.

## 3. Executive Highlights (Combined Dashboards)

- **Top Revenue Segments:**
  - Businessmen (31% revenue share)
  - Age 50–60 (24.6%)
  - Post-Graduate education (22.8%)
- **Gender Split:** Males (54%) > Females (46%).
- **Geographic Leaders:** CA + NJ = **25% revenue share**.
- **Transaction Growth:** +66% from Q1 to Q4 (2023).
- **Channel Mix:** Balanced (Swipe 35%, Online 33%, Chip 32%).
- **Card Segments:** Gold + Platinum = **51% revenue** (premium customers).
- **Risk / Data Gaps:** “Unknown marital status” contributes **28%**, which could distort targeting.