**Credit Card Analytics Project – Detailed Numeric Summary Report**

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. **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. **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. **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. **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. **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. **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.

1. **Credit Card Transaction Dashboard (credit\_card.sql + cc\_add.sql)**
   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).

* 1. **Revenue by Transaction Mode**

|  |  |  |
| --- | --- | --- |
| **Channel** |  | **Revenue Share** |
| **Swipe** |  | ~35% |
| **Online** |  | ~33% |
| **Chip** |  | ~32% |

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

* 1. **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.

1. **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.