📊 Project Insights Report: Credit Card Financial Dashboard
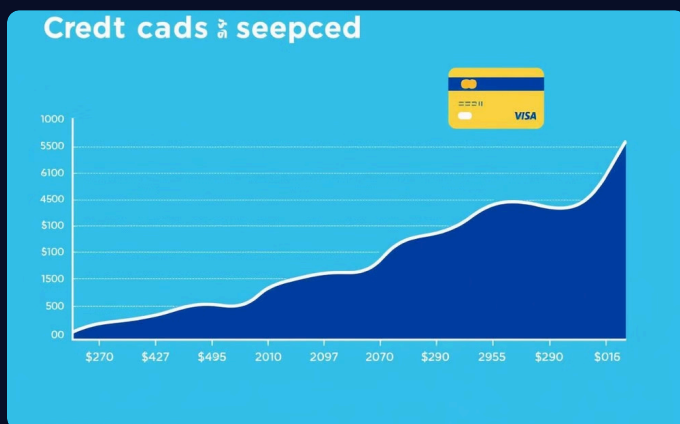
This presentation provides an in-depth analysis of customer spending behavior, transaction trends, and financial performance across different credit card categories.
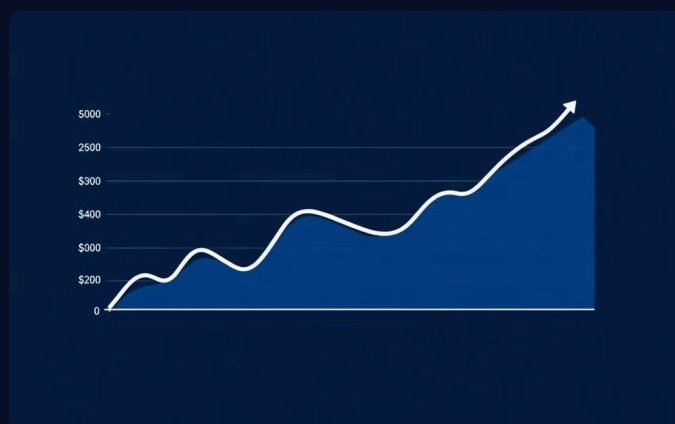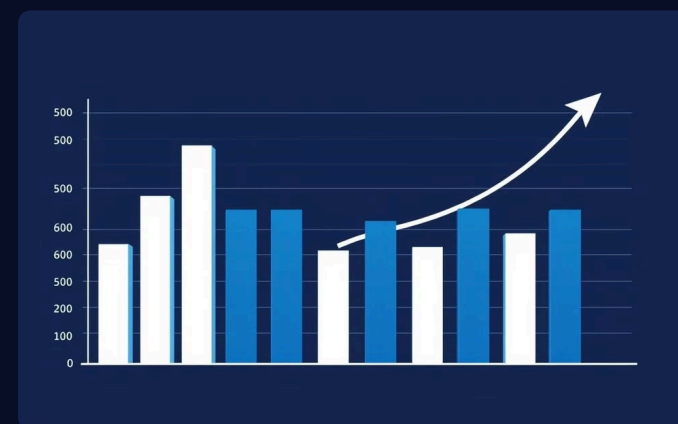
by Dipanjan Saha

📌 Overview

Spending Analysis

Analyze customer spending behavior across card categories.
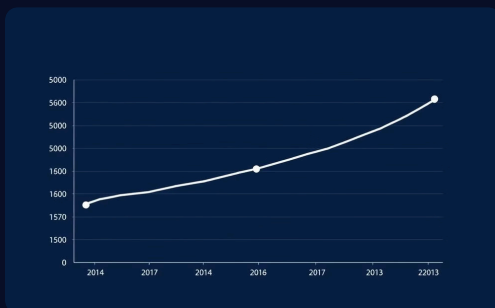

Transaction Trends

Track transaction trends and patterns over time.
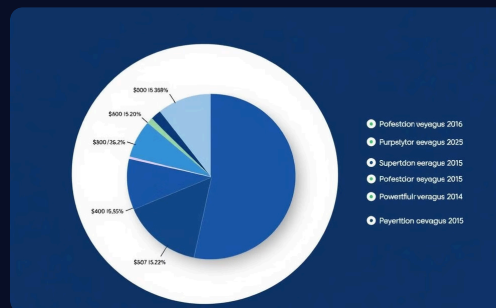

Financial Performance

Monitor financial performance and key metrics.

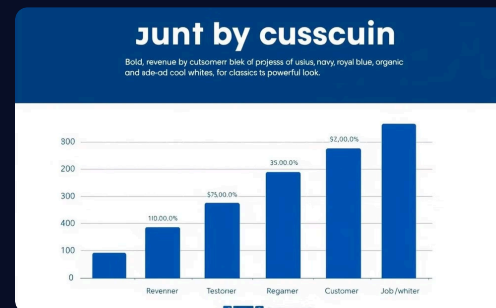# 🔍 Key Findings

Stable Revenue, Fluctuating Transactions

Revenue stable across Q1-Q3, slight drop in Q4. Transactions fluctuate.

Revenue by Expenditure Type

Bills generate highest revenue; Travel, the least.

Revenue by Customer Job Type

Businessmen contribute highest revenue; Blue-collar/Retirees, the least.

CAC by Card Type

Blue card: highest CAC; Platinum card: lowest.

Credit Card Performance by Category

Card Performance Overview

Blue cards lead with 46.1M revenue, followed by Silver (5.6M), Gold (2.4M), and Platinum (1.1M), totaling 55.3M.
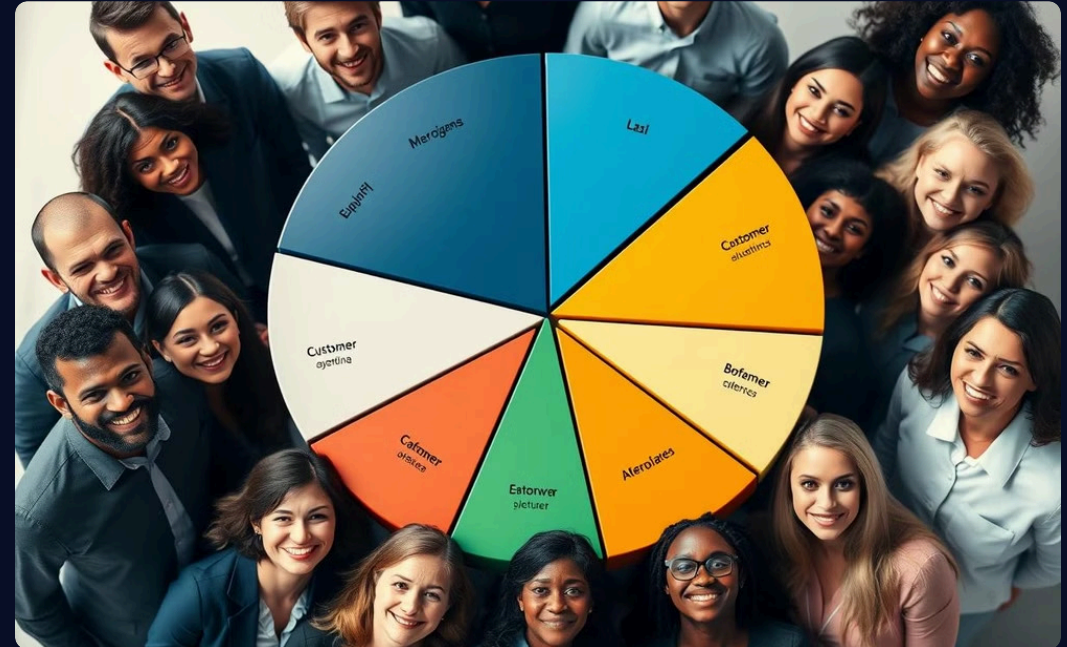
Customer Demographics & Satisfaction

High-income customers and graduates contribute the most revenue, with California, Texas, and New York as top-performing states. Average customer satisfaction: 3.2.

📈 Trends & Insights

High-Value Customers

Businessmen and high-income groups are the most valuable customers.

Platinum Card Performance

Platinum card customers generate high interest revenue despite a lower transaction volume.

Blue Card Acquisition Cost

Customer acquisition cost is highest for Blue cards but generates the most revenue.

Revenue Drivers

Entertainment and food-related expenses are significant revenue drivers.

📊 Project Insights - Week 53 (31st Dec)

WoW Change

- Revenue increased by 28.8%.
- Total Transaction Amount & Count increased by xx% & xx%.
- Customer count increased by xx%.

Overview YTD

- Overall revenue: 57M
- Total interest: 8M
- Total transaction amount: 46M
- Male customers contribute more in revenue (31M), while female customers contribute 26M
- Blue & Silver credit cards account for 93% of overall transactions.
- Top 3 states (TX, NY & CA) contribute 68% of total revenue.

🔁 Recommendations

⊠ Increase Marketing

Increase marketing for Platinum & Gold cards to attract high-value customers.

💵 Optimize CAC

Optimize CAC for Blue cards to ensure profitability.

🎁 Enhance Rewards

Enhance rewards for entertainment and food spending to drive more transactions.

🔍 Investigate Q4 Dip

Investigate Q4 revenue dip and adjust marketing strategies accordingly.

📌 Conclusion

The dashboard provides valuable insights into customer spending, transaction behavior, and revenue trends. By leveraging these findings, strategic decisions can be made to optimize revenue, enhance customer experience, and improve acquisition costs.