Credit Card Transaction Report

Customer_Job

All

Income
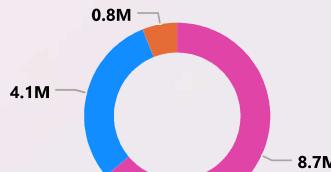
| High | Low | Mid |

Card _Use

| Chip | Online | Swipe |

Card_Category

| Married | Other | Single |
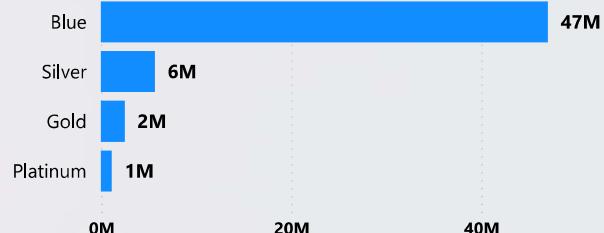
56M Revenue	8M Interest_Earned	45M Total_Trans_Amt
656K Total_Trans_Vol	5.6K Revenue/Customer	10K Customer_Count
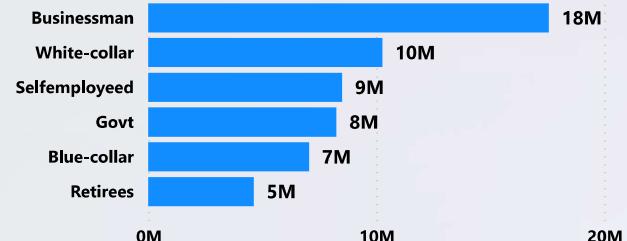
Summary   Customer_Report

| Q4 | Q3 | Q2 | Q1 |

Revenue by Card_Category

- Blue — 47M
- Silver — 6M
- Gold — 2M
- Platinum — 1M

0M   20M   40M

Revenue by Customer_Job

- Businessman — 18M
- White-collar — 10M
- Selfemployeed — 9M
- Govt — 8M
- Blue-collar — 7M
- Retirees — 5M

0M   10M   20M
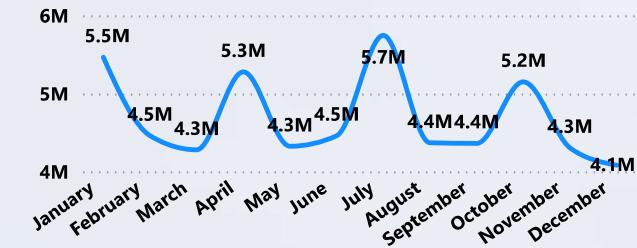
Otr Revenue and total transaction count

● Sum of Revenue ● Sum of Total_Trans_Vol
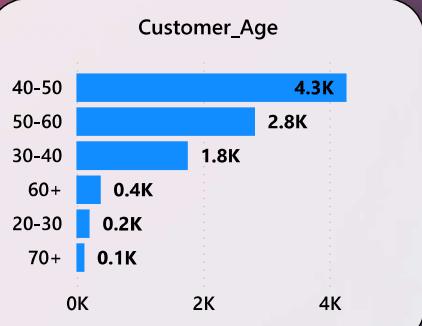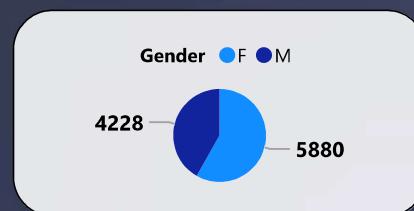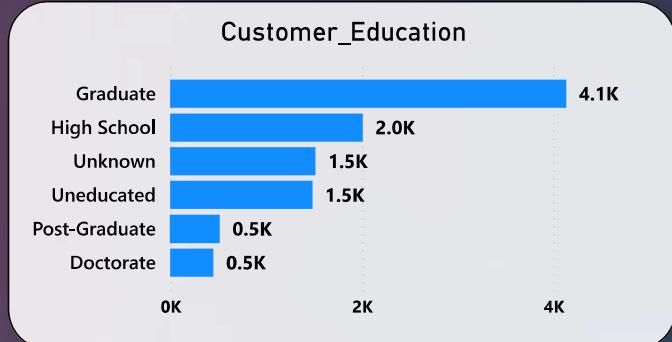
Qtr 1	Qtr 2	Qtr 3	Qtr 4
14M	14M	14M	14M
163.3K	164.2K	166.6K	161.6K

10M — 165K
0M — 160K

Sum of Revenue by Month

6M — 5.5M
5M —
4M —

January 5.5M, February 4.5M, March 4.3M, April 5.3M, May 4.3M, June 4.5M, July 5.7M, August 4.4M, September 4.4M, October 5.2M, November 4.3M, December 4.1M

● Swipe ● Chip ● Online

0.8M
4.1M
8.7M

Customer Demographic Insights

Customer_Job

All ▾

Income

High	Low	Mid

Marital_Status

Married	Other	Single

Gender

F	M

56M	10K	57K
Total revenue	Customer_Count	Avg_Income
4K	6K	3.19
Male Customers	Female Customers	Avg Satisfaction

Gender ● F ● M

4228   5880
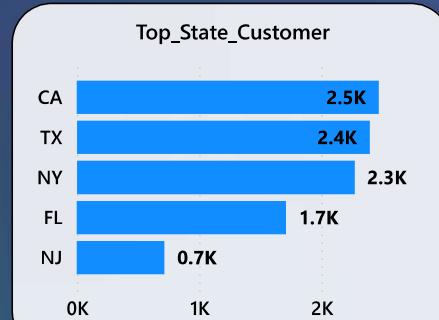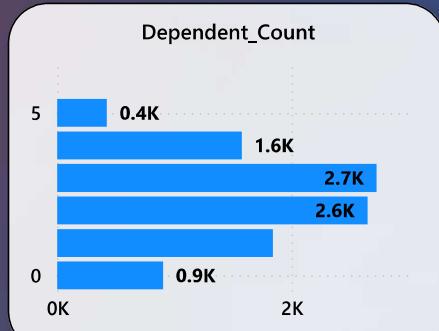
Dashboard

Summary

Customer_Education

Education	Value
Graduate	4.1K
High School	2.0K
Unknown	1.5K
Uneducated	1.5K
Post-Graduate	0.5K
Doctorate	0.5K

Customer_Job	Avg_Income	Total_Customers	Car_Owners
Blue-collar	45765	1579	610
Businessman	98348	1901	768
Govt	58212	1525	622
Retirees	49366	986	393
Selfemployeed	29248	2575	1046
White-collar	67400	1542	625

Customer_Age

Age	Value
40-50	4.3K
50-60	2.8K
30-40	1.8K
60+	0.4K
20-30	0.2K
70+	0.1K

Dependent_Count

Count	Value
5	0.4K
	1.6K
	2.7K
	2.6K
0	0.9K

Top_State_Customer

State	Value
CA	2.5K
TX	2.4K
NY	2.3K
FL	1.7K
NJ	0.7K

Customer_Job

Job	Value
Selfemployeed	2.6K
Businessman	1.9K
Blue-collar	1.6K
White-collar	1.5K
Govt	1.5K
Retirees	1.0K

Business Summary – Revenue, Customer Segmentation & Key Insights

Executive Summary

- This report provides a comprehensive overview of credit card performance customer demographic insights. The analysis combines transaction data revenue patterns, customer segmentation, and behavioral indicators to identify
- business opportunities and enhance decision-making. Overall, revenue trends are stable, with certain card types and demographics performing significantly better than others.

Credit Card Insights

- Blue Card is the highest revenue generator, contributing ~47M.
- Swipe transactions account for the largest revenue share.
- Q3 is the peak quarter for revenue.
- Customer jobs with strongest revenue contribution Businessman, White-collar, Self-employed groups.
- Average revenue per customer is ~5.6K.
- Monthly trends show seasonal spikes in July and August.

Customer Demographic Insights

- Customer base is slightly male dominant (5880 vs 4228).
- Graduates form the largest education group (~4.1K).
- The 40–50 age group has the highest customer count (4.3K).
- Average customer income is strong, with Businessmen earning the most (~98K).
- States with highest customers: CA, TX, NY.
- Customer satisfaction score averages 3.19, indicating moderate experience.
- Car and house ownership is high (~4K–5K), indicating financially stable users.

Challenges & Problem Areas

- Gold & Platinum card revenue is significantly lower compared to Blue Card.
- Some states contribute very low customer volume, lowering penetration.
- Satisfaction scores below 3.2 in several customer segments.
- Highly uneven income distribution across job categories.
- Younger users (<30) and older users (60+) have low activity.
- Blue-collar group satisfaction is 3.1 vs overall 3.19 shows declining sentiment.

Strategic Recommendations

- Boost marketing for Blue Card premium benefits across high-income groups.
- Improve support & communication for low-satisfaction jobs (Blue-collar, Self-employed).
- Expand presence in top-performing states: CA, TX, NY.
- Launch retention programs targeting age group 30–50, the most active segment.
- Introduce offers for underperforming cards (Gold & Platinum).
- Create campaigns based on income and education segmentation for better targeting.