

# Analysing Credit Card Usage and Customer Behavior








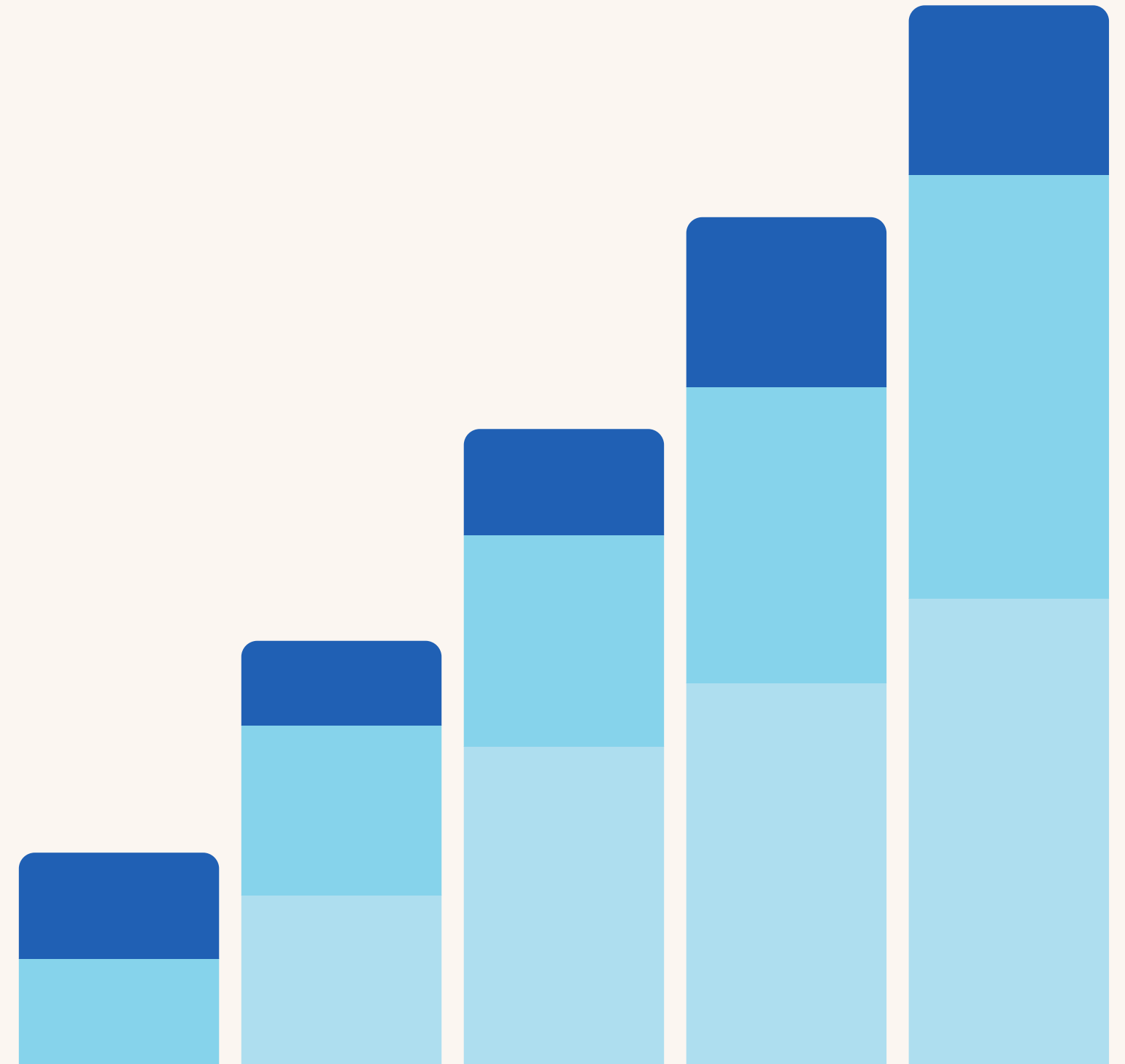
# Introduction

The dataset is a comprehensive compilation of credit card information encompassing various card types—Blue, Silver, Gold, and Platinum. It includes detailed demographics of cardholders, their spending behaviors, and utilization rates, and distinguishes between attrited and current customers. The analysis focuses more on understanding spending patterns across different card types, demographic segments, and educational backgrounds.



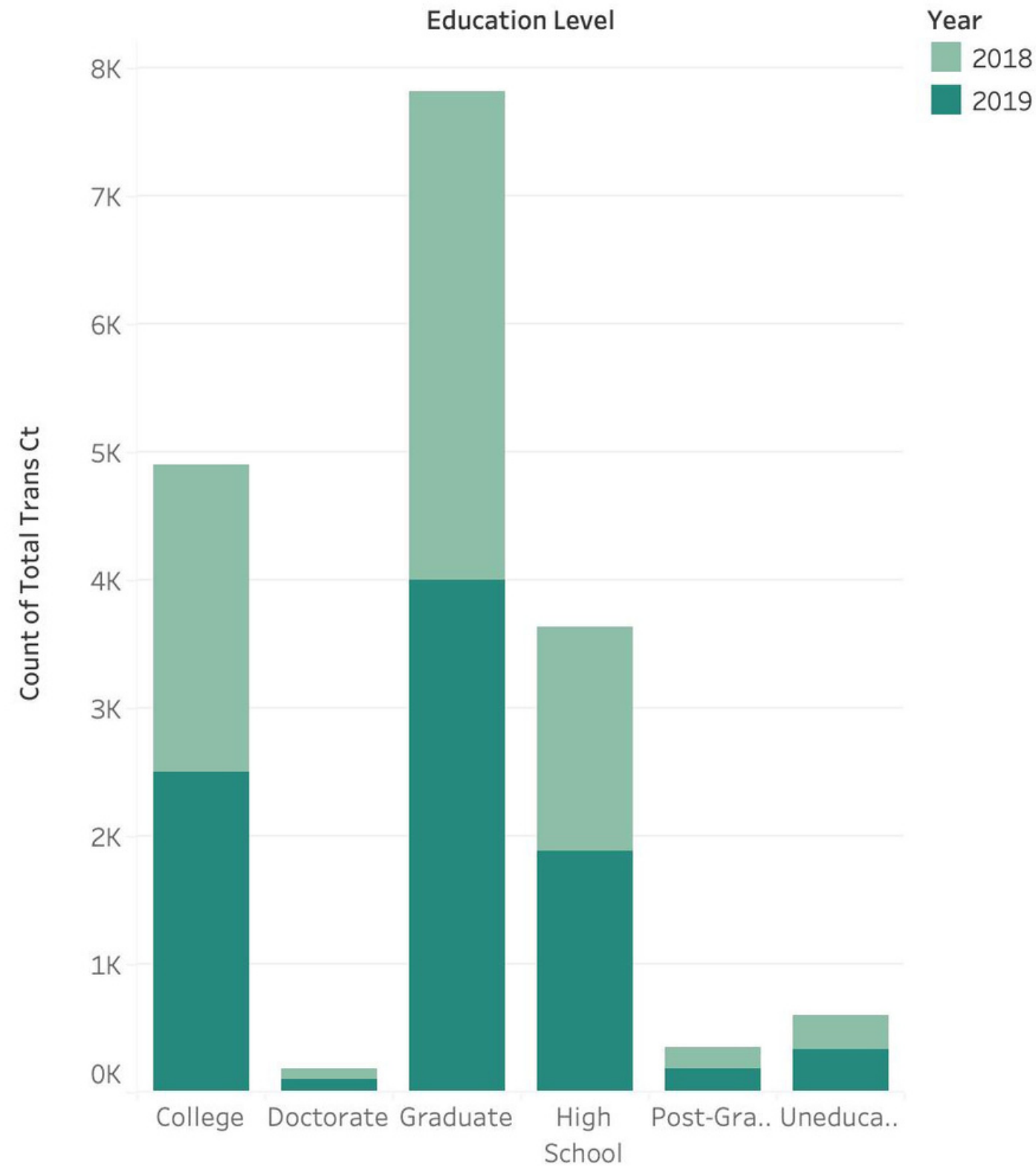
# Key Findings

- Transaction count analysis
- Utilization variation among card types
- Quarterly and yearly attrition figures
- Count of current cardholders



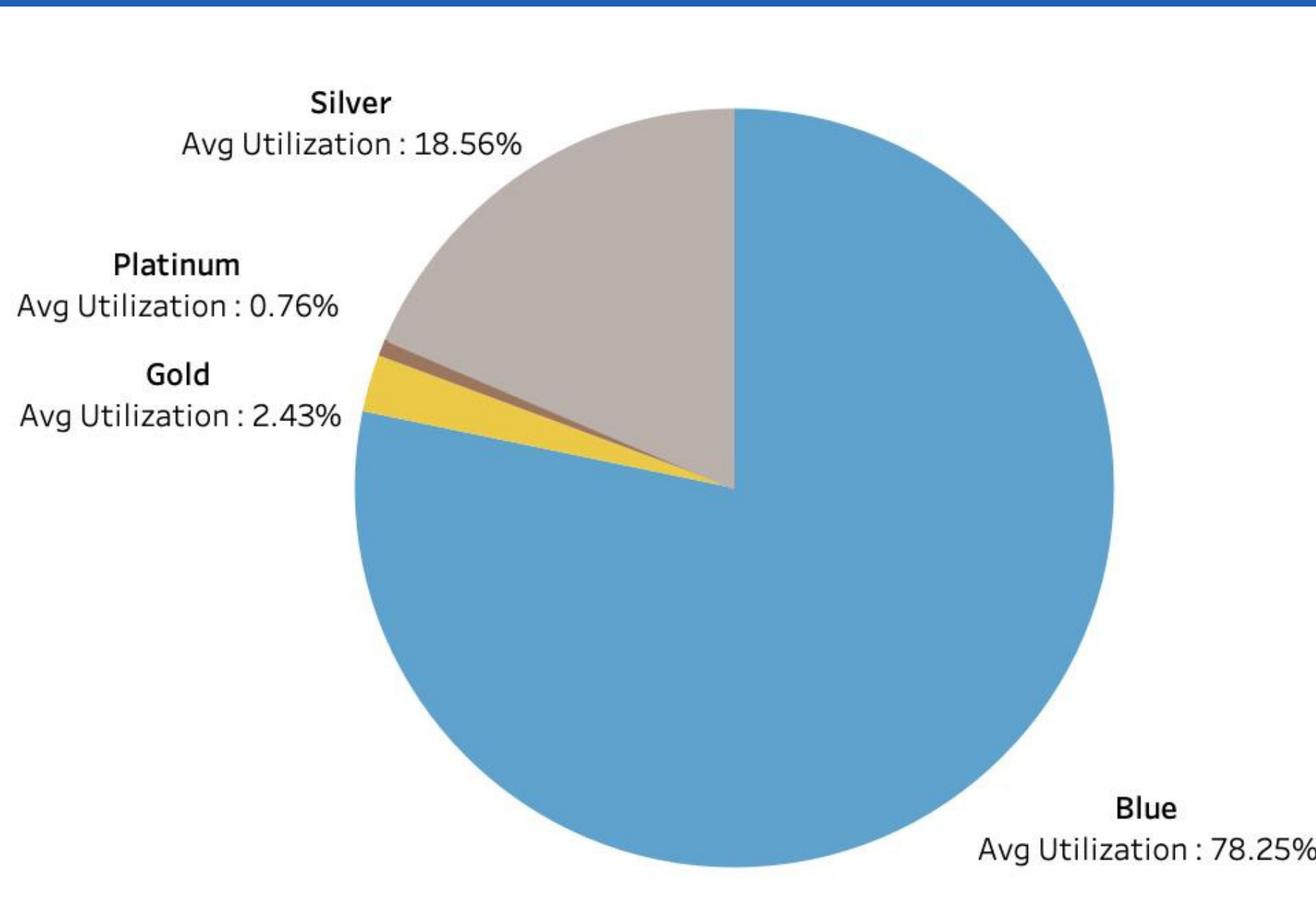
# Transaction count analysis

**Transaction Insights: Yearly Total Counts by Education Level**



- Graduates top the chart with over 7,000 transactions, indicating higher spending habits.
- College students follow closely with around 5,000 transactions, also showcasing considerable spending.
- Post-graduates, Uneducated, and Doctorate holders exhibit the least transaction activity.
- The higher transaction count among College students and Graduates could be due to managing various expenses like books, stationery, and food.
- Conversely, Doctorate and Post-graduates might engage in fewer but more substantial purchases compared to their high-volume counterparts.

# Utilization variation among card types



- Blue cards exhibit the highest average utilization rate at 78.25%, indicating users tend to utilize a larger portion of their available credit limit.
- Platinum cards follow at 0.76%, reflecting relatively lower utilization compared to other card types.
- Blue cards, with the highest average utilization rate, also feature the highest total target revenue amount of around 3M.
- This correlation suggests that blue cardholders might engage in multiple smaller transactions, despite having lower credit limits.

# Quarterly and yearly attrition figures

Attrition Trends: Quaterly & Yearly



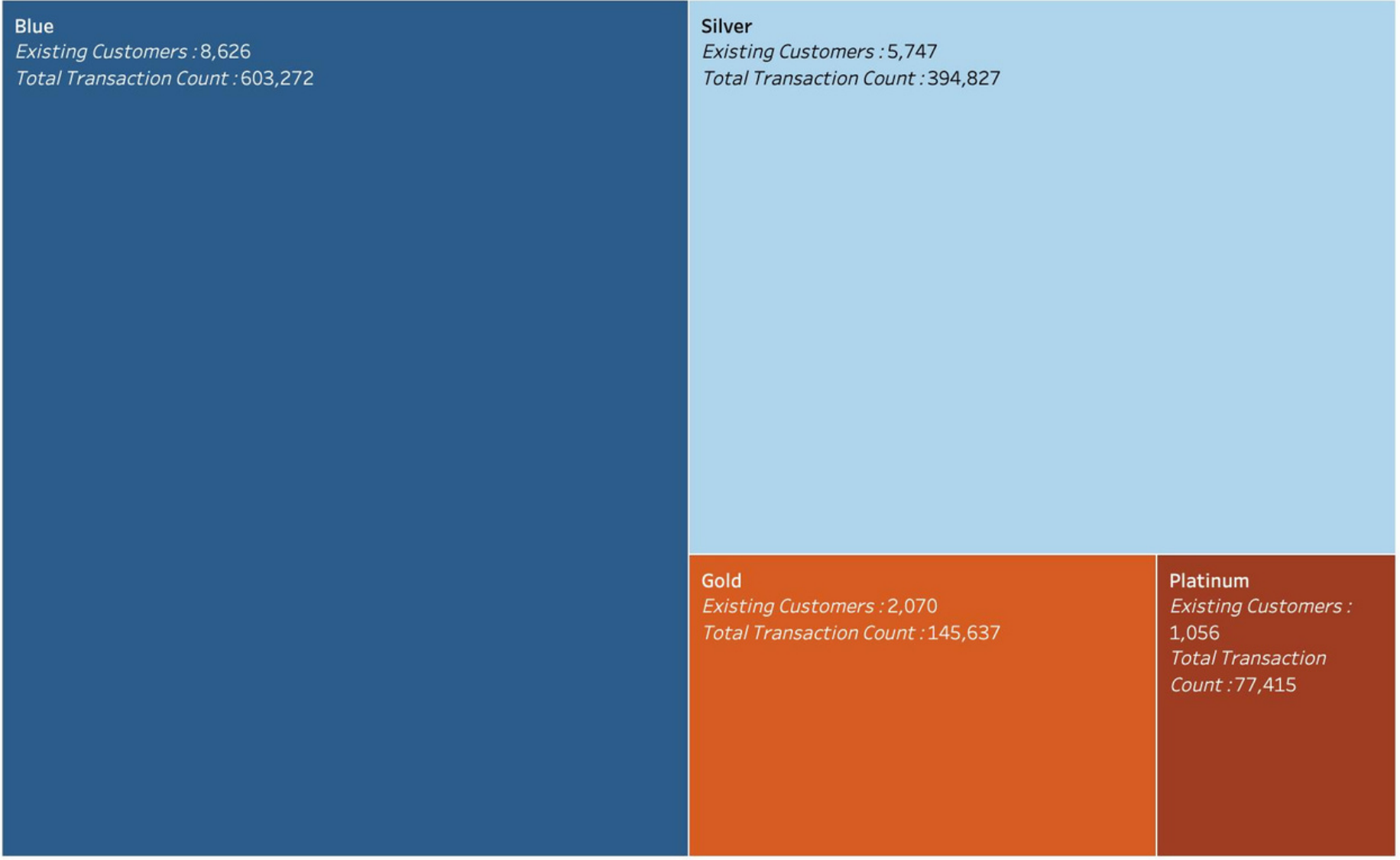
Count of Clientnum for each Year. Color shows details about Quarter. The marks are labeled by count of Clientnum and Quarter. The data is filtered on Attrition Flag, which keeps Attrited Customer.

- Across both years, Q1 consistently fared well with the lowest no. of attrited customer for both the years
- Q4 starts with a high attrition rate but gradually catches up over time.
- There's an opportunity to reassess marketing strategies for Q2 to boost customer engagement during this period.



# Count of current cardholders

Card Realm: Distribution of Existing Patrons



## Card Category

Blue	2,642
Silver	8,472
Gold	21,635
Platinum	34,150

## Card wise Avg. Credit Limit

- Blue cards (49.2%)dominate with an existing customer count exceeding 8k and the highest transaction count, appealing to everyday spenders.
- Despite having the highest credit limit according to the dataset, Platinum cards have the lowest existing customer count, indicating a focus on high-value but fewer transactions.
- This spending spectrum reveals distinct consumer segments:
  - Blue cards cater to frequent spenders with numerous transactions.
  - Platinum cards target high rollers making fewer but substantial purchases.

# Conclusion & Suggestions

- Varied spending patterns among different education levels and card types.
- Blue cards cater to frequent but smaller transactions, while Platinum cards target fewer, higher-value purchases.
- Seasonal fluctuations in customer engagement, with Q2 consistently showing lower engagement.
- Opportunities exist in reevaluating marketing strategies for mid quarters and understanding the dynamics behind the low enthusiasm and subsequent decline.



Thank you