Customer Demographics & Performance

1. Job-wise Revenue & Income Contribution

- Top Earners:
 - o Businessmen contribute the highest revenue (17.7M) and interest earned (2.58M).
 - o White-collar and Self-employed follow in both revenue and income.
- Least Contributors:
 - o **Retirees** generate the lowest revenue and interest.

2. Gender-wise Trends

- Male Customers: ~30.93M in revenue.
- Female Customers: ~25.59M in revenue.
 - o Males drive higher transactions and revenue.

3. Income Group Trends

- **High Income Group** contributes **~23M**, the largest chunk.
- Medium and Low Income groups contribute 8M and 7M respectively.

4. Age Group Insights

- **60+ age group** has the **highest revenue** (~14M), showing strong engagement.
- Next highest: **30-40 years** (~11M).
- Young adults (20-30) contribute the least (~4M).

5. Weekly Revenue Trends

Weekly revenue is hovering around 1.0M-1.2M, with slight WoW (Week-on-Week) fluctuation (~±20%).

Transaction Behavior

6. Quarterly Revenue & Transactions

- Q4 has the highest revenue (~14.5M) and moderate transaction volume.
- Q2 sees the highest transaction volume (173.2K), despite slightly lower revenue.

7. Expenditure Type Revenue

- Top Spend Categories:
 - Bills (~14M), Entertainment (~10M), and Fuel (~10M).
- Lowest: Travel (~6M).

8. Education-wise Revenue

- **Graduates** contribute the most (~23M), followed by **High School** and **Unknown** education groups.
- **Doctorates** and **Post-Graduates** contribute the least, showing low engagement.

9. Card Type Usage

- Blue Cards dominate with ~47M revenue and over 66.1M interest earned.
- **Platinum** and **Gold** show significantly lower figures.

10. Use Type Preferences

- Swipe transactions lead with 36M revenue, followed by Chip (17M) and Online (4M).
 - o Indicates preference for in-person payments.