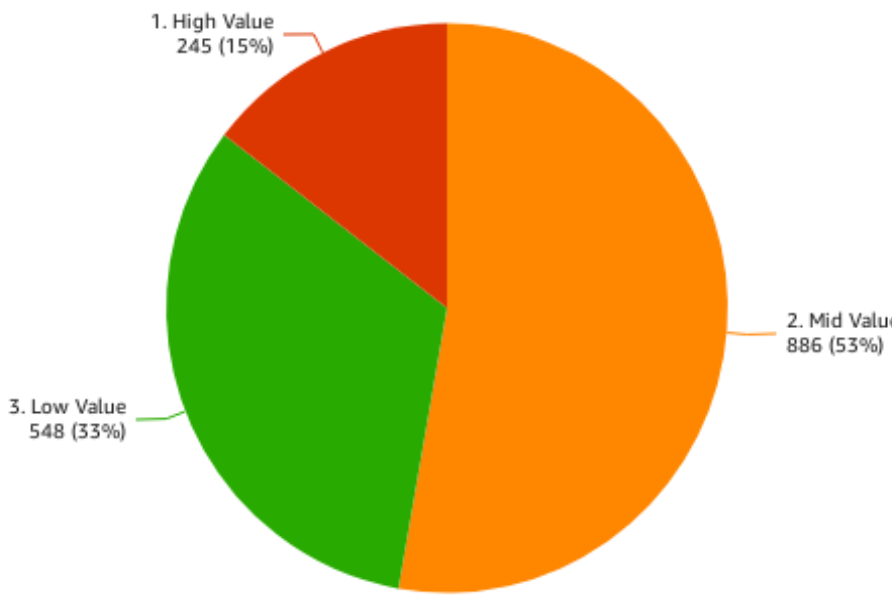


Cardholder Insights Dashboard

Users by Segment

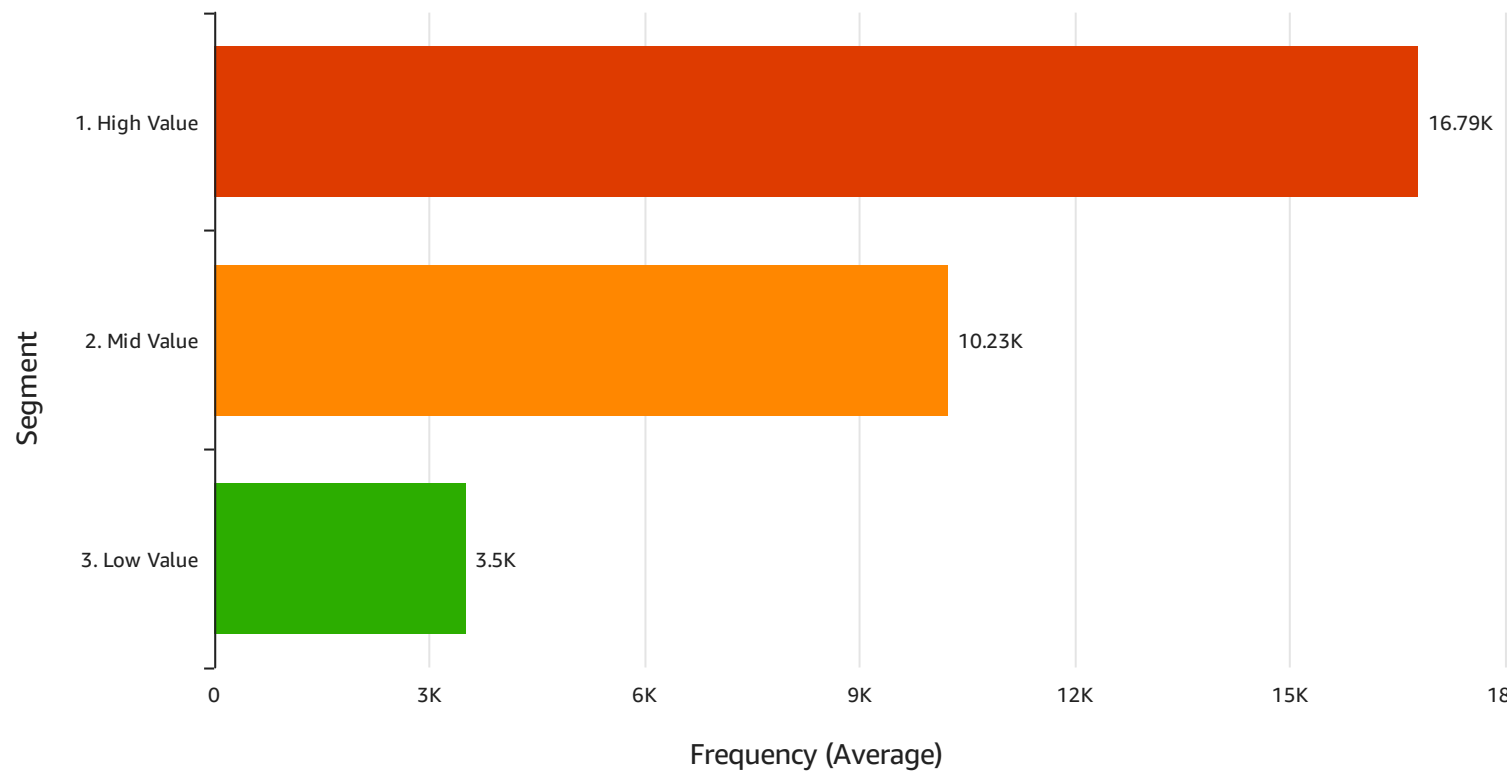


Group By: Segment Sort Order
Number of Users

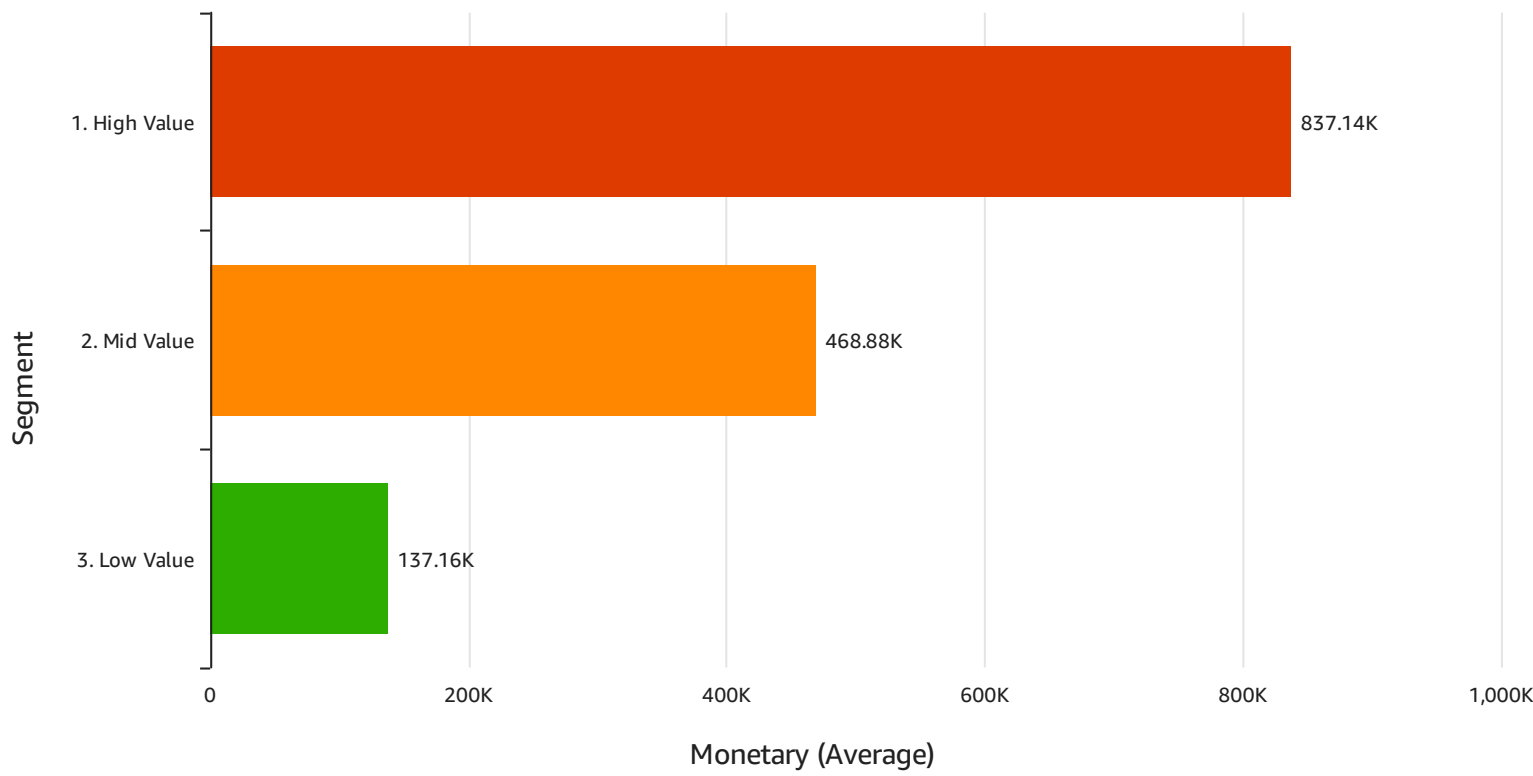
The majority of customers fall into the **Mid Value segment at 52%**, followed by the **Low Value segment at 33%**, and the **High Value segment at 16%**.

Given this distribution, it's crucial to tailor engagement and retention strategies specifically for each segment to optimize their potential value. Next, we will conduct a deeper analysis of each segment in terms of frequency and monetary value to identify specific behaviors and transaction patterns that can inform targeted marketing and service strategies.

Average of Frequency by Segment



Average of Monetary Value by Segment



High Value Customers: Extremely active with the highest number of transactions and monetary value.

Mid Value Customers: Moderately active.

Low Value Customers: Least active.

To further refine our understanding of these segments, we will next examine demographic information for each group.

Customer Demographic Information by Segment

Segment	User	Current Age	Yearly Income - Person	Total Debt	FICO Score	Num Credit Cards
1. High Value	245	52	49,117	57,746	713	4
2. Mid Value	886	50	38,983	51,704	712.5	3
3. Low Value	548	25	41,509	65,805.5	710	2

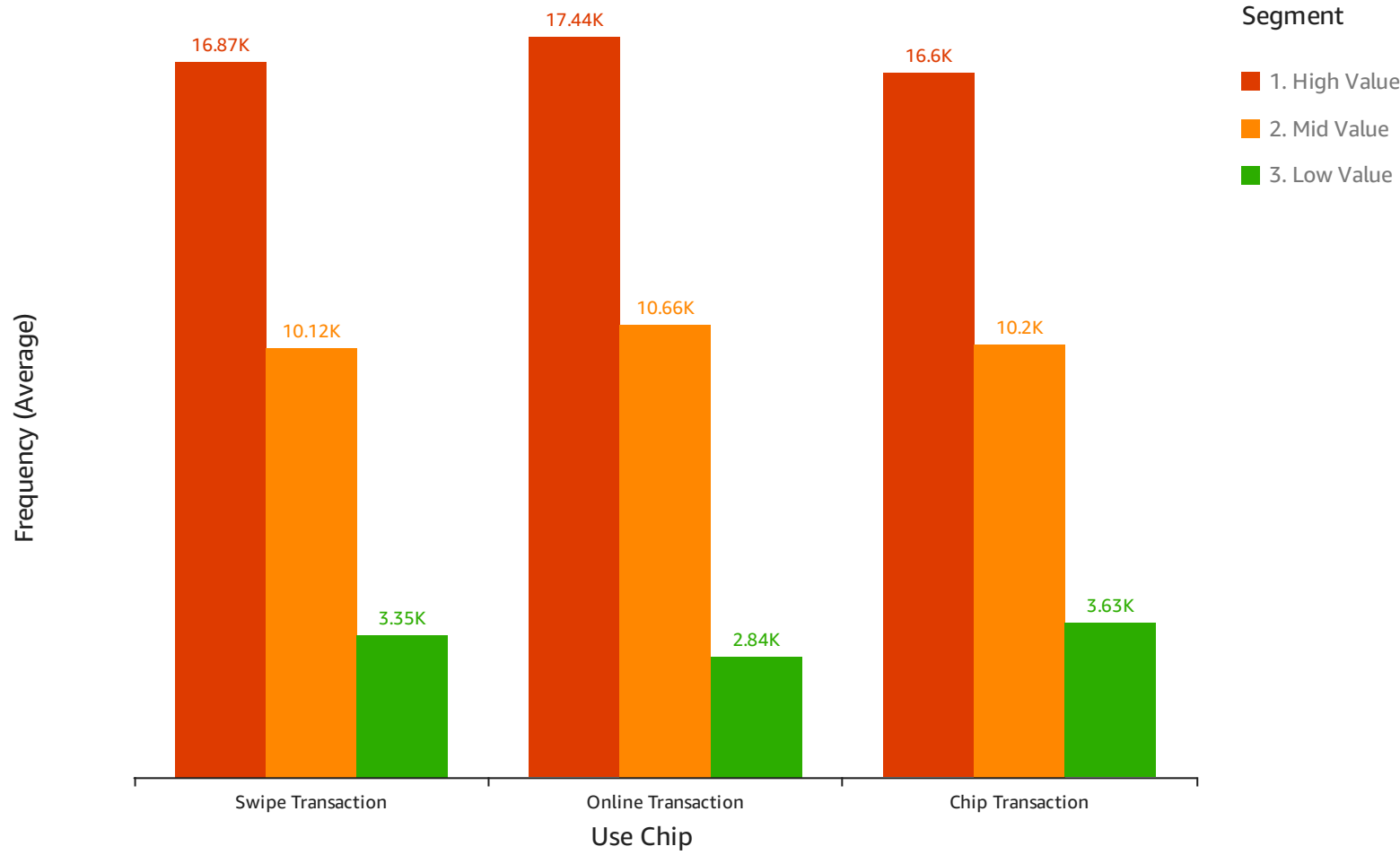
High Value Customers: Aged 52 with higher incomes (\$49,117) and substantial debt, they manage four credit cards and maintain a strong FICO score (713), suggesting a savvy use of credit for gaining rewards without accruing revolving debt. They likely prioritize premium services, convenience, and reliability in their financial transactions.

Mid Value Customers: Aged 50 with relatively low incomes (\$38,983) and three credit cards, these individuals have a stable financial outlook with a FICO score of 712.5. Their spending likely focuses on practical benefits, balancing rewards with cost-effective solutions, indicating a preference for dependable yet budget-conscious credit options.

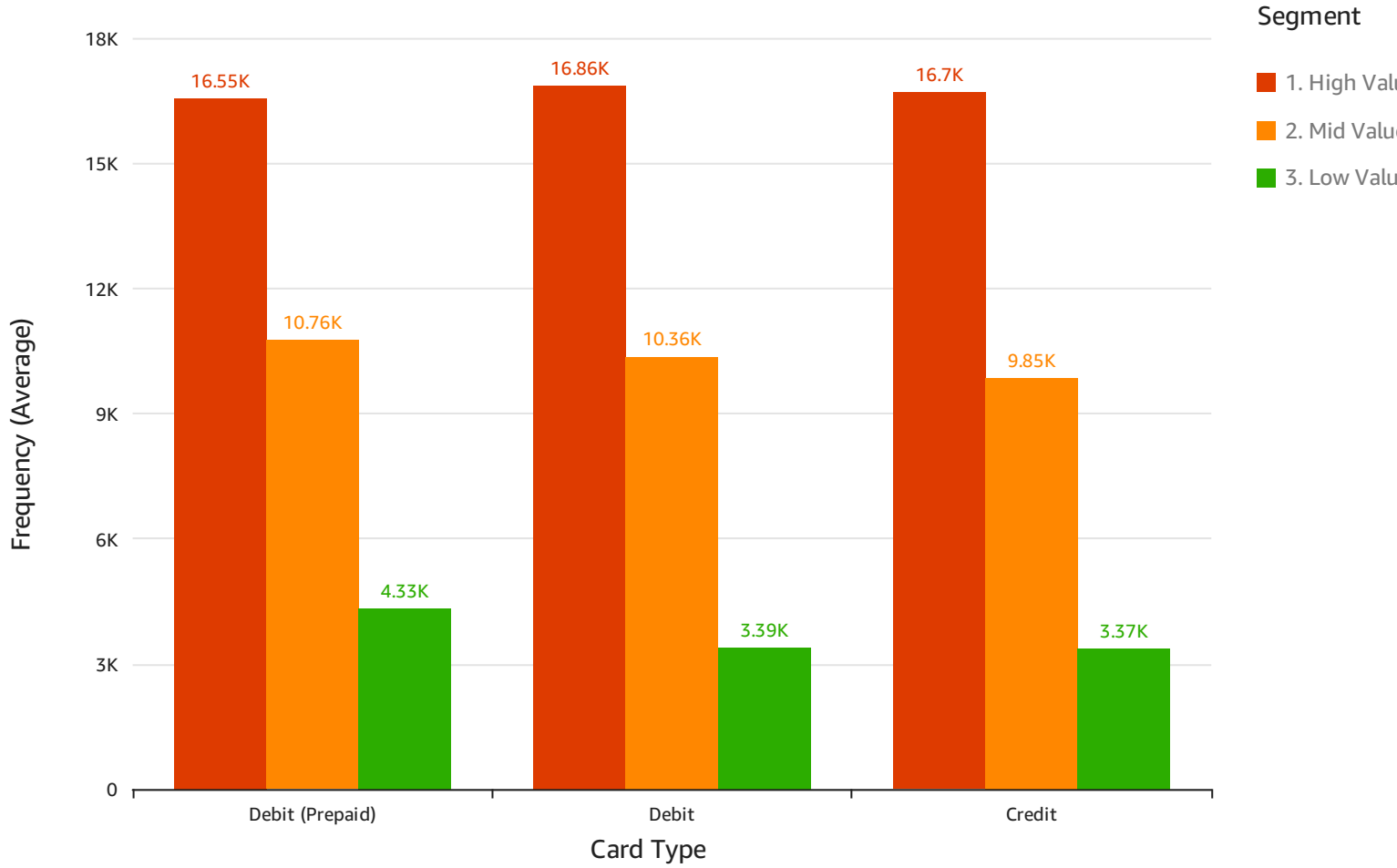
Low Value Customers: The youngest group at 25, with an income higher than the Mid Value segment but the highest debt (\$65,805.5) and the fewest credit cards (2). This profile suggests cautious credit use, possibly due to financial inexperience or a focus on strict budget management. They might benefit from tools that enhance financial literacy and encourage prudent spending.

With these insights, the next phase of analysis will involve examining how these demographic and behavioral traits translate into specific consumer behaviors across different card types and transaction environments (online vs. Point of Sale). This will help tailor marketing and service strategies to meet the unique needs and preferences of each segment effectively.

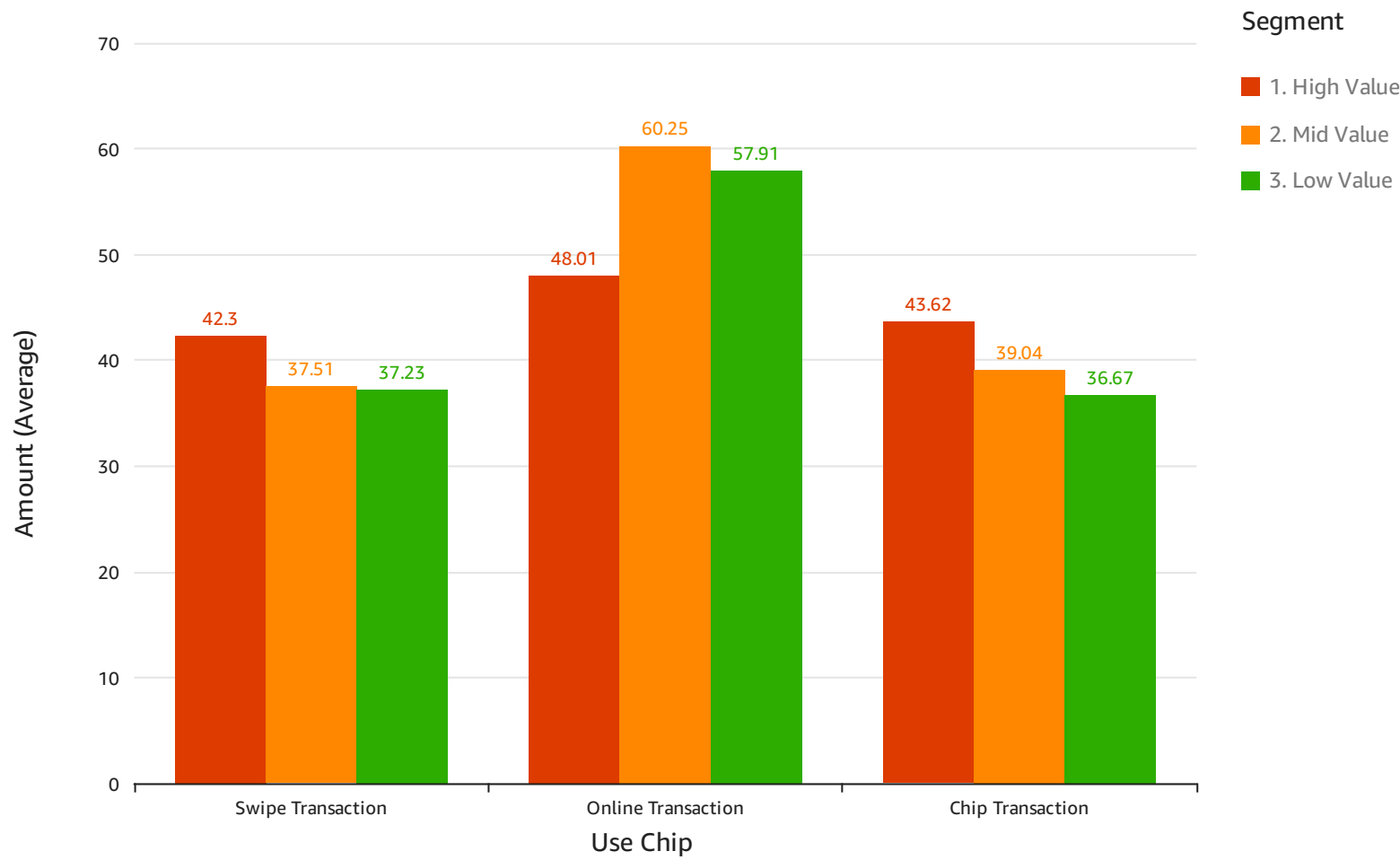
Average of Frequency by Use Chip and Segment



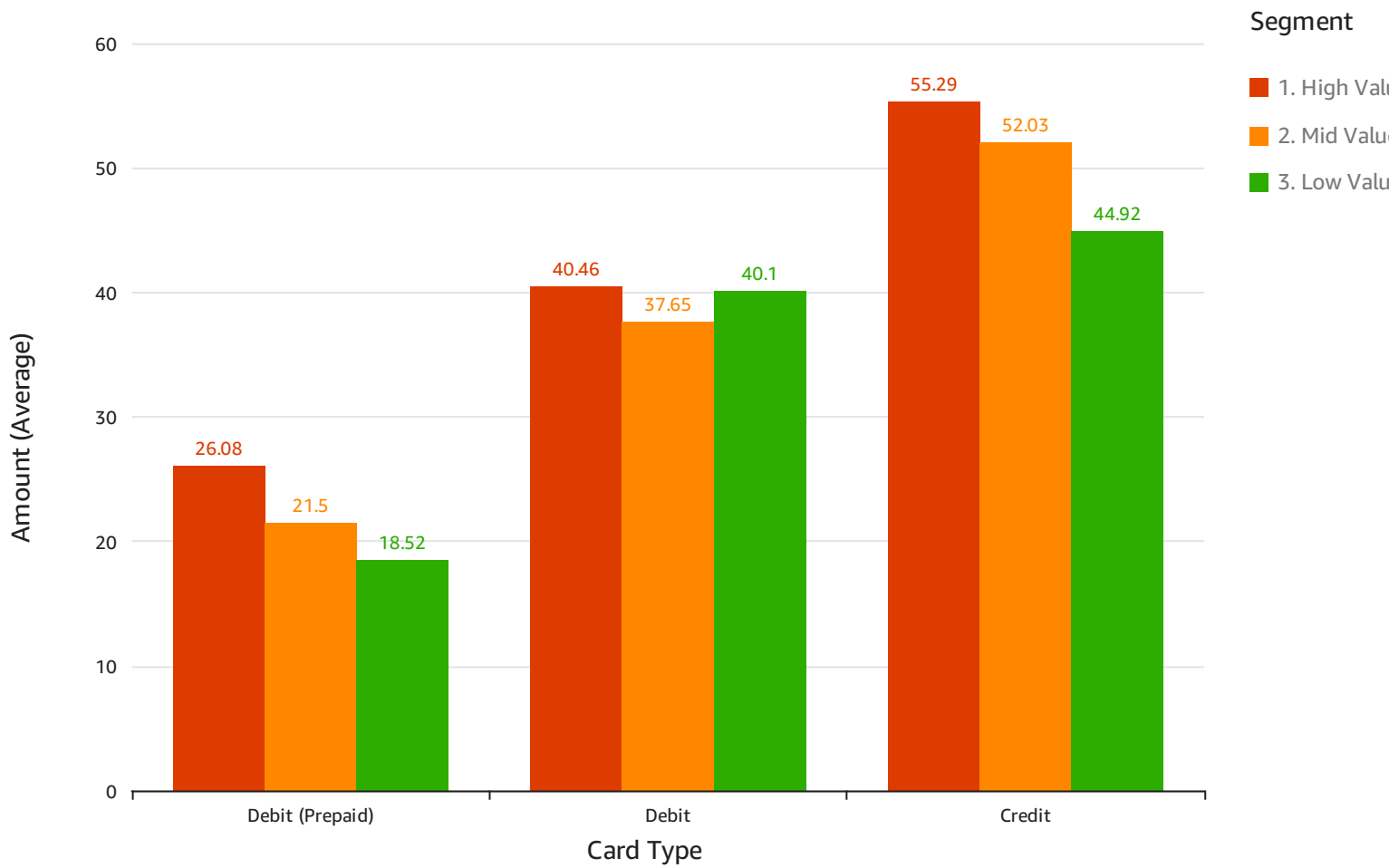
Average of Frequency by Card Type and Segment



Average of Amount Spent Per Transaction by Use Chip and Segment



Average of Amount Spent Per Transaction by Card Type and Segment



High Value Customers: Engage frequently with high transaction values, particularly on credit, driven by rewards or premium services.

Mid Value Customers: Show versatile usage of card types, maintaining a balance between secure, in-person, and online transactions with moderate spending.

Low Value Customers: Despite overall lower engagement, they exhibit high spending in individual online transactions, suggesting that while their usage frequency might be low, their online purchases are significant, possibly reflecting strategic or essential large purchases rather than routine spending.

Conclusion & Recommendations:

For High Value Customers: Focus on enhancing premium card offerings that provide superior rewards and benefits, emphasizing security and exclusivity to align with their high spending habits and need for convenience.

For Mid Value Customers: Offer products that enhance their digital engagement and provide value for money, such as credit cards with digital benefits, moderate rewards, and security features that support their mixed use of debit and credit.

For Low Value Customers: Given their high online spending but overall lower transaction frequency, products like prepaid or secured credit cards could be ideal, providing them with budget control while still allowing for the occasional significant purchase. Additionally, educational tools on financial planning and budgeting may help them manage their substantial debt levels better.