Credit Card Project Insights Report

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# Insights

## Week-over-Week (WoW) Changes

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

## Overview Year-to-Date (YTD)

* Overall revenue is 57M.
* Total interest is 8M.
* Total transaction amount is 46M.
* Male customers are contributing more in revenue: 31M (Male) vs 26M (Female).
* Blue & Silver credit cards are contributing to 93% of overall transactions.
* TX, NY, and CA are contributing to 68% of total transactions.
* Overall Activation rate is 57.5%.
* Overall Delinquent rate is 6.06%.

# Recommendations

1. Focus marketing efforts on high-revenue states (TX, NY, CA) with targeted offers.  
2. Develop campaigns to encourage credit card activation to increase the activation rate above 60%.  
3. Introduce reward programs for female customers to balance revenue contribution.  
4. Monitor delinquency rate closely and implement early-warning systems for at-risk customers.

# Conclusion

The credit card portfolio shows strong revenue growth, with significant contributions from Blue & Silver cards and key states. With focused marketing, better engagement for female customers, and delinquency management, further growth and stability can be achieved.