INSIGHTS FROM
CREDIT CARD TRANSACTION REPORT

REVENUE OVERVIEW

- **Total Revenue**: 55M

- **Interest Earnings**: $8M, indicating a substantial income from interest charges.

- **Quarterly Trends:**

  - The report references Q4 but lacks clear quarterly comparisons. However, the data suggests Q1-Q3 may have lower revenue compared to Q4.

- **Transaction Count**:

  - Total transactions: 656K, with Blue cards likely accounting for the majority given their high revenue share.

- **Revenue by Job Type**:

  - Business professionals lead (17M), *followed by White−collar workers* (10M). Retirees contribute the least ($5M).

- **Revenue by Education Type**:

  - Graduate degree holders contribute the most (22M), while Doctorate holders contribute the least ($2M$).

- **Revenue by Use Chip Type**:

  - **Swipe transactions** generate the highest revenue (33M) and Online ($3M) transactions

  - This indicates a preference for traditional swipe methods over digital or chip-based transactions.

- **Revenue by Expenditure Type**:

  - Bills is the top category (14M), *followed by Entertainment* (10M). Travel lags behind at $6M

KEY TAKEAWAYS

- **Blue cards are the most profitable**, driving the majority of revenue and transactions.

- **Swipe transactions remain dominant**, indicating potential opportunities to promote chip or online methods for security or convenience.

- **Graduates and business professionals are high-value segments**, offering opportunities for targeted marketing.

- **RMB and Entertainment are top spending categories**, suggesting areas for partnerships or promotions.

RECOMMENDATIONS

- Focus on retaining and expanding Blue card users.

- Encourage chip and online transactions through incentives.

- Target high-spending demographics (graduates, business professionals) with tailored offers.

- Explore growth opportunities in underperforming categories like Travel or Doctorate holders.

THANK YOU