

# Credit Card Weekly Report

## Weekly Executive Summary (Week 52 Performance)

- Revenue: \$0.93M (↓ 12.8% WoW) from \$1.07M
- Prior momentum in Weeks 50–51 (+4.3%, +4.7%) reversed

## WoW Update

- Revenue increased by 28.8% (latest comparative view)
- Revenue & Spend Drivers
- Payment type: Swipe ≈ 65% of revenue (Chip next; Online minimal)
- Top categories: Bills, Entertainment, Fuel, Grocery

## Customer Segments

- Top job types: Businessman, White-collar, Self-employed
- Top age groups: 40–60+
- Married customers contribute more revenue
- Male customers are contributing more in revenue 30M, female 25M

## Card & Product Mix

- Blue cards dominate (~\$46M YTD)
- Blue + Silver = 93% of transactions
- Upsell opportunity: Move high-utilization Blue users to Gold/Silver

## Risk & Utilization

- Delinquency rate: 6.06–6.07% (stable)
- Utilization concentrated at 0–30%; very few > 90%
- Revenue upside by safely lifting 30–60% utilization segment

## Engagement & Satisfaction

- Activation rate: 57.5%
- Satisfaction skewed 3–4 (positive)

## YTD Overview

- Total revenue: \$55M
- Interest: \$8M
- Transaction amount: \$45M
- Top states: TX, NY, CA = 68% of revenue