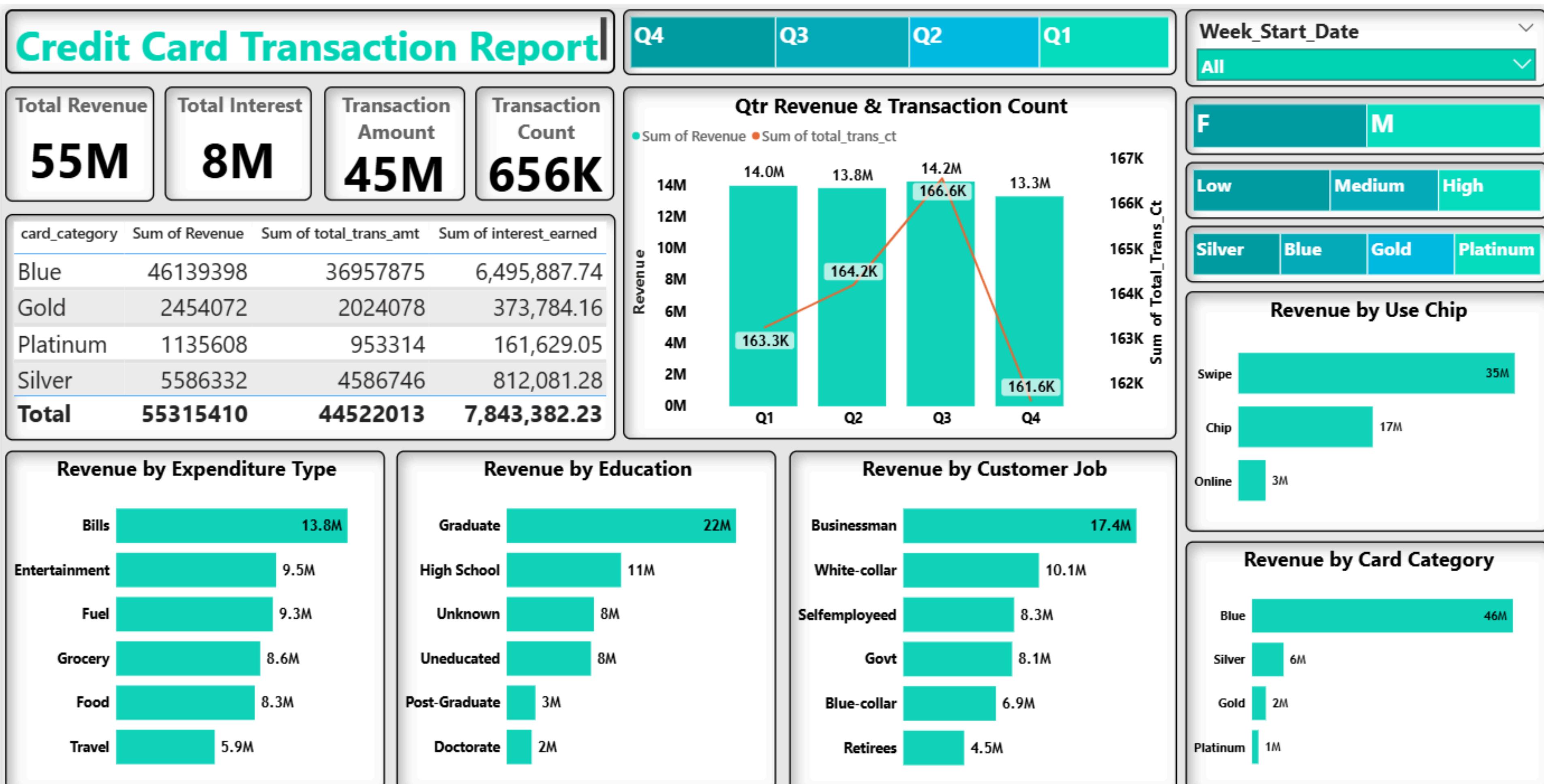


Muhammad Siraj | Data Analyst

Credit Card Analytics Project Complete Insights

Dashboard 1: Credit Card Transaction Report



Overall Business Performance



- Total Revenue: **55M**
- Total Transaction Amount: **45M**
- Total Interest Earned: **8M**
- Total Transaction Count: **656K**

Insight:

The bank is generating high revenue driven majorly by transaction volume and interest income across card tiers.

Quarterly Performance



- Q1 Revenue: 14.0M | Transactions: 163K
- Q2 Revenue: 13.8M | Transactions: 164K
- Q3 Revenue: 14.2M | Transactions: 166K
- Q4 Revenue: 13.3M | Transactions: 161K

Insight:

Revenue and transaction volume peak in Q3, indicating seasonal spending or promotional activities. Q4 shows a slight dip and may require targeted campaigns.

Revenue by Card Category



- Blue Cards: 46M
- Silver: 6M
- Gold: 2M
- Platinum: 1M

Insight:

Blue Card customers make up over 80% of total revenue, showing this is the bank's largest customer group and key segment.

Revenue by Expenditure Type



- Bills: 13.8M
- Entertainment: 9.5M
- Fuel: 9.3M
- Grocery: 8.6M
- Food: 8.3M
- Travel: 5.9M

Insight:

Essential categories like Bills, Fuel, Grocery, and Food are the biggest drivers. Indicating customers use credit cards heavily for day-to-day transactions.

Revenue by Education Level



- Graduate: 22M
- High School: 11M
- Unknown / Uneducated: 16M (combined)
- Post-Graduate: 3M
- Doctorate: 2M

Insight:

Graduates contribute the largest share of revenue, and the mid-level educated segment is highly active.

Revenue by Customer Job



- Businessman: 17.4M
- White-collar: 10.1M
- Self-employed: 8.3M
- Govt Employees: 8.1M
- Blue-collar: 6.9M
- Retirees: 4.5M

Insight:

Businesspeople and white-collar professionals generate the highest spending, indicating strong purchasing power.

Revenue by Card Usage Type



- Swipe (POS): 35M
- Chip: 17M
- Online: 3M

Insight:

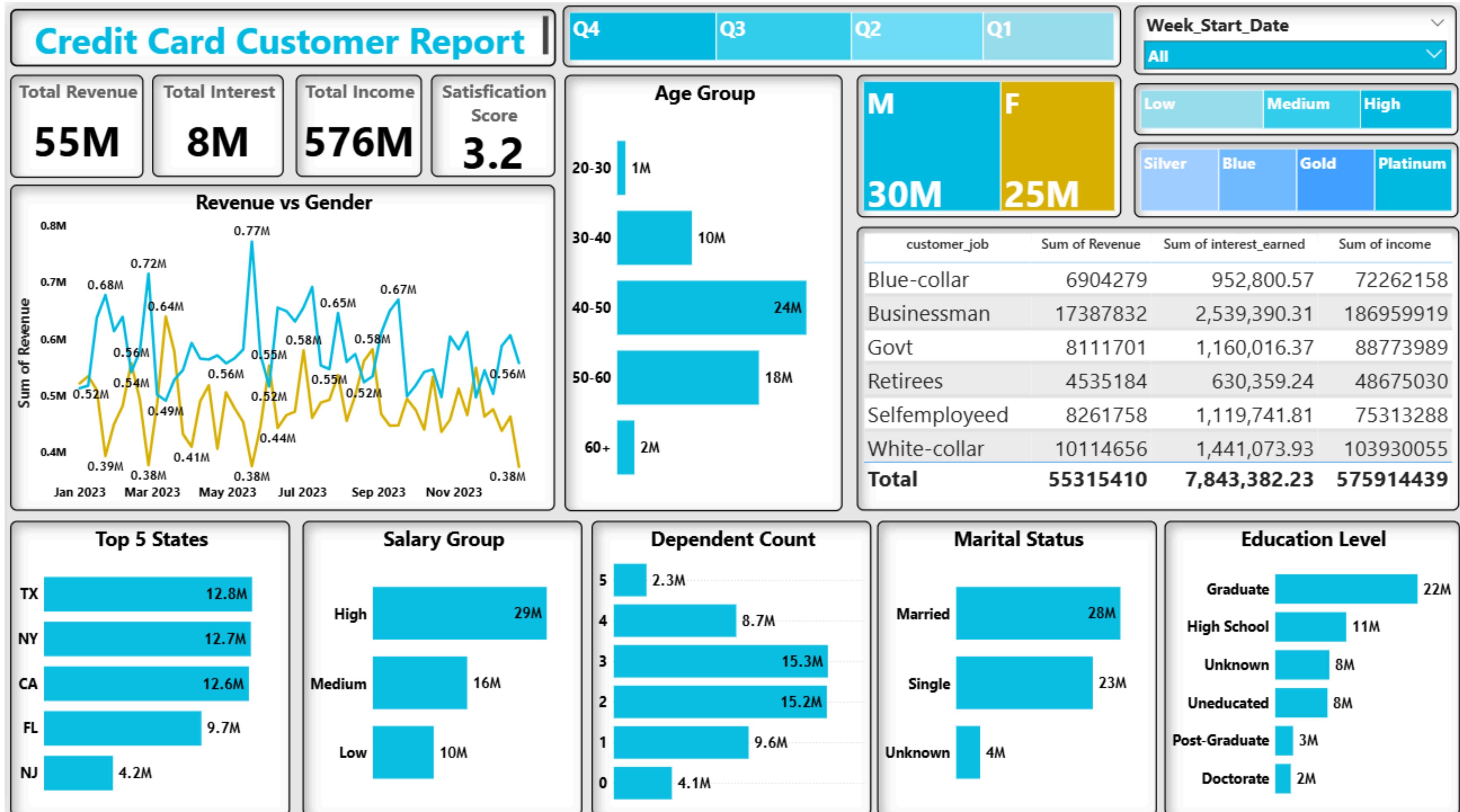
In-store physical card usage dominates. Online transactions are significantly lower, showing opportunity to promote e-commerce usage.

Transaction Dashboard Summary



- Revenue peaks in Q3; Q4 requires improvement.
- Blue cardholders generate majority revenue.
- Bills, fuel, groceries, and food categories drive spending.
- Businessmen and graduates are key revenue drivers.
- POS transactions dominate over online purchases.

Dashboard 2: Credit Card Customer Report



Customer-Level Overview



- Total Revenue: 55M
- Total Interest: 8M
- Total Income of Users: 576M
- Average Satisfaction Score: 3.2

Insight:

Moderate satisfaction score suggests service improvement areas.

Revenue by Gender



- Male Customers: 30M
- Female Customers: 25M

Insight:

Male customers contribute slightly more, but the gap is not large-indicating balanced usage across genders.

Monthly revenue from both genders is unstable with peaks in May and July, showing seasonal buying behavior.

Revenue by Age Group



- 40–50 years: 24M
- 50–60 years: 18M
- 30–40 years: 10M
- 20–30 years: 1M
- 60+ years: 2M

Insight:

Middle-aged customers (30–60 years) contribute almost 90% of revenue, representing the bank's core customer base.

Revenue by Customer Job



- Businessman: 17M
- White-collar: 10M
- Self-employed: 8.2M
- Government: 8.1M
- Blue-collar: 6.9M
- Retirees: 4.5M

Insight:

The same pattern appears in the customer dashboard. Businessmen and white-collar employees spend the most.

Top 5 States by Revenue



- TX: 12.8M
- NY: 12.7M
- CA: 12.6M
- FL: 9.7M
- NJ: 4.2M

Insight:

Texas, New York, and California are the strongest markets. These states alone contribute ~40% of total revenue.

Revenue by Salary Group



- High Salary: 29M
- Medium Salary: 16M
- Low Salary: 10M

Insight:

High-income customers generate 50%+ of revenue-showing strong correlation between income level and credit card usage.

Revenue by Dependent Count



- Customers with 2 or 3 dependents contribute the most (15.2M & 15.3M).
- Customers with 0 dependents contribute only 4M.

Insight:

Family-oriented customers show higher spending levels.

Revenue by Marital Status



- Married: 28M
- Single: 23M
- Unknown: 4M

Insight:

Married customers spend the most, likely due to shared household expenses.

Revenue by Education Level



- Graduate: 22M
- High School: 11M
- Uneducated / Unknown: ~16M (combined)
- Post-Graduate & Doctorate: ~5M (combined)

Insight:

Most revenue comes from moderately educated customers, not highly educated ones.

Customer Dashboard Summary



- Revenue is highest from males, middle-aged groups (30–60), and high earners.
- Texas, New York, and California are top-performing states.
- Married and high-salary customers spend the most.
- Satisfaction score 3.2 indicates service improvement potential.