Credit Card and customer Report Analysis

Credit Card Transaction Report

1. **Revenue Overview**:

   - Total revenue generated: **55M**, with a transit amount of **45M** and interest earned of **8M**.
   - **Gold Card Category** leads in terms of revenue, generating **24.5M**, followed by **Platinum** at **11.3M**.

2. **Customer Spending Behavior**:

   - **Revenue by Expense Type**: Bills account for the highest revenue (**14M**), followed by Entertainment (**10M**) and Fuel (**9M**).
   - Customers with a **Graduate** education level generate the highest revenue (**22M**) compared to other groups.

3. **Customer Job Segmentation**:

   - **Businessmen** are the top contributors, generating **17M** in revenue.
   - **White-collar professionals** rank second, generating **10M**.

4. **Quarterly Performance**:

   - **Revenue** was highest in Q3 at 14.2M, while Q4 saw a decline to 13M.
   - A consistent trend is observed in quarterly transit values and revenues.

Credit Card Customer Report

1. **Revenue Distribution**:

   - Total revenue generated by dependents is split between Online, Swipe, and Chip transactions, with Online being the most preferred method.

2. **State-Wise Analysis:**

   - TX, NY & CA is contributing to 68%.

3. **Income Group Insights**:

   - **High-income group** contributes significantly (**22M**), while the low-income group contributes the least (**10M**).

4. **Age Group Dynamics**:

   - Customers aged **30-50 years** contribute the highest revenue (**14M**), indicating middle-aged customers are key drivers of transactions.