Credit Card Transaction Dashboard – Structured Insights

1. Executive Overview

1. Total portfolio revenue stands at **USD 57M**, generating **USD 7.98M** in interest income.

2. Total transaction amount processed is **USD 46M** across approximately **667K transactions**.

3. Overall performance remains stable across quarters with a marginal peak observed in Q4.

2. Card Category Performance

1. Blue cards generate **USD 47.2M**, contributing nearly **83%** of total revenue.

2. Silver, Gold, and Platinum cards together contribute only **17%**, indicating strong revenue concentration.

3. Interest income follows a similar pattern, with Blue cards accounting for the majority of interest earnings.

3. Transaction Mode Analysis

1. Swipe transactions contribute approximately **USD 36M**, representing nearly **63%** of total revenue.

2. Chip-based transactions generate around **USD 17M**, contributing **30%** of revenue.

3. Online transactions contribute only **USD 4M** (**7%**), highlighting low digital adoption.

4. Customer Demographics Insights

1. Customers aged **40–60 years** contribute over **70%** of total revenue.

2. Male customers contribute approximately **USD 31M (54%)**, while female customers contribute **USD 26M (46%)**.

3. Graduate and white-collar segments together contribute more than **60%** of total revenue.

5. Income & Geographic Distribution

1. High-income customers contribute the highest revenue at approximately **USD 21M**.

2. Top states including CA, TX, NY, and FL together account for more than **65%** of total revenue.

3. Revenue concentration indicates opportunities for targeted expansion in underperforming regions.

6. Key Business Recommendations

1. Promote digital payment incentives to increase online transaction share from **7%** to double digits.

2. Upsell premium card categories to high-income and middle-aged customers to reduce dependency on Blue cards.

3   Capitalize on Q4 seasonal trends through focused marketing and credit limit enhancement campaigns.