Credit Card Transaction Weekly Report

Transaction Report

Customer Report

Credit Card Transaction Report

$55M
Total Revenue

$7.84M
Total Interest Earned

$45M
Total Transaction Amount

656K
Total Transaction Cou...

Card_Category	Total revenue	Total Transaction Amount	Total Interest Earned
Blue	$4,61,39,398	$3,69,57,875	$64,95,887.74
Gold	$24,54,072	$20,24,078	$3,73,784.16
Platinum	$11,35,608	$9,53,314	$1,61,629.05
Silver	$55,86,332	$45,86,746	$8,12,081.28
Total	$5,53,15,410	$4,45,22,013	$78,43,382.23

Total Revenue By Use Chip

Swipe $35M
Chip $17M
Online $3M
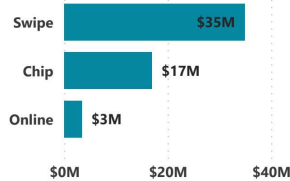
Qtr Wise Revenue And Transaction Count

● Total Revenue ● Total Transaction Count

Q1	Q2	Q3	Q4
$14M	$14M	$14M	$13M
163.3K			161.6K
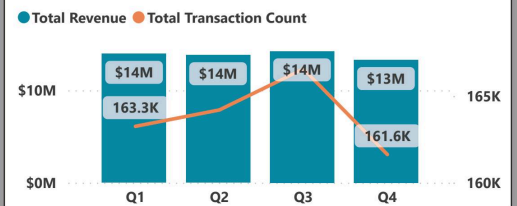
Total Revenue By Expenditure Type

Bills $14M
Entertainment $10M
Fuel $9M
Grocery $9M
Food $8M
Travel $6M
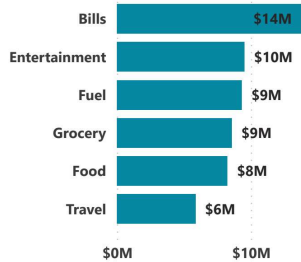
Total Revenue By Education Level

Graduate $22M
High School $11M
Unknown $8M
Uneducated $8M
Post-Graduate $3M
Doctorate $2M

Total Revenue By Job

Businessman $17M
White-collar $10M
Selfemployeed $8M
Govt $8M
Blue-collar $7M
Retirees $5M
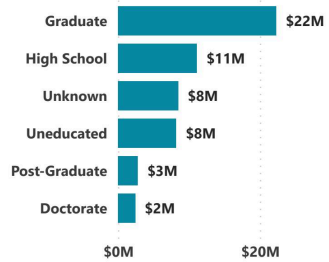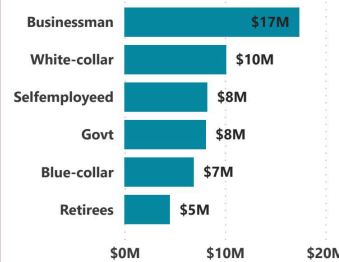
Total Revenue By Card Category

Blue $46M
Silver $6M
Gold $2M
Platinum $1M
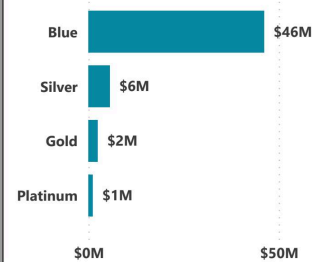
Credit Card Customer Report

IncomeGroup: All

Week Start Date: All

Gender: F M

Use Chip: All

$55M	$7.84M	3.19	10108
Total Revenue	Total Interest Earned	Avg CSS	Total Customer

Total Revenue By Week
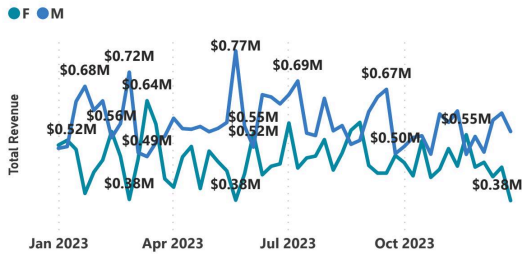
Total Revenue By State Code

State	Revenue
TX	$13M
NY	$13M
CA	$13M
FL	$10M
NJ	$4M
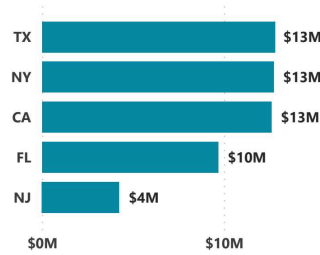
Customer Job	Avg Income	Avg Credit Limit	Avg CSS
Businessman	$98,348.20	$9,896.10	3.23
Govt	$58,212.45	$8,117.62	3.22
Selfemployeed	$29,247.88	$8,509.77	3.22
Retirees	$49,366.16	$7,897.88	3.17
Blue-collar	$45,764.51	$8,021.67	3.17
White-collar	$67,399.52	$8,904.68	3.10
Total	$56,976.10	$8,635.64	3.19

Total Revenue By Income Group

Income Group	Revenue
High	$29M
Medium	$16M
Low	$10M

Total Revenue By Age Group

Age Group	Revenue
20-30	$1M
30-40	$10M
40-50	$24M
50-60	$18M
60+	$2M

Total Revenue By Marital Status
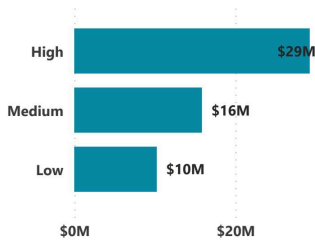
Marital Status	Revenue
Married	$28M
Single	$23M
Unknown	$4M
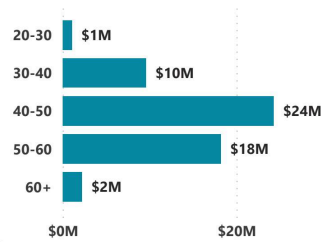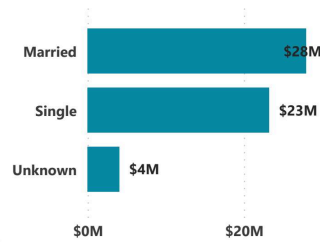
Total Revenue Based On Dependent Member

Dependent Member	Revenue
(top)	$2M
4	$9M
	$15M
2	$15M
	$11M
0	$4M
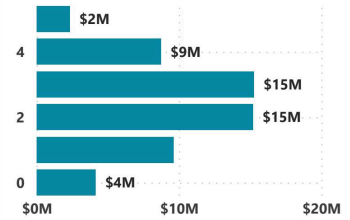
Credit Card Transaction Report Summary

Key Performance Indicators (KPIs):

1. **Total Revenue**: $55M

2. **Total Interest Earned**: $7.84M

3. **Total Transaction Amount**: $45M

4. **Total Transaction Count**: 656K

Top Insights:

1. **Card Category Performance**:

   - The *Blue Card Category* contributed the highest revenue of **$46.14M**.

2. **Usage Method Performance**:

   - Transactions made using *Chip/Swiping* resulted in the highest revenue, totaling **$35M**.

3. **Quarterly Trends**:

   - **Quarter 3** saw the highest activity with **$14.24M revenue** and **166,566 transactions**.

4. **Expenditure Trends**:

   - Credit cards were most commonly used for **bill payments**, contributing **$13.78M revenue**, followed by **entertainment** ($9.52M) and **fuel** ($9.32M).

5. **Demographic Trends by Education Level**:

   - Individuals with a **Graduate education** had the highest credit card usage, generating **$22.30M in revenue**, followed by **high school students** ($11.12M).

6. **Demographic Trends by Occupation**:

   - **Businessmen** were the top credit card users by profession, generating **$17.39M revenue**, followed by those in **white-collar jobs** ($10.11M) and **self-employed** individuals ($8.26M).

Credit Card Customer Report Summary

Key Performance Indicators (KPIs):

1. **Total Revenue**:
   - Male: **$30M**
   - Female: **$25M**

2. **Total Interest Earned**:
   - Male: **$4.23M**
   - Female: **$3.61M**

3. **Average Customer Satisfaction Score**:
   - Male: **3.18**
   - Female: **3.20**

4. **Total Customers**:
   - Male: **4,228**
   - Female: **5,880**

Top Insights:

1. **Revenue Highlights by Gender and Date**:
   - Female customers generated the highest single-day revenue of **$639,606** on *March 12, 2023*.
   - Male customers achieved their highest single-day revenue of **$771,655** on *May 21, 2023*.

2. **Demographic Trends by Occupation**:
   - Highest Average Income:
     - *Businessman*: **$98,348.20**
     - *White-Collar Job*: **$67,399.52**
     - *Government Job*: **$58,212.45**
   - Highest Average Credit Limit:
     - *Businessman*: **$9,896.10**

- ▪ *White-Collar Job*: **$8,904.68**
- ▪ *Self-Employed*: **$8,509.77**
  - o Highest Satisfaction Scores:
    - ▪ *Businessman*: **3.23**
    - ▪ *Government Job*: **3.22**
    - ▪ *Self-Employed*: **3.22**

3. **Income Group Contribution**:
   - o **High Income (≥$70,000)**: **$29.23M revenue**
   - o **Medium Income ($35,000–$70,000)**: **$15.85M revenue**
   - o **Low Income (<$35,000)**: **$10.23M revenue**

4. **Revenue by Age Group**:
   - o *40–50 years*: **$24.28M**
   - o *50–60 years*: **$18.19M**
   - o *30–40 years*: **$9.58M**

5. **Revenue by Marital Status and Dependents**:
   - o **Married customers** generated the highest revenue of **$27.97M**.
   - o Customers with **3 dependents** led revenue generation with **$15.28M**, followed closely by customers with **2 dependents** ($15.20M).

Recommendations :

→ **Revenue Share by Card Usage Method**:

- Chip/Swiping accounted for over 63% of the total revenue, indicating a preference for traditional transaction methods over alternatives like online payments. Exploring this in more detail may provide insights for future service upgrades.

→ **High-Value Segments:**

- Graduate businessmen may represent a valuable segment given their combined education and profession's dominant revenue generation. This insight could help in targeted marketing efforts.

→ **Seasonality in Transactions:**

- The spike in Q3 activity might suggest seasonality in credit card usage, perhaps due to specific events, holidays, or consumer behavior patterns during that period.

→ **Targeting High-Value Segments:**

- The age group 40–50 years and customers with high income (≥$70,000) are the most valuable segments, contributing disproportionately to revenue. A targeted rewards or loyalty program could enhance engagement and retention for these groups.

→ **Gender-Specific Preferences:**

- While male customers contributed more total revenue, female customers consistently demonstrated higher single-day peak performances. Marketing campaigns or offers tailored to female spending habits could further increase revenue.

→ **Occupation Priorities:**

- Businessmen not only have the highest income and credit limits but also the highest satisfaction scores, indicating a strong relationship with this demographic. Strategies to sustain satisfaction in this category while improving offerings for other groups like government employees could be effective.

→ **Dependents' Impact on Revenue:**

- Customers with multiple dependents (2–3) are significant contributors to revenue. Promoting family-friendly benefits or add-on services for dependents could further increase usage and retention.

→ **Satisfaction Trends:**

- Across all demographics, satisfaction scores are slightly below average (around 3.2). Exploring customer feedback and addressing key concerns could provide opportunities for improvement.