**Credit Card Analysis**

**1. Total KPIs**

* **Stat Insight**: Revenue = ₹55M, Transaction Amt = ₹45M, Transaction Count = 656K, Interest = ₹7.84M
* **Business Insight**: High transaction count with lower transaction amount suggests small-ticket purchases. Interest income is a major contributor.

**2. Card Category Table**

* **Stat Insight**: Blue card leads with ₹46M revenue and ₹6.4M interest.
* **Business Insight**: Blue cards dominate customer usage and profitability — strong focus area.

**3. QTR Revenue & Trans Count**

* **Stat Insight**: Highest revenue in Q3 (₹14.2M), with highest transactions also in Q3.
* **Business Insight**: Q3 is the peak quarter — possibly due to seasonal spending (festivals/sales).

**4. Revenue by Customer Job**

* **Stat Insight**: Businessmen contribute ₹17M, followed by White-collar and Govt employees.
* **Business Insight**: Targeted business/professional customer segments drive high value.

**5. Revenue by Exp Type**

* **Stat Insight**: Highest spending on Bills (₹14M), then Entertainment (₹10M).
* **Business Insight**: Utility and leisure dominate usage — opportunity for cashback/loyalty offers.

**6. Revenue by Education Level**

* **Stat Insight**: Graduates lead with ₹22M revenue, followed by High School and Unknown.
* **Business Insight**: Financially literate customers (graduates) offer high ROI. Focused marketing may yield results.

**7. Revenue by Use Chip**

* **Stat Insight**: Swipe = ₹35M > Chip = ₹17M > Online = ₹3M.
* **Business Insight**: In-person transactions dominate — digital adoption still low.

**8. Revenue by Card Category**

* **Stat Insight**: Blue card alone contributes ₹46M out of ₹55M.
* **Business Insight**: Optimize offers for Blue card customers; other cards underperform.

**Dashboard 2: Credit Card Customer Report**

**1. Total KPIs**

* **Stat Insight**: Revenue = ₹55M; Interest = ₹7.84M; Transaction Amt = ₹576M; CSS = 3.19
* **Business Insight**: High transaction value vs. low transaction amount in Dash 1 indicates cumulative high-volume customers.

**2. Revenue by Year, Month, Gender**

* **Stat Insight**: Revenue fluctuates monthly, but consistent high during Q2–Q3.
* **Business Insight**: Male customers slightly outperform female; but females show consistent usage — balance both with tailored offers.

**3. Revenue by Age Group**

* **Stat Insight**: Age 40–50 (₹14M) and 50–60 (₹10M) generate max revenue.
* **Business Insight**: Mid-age professionals are the highest-value customers — loyalty campaigns should focus here.

**4. Revenue by Customer Job**

* **Stat Insight**: Businessmen ₹25M income, ₹17M revenue; Blue-collar and White-collar also key.
* **Business Insight**: Businessmen have high revenue-to-income ratio — upsell premium cards or services.

**5. Revenue by State**

* **Stat Insight**: CA, NY, TX each contribute ₹6–7M.
* **Business Insight**: Focus on high-performing states for regional promotions.

**6. Revenue by Marital Status**

* **Stat Insight**: Married individuals contribute ₹28M revenue.
* **Business Insight**: Family-focused offers and EMI plans may appeal to this group.

**7. Revenue by Income Group**

* **Stat Insight**: High-income group = ₹22M; Low = ₹10M
* **Business Insight**: High earners offer stronger returns — ideal for premium credit card targeting.

**8. Revenue by Dependent Count**

* **Stat Insight**: Users with 2–3 dependents contribute the most.
* **Business Insight**: Offers for education, health, and family protection may resonate well.

**9. Revenue by Education Level**

* **Stat Insight**: Graduate = ₹22M, then High School = ₹11M.
* **Business Insight**: Educated users are financially active — upsell cross-financial services.

**Business Recommendations**

1. **Increase Digital Engagement**: Low online transaction revenue (₹3M) — launch campaigns to promote online and mobile usage.
2. **Product Optimization**: Blue cards dominate — but Gold, Silver, Platinum underperform. Improve rewards/offers to balance usage.
3. **Segmented Offers**: Focus on high-value customer groups (age 40–60, businessmen, high income, graduates) with personalized marketing.
4. **Upsell Premium Services**: Business and white-collar users show high profitability — push travel cards, insurance, etc.
5. **Seasonal Promotions**: Q3 is peak — capitalize with festive offers and referral bonuses.