

Credit Card Analysis

by Shivang Agrahari

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Credit Card Transaction Report

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Credit Card Transaction Report

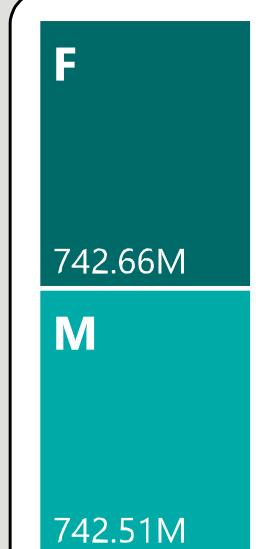
Revenue
56.5M

Total Interest
8.0M

Amount
45.5M

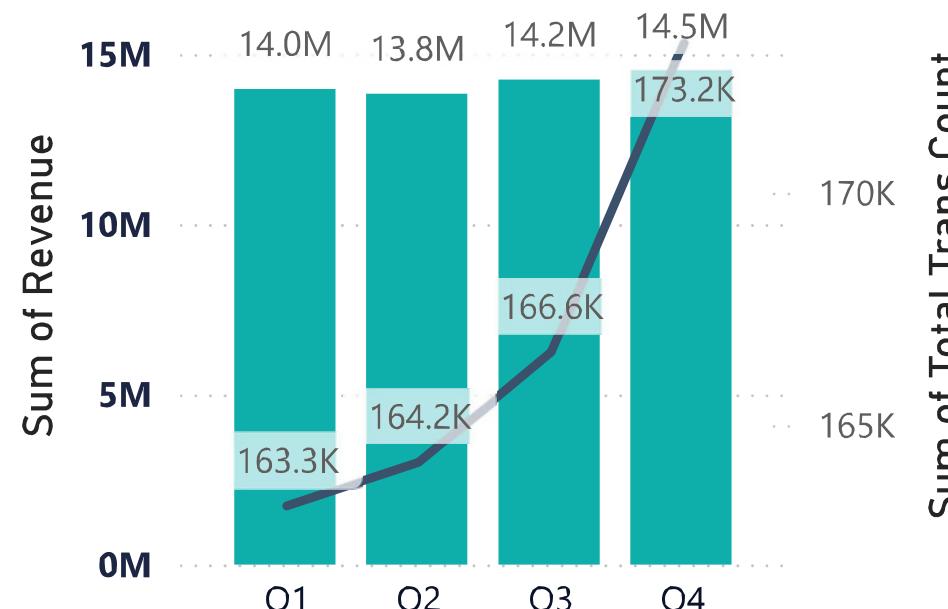
Revenue
667.2K

card_category	Sum of Revenue	Sum of total_trans_amt	Sum of interest_earned
Blue	47188733	37840749	6614294
Silver	5659121	4647596	821935
Gold	2533683	2091362	384756
Platinum	1135608	953314	161629
Total	56517145	45533021	7982614

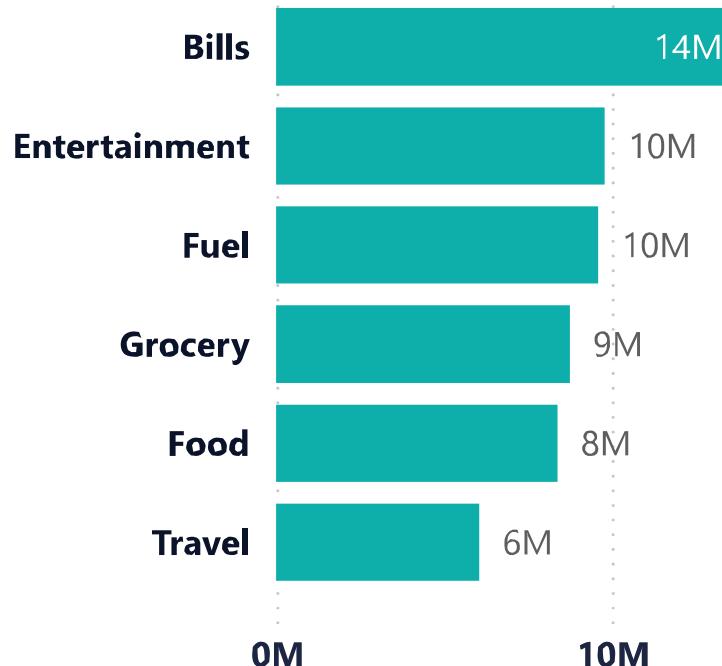


QTR Revenue & Total Transaction

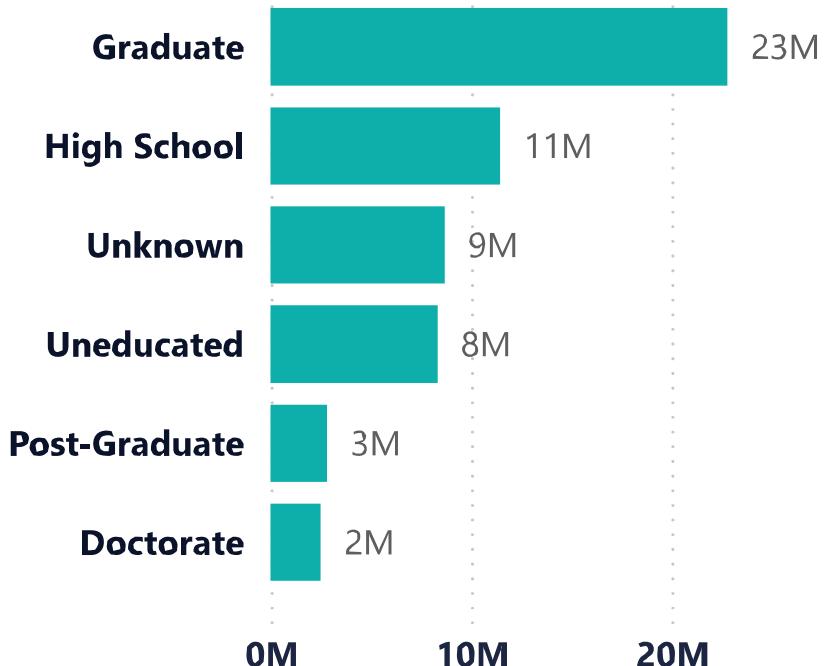
● Sum of Revenue ● Sum of total_trans_ct



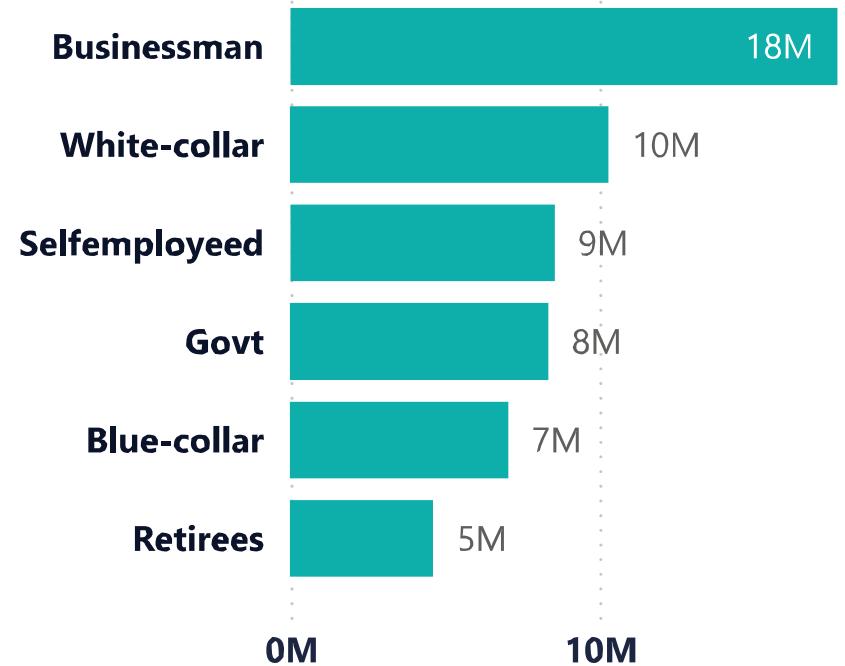
Revenue by Expenditure Type



Revenue by Education



Revenue by Customer Job



Week Start Date

All



Low

Medium

High

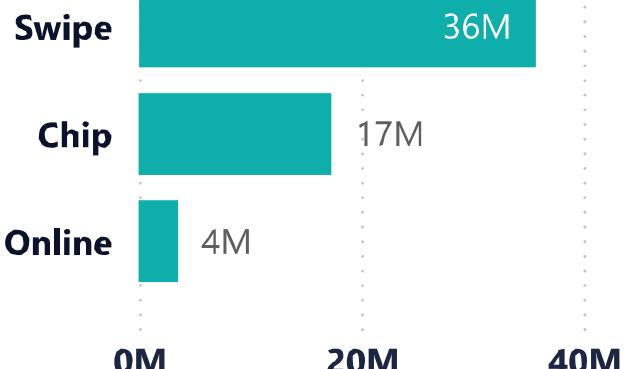
Gold

Silver

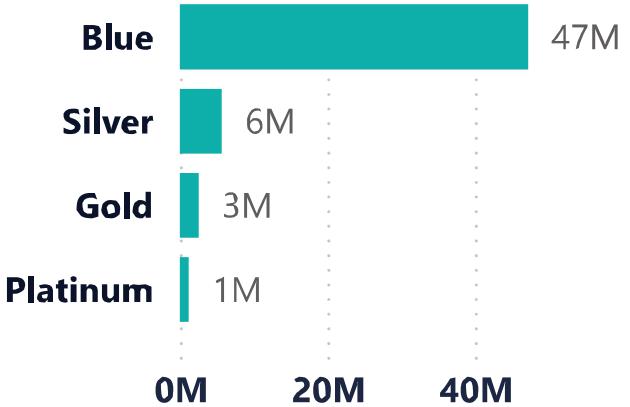
Blue

Platinum

Revenue by Use Chip



Customer Acq Cost



Credit Card Customer Report

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Credit Card Customer Report

Q4

Q3

Q2

Q1

Week Start Date

All

Revenue
56.5M

Total Interest
8.0M

Income
587.6M

CSS
3.2

Gold

Silver

Blue

Platinum

M

F

31M

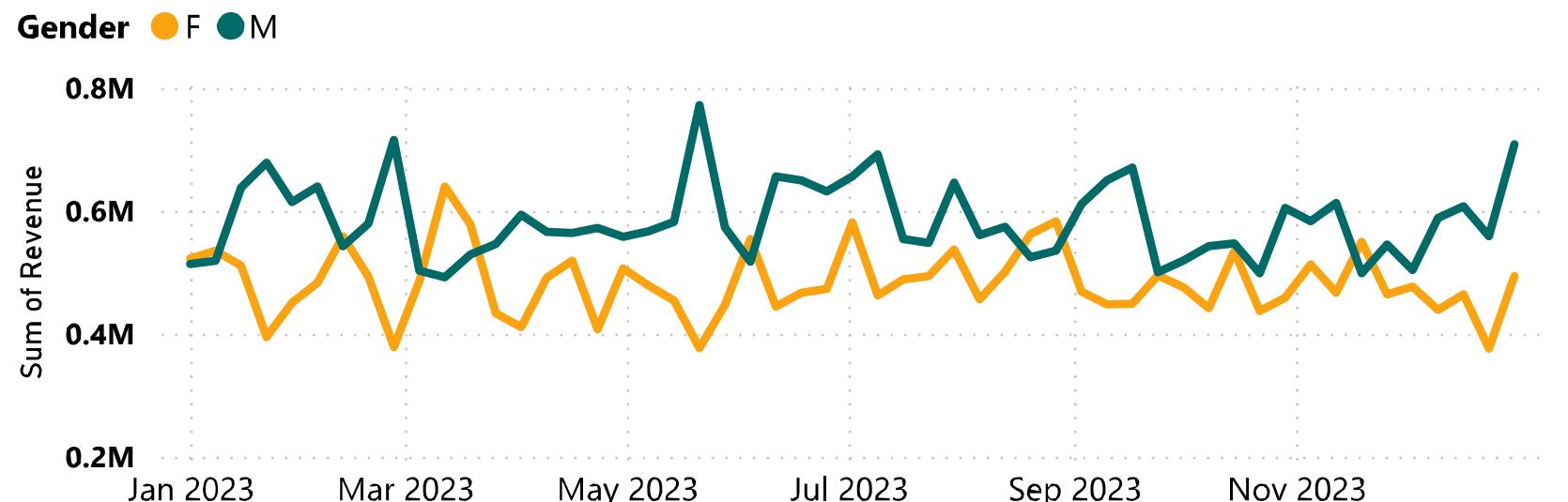
26M

Swipe

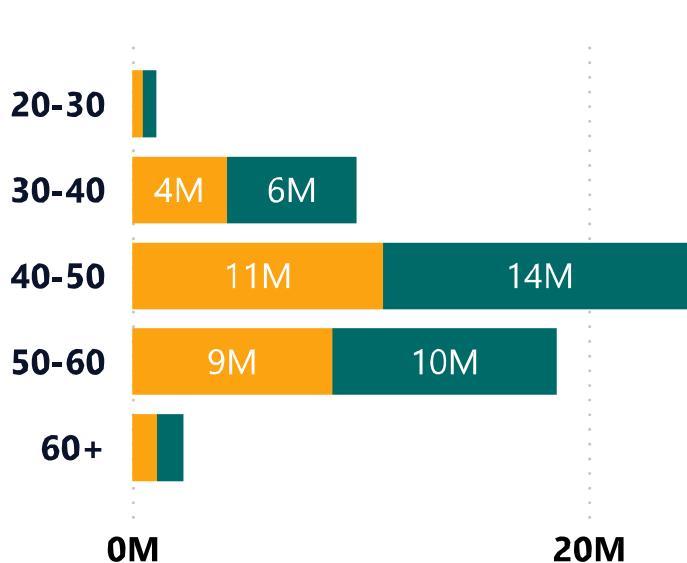
Online

Chip

Revenue by Week

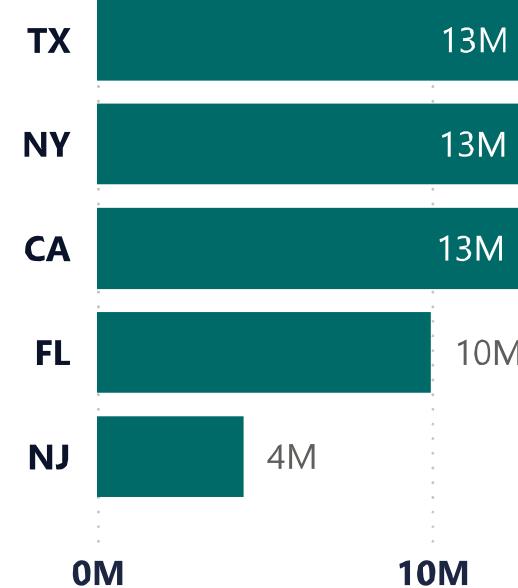


Age Group

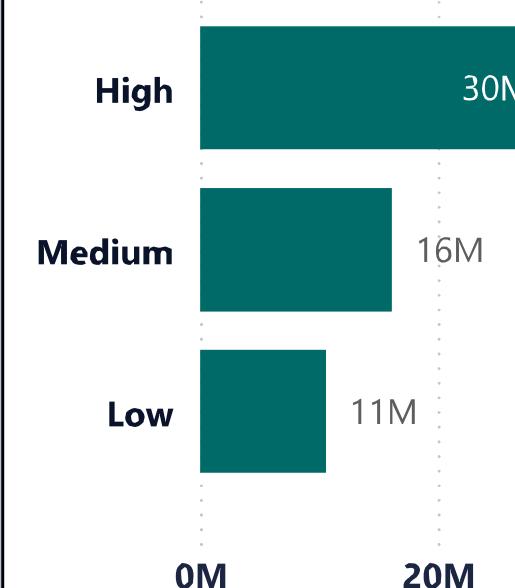


customer_job	Sum of Revenue	Sum of income
Blue-collar	7040633	73516911
Businessman	17697491	190350431
Govt	8335560	90834727
Retirees	4617456	49619308
Selfemployed	8542852	77659931
White-collar	10283153	105618475
Total	56517145	587599783

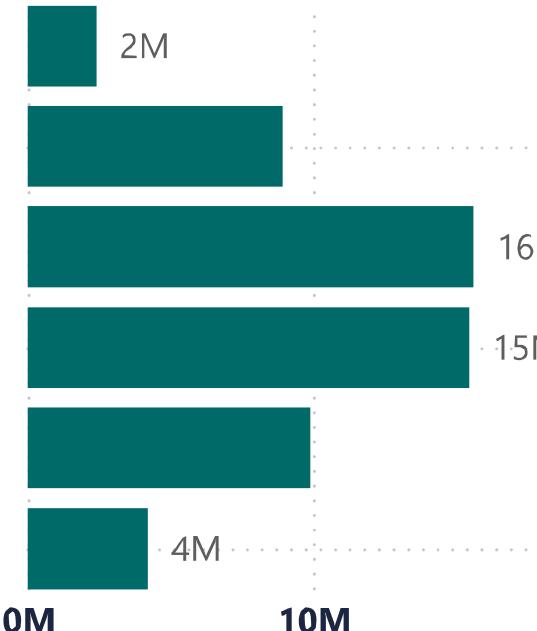
Top 5 States



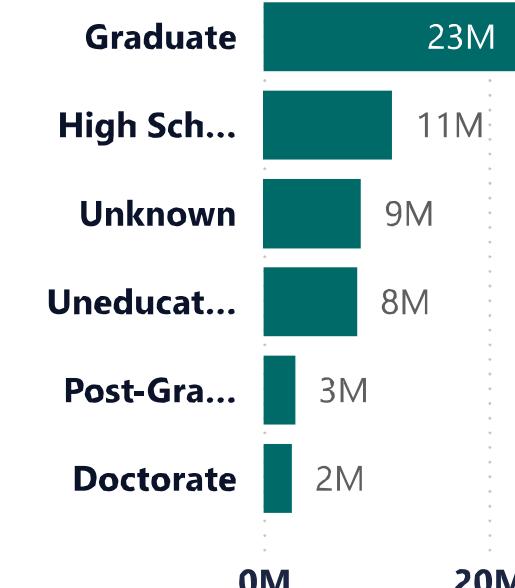
Income Group



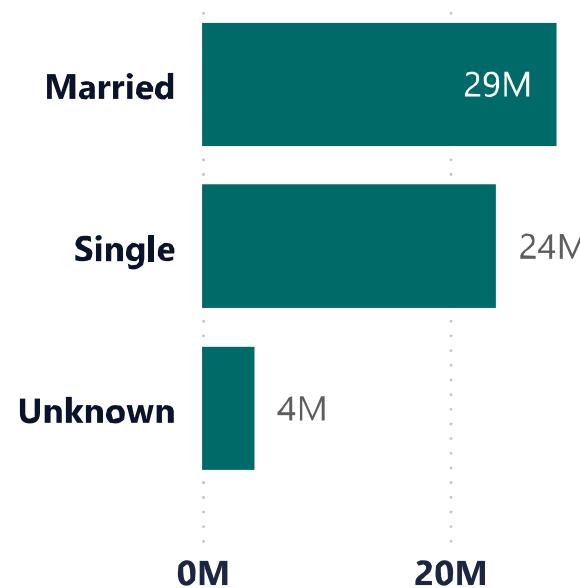
Dependent Count



Education Level



Marital Status





Project Objective

To create an all-inclusive weekly dashboard for credit card operations that delivers real-time insights into essential performance metrics and trends. This tool will empower stakeholders to effectively monitor and analyze credit card activities.

Insights

Revenue Trends:

- Highest revenue by job type: Businessmen (\$17.7M), followed by white-collar workers (\$10.3M).
- Highest revenue by education level: Graduates (\$23M) and High School (\$11M).
- Major revenue sources: Bills (\$14M) and Travel (\$10M).

Card Category Performance:

- Blue cardholders generate the highest revenue (\$47.2M) and total transaction amount (\$37.8M).

Customer Segmentation:

- High-income group generates the most revenue (\$30M).
- Majority of transactions by customers using swipe cards (\$36M).

Revenue and Transaction Count:

- Total quarterly revenue: Q1 (\$14.0M), Q2 (\$13.8M), Q3 (\$14.2M), Q4 (\$14.5M).
- Total transaction count consistent across quarters, slightly peaking in Q2 at 173.2K transactions.

Insights

01

Revenue increased by
28.8%.

02

Overall Revenue:
\$57M

03

Total Interest: \$8M

04

Total Transaction
Amount: \$46M

05

Activation Rate: 57.5%

06

Delinquent Rate:
6.06%.

Insights

Revenue by Gender

Male customers
(\$31M) vs. Female
customers (\$26M)

Card Contribution

Blue and Silver
credit cards
account for 93% of
all transactions

Top States

Texas, New York,
and California
contribute 68% of
the revenue

Thank You!

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