

# Credit Card Report – Actionable Insights

Prepared for Management Review

Date: October 2025

Generated via Power BI Analysis

## 1. Revenue by Card Category

Blue cards dominate with ~\$46M+ revenue, far ahead of Silver (~\$6M), Gold (~\$2M), and Platinum (~\$1M). Focus marketing/retention efforts on Blue card holders while revisiting the value proposition of Gold/Platinum.

## 2. Quarterly Trends

Revenue fluctuates slightly: Q3 highest (~\$14.2M), Q4 lowest (~\$13.3M). Seasonal campaigns in Q4 could reduce the dip (e.g., festive promotions).

## 3. Spending Categories

Bills (\$14M) and Entertainment (~\$10M) are top categories, followed by Fuel, Grocery, Food, and Travel. Offer cashback/rewards on bills and entertainment to strengthen engagement.

## 4. Customer Segmentation

Businessmen (~\$17M) contribute the highest revenue, followed by White-collar (~\$10M). Target tailored premium offers for business owners. Graduates (~\$22M) are the largest education group; strengthen student-to-professional conversion programs.

## 5. Channel Usage

Swipe (~\$35M) dominates over Chip (~\$17M) and Online (~\$3M). Encourage more online usage to lower operational cost and improve stickiness.

## 6. Demographics

Revenue by Gender: Male (~\$30M) vs Female (~\$25M). Women-specific lifestyle offers can unlock growth. Age Groups: 40–50 yrs (~\$24M), 50–60 yrs (~\$18M), 30–40 yrs (~\$10M). Design age-tailored rewards (e.g., travel perks, retirement perks).

## 7. Geography

Top states: TX, NY, CA (~\$13M each), FL (~\$10M), NJ (~\$4M). Launch geo-targeted campaigns in TX/NY/CA and growth promotions in NJ.

## 8. Financial Metrics

Interest Earned: \$7.8M, mostly from Blue card segment. Credit risk/EMI products can be pushed for Silver/Gold users. Annual Fees: \$2.9M collected, majority from Blue cards. Consider fee waivers for low-spending categories to retain customers.