Credit Card Customer Report
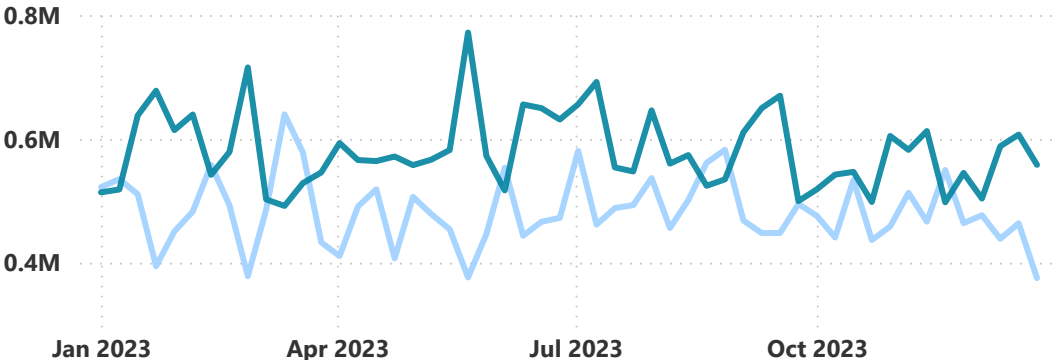
Q4 | Q3 | Q2 | Q1
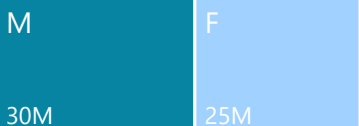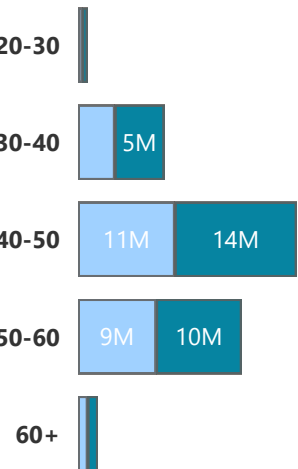
Week_Start_Date
All

Swipe | Online | Chip

Silver | Blue | Gold | Platin...

Total Revenue	Income	Total Interest	CSS
55M	576M	7.8M	3.19

M 30M | F 25M

Revenue by Age group

- 20-30
- 30-40: 5M
- 40-50: 11M | 14M
- 50-60: 9M | 10M
- 60+

Revenue by Week

0.8M
0.6M
0.4M

Jan 2023 · Apr 2023 · Jul 2023 · Oct 2023

Customer_Job	Sum of Revenue	Sum of Interest_Earned	Sum of Income
Blue-collar	6904279	9,52,800.57	72262158
Businessman	17387832	25,39,390.31	186959919
Govt	8111701	11,60,016.37	88773989
Retirees	4535184	6,30,359.24	48675030
Selfemployeed	8261758	11,19,741.81	75313288
White-collar	10114656	14,41,073.93	103930055
Total	**55315410**	**78,43,382.23**	**575914439**

Top 5 state

- TX: 6M | 7M
- NY: 6M | 7M
- CA: 7M | 6M
- FL: 4M | 6M
- NJ: 3M
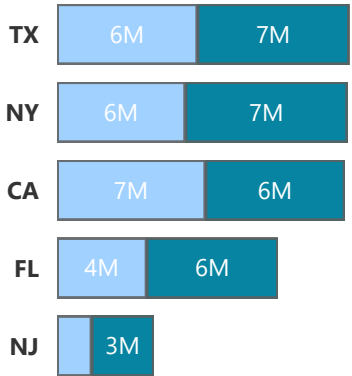
Revenue by Marital Status

- Married: 13M | 15M
- Single: 11M | 12M
- Unknown

Revenue by Income group

- high: 7M | 22M
- med: 8M | 8M
- low: 10M

Revenue by Dependent

- 4: 4M | 5M
- (row): 7M | 9M
- 2: 7M | 8M
- (row): 4M | 5M
- 0: 2M | 2M

Revenue by Education

- Graduate: 10M | 12M
- High S...: 5M | 6M
- Unkno...: 4M | 4M
- Unedu...: 4M | 4M
- Post-G...
- Doctor...
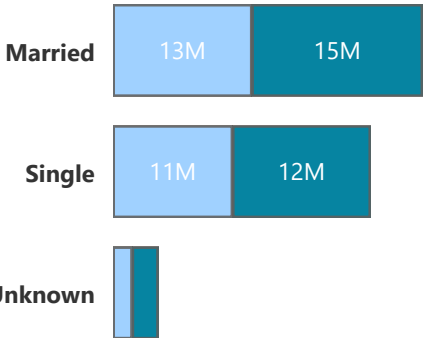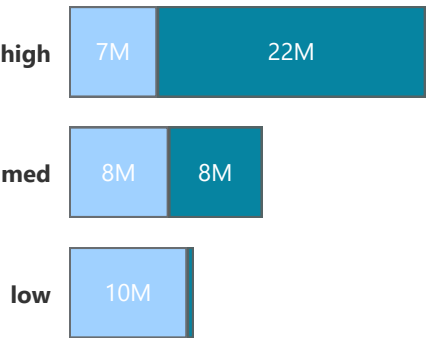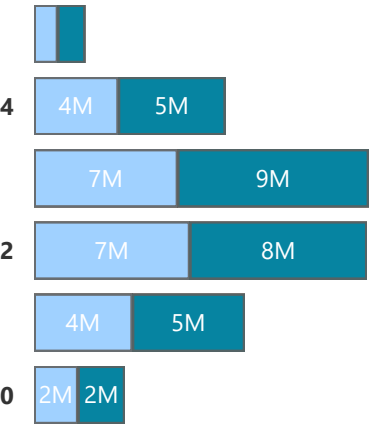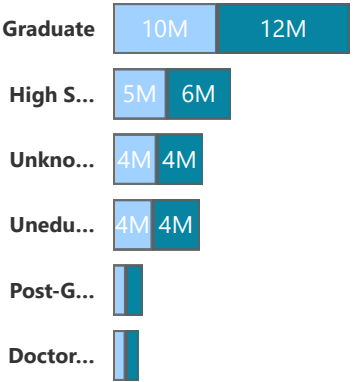
Credit Card Transaction Report

Q4 | Q3 | Q2 | Q1

Week_Start_Date: All

Total Revenue	Transaction Amount	Total Interest	Transaction Count
55M	44.5M	7.8M	655.7K

Card_Category	Sum of Revenue	Sum of Total_Trans_Amt	Sum of Interest_Earned
Blue	46139398	36957875	64,95,887.74
Gold	2454072	2024078	3,73,784.16
Platinum	1135608	953314	1,61,629.05
Silver	5586332	4586746	8,12,081.28
Total	**55315410**	**44522013**	**78,43,382.23**

Qtr Revenue and Total_Trans_ct

● Sum of Revenue ● Sum of Total_Trans_ct

- Q1: 14.0M, 163.3K
- Q2: 13.8M, 164.2K
- Q3: 14.2M, 166.6K
- Q4: 13.3M, 161.6K

F | M

med | low | high

Silver | Blue | Gold | Platin...

Revenue by Use chip
- Swipe: 35M
- Chip: 17M
- Online: 3M

Revenue by Exp Type
- Bills: 14M
- Entertai...: 10M
- Fuel: 9M
- Grocery: 9M
- Food: 8M
- Travel: 6M

Revenue by Education Level
- Graduate: 22M
- High School: 11M
- Unknown: 8M
- Uneducated: 8M
- Post-Grad...: 3M
- Doctorate: 2M

Revenue by Customer job
- Business...: 17M
- White-coll...: 10M
- Selfemplo...: 8M
- Govt: 8M
- Blue-collar: 7M
- Retirees: 5M

Revenue by Card Category
- Blue: 46M
- Silver: 6M
- Gold: 2M
- Platinum: 1M
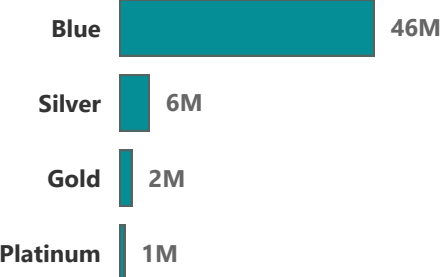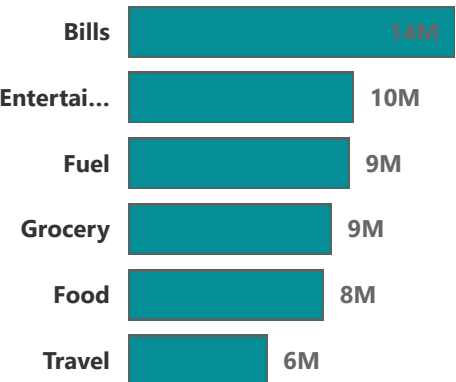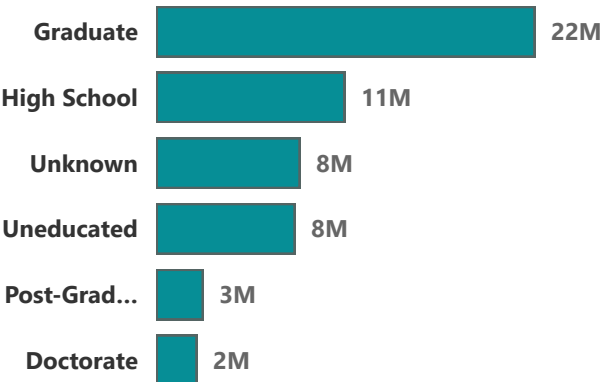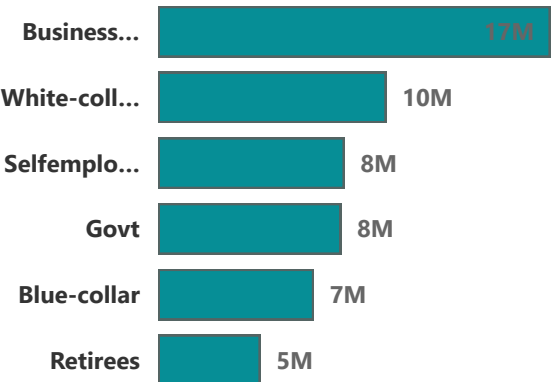
Key Insights from Your Project :

1 Revenue & Transaction Analysis:
- **Total Revenue: ₹55M | Total Transactions: 655.7K | Total Interest Earned: ₹7.8M**
- **Highest revenue-generating quarter: Q3 (₹14.2M)**, while Q4 had slightly lower revenue (₹13.3M).

2 Customer Segmentation & Spending Trends:
- **Business professionals contribute the highest revenue (₹17M), followed by white-collar employees (₹10M).**
- **Graduates (₹22M) and post-graduates (₹12M) are the top contributors to revenue.**

3 Card Performance & Usage Insights:
- **Blue card generated the highest revenue (₹46M), while Gold & Platinum had lower contributions.**
- **Most transactions were done via Swipe (₹35M), followed by Chip (₹17M) and Online (₹3M).**

4 Regional & Demographic Trends:
- **Top states for credit card usage:** Texas (₹7M), New York (₹7M), and California (₹6M).
- **Married customers (₹15M revenue) contribute more than single customers (₹11M).**

Focus Areas for Improvement:

- **Predictive Analytics:** Add forecasting to predict future spending trends.
- **Customer Retention Analysis:** Identify churn risks based on transaction behavior.
- **Credit Risk Analysis:** Segment high-risk customers based on spending and income levels.