

Project Insights

Key Insights

Revenue Trends

- Q4 contributed the **highest revenue (~14.5M)**.
- Total annual revenue reached **~57M**.

Card Category Performance

- **Blue card users** contributed the **most (~47M, ~83%)**.
- **Platinum and Gold cards** saw low engagement (<5M combined).

Transaction Analysis

- **Swipe cards** led in revenue (~36M), followed by **chip (17M)** and **online (~4M)**.
- Week 53 showed **28.8% WoW revenue growth**.

Customer Segmentation

- **Self-employed and businessmen** generated the highest revenue (~26M).
- Delinquency rate highest among **self-employed (1.66%)**.

Expenditure Categories

- Top revenue areas:
 - **Bills (~14M)**
 - **Entertainment (~10M)**
 - **Fuel (~10M)**

Demographics

- **Age group 60+** was the highest revenue contributor (~14M).
- **Graduates & postgraduates** contributed ~23M.
- **Single customers (~11M), Married (~13M)**.

Geographic Insights

- Top states: **California (CA), New York (NY), Texas (TX)**.
-

Actionable Recommendations

- Focus marketing on **Blue card** promotions due to its dominant revenue share.
- Explore strategies to engage **Platinum and Gold cardholders**.
- Target **self-employed & businessmen** with customized offers and credit management tools.
- Enhance services in **top states (CA, NY, TX)** and among **age 60+ customers**.
- Expand campaigns in high-revenue categories like **bills, fuel, and entertainment**.