

Insights created from this dashboard

Revenue Insights

1. Quarterly Revenue Stability:

- The revenue remains stable across all four quarters, with each quarter generating approximately \$14 million. This indicates consistent performance throughout the year.

2. Revenue by Card Category:

- The majority of the revenue comes from the Blue card category, contributing \$47 million. Silver, Gold, and Platinum cards generate significantly less revenue, with \$6 million, \$3 million, and \$1 million, respectively.
- This suggests that marketing efforts and customer acquisition strategies could focus more on promoting Blue cards to maximize revenue.

3. Revenue by Customer Job:

- Businessmen contribute the highest revenue at \$17.7 million, followed by White-collar workers (\$10 million), Self-employed individuals (\$9 million), Government employees (\$8 million), Blue-collar workers (\$7 million), and Retirees (\$5 million).
- Targeting promotional offers and personalized services to businessmen and white-collar workers could further boost revenue.

Transaction Insights

4. Transaction Volume by Usage Type:

- Swiping cards generates the highest revenue (\$36 million), followed by chip transactions (\$17 million) and online transactions (\$4 million).
- Enhancing the user experience for swiping and chip transactions could lead to higher customer satisfaction and increased usage.

5. Revenue by Expenditure Type:

- Bills and Entertainment are the top expenditure categories, generating \$14 million and \$10 million in revenue, respectively.
- Promoting offers and discounts in these categories can encourage more spending and increase revenue.

Customer Insights



6. Revenue by Education Level:

- Customers with Graduate degrees contribute the most revenue (\$23 million), followed by those with High School education (\$11 million).
- Tailoring marketing campaigns to target educated customers, especially those with graduate degrees, could be beneficial.

7. Revenue by Age Group:

- The 40-50 age group generates the highest revenue (\$25 million), followed by the 50-60 age group (\$19 million).
- Developing products and services that cater specifically to these age groups could drive higher engagement and revenue.

8. Revenue by Gender:

- Male customers contribute slightly more revenue (\$31 million) compared to female customers (\$26 million).
- Understanding the preferences and spending behaviors of both genders can help in creating more effective marketing strategies.

Financial Insights

9. Total Interest Earned:

- The total interest earned is \$8 million, with the Blue card category contributing the highest interest (\$6.6 million).
- This indicates a strong correlation between the Blue card's usage and interest earned, suggesting a focus on increasing Blue card customer base.

10. Customer Income and Revenue:

- High-income groups generate the most revenue (\$30 million), followed by mid-income (\$16 million) and low-income groups (\$11 million).
- Offering premium services and products to high-income customers can further enhance revenue.



Recommendations

- Promote Blue Card:
 - Given its substantial contribution to revenue and interest, prioritizing the promotion of Blue cards could yield significant financial benefits.
- Target High Revenue Segments:
 - Focus on businessmen, white-collar workers, and high-income groups with tailored marketing strategies and premium offerings.
- Enhance User Experience for Popular Transaction Types:
 - Improve the swiping and chip transaction experiences to encourage more frequent use and increase customer satisfaction.



- Leverage Expenditure Trends:

- Create targeted promotions for bills and entertainment spending categories to capitalize on existing customer spending patterns.

By leveraging these insights, the company can strategically focus on high-performing segments and optimize its product offerings and marketing efforts to drive further growth and profitability.

