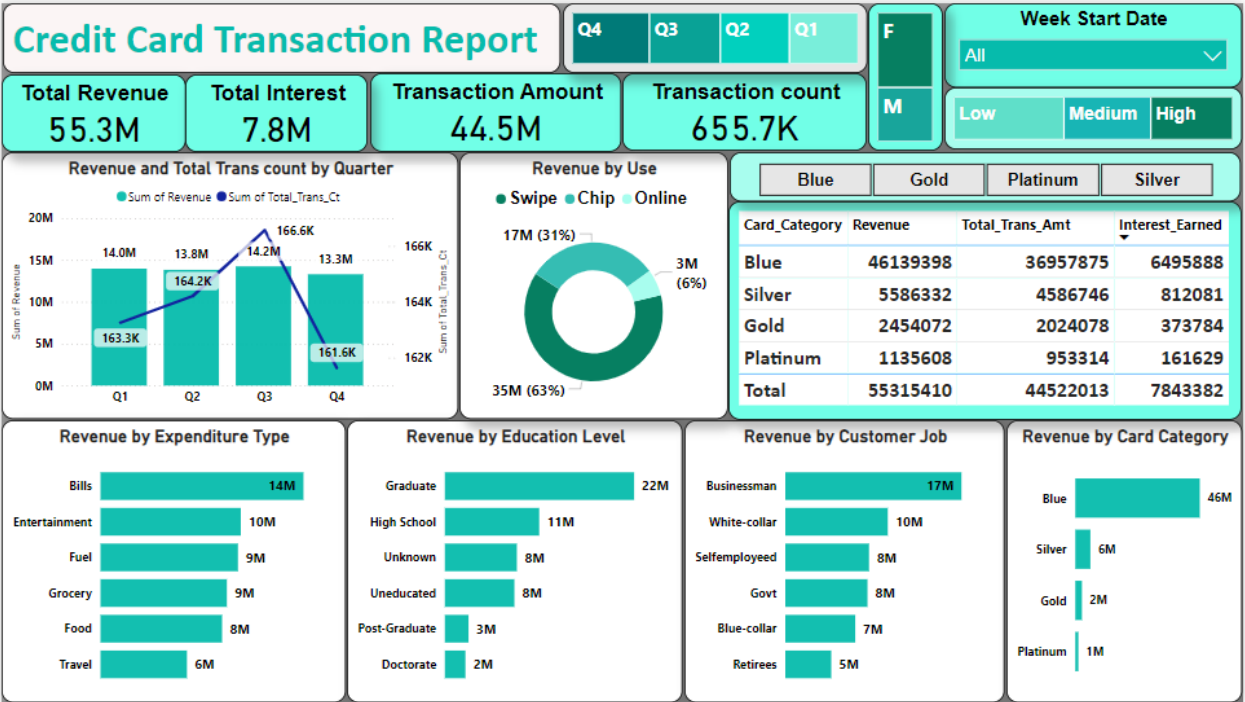


Credit Card Transaction Analysis



Credit Card Transaction Analysis

Performance by Quarter:

- The revenue and transaction count have shown slight fluctuations across quarters.
 - **Q2** recorded the highest revenue at \$14.2M with 166.6K transactions.
 - Transaction count remains consistently above 160K, indicating stable card usage throughout the year.
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Revenue by Card Category:

- **Blue Card** generated the highest revenue of \$46.1M, contributing significantly to total revenue.
 - **Silver Card** follows with \$5.5M, while **Gold** and **Platinum** cards generated \$2.5M and \$1.1M, respectively.
 - Blue cards dominate both revenue and transaction volume, while Platinum cards have the lowest figures across all metrics.
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Revenue by Customer Segmentation:

- **Customer Job Category:**
 - **Businessmen** contribute the highest revenue (\$17M).
 - White-collar professionals (\$10M) and self-employed individuals (\$8M) also make significant contributions.
 - **Education Level:**
 - Graduates generate the most revenue (\$22M), followed by high school attendees (\$11M).
 - Post-graduate and doctorate holders contribute comparatively lower revenues.
 - **Expenditure Type:**
 - The highest spending categories are **Bills (\$14M)**, **Entertainment (\$10M)**, and **Fuel (\$9M)**.
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Credit Card Transaction Analysis

Revenue by Transaction Method:

- **Swipe:** \$35M (63% of total transactions)
- **Chip:** \$17M (31%)
- **Online:** \$3M (6%)

The majority of revenue is generated through in-person swipe transactions, emphasizing the importance of physical card usage in revenue generation.

Interest Earned Analysis:

- Total interest earned amounts to **\$7.8M**, with the **Blue Card** contributing the most interest income (\$6.5M).
 - **Silver and Gold Cards** also generate moderate interest, while **Platinum Cards** contribute the least.
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Recommendations & Insights:

1. Product Optimization:

- Focus on expanding Blue card offerings as it drives the highest revenue and interest income.
- Explore strategies to increase Platinum card usage, such as loyalty benefits or premium rewards.

2. Customer Targeting:

- Target businessmen and white-collar professionals with tailored offers, as they contribute significantly to revenue.
- Increase marketing towards graduates and high school customers for higher revenue impact.

3. Transaction Channel Strategy:

- Enhance online transaction incentives to balance the lower revenue share from digital channels.

Credit Card Transaction Analysis

- Strengthen in-person transaction experiences as swipe remains the dominant channel.

4. Expenditure-Based Offers:

- Promote cashback and reward schemes for high-spending categories like bills, entertainment, and fuel.

5. Periodic Analysis:

- Monitor quarterly performance closely to identify emerging trends and address seasonal revenue patterns.

Conclusion:

This dashboard provides valuable insights into revenue performance, customer behavior, and card category trends. It can drive informed decisions on marketing strategies, card offerings, and customer segmentation for enhanced profitability and customer satisfaction.