CREDIT CARD REPORT

Dashboard Link:
https://app.powerbi.com/view?r=eyJrIjoiNzNkZDJhZTctMzg0MS00NWJlLTlkZjQtMzg0NWFhMTkyMzZkIiwidCI6IjU1YzQ5ZTdmLWVhZmUtNGM4My1iNzc1LTc1YzU1ZjE2NDJjZCJ9&pageName=946720f637805f1b57f6

INTRODUCTION

The credit card weekly status report analyses the status of credit card transactions within the bank, offering insights into transaction volumes.

By evaluating customer activity patterns, the report identifies key performance metrics and areas for improvement, enhancing customer experience, risk management and overall transaction processing.

PROCESS

1. Define Objectives
2. Identify Data Source
3. Data Collection and Cleaning
4. Data Processing
5. Choose a Visualisation Tool
6. Design Layout
7. Create Visualisation
8. Add Interactivity
9. Test and Validate

OBJECTIVE

The analysis targets to uncover and highlight the patterns and performance of credit card usage through following:

- Total earnings(revenue and interest) and transaction details.
- The pattern of revenues fluctuation due to factors like education, job, card type, marital status, number of dependants.
- The revenue contribution from different states. The revenue in different quarter, week etc.

DATASET AND TECHNOLOGY

- Dataset:
  - File Type : .csv
  - Number of rows: 10293
  - Field list - Customer number, card type, expense type, customer acquisition cost, interest earned, delinquent account and week and quarter details of transactions, etc.
- Technology: Power BI Desktop and MySQL

DAX QUERIES

1. Age_Group = SWITCH(

TRUE(),

'ccdb cust_detail'[Customer_Age] < 30, "<30",

'ccdb cust_detail'[Customer_Age] >= 30 && 'ccdb cust_detail'[Customer_Age] < 40, "30-39",

'ccdb cust_detail'[Customer_Age] >= 40 && 'ccdb cust_detail'[Customer_Age] < 50, "40-49",

'ccdb cust_detail'[Customer_Age] <= 50 && 'ccdb cust_detail'[Customer_Age] < 60, "50-59",

'ccdb cust_detail'[Customer_Age] >= 60, "60+",

"unknown")

2. Income_Bracket = SWITCH(

TRUE(),

'ccdb cust_detail'[Income] < 35000, "Low",

'ccdb cust_detail'[Income] >= 35000 && 'ccdb cust_detail'[Income] < 70000, "Medium",

'ccdb cust_detail'[Income] >= 70000, "High",

"unknown")

DAX QUERIES

3. Revenue =

```
'ccdb cc_detail'[Annual_Fees] + 'ccdb cc_detail'[Total_Transaction_Amount] + 'ccdb cc_detail'[Interest_Earned]
```

4. Current_Week_Revenue = CALCULATE(

```
SUM('ccdb cc_detail'[Revenue]),
FILTER(
        ALL('ccdb cc_detail'),
        'ccdb cc_detail'[Week_Num] = MAX('ccdb cc_detail'[Week_Num])))
```

5. Previous_Week_Revenue = CALCULATE(

```
SUM('ccdb cc_detail'[Revenue]),
FILTER(
        ALL('ccdb cc_detail'),
        'ccdb cc_detail'[Week_Num] = MAX('ccdb cc_detail'[Week_Num]) - 1 ))
```

6. WoW_Revenue =

```
DIVIDE([Current_Week_Revenue] - [Previous_Week_Revenue], [Previous_Week_Revenue])
```

Credit Card Transaction Report

Revenue	Total Interest	Transaction Amt	Transaction Count
57M	7.98M	46M	667K

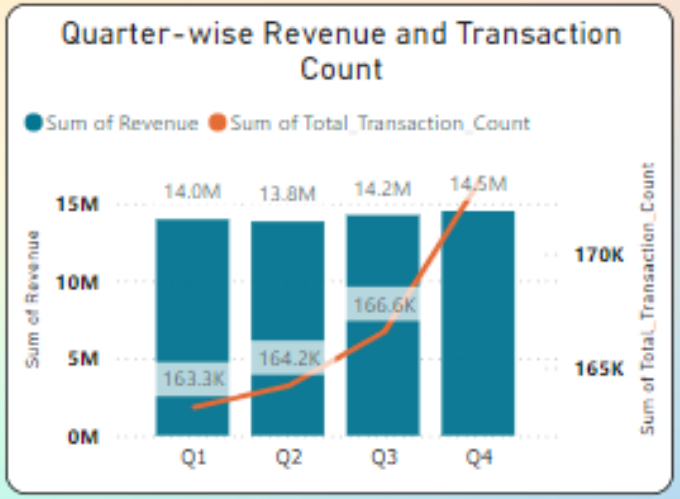
Week_Start_Date: All

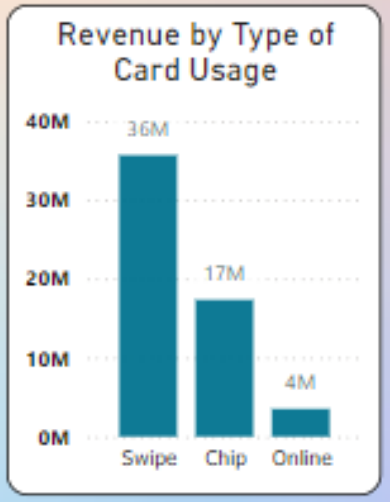
Quarter: Q4 | Q3 | Q2 | Q1

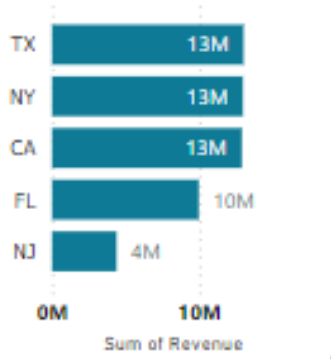
Gender: Female | Male

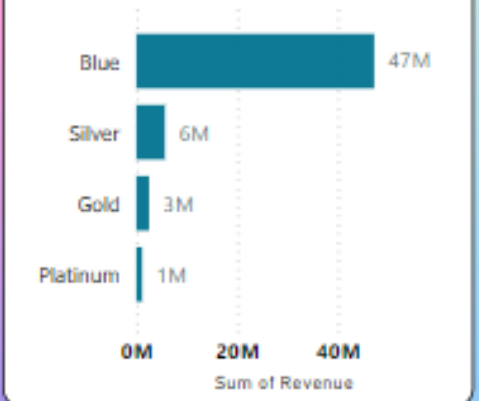
Income Bracket: Low | Medium | High

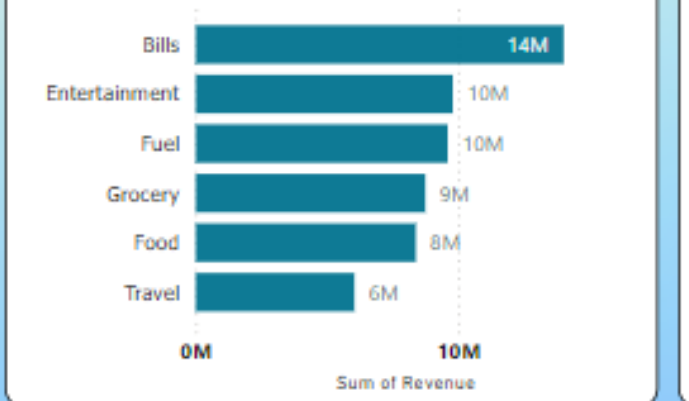
Card_Category	Sum of Revenue	Sum of Total_Transaction_Amount	Sum of Interest_Earned
Blue	47188611.62	37840749	66,14,172.62
Silver	5659108.98	4647596	8,21,922.98
Gold	2533682.16	2091362	3,84,755.16
Platinum	1135608.05	953314	1,61,629.05
Total	**56517010.81**	**45533021**	**79,82,479.81**

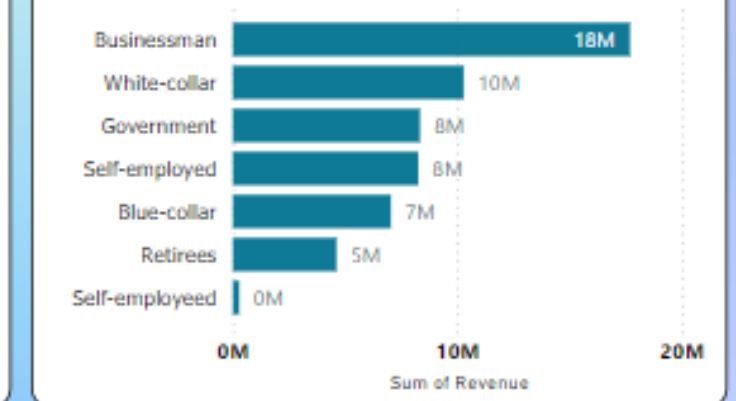












Credit Card Customer Report

Revenue	Total Interest	Transaction Amt	Transaction Count
57M	7.98M	46M	667K

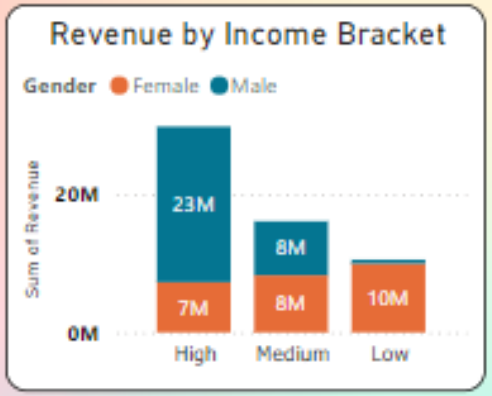
Week_Start_Date: All

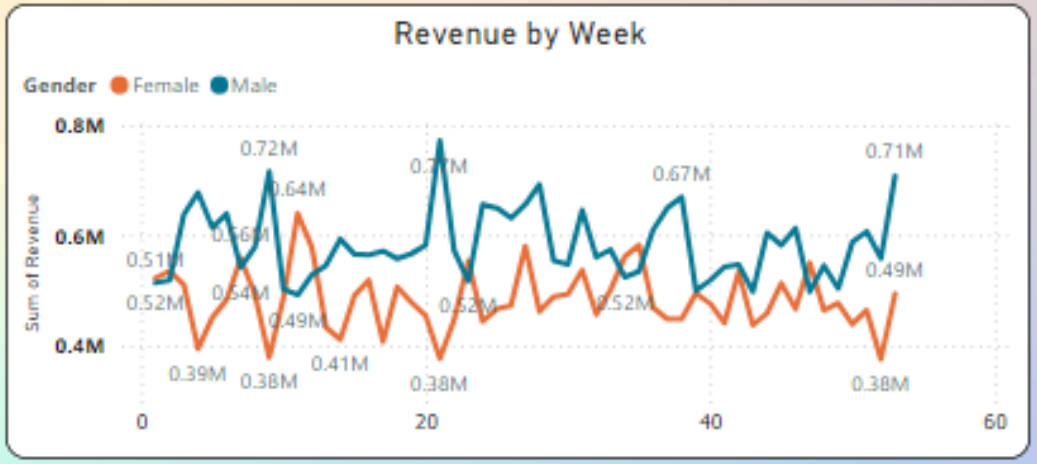
Quarter: Q4 | Q3 | Q2 | Q1

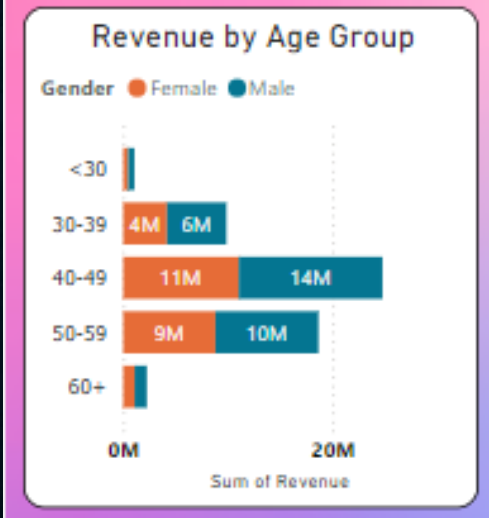
Gender: Female | Male

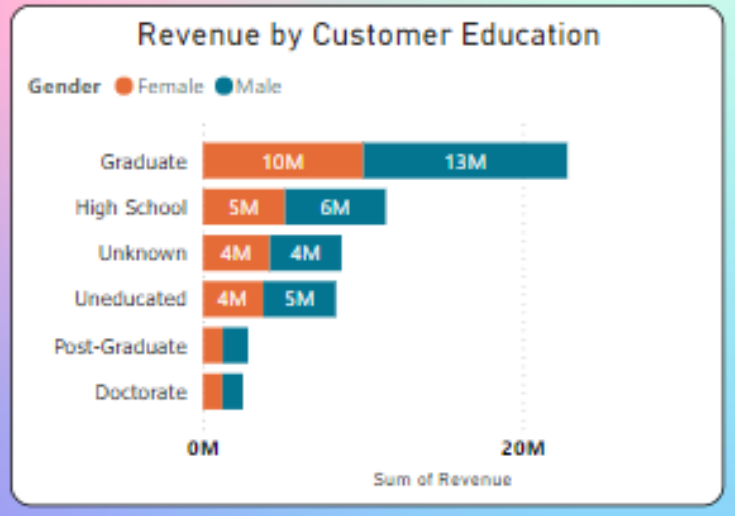
Card Category: Gold | Silver | Blue | Platinum

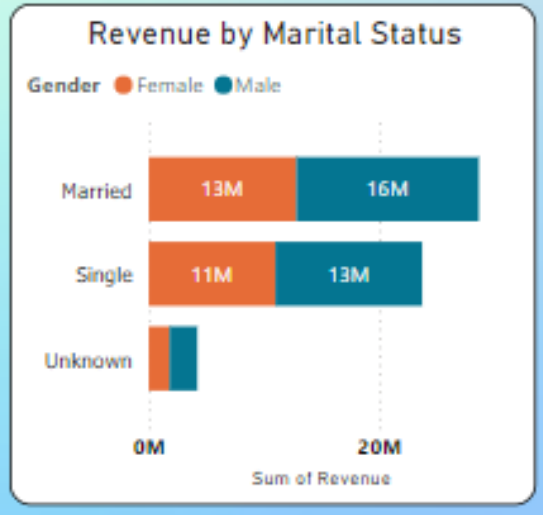
Customer_Job	Sum of Revenue	Sum of Interest_Earned
Blue-collar	7040606	9,67,751.42
Businessman	17697472	25,84,604.01
Government	8335534	11,82,230.84
Retirees	4617448	6,41,692.22
Self-employed	8542826	11,41,510.40
White-collar	10283124	14,64,690.92
Total	**56517011**	**79,82,479.81**

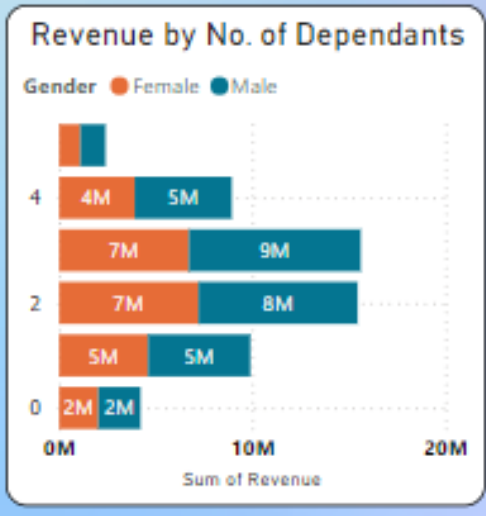












INSIGHTS FROM DASHBOARD

- Revenue increased week on week by 28.8% in 53rd week.
- Overall revenue is 57 M, whereas total interest earned amounts to 7.98M.
- Total transaction count is 667K resulting in total transaction amount of 46 M.
- Total customer acquisition cost incurred by the bank is $991K.
- The average customer satisfaction score is 3.19.
- The contribution towards the revenue is more by male customers (31M) than female customers(26M).
- Blue and silver category credit card holders contribute to 93% of overall revenue.
- The states with the code of TX, NY, CA, FL, NJ contribute nearing more than 75% of revenue.
- Overall activation rate is 57.46% and overall delinquent rate is 6.06%.