

## Objective and Key Findings – Credit Card Transaction Dashboard

### Objective

The goal of this project was to analyze ₹57 million worth of credit card transaction data to identify spending trends, customer segmentation, and risks. The dashboard was designed to assist in improving customer activation and managing delinquency rates.

### Key Insights

#### Card Performance

- Blue and Silver credit cards contributed ₹53.2 million, i.e., 93% of total transactions
- These cards showed the highest transaction frequency and revenue share

#### Customer Activation

- Activation rate was 57.5%, indicating that nearly half the customers were inactive
- Improvement in onboarding and rewards strategy could raise activation levels

#### Delinquency Risk

- Overall delinquency rate was 6.06%
- Risk segmentation revealed concentration in specific card types and inactive accounts

### Conclusion

The dashboard enabled the financial team to:

- Monitor customer activation trends
- Identify risk-heavy segments based on delinquency
- Optimize credit card strategies by focusing on high-performing and low-risk categories

It played a vital role in supporting data-driven decisions for improving card usage, reducing risks, and boosting customer engagement.