Power BI Viz Plan: Understanding Your Customers

This plan helps you make simple charts in Power BI to see if your customers are "Good" or "Bad" for your business.

Your Goal: Find out what makes a "Good Customer" different from a "Bad Customer" using your data.

Key Column:

- **Good_Bad:** This column tells you if a customer is "Good" or "Bad." It's the most important one!

What Data You'll Use:

- **Numbers:** age, MonthlyIncome, DebtRatio, RevolvingUtilizationOfUnsecuredLines, NumberOfOpenCreditLinesAndLoans, NumberRealEstateLoansOrLines, NumberOfDependents
- **Categories (Groups):** Gender, Region, Rented_OwnHouse, Occupation, Education, NumberOfTime30-59DaysPastDueNotWorse, NumberOfTimes90DaysLate, NumberOfTime60-89DaysPastDueNotWorse, NPA Status
- *Note: If you have two MonthlyIncome columns, just pick one to use.*

Page 1: Quick Look & Main Differences

This page shows you the basics and how "Good" and "Bad" customers compare.

1. **How Many Customers?** (Big Number Card)
    - **What it shows:** Total number of customers.
    - **How to make it:** Drag age (or any customer ID) to the visual, then choose "Count."
2. **Good vs. Bad Customers** (Donut Chart)
    - **What it shows:** The percentage of good vs. bad customers.
    - **How to make it:** Put Good_Bad in "Legend" and Count of age in "Values."
3. **Income Comparison** (Bar Chart)
    - **What it shows:** Average income for good vs. bad customers.
    - **How to make it:** Put Good_Bad on the "Axis" and Average of MonthlyIncome on "Values."
4. **Credit Usage Comparison** (Bar Chart)
    - **What it shows:** How much credit good vs. bad customers use.
    - **How to make it:** Put Good_Bad on the "Axis" and Average of RevolvingUtilizationOfUnsecuredLines on "Values."
5. **Debt Comparison** (Bar Chart)
    - **What it shows:** How much debt good vs. bad customers have.
    - **How to make it:** Put Good_Bad on the "Axis" and Average of DebtRatio on "Values."

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Page 2: Deeper Dive & Key Factors

This page helps you find more details about your customers.

1. **Past Due & Customer Status** (Bar Chart)
    - ○ **What it shows:** How being late on payments affects customer status. ○ **How to make it:** Use NumberOfTimes90DaysLate on "Axis," Good_Bad on "Legend," and Count of age on "Values." (You can make similar charts for 30-59 and 60-89 days late.)
2. **Occupation & Status** (Bar Chart)
    - ○ **What it shows:** Which jobs have more good or bad customers.
    - ○ **How to make it:** Put Occupation on "Axis," Good_Bad on "Legend," and Count of age on "Values."
3. **Age Groups & Status** (Bar Chart)
    - ○ **What it shows:** How customer status changes with age.
    - ○ **How to make it:** Create age groups (right-click age -> "New group" -> set "Bin size," like 10). Put your new age groups on "Axis," Good_Bad on "Legend," and Count of age on "Values."
4. **Housing & Status** (Bar Chart)
    - ○ **What it shows:** Does owning a home or renting affect customer status? ○ **How to make it:** Put Rented_OwnHouse on "Axis," Good_Bad on "Legend," and Count of age on "Values."
5. **Credit Lines & Status** (Bar Chart)
    - ○ **What it shows:** Does having many credit lines affect status?
    - ○ **How to make it:** Put NumberOfOpenCreditLinesAndLoans on "Axis," Good_Bad on "Legend," and Count of age on "Values."

Making it Interactive (Slicers):

Add these filters to your pages so you can click and see specific groups:

- Good_Bad
- Region
- Occupation
- age (as a slider)
- MonthlyIncome (as a slider)

How to Build This in Power BI:

1. Open **Power BI Desktop**.
2. Click **"Get Data"** and pick your Excel or CSV file.
3. Drag and drop the columns onto the blank page to create your charts.
4. Set up the "Axis," "Values," and "Legend" for each chart.
5. Save your work! (File > Save As). You're all set to start exploring your customer data!