CREDIT CARD ANALYSIS USING POWERBI

Credit Card Transaction Dashboard

Week_Start_...
All

F M

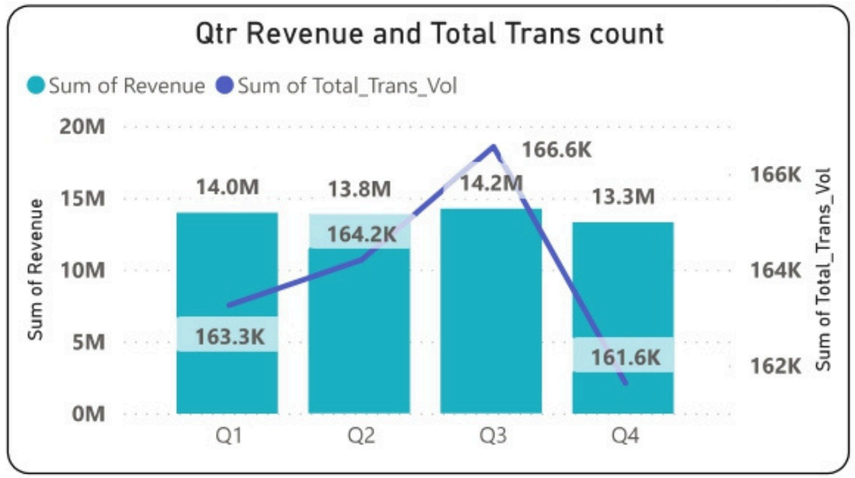
Q4 Q3 Q2 Q1

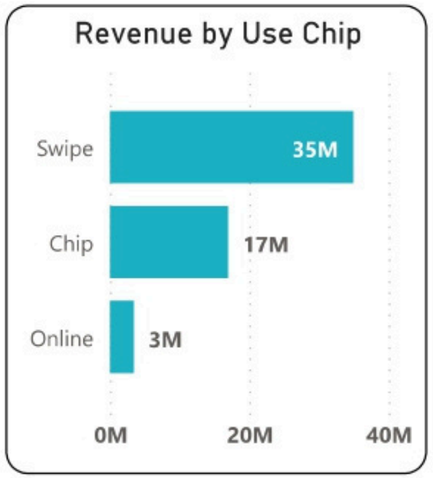
Medium Low High

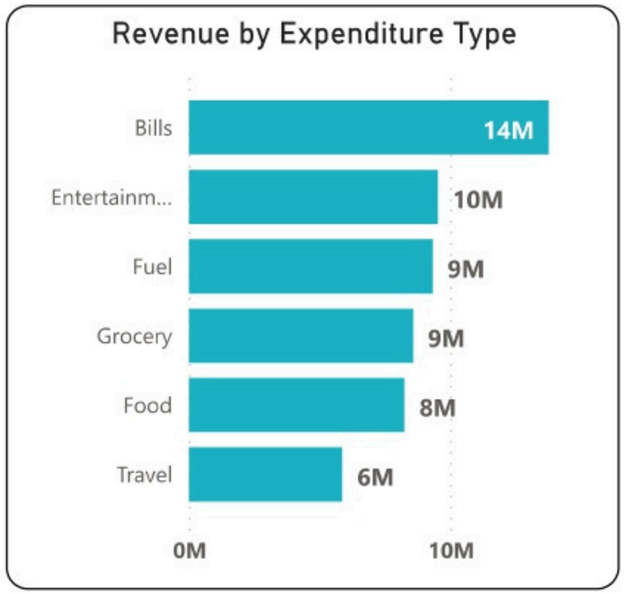
Silver Blue Gold Platinum

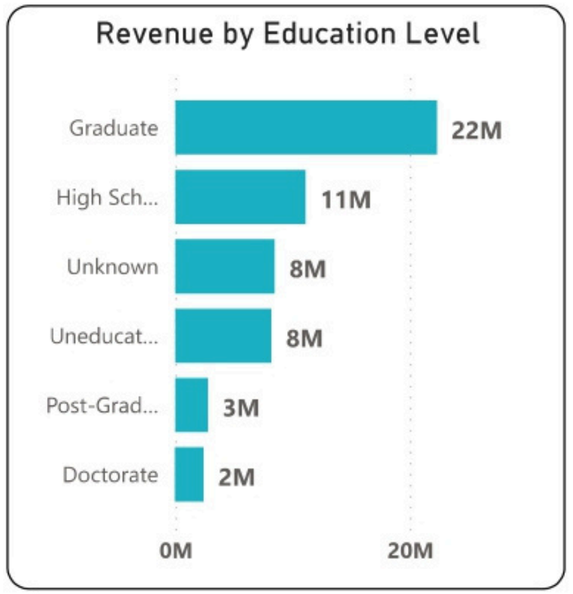
Total Revenue	Total Interest	Avg Annual Fees	Amount	Count
55M	8M	292	45M	656K

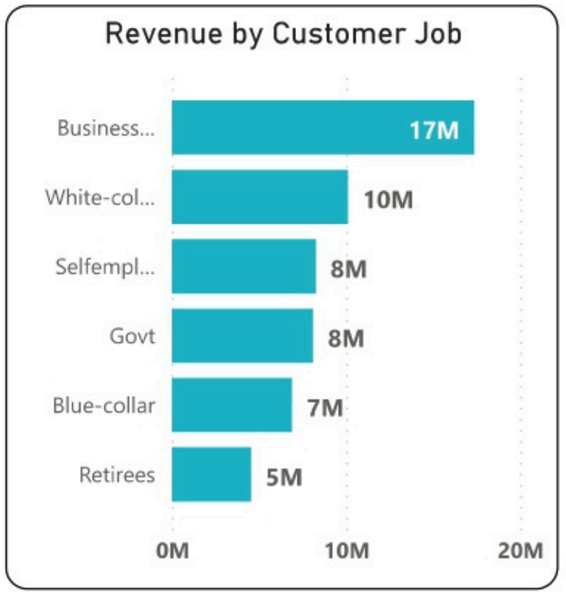
Card_Category	Sum of Revenue	Sum of Total_Trans_Amt	Sum of Interest_Earned
Blue	4,61,39,397.74	36957875	64,95,887.74
Silver	55,86,332.28	4586746	8,12,081.28
Gold	24,54,072.16	2024078	3,73,784.16
Platinum	11,35,608.05	953314	1,61,629.05
Total	**5,53,15,410.23**	**44522013**	**78,43,382.23**

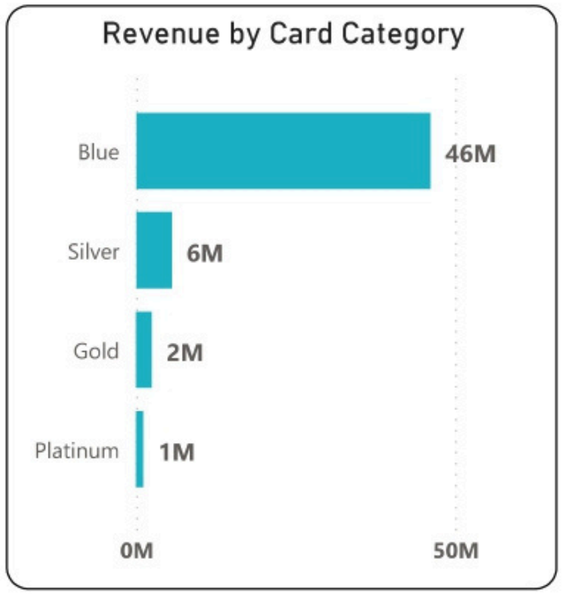






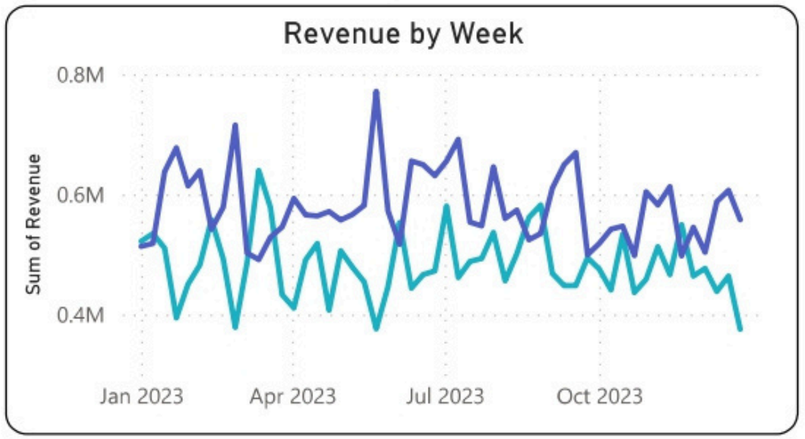


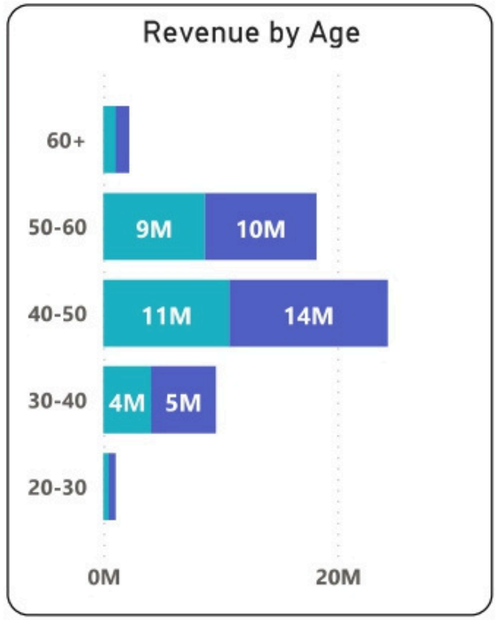


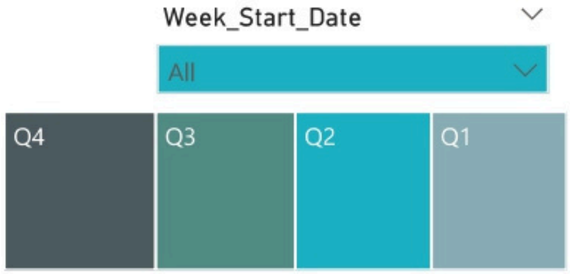


Credit Card Customer Dashboard

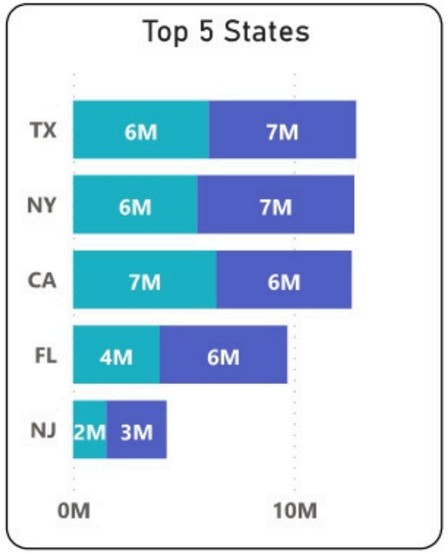
Revenue	Interest	Avg CSS	Income
55M	8M	3.19	576M

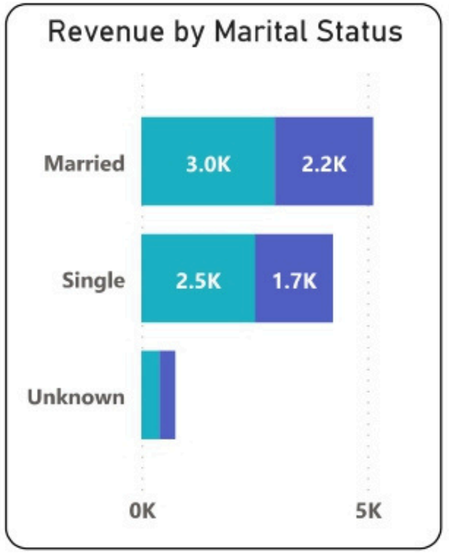


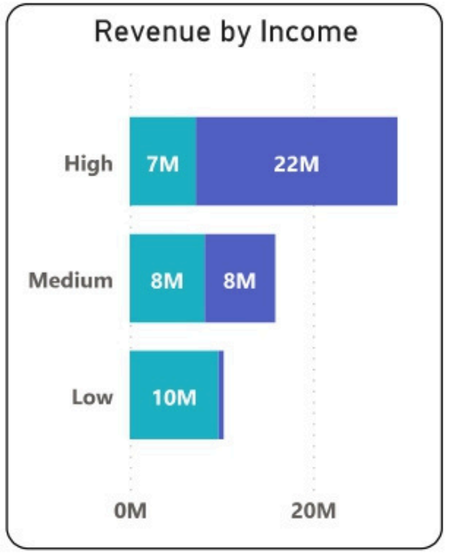


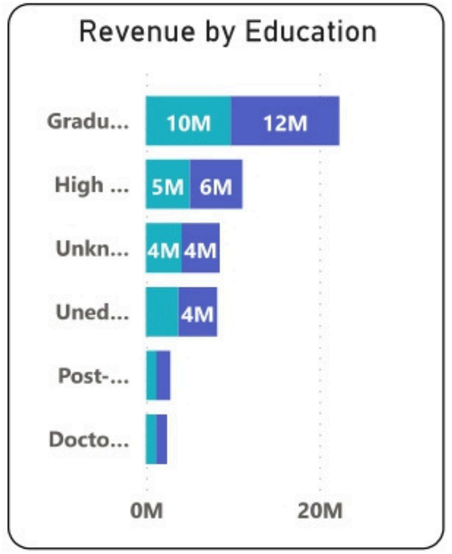


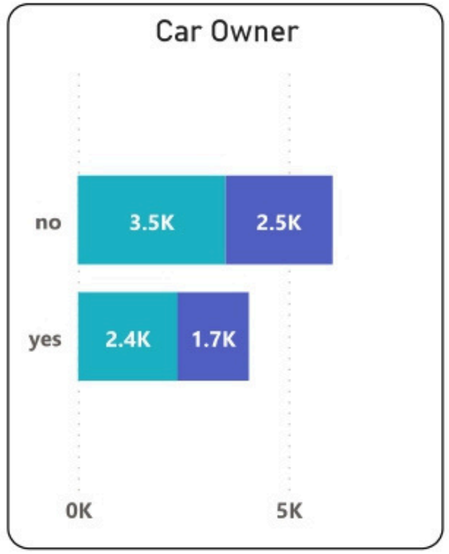
Customer_Job	Sum of Revenue	Sum of Interest_Earned	Sum of Income
Businessman	1,73,87,832.31	25,39,390.31	186959919
White-collar	1,01,14,655.93	14,41,073.93	103930055
Selfemployeed	82,61,757.81	11,19,741.81	75313288
Govt	81,11,701.37	11,60,016.37	88773989
Blue-collar	69,04,278.57	9,52,800.57	72262158
Total	**5,53,15,410.23**	**78,43,382.23**	**575914439**











Insights

- **Overall Revenue:** The total revenue is $55M, with $45M coming from transactions and $8M from interest, indicating a notable contribution from interest towards the overall revenue.
- **Customer Demographics:** Male customers contribute $30.2M to the revenue, which is more than female customers, who contribute $25M. Males are contributing about 55% of the revenue.
- **Credit Card Contributions:** Blue and Silver credit cards are responsible for 93% of all transactions, highlighting their dominance in customer usage.
- **Top States:** Texas (TX), New York (NY), and California (CA) are the top-performing states in terms of revenue, indicating these regions are driving most of the sales.
- **Seasonal Trend:** There's a spike in transaction counts in Q3, suggesting a seasonal increase, potentially due to events like back-to-school shopping or holiday season preparations.
- **Chip Usage:** The chip (swipe) method is the most preferred, generating $35M (70% of the total transaction amount), showing customer reliance on this method over other options like online payments.