

Credit Card Report

Overview

To develop a comprehensive credit card weekly dashboard that provides real-time insights into key performance metrics and trends, enabling stakeholders to monitor and analyze credit card operations effectively.

Import data to SQL database

1. Prepare csv file
2. Create tables in SQL
3. import csv file into SQL

DAX Queries

DAX Queries (Age_Group)

```
Age_Group = SWITCH(
    TRUE(), 'ccdb cust_detail'[Customer_Age] < 30, "20-30",
    'ccdb cust_detail'[Customer_Age] >= 30 && 'ccdb
    cust_detail'[Customer_Age] < 40, "30-40", 'ccdb
    cust_detail'[Customer_Age] >= 40 && 'ccdb
    cust_detail'[Customer_Age] < 50, "40-50", 'ccdb
    cust_detail'[Customer_Age] >= 50 && 'ccdb
    cust_detail'[Customer_Age] < 60, "50-60", 'ccdb
    cust_detail'[Customer_Age] >= 60, "60+", "UNKNOWN" )
```

DAX (Income_Group)

```
Income_Group = 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 (week_num2)

```
Week_num2 = WEEKNUM('ccdb cc_detail'[Week_Start_Date])
```

DAX (Current week Revenue)

```
Current_week_Revenue = CALCULATE(
    SUM('ccdb cc_detail'[REVENUE]),
    FILTER(
        ALL('ccdb cc_detail'),
        'ccdb cc_detail'[Week_num2] = MAX('ccdb cc_detail'[Week_num2]) )
```

DAX (Previous week revenue)

```
Previous_week_Revenue = CALCULATE(
    SUM('ccdb cc_detail'[REVENUE]),
    FILTER(
        ALL('ccdb cc_detail'),
        'ccdb cc_detail'[Week_num2] = MAX('ccdb cc_detail'[Week_num2]) - 1)
```

Project Insight

Key Performance Indicators (KPIs):

- . Satisfaction Score: 3.19
- . Total Income: 576M
- . Total Revenue: 55M
- . Total Interest Earned: 7.8M

Major Insights:

- Businessmen generate the highest income (1,869,599,019) and revenue (17M).
- Blue-collar workers, despite having a lower income (722,621,158), have a significant revenue contribution (69M).
- Retirees have the lowest income (486,750,30) and revenue (5M).

strategic market decisions

- Optimize Interest Earnings.
- Focus on High-Income and Business Segments.
- Enhance Services for Blue-Collar Workers.
- Increase Revenue from Education Levels with Growth Potential.

Project Insight

Transaction and Revenue Summary:

- **Transaction Amount:** 45M
- **Transaction Count:** 656K
- **Total Revenue:** 55M
- **Total Interest Earned:** 7.8M

Revenue by Usage Type:

- **Swipe:** 35M
- **Chip:** 17M
- **Online:** 3M

Revenue by Card Category:

- **Blue:** 46M
- **Silver:** 6M
- **Gold:** 2M
- **Platinum:** 1M

Revenue by Expenditure Type:

- **Bills:** 14M
- **Entertainment:** 10M
- **Fuel:** 9M
- **Grocery:** 9M
- **Food:** 8M
- **Travel:** 6M

Card Category Revenue, Transaction Amount, and Interest Earned:

- **Blue:** Revenue 461.39M, Transaction Amount 369.58M, Interest Earned 64.96M
- **Gold:** Revenue 24.54M, Transaction Amount 20.24M, Interest Earned 3.73M
- **Platinum:** Revenue 11.35M, Transaction Amount 9.53M, Interest Earned 1.62M
- **Silver:** Revenue 55.86M, Transaction Amount 45.86M, Interest Earned 8.12M

1. Promote High-Usage Types:

- **Swipe Transactions:** Since swipe transactions generate the highest revenue (35M), incentivize this usage type through cashback offers and rewards points to further increase engagement.
- **Expand Chip and Online Usage:** Though chip and online transactions have lower revenue, targeted promotions and security enhancements for these transaction types can boost their usage and revenue contributions.

2. Focus on Blue and Silver Card Categories:

- **Blue Card:** Given its significant revenue contribution (46M), further promote and enhance the benefits of the Blue card to attract more users.
- **Silver Card:** With a decent revenue (6M), marketing campaigns highlighting the Silver card's unique benefits can drive its adoption.

3. Enhance High-Revenue Expenditure Categories:

- **Bills, Entertainment, Fuel, Grocery:** These categories have the highest expenditure. Collaborate with service providers in these categories to offer exclusive discounts and rewards for using credit cards, encouraging more transactions.

4. Target Education Segments:

- **Graduates and High School:** Focus on financial products and services tailored to graduates and high school educated segments, such as student loans, career development loans, and personalized credit card offers to maximize their revenue contributions.
- **Post-Graduate and Doctorate:** Develop specialized credit card features and financial products for higher education segments to increase their relatively low revenue contributions.

5. Quarterly Marketing Campaigns:

- **Q1 and Q2 Focus:** Q1 and Q2 have higher revenue and transaction counts. Intensify marketing efforts and promotional campaigns during these quarters to capitalize on existing trends.
- **Boost Q3 and Q4:** Design targeted promotions and incentives to boost revenues in Q3 and Q4, addressing the observed decline in these quarters.

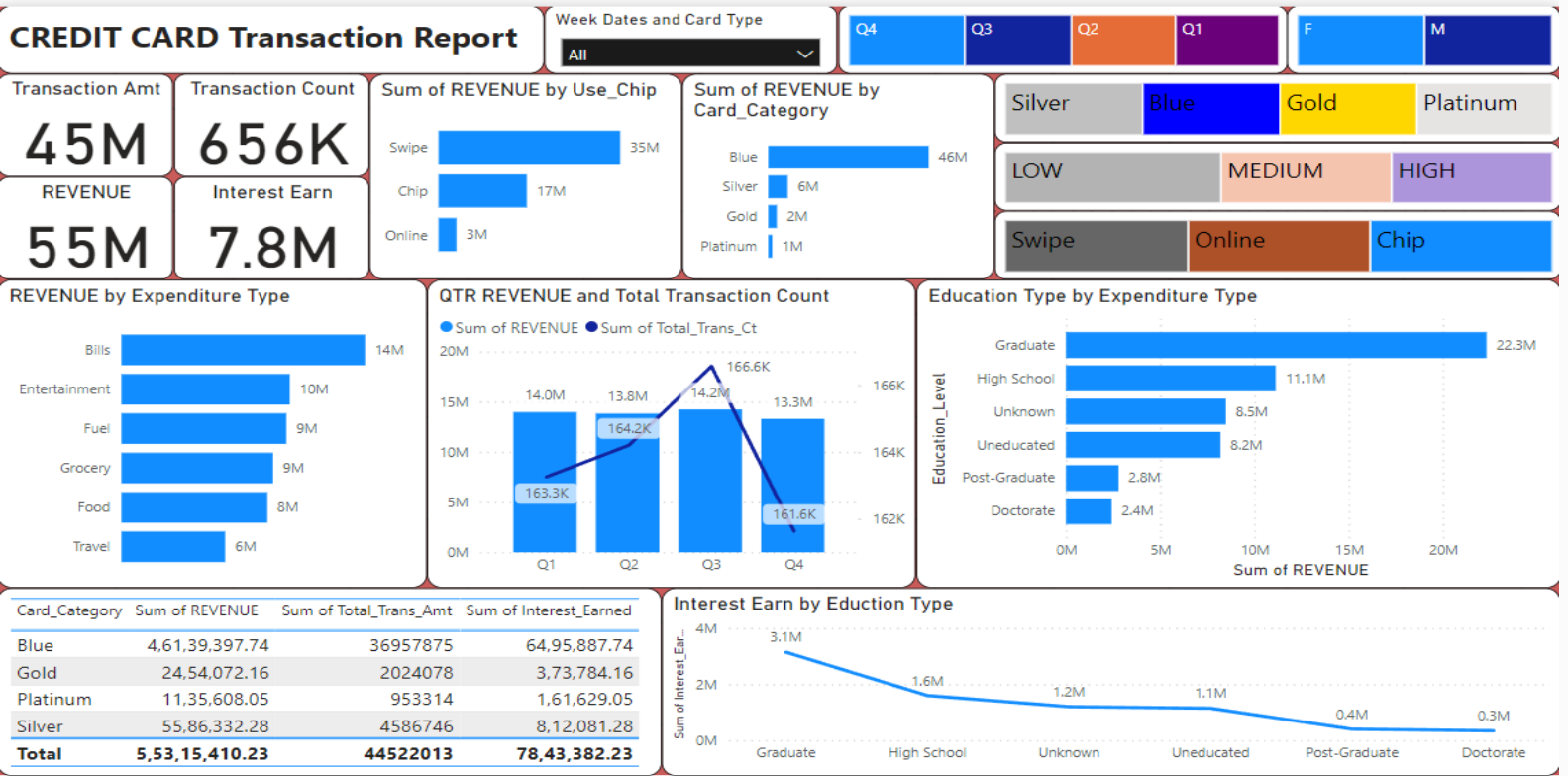
Project Insight

RELATIONSHIP INSIGHT BETWEEN TWO DASHBOARD:

Market Decisions Based on Relationship Insights:

1. **Target High-Revenue Demographics:**
 - Focus marketing efforts on graduates and high-income groups, offering tailored financial products and premium services.
2. **Enhance Swipe Transaction Promotions:**
 - Since swipe transactions dominate revenue, introduce promotions, rewards, and cashback offers to encourage more swipe transactions.
3. **Leverage High-Expenditure Categories:**
 - Create partnerships and exclusive deals in top expenditure categories like bills and entertainment to drive more transactions.
4. **Optimize Quarterly Campaigns:**
 - Adjust marketing strategies to boost revenues in Q2 and Q4, balancing the annual revenue distribution.
5. **Regional Focus:**
 - Develop region-specific campaigns for Texas, New York, and California to capitalize on the high revenue potential in these states.
6. **Product Customization:**
 - Customize credit card features and offers based on job categories and income groups to align with customer needs and increase usage.

DASHBOARDS



REVENUE by Expenditure Type

Bar chart showing revenue by expenditure type: Bills (14M), Entertainment (10M), Fuel (9M), Grocery (9M), Food (8M), Travel (6M).

QTR REVENUE and Total Transaction Count

Line and bar chart showing revenue and transaction count by quarter: Q1 (14.0M, 163.3K), Q2 (13.8M, 164.2K), Q3 (14.2M, 166.6K), Q4 (13.3M, 161.6K).

Education Type by Expenditure Type

Bar chart showing revenue by education level: Graduate (22.3M), High School (11.1M), Unknown (8.5M), Uneducated (8.2M), Post-Graduate (2.8M), Doctorate (2.4M).

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
Gold	24,54,072.16	2024078	3,73,784.16
Platinum	11,35,608.05	953314	1,61,629.05
Silver	55,86,332.28	4586746	8,12,081.28
Total	5,53,15,410.23	44522013	78,43,382.23

Interest Earn by Education Type

Line chart showing interest earned by education level: Graduate (3.1M), High School (1.6M), Unknown (1.2M), Uneducated (1.1M), Post-Graduate (0.4M), Doctorate (0.3M).

