Introduction:

Credit Card Weekly Report

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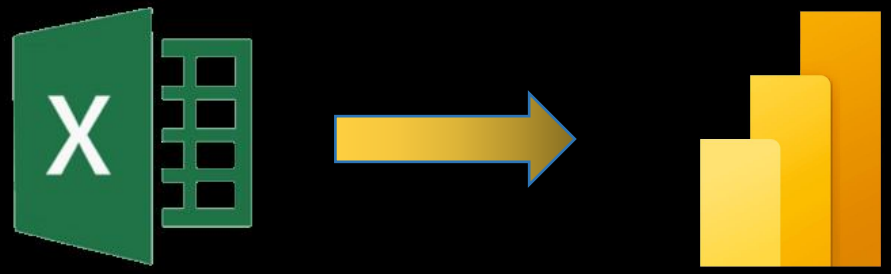
Project Objective

To develop a comprehensive credit card weekly report on transaction & customer data to find the meaningful & real-time insight which enables the stakeholder to monitor credit card transaction operation effectively.

Imported CSV data

1. Prepare CSV Data (Transaction_data, Customer_data).
2. Imported CSV data into Power BI



Dax Queries (Calculated Column)

```
AgeGroup = SWITCH(TRUE(),
        'public cust_detail'[customer_age] < 30, "20-30",
        'public cust_detail'[customer_age] >= 30 && 'public cust_detail'[customer_age] < 40, "30-40",
        'public cust_detail'[customer_age] >= 40 && 'public cust_detail'[customer_age] < 50, "40-50",
        'public cust_detail'[customer_age] >= 50 && 'public cust_detail'[customer_age] < 60, "50-60",
        'public cust_detail'[customer_age] >= 60, "60+",
        "unknown"
)
IncomeGroup = SWITCH(TRUE(),
        'customer_data'[Income] <40000, "Low",
        'customer_data'[Income]>=40000 && 'customer_data'[Income]<80000, "Medium",
        'customer_data'[Income]>=80000 && 'customer_data'[Income]<160000, "High",
        "Super High"
        )
```

DAX Queries (Measures)

```
Revenue = SUMX('transaction_data', 'transaction_data'[Revenue])


Total Interest = SUMX('transaction_data', 'transaction_data'[Interest_Earned])


Current_week_Revenue = CALCULATE(
            SUM('public cc_detail'[Revenue]),
            FILTER(ALL('public cc_detail'),
           'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])))


Previous_week_Revenue = CALCULATE(
            SUM('public cc_detail'[Revenue]),FILTER(ALL('public cc_detail'),
            'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])-1))

WoW% change = DIVIDE(([current_week_revenue]-[previous_week_revenue]), [previous_week_revenue],0)
```

DAX Queries (Measures)

```
Total_Cust= DISTINCTCOUNT('customer_data'[Client_Num])

Avg_Age = AVERAGEX('customer_data','customer_data'[Customer_Age])

Cust_Satisfaction = AVERAGEX('customer_data','customer_data'[Cust_Satisfaction_Score])

Defaulter_Cust=CALCULATE(COUNT('transaction_data'[Delinquent_Acc]),
                         FILTER('transaction_data','transaction_data'[Delinquent_Acc]=1)

Trusted_Cust=CALCULATE(COUNT('transaction_data'[Delinquent_Acc]),
                       FILTER('transaction_data','transaction_data'[Delinquent_Acc]=0))

Defaulter% = DIVIDE([Defaulter Cust],([Defaulter Cust]+[Trusted Cust]),0)
```

DAX Queries (Measures)

```
Activated_CC_within_30_Days = CALCULATE(COUNT('transaction_data'[Activation_30_Days]),
                                        FILTER('transaction_data','transaction_data'[Activation_30_Days]=1))

Not_Activated_CC_within_30_Days=CALCULATE(COUNT('transaction_data'[Activation_30_Days]),
                                        FILTER('transaction_data','transaction_data'[Activation_30_Days]=0))

Activation % within_30_Days = DIVIDE([Total Customer Activated within 30_Days],
                                ([Not Activated CC within 30_Days]+[Total Customer Activated within 30_Days]),0)
```

Insights

- Overall Growth: Revenue 45M, Interest 7.8M, Total Transaction 656K
- WoW Revenue is dropped by 12.8%.
- Contribution in revenue by gender is Male 30M , Female 25M
- Graduated & High School Male & Female of age group 40-60 living in Texas, New York,California & Florida are contributing total of 34% of Total Revenue
- People of Age Group of 20-30 and Living in New York has the highest default rate of 8%.

Insights

- 76% of total transaction are being done for Bills (25%), Entertainment(18%), Fuel (16%), Grocery(16%)
- 65% of total transaction is being done by the person of these job profile Businessman, White Collar & Self Employeed.
- 78% of transaction is being done by either Swipe method (55%) or Chip In method(23%)