

Credit Card Weekly Status Report

A comprehensive weekly overview of credit card performance, providing real-time visibility into key metrics, usage patterns, and financial health to enable data-driven decisions for optimizing operations.



Project Objective and Dashboard Purpose

Strategic Vision

This dashboard was developed to provide comprehensive weekly insights into credit card performance across multiple dimensions. It serves as a centralized platform for monitoring real-time metrics, identifying emerging trends, and assessing the overall financial health of our credit card portfolio.

The tool empowers stakeholders to make informed, data-driven decisions that optimize credit card operations and drive business growth.



Real-Time Visibility

Instant access to current performance metrics and operational status



Trend Analysis

Identify patterns and anticipate market shifts for proactive planning



Strategic Decisions

Data-backed insights enable confident operational optimization

Data Engineering and Development Process



Data Import

Imported CSV files containing transaction and customer data into Power BI environment, establishing the foundation for analysis



ETL Operations

Performed comprehensive Extract, Transform, and Load operations in Power Query Editor to ensure data quality and consistency



Data Modelling

Loaded cleaned and transformed data into Power BI model, creating optimized relationships and calculated columns for analysis



Dashboard Creation

Designed interactive visualizations and KPI cards to deliver actionable insights to stakeholders

Key DAX Measures and Calculations

Advanced DAX queries were created to segment customers and calculate revenue metrics, enabling sophisticated analysis across multiple dimensions.

Customer Segmentation

1

Age Groups: Customers categorized into 20-30, 30-40, 40-50, 50-60, and 60+ segments for demographic analysis

Income Groups: Three-tier classification—Low (below ₹35,000), Medium (₹35,000-₹70,000), and High (above ₹70,000)—for targeted insights

Revenue Calculations

2

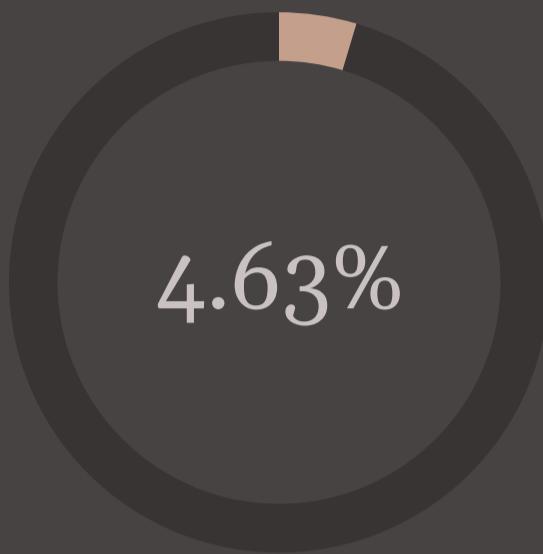
Total Revenue: Comprehensive calculation combining annual fees, transaction amounts, and interest earned

Week-over-Week Analysis: Current and previous week revenue metrics using WEEKNUM function for temporal comparisons

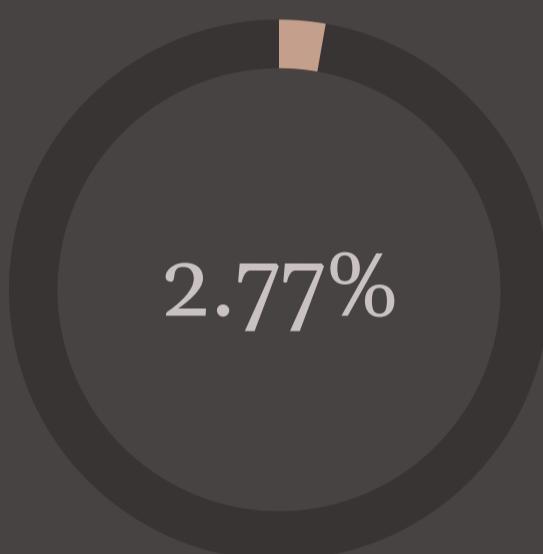
Week 50 Performance Analysis (31st December)

Week-over-Week Changes

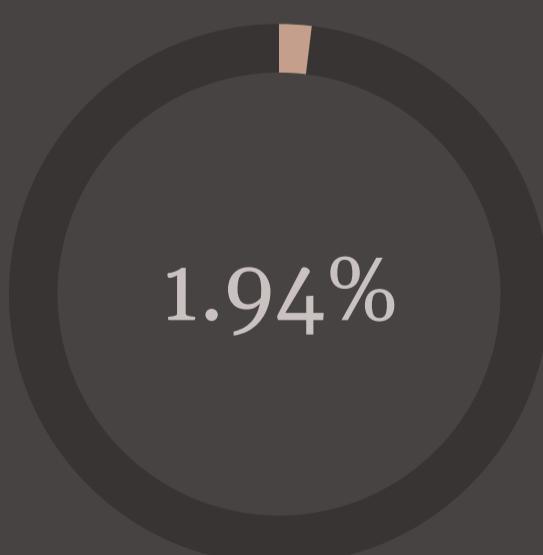
Analysis of Week 50 reveals mixed performance indicators with notable shifts in key metrics compared to the previous week.



Revenue Decrease



Transaction Count Growth



Customer Growth

Despite a revenue decline, transaction count and customer base both experienced positive growth, indicating increased engagement but potentially lower transaction values.



Year-to-Date Overview and Key Insights

₹55.3M

Overall Revenue

₹44.5M

Transaction Amount

₹7.8M

Total Interest

57.5%

Activation Rate

Strategic Performance Indicators

Customer Demographics

- Male customers contribute ₹31M in revenue versus ₹26M from female customers
- Geographic concentration: TX, NY, CA, FL, and NJ account for 93.19% of overall revenue

Product Performance

- Blue and Silver credit cards drive 93% of all transactions
- Delinquency rate maintained at 6.06%, indicating healthy credit management