

Credit Card Financial Analysis

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OBJECTIVES

- ◆ To give meaningful insights of businesses through **Credit Card Transaction** and **Credit Card Customer Data** dashboards that provide significant **metrics, sales insights** and **trends**.
- ◆ This project gives accurate sales trends to Stakeholders for informative decision-making.



Credit Card Transaction Report

- ◆ Total Revenue Card Category
- ◆ Total Transaction Amount
- ◆ Total Interest
- ◆ Total Transaction Count (Weekly & Quarterly)



Credit Card Customer Report

- ◆ Total Income
- ◆ Customer Satisfaction
- ◆ Revenue (By Age Group, Gender, Income Group, Marital Status, Education)
- ◆ Revenue by Top-5 States
- ◆ Customer Job Types

DESCRIPTION

- ◆ Weekly credit card transaction and customer data are analyzed to provide insightful patterns and trends specially customer demographics, and revenue patterns.
- ◆ KPIs, metrics, well defined measures to build an interactive and effectual dashboard.
- ◆ Sales forecasting with time series, enabling stakeholders to monitor and analyze credit card operations effectively.

◆ Tool Used :

PostgreSQL for data cleaning

Microsoft Power BI for finding KPIs, Trends and Data Visualization

INSIGHTS

- ◆ Total Revenue is 55M
- ◆ The contribution of Male and Female is around 30M & 25M, respectively.
- ◆ Blue Card contributing the most in revenue.
- ◆ Total Transaction Amount is 45M.
- ◆ Total Interest is 7.8M.
- ◆ 40-50 Age Group contributing more in the revenue,
- ◆ 14M & 11M for Male and Female, respectively.
- ◆ Total Customer Income is 576M.

week_start_date

All

Credit Card Transaction Report



F

M

Low

Mid

High

Q4

Q3

Q2

Q1

Silver

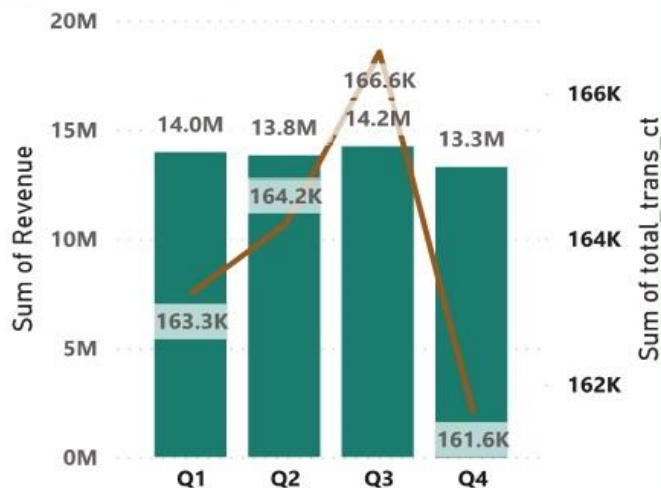
Blue

Gold

Platinum

QTR Revenue and total transaction count

● Sum of Revenue ● Sum of total_trans_ct



55M

Revenue

45M

Amount

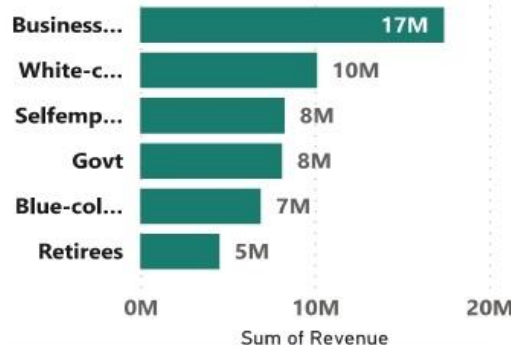
7.8M

Total Interest

656K

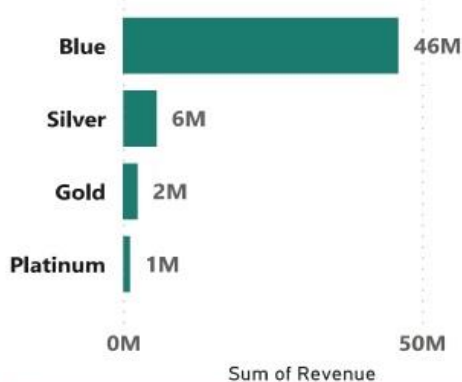
Count

Revenue by Customer Job

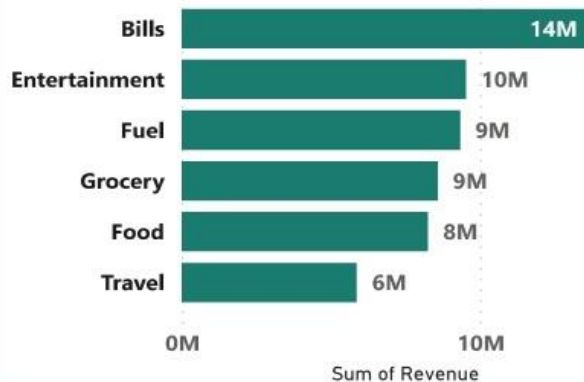


card_category	Sum of Revenue	Sum of total_trans_amt	Sum of interest_earned
Platinum	1135608	953314	161629
Gold	2454072	2024078	373784
Silver	5586332	4586746	812081
Blue	46139398	36957875	6495888
Total	55315410	44522013	7843382

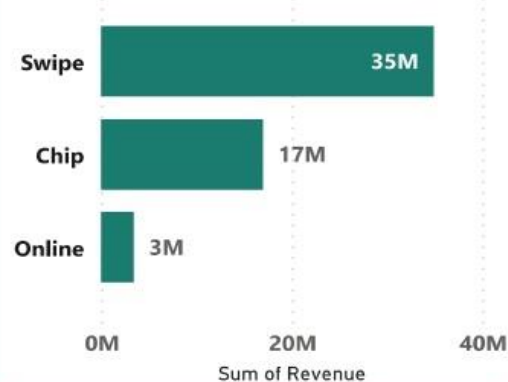
Revenue by Card Category



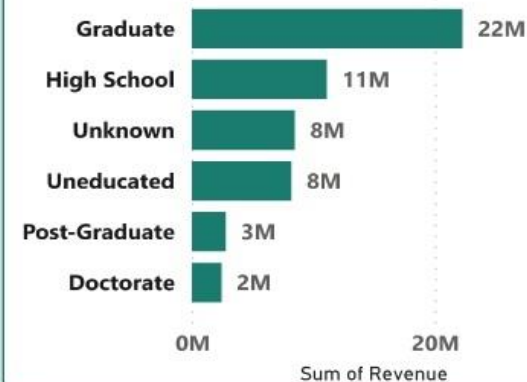
Revenue by Expenditure Type



Revenue by Use Chip



Revenue by Education Level



Credit Card Customer Report



576M

Income

55M

Revenue

3.19

Customer Satisfaction

7.8M

Total Interest

M

30M

F

25M

Q4

Q3

Q2

Q1

week_start_date

All

Silver

Blue

Gold

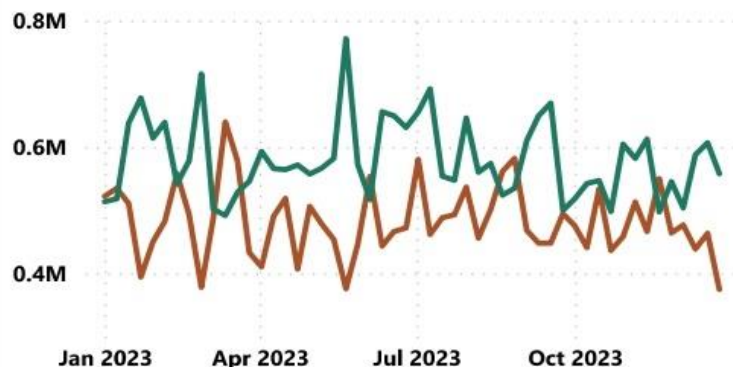
Platinum

Swipe

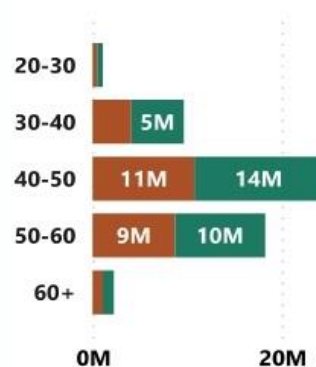
Online

Chip

Revenue by Year, Month, Day and gender

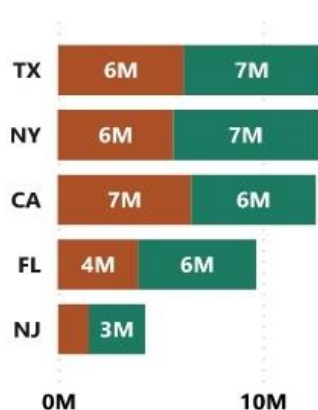


Revenue by Age Group

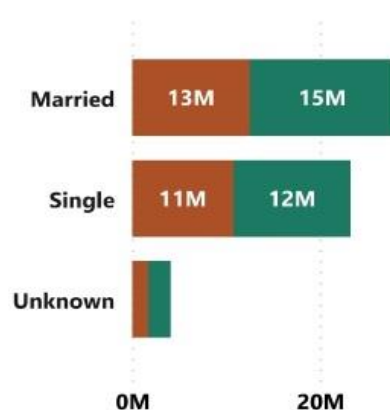


customer_job	Sum of Revenue	Sum of income	Sum of interest_earned
Blue-collar	6904279	72262158	952801
Businessman	17387832	186959919	2539390
Govt	8111701	88773989	1160016
Retirees	4535184	48675030	630359
Selfemployeed	8261758	75313288	1119742
White-collar	10114656	103930055	1441074
Total	55315410	575914439	7843382

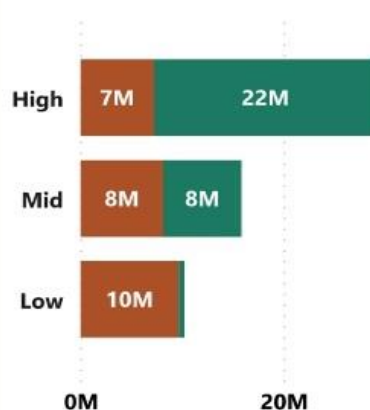
Top-5 States



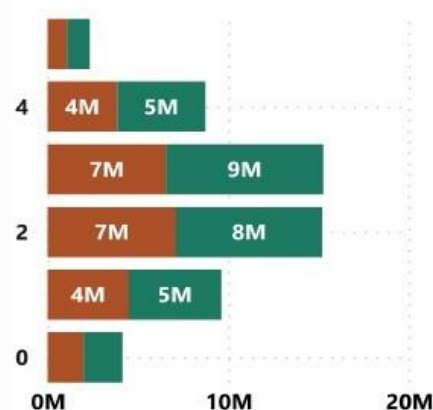
Revenue by Marital Status



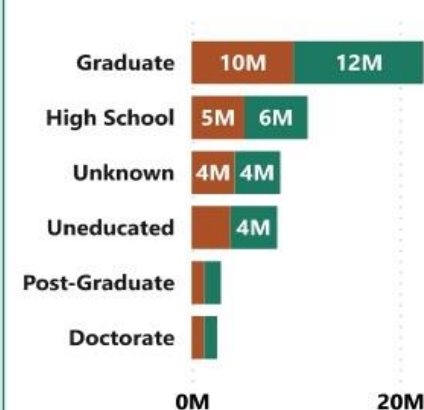
Revenue by Income Group



Revenue by Dependent



Revenue by Education





THANK YOU