



# ***Credit Card Customer Analysis Reports***

Insights into Weekly Performance and Customer Behavior

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# Project Objective



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.

# Credit Card Transaction Report



Go To

Customer Transactions Reports

## Credit Card Transaction Report

Revenue  
55.32M

Total Transaction  
45M

Total Interest  
7.84M

Transaction Count  
656K

Q2

Q3

Q1

Q4

Silver

Blue

Gold

Platinum

Low

Med

High

Week\_Start\_Date

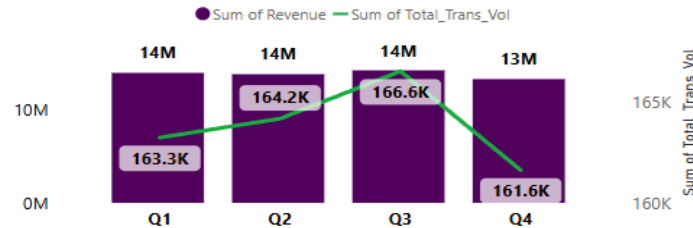
All

F

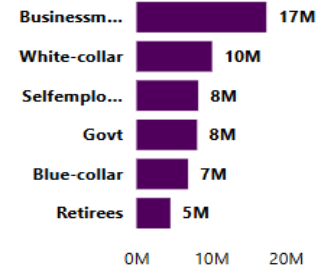
M

Card_Category	Sum of Revenue	Sum of Total_Trans_Amt	Sum of Interest_Earne
Blue	4,61,39,397.74	36957875	64,95,887.7
Silver	55,86,332.28	4586746	8,12,081.2
Gold	24,54,072.16	2024078	3,73,784.1
Platinum	11,35,608.05	953314	1,61,629.0
Total	5,53,15,410.23	44522013	78,43,382.2

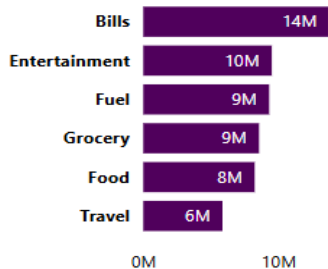
Revenue w.r.t Quater and trans.count



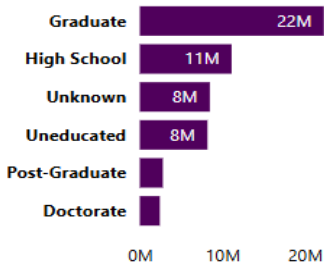
Revenue by Customer Job



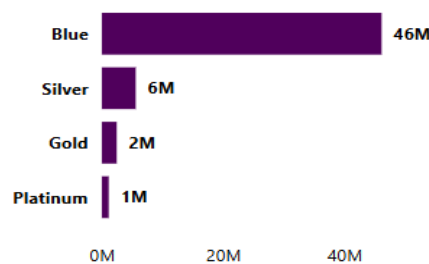
Revenue by Expenditure type



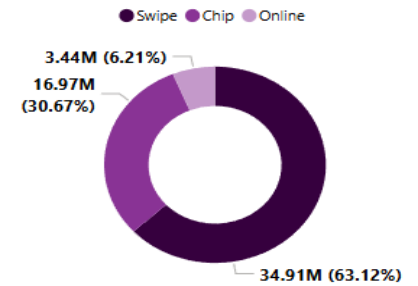
Sum of Revenue by Education\_Level



Sum of Revenue by Card\_Category



Sum of Revenue by Use Chip



# Credit Card Customers Report



Go To

Card Transactions Reports

## Credit Card Customers Report

Revenue  
55.32M

Total Transaction  
45M

Total Interest  
7.84M

Customer  
Satisfaction  
3.19

F

M

Week\_Start\_Date

All

Q2

Q3

Q1

Q4

Silver

Blue

Gold

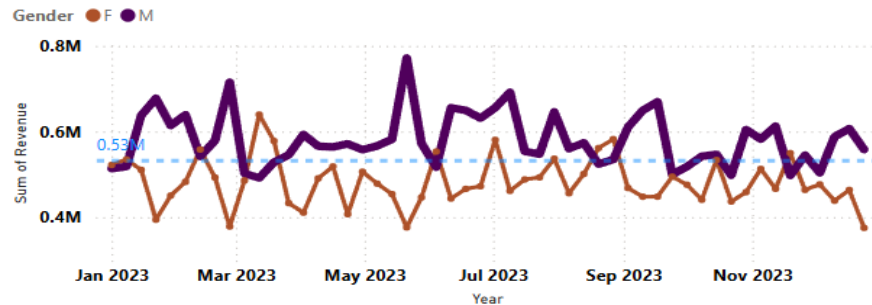
Platinum

Low

Med

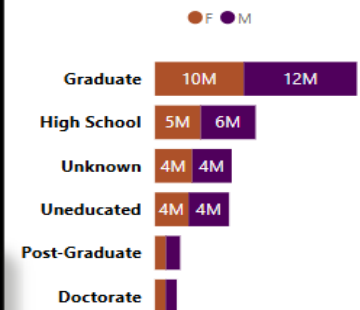
High

Sum of Revenue by Year, Quarter, Month, Day and Gender

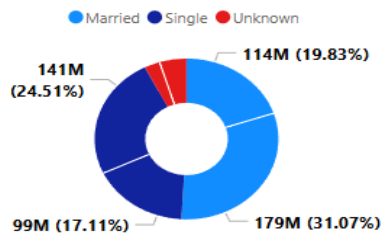


Customer_Job	Car_Owner	Sum of Income
Blue-collar	no	45061739
Blue-collar	yes	27200419
Businessman	no	110303017
Businessman	yes	76656902
Govt	no	52338659
Total		575914439

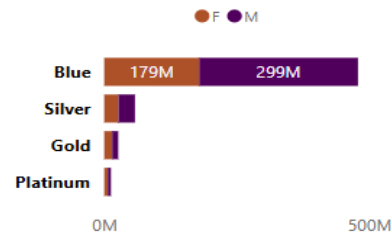
Revenue by Education Level



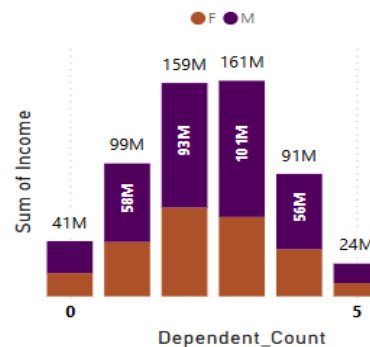
Marital Status



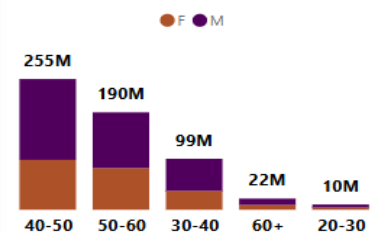
Income by Card\_Category and Gender



Income By Depen. Count



Income By Age Group



# Overall Performance Snapshot



- Revenue: ₹55.32 Million
- Total Transactions: 45 Million
- Total Interest: ₹7.84 Million
- Customer Satisfaction: 3.19



# Used DAX Queries

```
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  
    )  
)
```

```
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(),  
    'public cust_detail'[income] < 35000, "Low",  
    'public cust_detail'[income] >= 35000 && 'public cust_detail'[income] < 70000, "Med",  
    'public cust_detail'[income] >= 70000, "High",  
    "Unknown"  
)
```

```
week_num = WEEKNUM('public cc_detail'[week_start_date])
```

```
Revenue =  
'public cc_detail'[annual_fees] +  
'public cc_detail'[total_trans_amt] +  
'public cc_detail'[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])  
    )  
)
```

# Income by Customer Job and Car Ownership



- "Businessman" with car ownership contributes the highest income.
- "Blue-collar" customers also represent a significant income segment.
- Potential Insights: Tailor marketing and product offerings based on job profiles and car ownership. Consider risk assessment strategies based on these segments.



Data Analysis



# Transaction Distribution by Marital Status



- "Married" individuals account for the largest share of transactions.
- "Single" individuals also represent a substantial portion.
- Potential Insights: Understand the spending behavior of different marital status groups to personalize card benefits and communication.



# Income Contribution by Card Type and Gender



- "Blue" cardholders generate the most income, with a strong male contribution.
- Other card categories contribute significantly less.
- "Platinum" card income appears minimal.
- Potential Insights: Focus on the "Blue" card segment. Investigate the low performance of "Platinum" cards. Explore gender-specific strategies for different card tiers.



# Income Based on Dependency Count and Gender



- • Individuals with no dependents contribute the highest income.
- • Income generally decreases with an increasing number of dependents.
- • Potential Insights: Understand household financial structures and spending patterns related to dependency.



# Revenue Generation by Education Level



- • "Graduate" individuals contribute the most revenue.
- • Higher education levels generally correlate with higher revenue.
- • Potential Insights: Target marketing efforts towards higher education segments. Consider offering products or benefits that appeal to these demographics.



# Income Distribution Across Age Groups



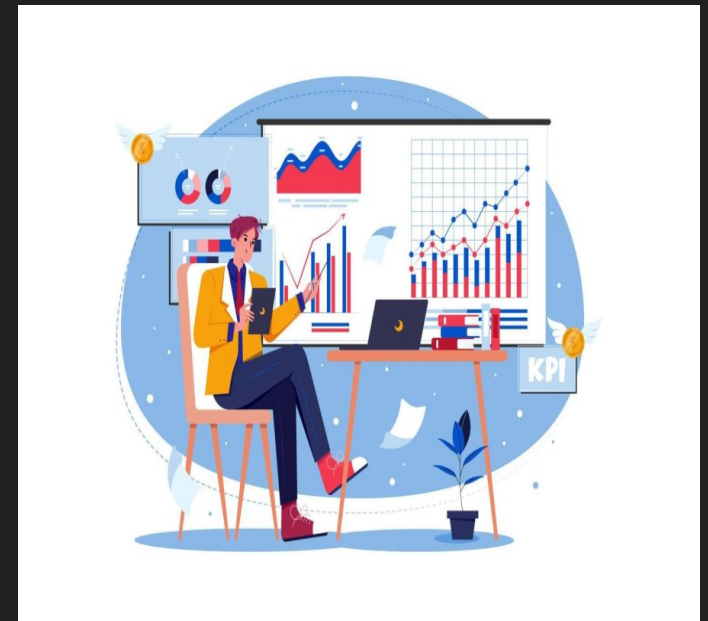
- • The 40-50 age group generates the highest income.
- • Significant contributions from the 30-40 and 50-60 age groups.
- • Potential Insights: Tailor marketing campaigns and card features to the spending habits and needs of different age segments, particularly the high-income generating groups.



# Leverage Interactive Filters for Deeper Insights



- • Highlight the available filters: Gender, Week Start Date, Card Type, Customer Satisfaction Level.
- • Explain how these filters allow for granular analysis (e.g., "Analyze revenue for 'Gold' cardholders with 'High' satisfaction in Q3").
- • Emphasize the ability to identify specific trends and patterns within targeted customer segments.



# Summary of Key Insights



- • "Blue" card is a major revenue driver.
- • Significant gender-based differences in spending across various segments.
- • Age (40-50) and education (Graduate) are strong indicators of higher income generation.
- • Potential to optimize the "Platinum" card offering.
- • Customer satisfaction is a crucial metric to monitor in relation to spending.
- Recommendations:
  - • Further investigate the success factors of the "Blue" card.
  - • Develop targeted marketing campaigns based on gender, age, and education profiles.
  - • Re-evaluate the value proposition and marketing strategy for the "Platinum" card.
  - • Analyze the correlation between customer satisfaction and spending behavior.
  - • Continuously monitor weekly trends to identify emerging patterns.