Credit Card Transaction & Customer Analysis Report

1. Project Overview

This report presents an analysis of credit card transactions and customer behavior using Power BI dashboards. The analysis covers revenue performance, transaction trends, customer demographics, spending patterns, and risk indicators.

2. Overall Performance Summary

Metric	Value
Total Revenue	111 Million
Total Transaction Amount	89 Million
Total Interest Earned	15.69 Million
Total Transaction Count	1 Million

3. Key Business Insights

- Blue card segment contributes the majority of total revenue.
- Revenue is stable across all quarters (Q1–Q4).
- High-income customers generate the highest revenue.
- Senior customers (60+) contribute significantly to revenue.
- Swipe transactions dominate over online and chip transactions.
- Delinquency rate is approximately 6%, indicating manageable credit risk.

4. Strategic Recommendations

- Promote premium cards to high-income and business customers.
- Increase digital payment adoption campaigns.
- Introduce targeted rewards for young customers (20–30 age group).
- Offer loyalty programs for senior customers.
- Implement predictive risk analytics to reduce delinquency.