Credit Card Financial

The Credit card financial dashboards provide comprehensive insights into customer demographics, transaction behaviours, and financial performance metrics. These dashboards, created using Power BI, enable you to analyze various facts of credit card business, from revenue distribution and customer acquisition costs to detailed breakdowns of spending categories and customer profiles.

- ***Key Components***

1.Revenue by Expenditure Type:
- Categories like bills, entertainment, fuel, grocery, food, and travel are analyzed, with revenue ranging from $6M to $14M.

2.Revenue by Education:
- Education levels from graduates to doctorate holders are represented, with graduates generating the highest revenue ($22M).

3.Customer Acquisition Cost:
- Costs are broken down by card categories such as Blue, Silver, Gold, and Platinum, with Blue having the highest acquisition cost.

4.Quarterly Revenue & Transaction Count:
- Revenue and transaction counts are tracked quarterly, highlighting trends and peaks in business activity.

5.Revenue by Customer Job and Marital Status:
- Revenue generated by various job types and marital statuses are detailed, showing which groups contribute most to the business.

6.Top States and Revenue by Gender:
Geographic and gender-based revenue breakdowns provide insights into demographic segments.

Quick measure

Quick measure

Qtr Revenue & Transaction Count

Revenue by expenditure type

Revenue by use chip

Revenue by card category

LOw med high salary

Credit Card Transaction Report

Total Revenue	Total Interest	Transaction Amount	Transaction Count
43M	6M	35M	504K

Card_Category	Revenue	Sum of Interest_Earned	Sum of Annual fees
Blue	35429025	5005690	28407680
Silver	4495010	649009	3698081
Gold	2081873	313268	1722130
Platinum	970982	133715	819877
Total	**42976889**	**6101681**	**34647768**

Q4 | Q3 | Q2 | Q1

Week_Start_Date

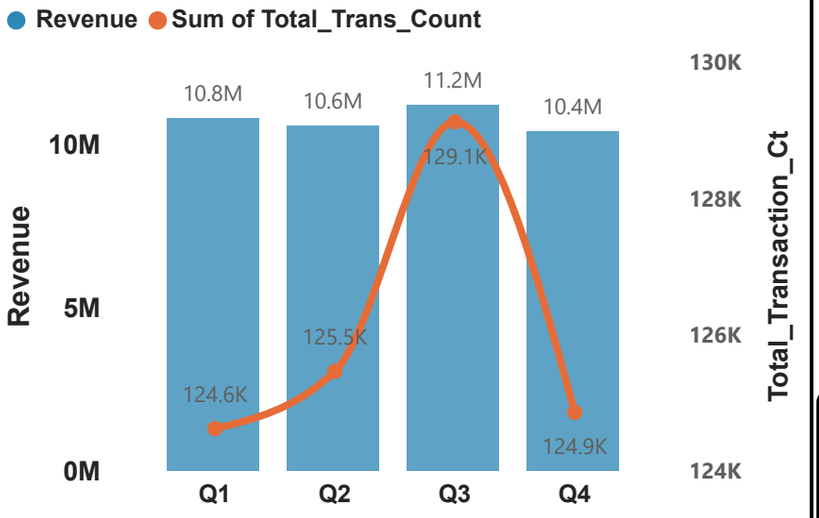
All

F | M

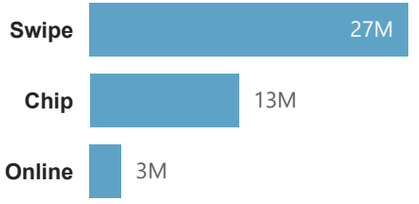
Silver | Blue | Gold | Platinum

Low | Med | High

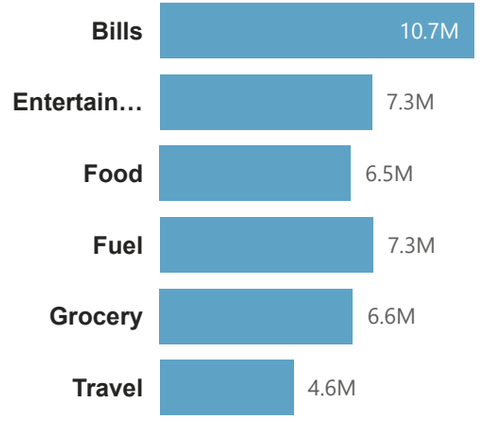
Qtr Revenue & Transaction Count



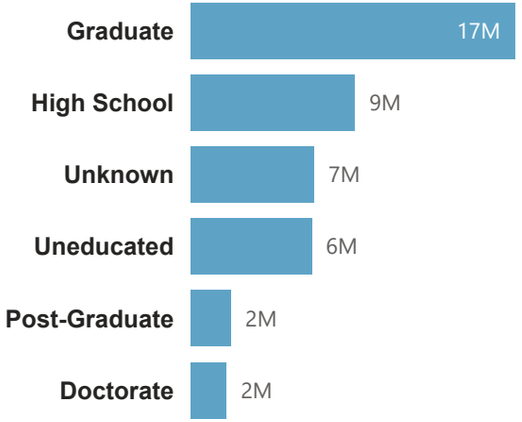
Revenue By Use Chip



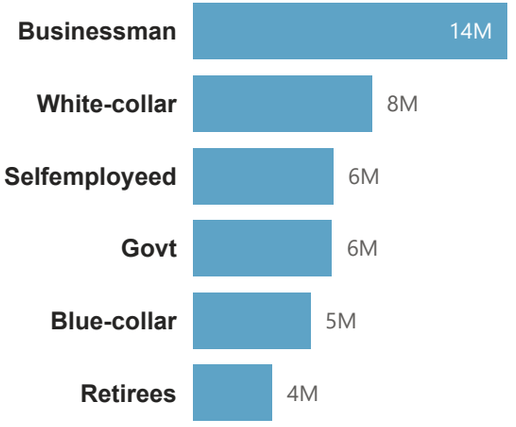
Revenue By Expenditure Type



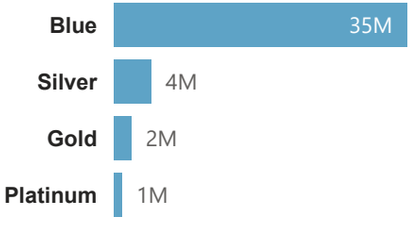
Revenue By Education



Revenue By Customer Job



Revenue Card Category



Quick measure

Insights of Dashboards

1. **High Revenue from Graduates and Self-Employed Individuals**:
   - Graduates and self-employed customers contribute significantly to revenue, indicating a potential focus area for marketing and service enhancements.
2. **Expenditure Trends**:
   - Bills and entertainment are the top spending categories, suggesting these areas might benefit from targeted promotions or rewards programs.
3. **Customer Acquisition**:
   - Blue cardholders, despite higher acquisition costs, bring substantial revenue, necessitating a balance between marketing spend and customer value.
4. **Geographic Focus**:
   - States like Texas, New York, and California are key markets, contributing the most to revenue. Efforts to strengthen presence in these areas could be advantageous.
5. **Gender and Age Group Analysis**:
   - Men generate more revenue compared to women, and the 30-40 age group is particularly lucrative. Tailored strategies for different demographics could optimize growth.
6. **Transaction Methods**:
   Swipe transactions lead, followed by chip and online, indicating the need for secure and user-friendly transaction experiences across methods.