**Power BI Dashboarding project proposal on Credit Card Revenue metrics.**

# **Executive Summary:**

This project aims to develop a multilayer Power BI dashboard to analyze revenue generated by the bank. By examining customer demographics and expenditure patterns, the dashboard will provide actionable insights for better customer segmentation and enhanced decision-making.

# **2. Problem Statement:**

Understanding how various customer attributes influence purchasing power is crucial for optimizing marketing strategies and improving revenue generation. This must help our stakeholders to easily basket customers into different categories and plan certain strategies according to the insights.

# **3. Data Sources:**

1. **Transactional Data**
   * **Online Transactions**: Data from e-commerce purchases made with credit cards.
2. **Customer Demographics**
   * **KYC Data**: Know Your Customer data including age, gender, income level, marital status, and occupation.
   * **Customer Profiles**: Information collected from customer accounts or surveys that provide insights into interests and buying behaviour.
3. **Credit Card Usage Data**
   * **Spending Patterns**: Records showing frequency and categories of spending, such as dining, travel, or retail.
   * **Payment History**: Data tracking customer payments, including late payments and repayment behaviour.
4. **Account Information**
   * **Credit Limits**: Information on the credit limits assigned to different credit cards.
   * **Account Balances**: Current outstanding balances on credit cards.
5. **Market Data**
   * **Industry Reports**: Research reports on credit card usage trends, market share, and competitive analysis.
   * **Economic Indicators**: Data on factors like inflation, employment rates, and consumer confidence that impact spending.
6. **Customer Feedback and Surveys**
   * **Satisfaction Surveys**: Data collected from customer feedback regarding their credit card experience.
   * **Market Research**: Surveys and studies providing insight into customer preferences and behaviour.
7. **Fraud Detection Systems**
   * **Transaction Monitoring Data**: Information from fraud detection systems that can indicate spending anomalies or trends.

Using these data sources effectively can help banks gain comprehensive insights into credit card revenue generation, customer behaviour, and areas for potential growth.

Source: (GitHub/Rishab\_sharma /CreditCard.csv).

# **4. Methodology:**

* ❖ Data Integration: Power BI's data integration features will be utilized to combine the primary dataset with any additional relevant data sources, such as geographic data, demographic data, or other contextual information, to enrich the analysis and provide a more comprehensive view of the tourism landscape.
* ❖ Dashboard Design: The dashboards will be designed with a focus on user experience, incorporating clear and concise visuals, intuitive navigation, and consistent branding. The layout and organization of the dashboards will be optimized for easy consumption and interpretation of the information.
* ❖ Interactivity: The dashboards will be highly interactive, allowing users to explore the data through filters, slicers, and drill-down capabilities. Users will be able to dynamically segment the data based on various dimensions, such as demographics, locations, or time periods, enabling deeper insights and customized analysis.

# **5. Expected Outcomes:**

* Enhanced understanding of customer segments and their revenue contributions.
* Identification of key demographic factors influencing purchasing power.
* Improved marketing strategies tailored to specific customer segments.
* Increased ability to forecast revenue trends based on customer behavior.
* Development of actionable insights for targeted promotions and services.
* Strengthened decision-making processes through data-driven insights.

# **6. Tools and Technologies:**

* Power BI
* SQL Database for data extraction.

# **7. Risks and Challenges:**

* Data privacy concerns related to customer information.
* Potential inaccuracies in data collection and processing.
* Complexity in integrating diverse data sources.
* Ensuring dashboard usability and accessibility for all stakeholders.

# **8. Conclusion:**

The proposed Power BI dashboard will serve as a vital tool for the bank to analyze revenue generation effectively. By leveraging customer data and insights, the bank can enhance its marketing strategies, improve customer engagement, and ultimately drive revenue growth. This project not only addresses current challenges but also positions the bank for future success through data-driven decision-making.