

# CREDIT CARD REPORT ANALYSIS



# Credit Card Report Analysis

This comprehensive credit card dashboard provides real-time insights into key performance metrics and trends, enabling stakeholders to monitor and analyze credit card operations effectively. The dashboard is divided into two main sections: Credit Card Transactions and Credit Card Customers, offering a detailed overview of the credit card business.





# Project Objective

1

## Develop a Comprehensive Credit Card Weekly Dashboard

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.

2

## Enable Effective Monitoring and Analysis

The dashboard aims to empower stakeholders with the necessary tools and information to monitor and analyze credit card operations, making informed decisions to drive business growth.

# Data Source and Processing

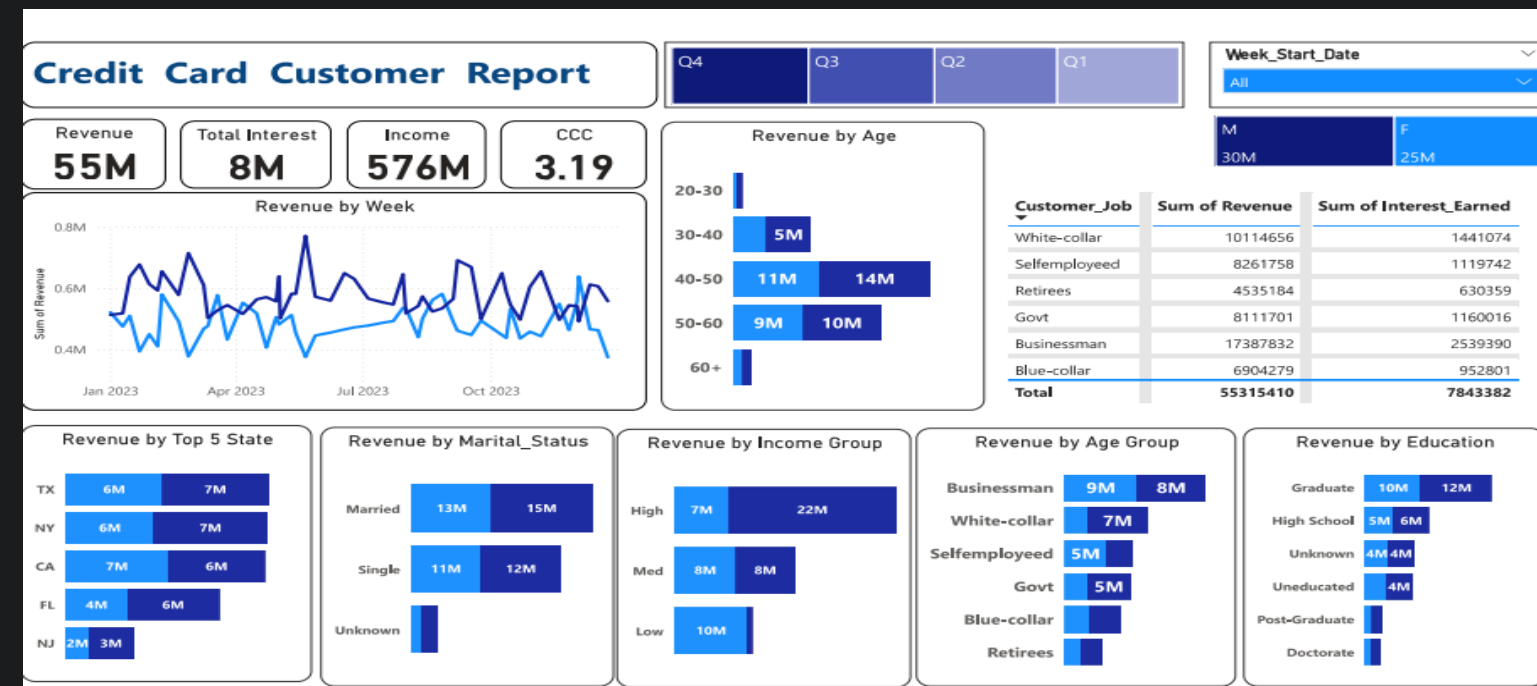
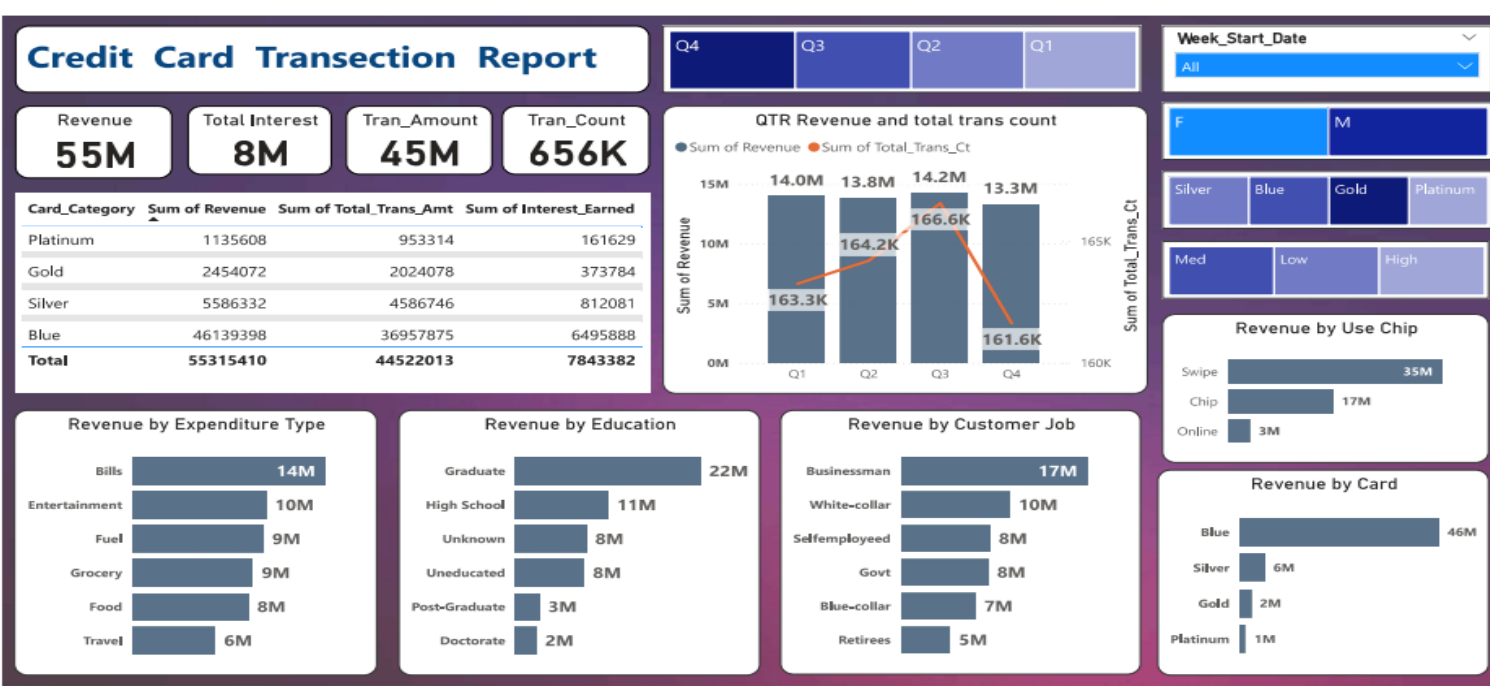
## Data Source

The data for this dashboard was obtained from SQL databases, including transaction data and customer data.

## Data Processing & DAX

The data was cleaned and prepared, and Data Analysis Expressions (DAX) were used for data modeling and calculations to derive the necessary insights.





# Dashboard Overview

## Comprehensive Insights

The Power BI dashboard is divided into two main sections: Credit Card Transactions and Credit Card Customers, providing a comprehensive view of the credit card business.

## Real-time Monitoring

The dashboard offers real-time insights into key performance metrics and trends, enabling stakeholders to monitor and analyze credit card operations effectively.



## Weekly Overview (WoW Change)

### Revenue Increase

Revenue increased by 28.8% week-over-week.

### Customer Count Increase

Customer count increased by 10% week-over-week.



### Transaction Growth

Total transaction amount and count increased by \$45M and 656K, respectively, week-over-week.

# Year-to-Date Overview (YTD)

## Overall Performance

Overall revenue: \$55M, Total interest: \$8M,  
Total transaction amount: \$45M

## Revenue Breakdown

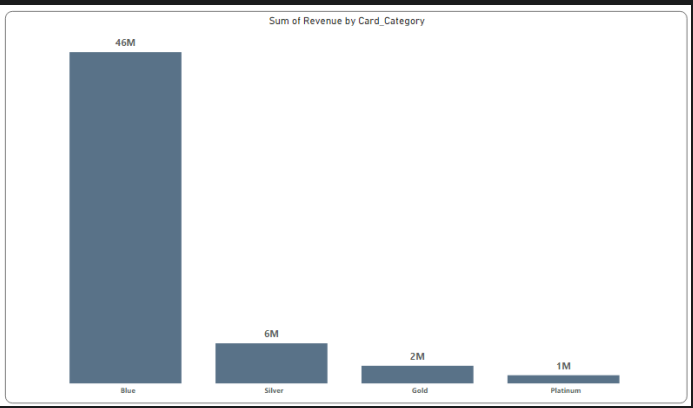
Revenue by Category: Blue \$46M, Silver \$6M  
Revenue by Expenditure Type: Bills \$14M,  
Entertainment \$10M  
Revenue by Education: Graduate \$22M, High  
School \$11M  
Revenue by Customer Job: Businesses \$17M,  
White Collar \$10M  
Revenue by Use Type: Swipe \$35M, Chip  
\$17M, Online \$3M

# Customer Insights



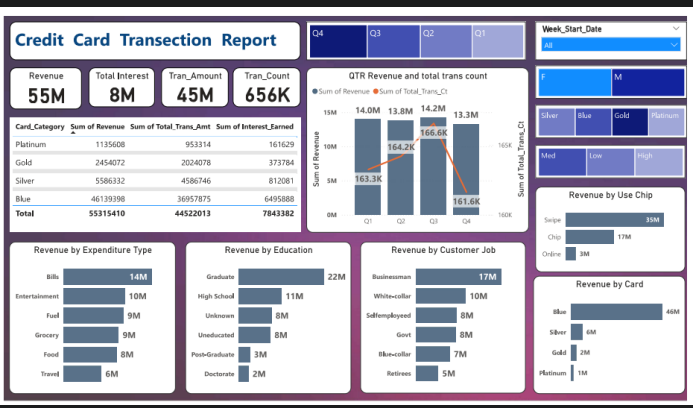
## Gender Breakdown

Male customers contributing \$30M, female \$25M.



## Card Type Contribution

Blue & Silver credit cards contributing 93% of transactions.



## Demographic Insights

Revenue by Marital Status:  
Married \$28M, Single \$23M

Revenue by Income Group:  
High \$29M, Medium \$16M,  
Low \$10M

Revenue by Top States: TX  
\$13M, NY \$13M



# Geographical Insights

## Geographical Distribution

TX, NY, and CA contributing 68% of total transactions.

## Visualization

The geographical distribution of transactions is displayed on a map, providing a visual representation of the regional trends.

# Activation and Delinquency Rates



## Activation Rate

Overall Activation rate: 57.5%



## Delinquency Rate

Overall Delinquent rate: 6.06%