



CREDIT CARD TRANSACTION ANALYSIS DASHBOARD

MAHESH KAVALI

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.



Dashboard Insights and Overview

WoW changes for Week 53

- Revenue increase by 28%
- Total transaction amount & count increased by 35.04% and 3.9%
- Customer count increased by 12.12%

Project Overview

- Overall revenue 57M
- Total transaction amount is 45.5
- Total interest earned is 8M
- Total customer count 667K
- Overall activation rate is 56%
- Overall delinquent rate is 6.06%

Insights

- ▶ Male customers contribute to more revenue at 31M compared Female at 26M
- ▶ Blue cards contribute the highest revenue at 83% followed by silver at 10%
- ▶ Q4 has seen the highest revenue at 14.5M and Q2 being the lowest at 13.8M
- ▶ TX, NY & CA are contributing to 68% of total revenue
- ▶ Bills, Entertainment and Fuel contribute 68% total expenditure types
- ▶ Customer using card to swipe stands at 63% followed by chip at 30%

Recommendations

- ▶ With male customers contributing more to revenue we should consider tailoring specific products or promotions to further engage this segment. However, also need to explore why female revenue is lower and consider targeted campaigns to increase female customer engagement.
- ▶ Q4 has seen the highest revenue at \$14.5M, so company needs to analyze what worked well during this period and replicate those strategies in other quarters to balance out the revenue distribution
- ▶ Focusing on the top contributing states, explore growth opportunities in states that currently contribute less, potentially identifying new customer segments or markets.
- ▶ With an overall activation rate of 56%, identify the reasons behind the 44% non-activation rate. Consider targeted campaigns to engage and activate these dormant customers.
- ▶ With an overall delinquent rate of 6.06%, consider implementing more robust credit checks, personalized payment reminders, or flexible repayment plans to reduce this rate and improve overall financial health.



THANK YOU

