

CREDIT CARD REPORT



CONTENT

- Project Objective
- Data from SQL
- DAX Queries
- Insights
- Recommendation



PROJECT OBJECTIVE

To design and implement a comprehensive, real-time credit card weekly dashboard that delivers actionable insights into key performance metrics and operational trends. This dashboard will enable stakeholders to effectively monitor, analyze, and optimize credit card performance, support data-driven decision-making, and enhance overall operational efficiency.

DATA FROM SQL

- Prepare a CSV file.
- Create Tables in MySQL.
- Import CSV file into MySQL.

CSV file:

https://github.com/Manishtopno/Credit_Card_Financial_Dashboard

DAX QUERIES

- week_num2 = WEEKNUM('ccdb cc_detail'[Week_Start_Date])
- AgeGroup = SWITCH(TRUE(),
 'ccdb cust_detail'[Customer_Age] < 30, "20-30",
 'ccdb cust_detail'[Customer_Age] >= 30 && 'ccdb
cust_detail'[Customer_Age] < 40, "30-40",
 'ccdb cust_detail'[Customer_Age] >= 40 && 'ccdb
cust_detail'[Customer_Age] < 50, "40-50",
 'ccdb cust_detail'[Customer_Age] >= 50 && 'ccdb
cust_detail'[Customer_Age] < 60, "50-60",
 'ccdb cust_detail'[Customer_Age] >= 60, "60+","unknown")

- Income Group = switch(TRUE(),
 'ccdb cust_detail'[Income] < 30000, "Low",
 'ccdb cust_detail'[Income] >= 30000 && 'ccdb cust_detail'[Income]
 <70000, "Med",
 'ccdb cust_detail'[Income] >= 70000, "High",
 "unknown")
- Revenue = 'ccdb cc_detail'[Annual_Fees] + 'ccdb
cc_detail'[Total_Trans_Amt] + 'ccdb cc_detail'[Interest_Earned]
- Current_week_revenue = CALCULATE(
 SUM('ccdb cc_detail'[Revenue]),
 FILTER(
 ALL('ccdb cc_detail'),
 'ccdb cc_detail'[week_num2]=MAX('ccdb cc_detail'[week_num2])))

- $\text{Previous_week_revenue} = \text{CALCULATE}(\text{SUM}('ccdb\ cc_detail'[\text{Revenue}]), \text{FILTER}(\text{ALL}('ccdb\ cc_detail'), 'ccdb\ cc_detail'[\text{week_num2}] = \text{MAX}('ccdb\ cc_detail'[\text{week_num2}]) - 1))$
- $\text{Week_over_week_revenue} = \text{DIVIDE}([Current_week_revenue] - [Previous_week_revenue], [Previous_week_revenue])$

INSIGHTS

- The 40–50 age group is the top revenue contributor with 43.6%, followed by 60+ at 32.7% and 30–40 at 18.1%.
- Texas, New York and California together generate nearly 73% of total revenue, with Florida adding another 18.7%.
- High-income customers drive 52.7% of revenue, medium-income 32.7% and low-income 14.6%.
- Self-employed customers show the highest revenue-to-income ratio at 10.97%.
- Businessmen lead with \$17.4 M, followed by white-collar workers, self-employed, government employees, blue-collar and retirees.

- Blue & Silver credit cards are contributing to 93% of overall transactions.
- Graduates are contributing the most to using credit cards by 40.7%.
- Male customers are contributing more in revenue 31M, female 26M.
- Revenue increased by 28.8%.
- Total revenue is 55M.
- Total interest earned is 7.84M.
- Total transaction amount is 45M.
- Customers mostly use credit cards to pay bills 25% followed by entertainment 17.9%.
- Customers are best preferred by the Swipe method to pay by 63.6%.

RECOMMENDATION

- Target the 40–50 age bracket, high-income and businessman segments for acquisition and premium offerings.
- Enhance premium card value propositions to increase Gold and Platinum adoption.
- Strengthen retention among married, graduate-educated customers in TX, NY and CA.
- Develop digital payment incentives to grow the currently small online transaction segment
- Create targeted offerings for self-employed customers who show the highest revenue efficiency.