



# **CREDIT CARD FINANCIAL REPORT ANALYSIS**

By- Mohi Gupta

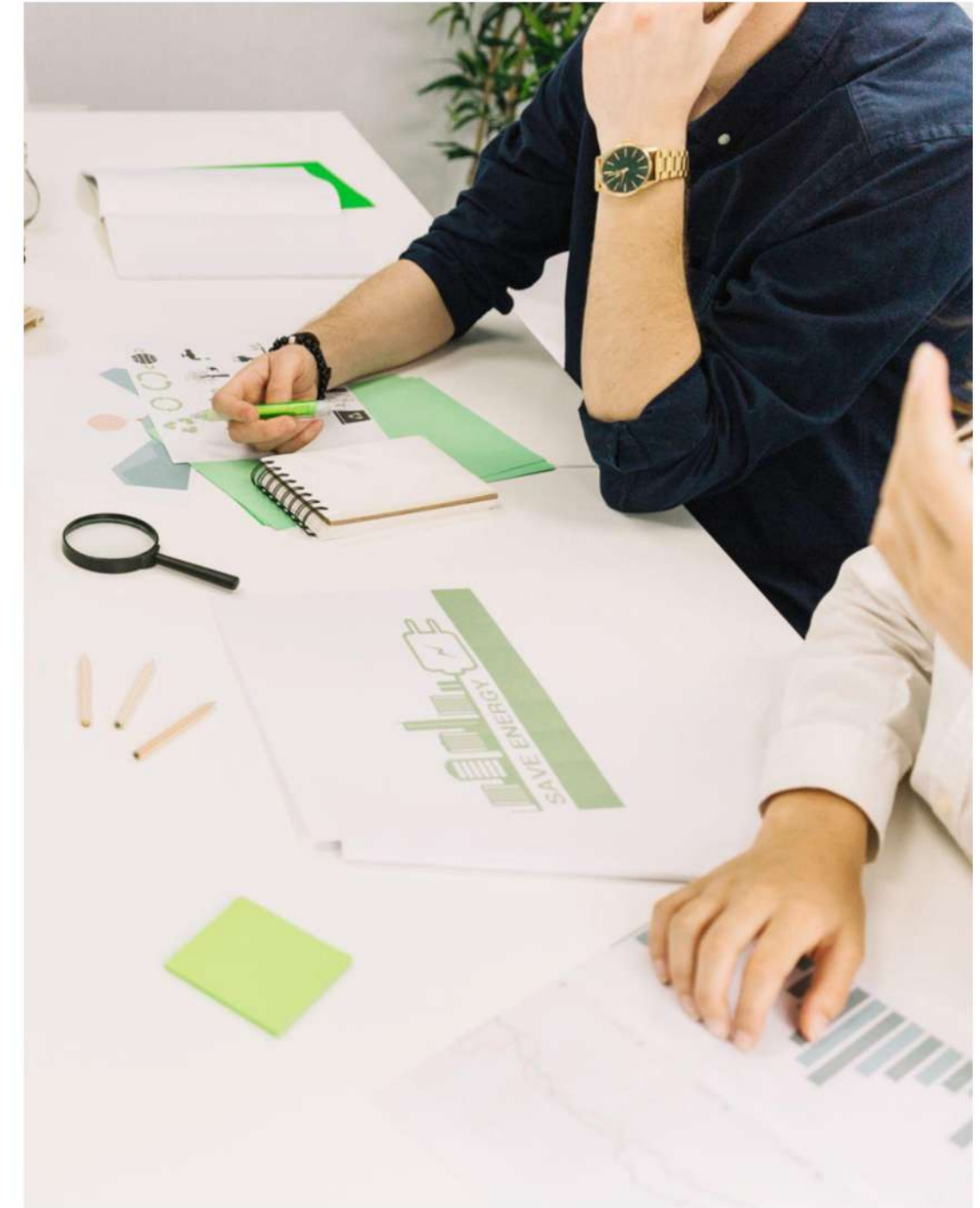


# INTRODUCTION

This analysis presents a comprehensive overview of customer demographics, income distribution, and transaction behaviors of credit card users. The dashboards aim to uncover key patterns across states, genders, income groups, education levels, and card categories. It also monitors revenue trends, customer satisfaction, acquisition costs, and credit utilization.

# DATA PREPARATION & CLEANING

- Imported raw sales data into Power BI
- Identification and Removal of Irrelevant Columns
- Cleaned missing & incorrect values.  
Removed some columns which is not required
- Created new calculated columns like "Previous week revenue", "Current week revenue" for better visualization





# KEY CREDIT CARD CUSTOMER METRICS

- Average Income: ₹57.09K, indicating the typical income level of credit card customers.
- Customer Count: 10K, representing the total number of credit card holders.
- Average Customer Age: 46.27 years, reflecting a middle-aged customer base.
- Average Satisfaction Score: 3.19, showing moderate customer satisfaction levels.
- Total Revenue: ₹46M, highlighting revenue generated through credit card usage.
- Total Income (All Customers): ₹588M, representing the cumulative income across all credit card customers.



# KEY CREDIT CARD TRANSACTION METRICS

- Average Utilization Ratio: 2.83K, indicating the typical credit usage level per customer.
- Previous Week Revenue: ₹931K, showing earnings from credit card transactions in the prior week.
- Current Week Revenue: ₹824K, slightly lower than the previous week, suggesting a small dip in spending.
- Total Revenue: ₹46M, representing the overall income generated from all transactions.
- Average Transaction Amount: ₹4.42K, reflecting the average size of customer purchases.
- Transaction Count: 10K, denoting the total number of credit card transactions recorded.

**2.83K**

Avg Utilization Ratio

**931K**

Previous Week Revenue

**824K**

CurrentWeekRevenue

**46M**

Total Revenue

**4.42K**

Avg Transaction Amount

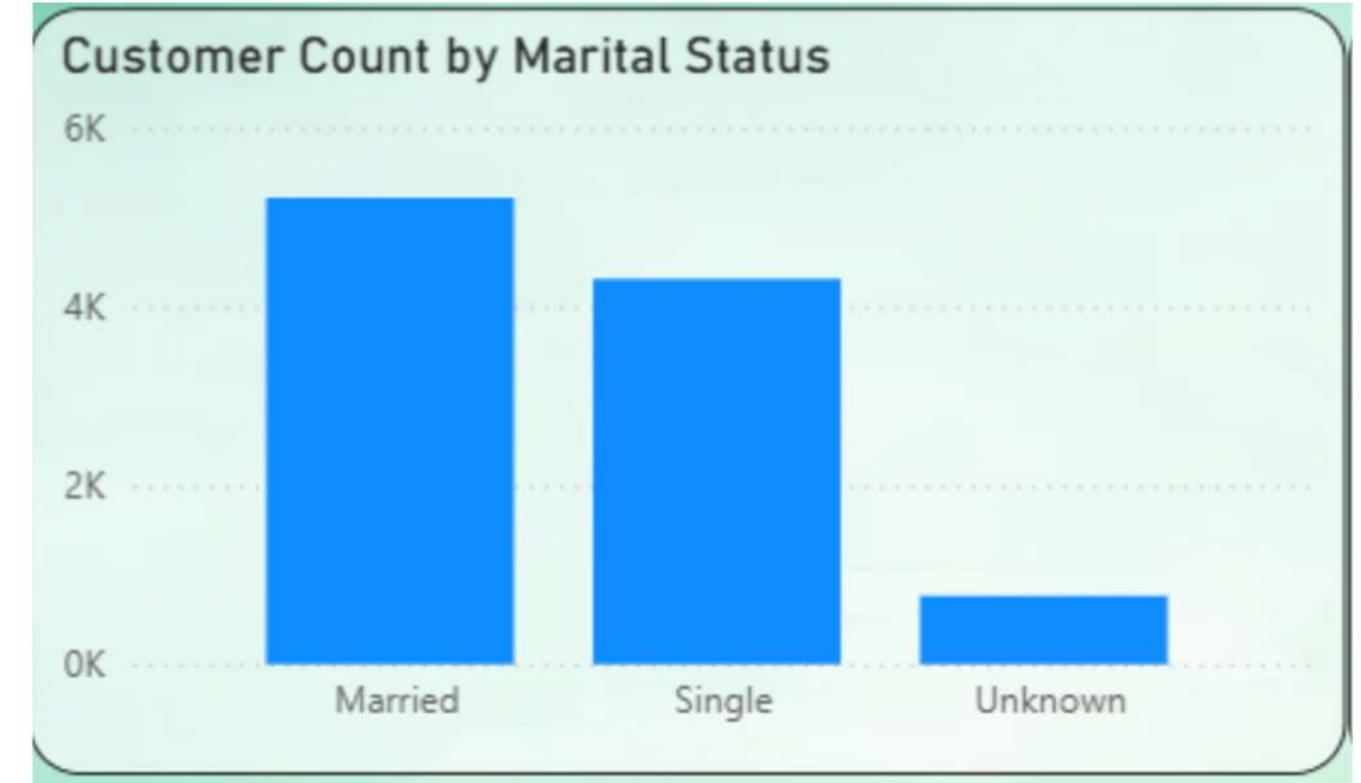
**10K**

Transaction Count

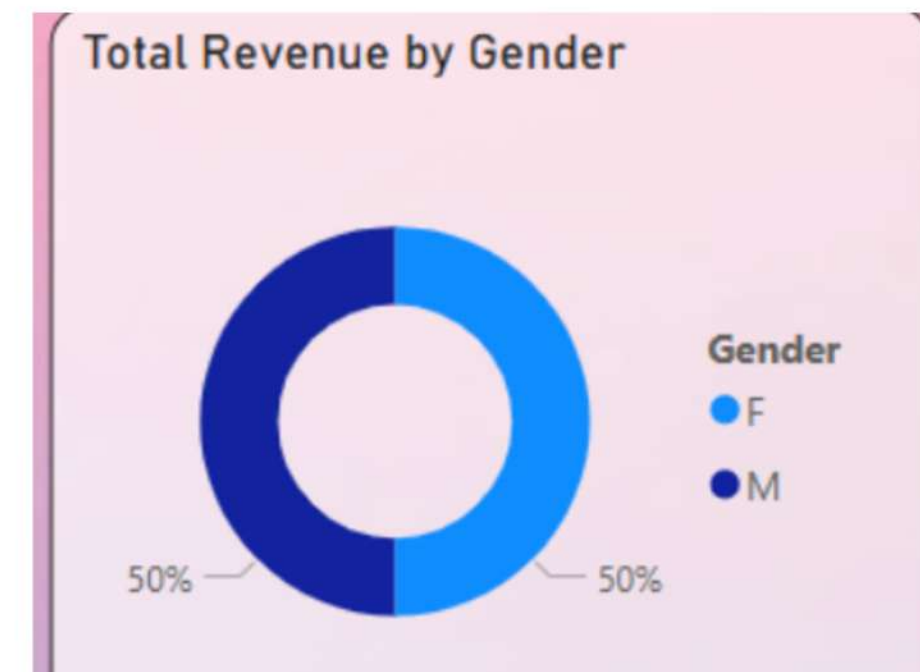


# CUSTOMER COUNT BY MARITAL STATUS AND REVENUE BY GENDER

- This bar chart shows the distribution of credit card customers by marital status.
- Married customers make up the largest group at 55%, followed by single customers at 45%.
- A small 10% is labeled Unknown indicating incomplete or missing data



- This donut chart illustrates the total revenue contribution by gender for credit card users.
- Female (F) and Male (M) customers each contribute exactly 50% of the total revenue.
- This perfect split highlights a balanced spending behavior across genders.



# TOTAL INCOME BY STATE

This bar chart shows the total income contribution by state.

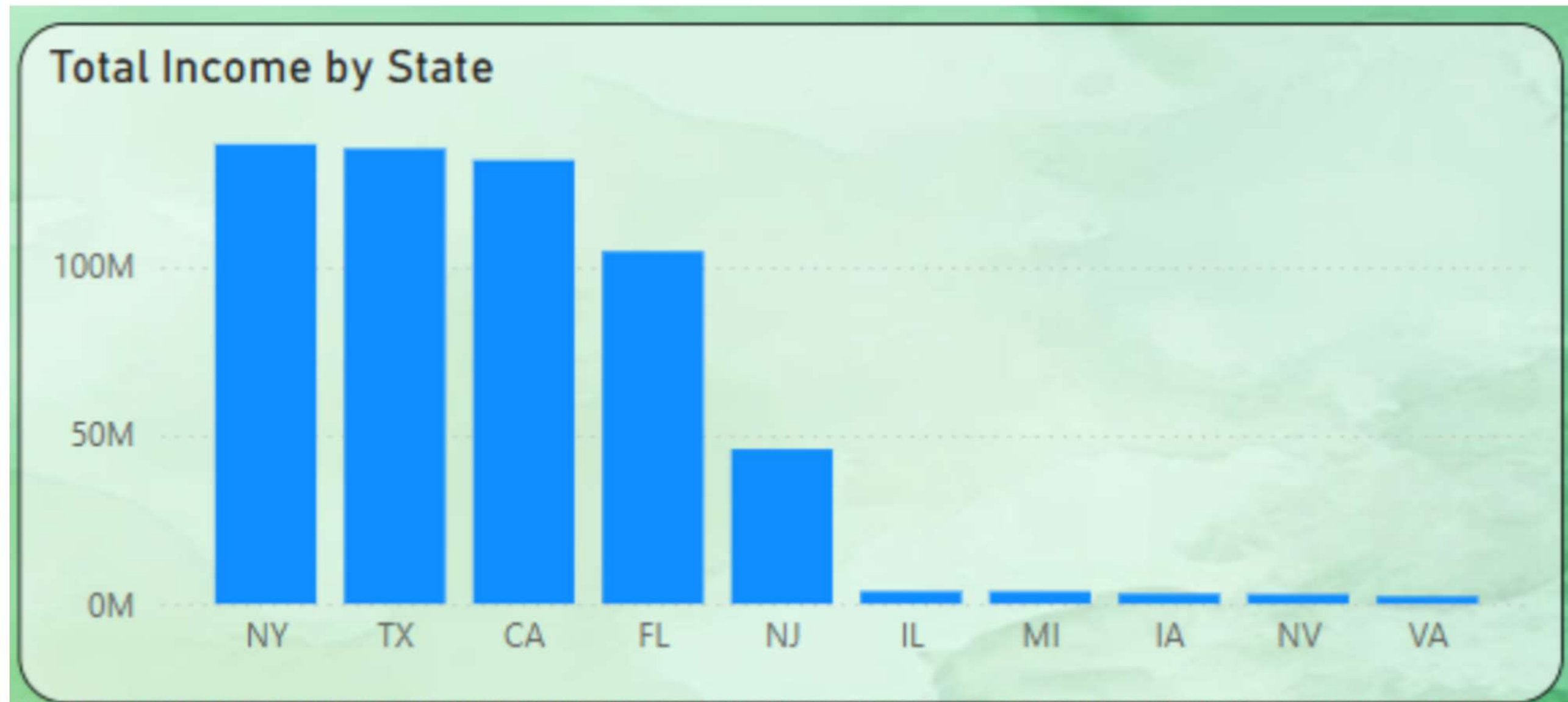
Top Performers:

- New York (NY), Texas (TX), and California (CA) are the highest income-contributing states, each generating over \$100M in total income.
- Florida (FL) also performs well, followed by New Jersey (NJ) with moderate contribution.

**Action:** Focus marketing and premium offerings in top-income states (NY, TX, CA).

**Opportunity:** Explore underperforming states (IL, MI, IA, NV, VA) for customer acquisition and localized campaigns.

# INCOME BY STATE CHART



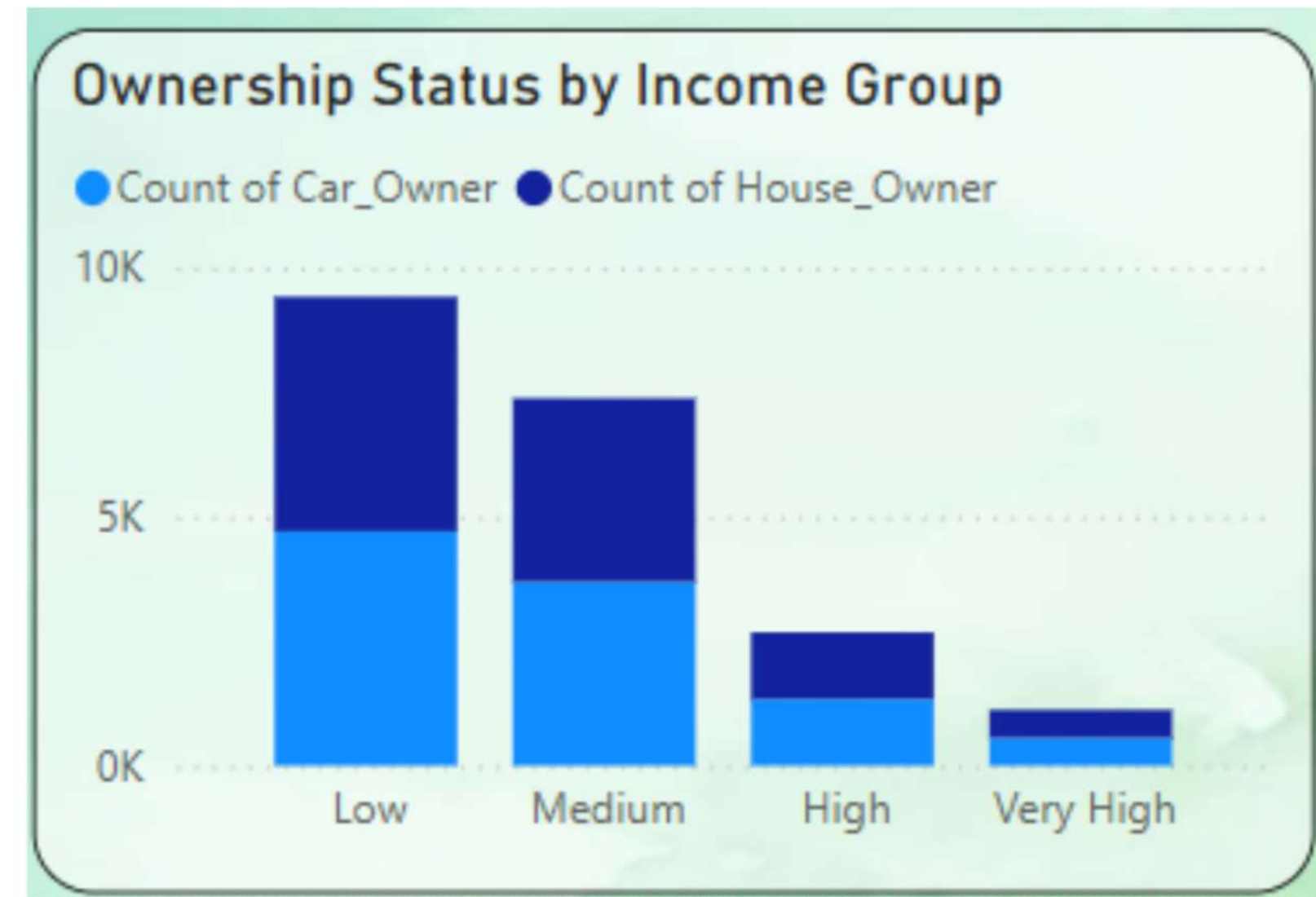


# OWNERSHIP STATUS BY INCOME GROUP

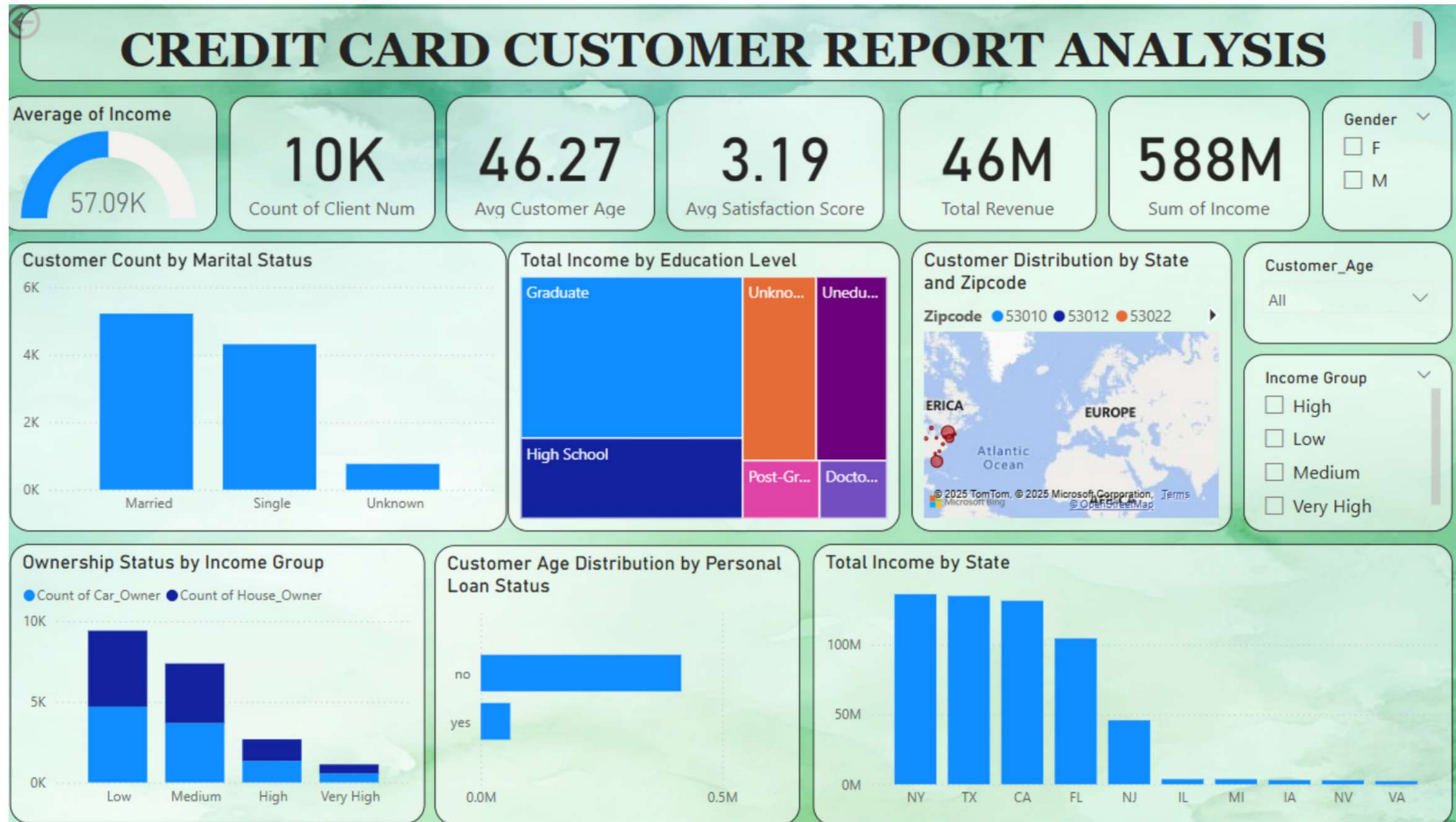
This clustered bar chart presents ownership status by income group, specifically focusing on car and house ownership.

## Insights:

- Low-income group has the highest count of both car and house owners, showing mass-market potential.
- Ownership numbers decline as income level rises, with the "Very High" income group showing the least ownership, possibly due to smaller sample size or asset diversification.



# CREDIT CARD CUSTOMER DASHBOARD





# CREDIT CARD TRANSACTION DASHBOARD

## CREDIT CARD TRANSACTION REPORT ANALYSIS

2.83K

Avg Utilization Ratio

931K

Previous Week Revenue

824K

CurrentWeekRevenue

46M

Total Revenue

4.42K

Avg Transaction Amount

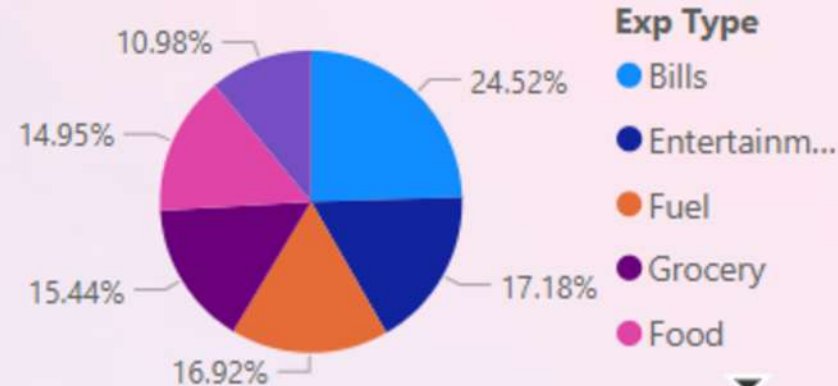
10K

Transaction Count

Total Transaction Amount Over Time



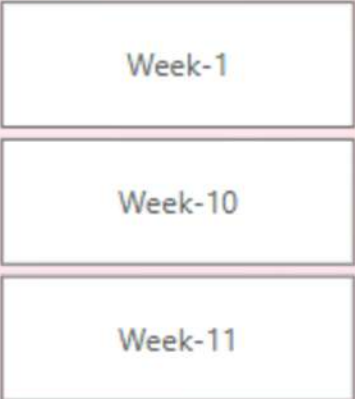
Revenue by Exp Type



Quater



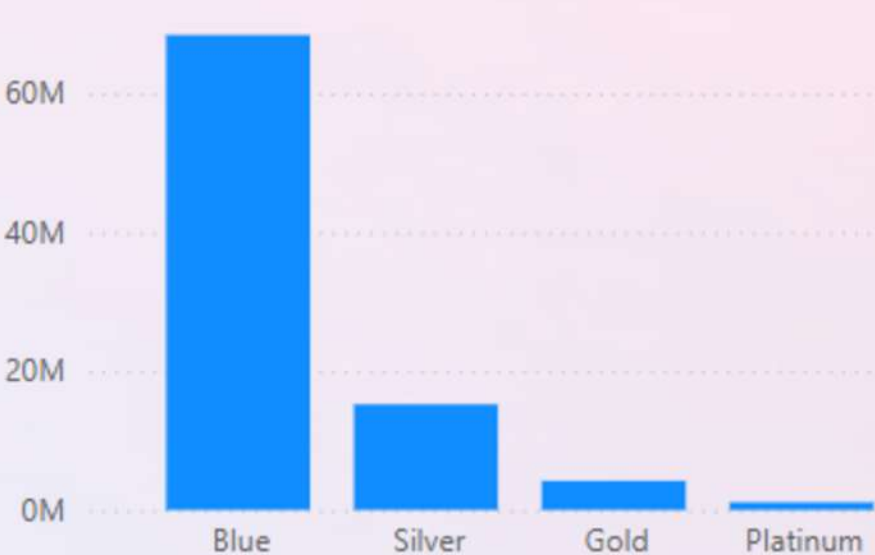
Week\_Num



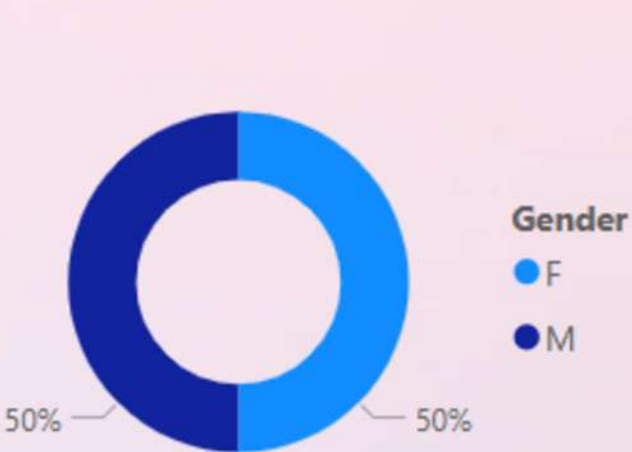
Customer Acquisition Cost Over Time



Credit Limit by Card Category



Total Revenue by Gender





# CONCLUSION

The analysis provides a holistic understanding of credit card customers and their transactional behavior across multiple dimensions. Demographically, most customers are married, fall in the mid-age range with an average age of 46.27 years, and earn an average income of ₹57.09K, indicating a financially stable and mature customer base. Spending and ownership patterns reveal that even the low-income group shows high car and house ownership, presenting a valuable segment for targeted cross-selling and credit products. Geographically, high-income contributions come from states like New York, Texas, and California, highlighting key markets where focused marketing and loyalty initiatives can drive revenue growth. Education and loan trends show graduates lead in income generation, and most customers do not hold personal loans—implying untapped potential for customized loan offerings and educational financial products. Overall, these insights can help shape more effective credit policies, personalized marketing, and risk assessment strategies.

# RECOMMENDATIONS

- Target High-Income and Graduate Segments: Enhance premium card offerings and cross-sell products.
- Geographic Focus: Invest more marketing resources in NY, TX, and CA where income concentration is highest.
- Optimize Card Offerings: Increase benefits on Blue and Silver cards which dominate credit limits and usage.
- Reduce Acquisition Costs: Explore digital channels to reduce the cost per acquisition while maintaining quality.
- Promote Gender-Neutral Campaigns: With balanced revenue from both genders, maintain inclusive marketing strategies.
- Enhance Experience in Top Spending Areas: Offer rewards and cashback in bill payment and entertainment categories.

# THANK YOU

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