

# Credit Card Report

Prepared using Power BI





# The Problems I Set Out to Solve

## Turning Data into Direction:

When I started this project, our credit card data was rich—but insights were buried. With 656,000 transactions and \$55 million in revenue, we had volume but lacked clarity. Here's what I aimed to fix:

### 1. Revenue Blind Spots

Which customer segments and card types were driving profit?

How did regions and categories perform?

### 2. Limited Customer Understanding

Who are our typical customers?

What do income groups prefer?

How does behavior change over time?

### 3. Operational Bottlenecks

Manual reports took days

No visibility into chip usage or transaction patterns

Couldn't relate interest income to volume

### 4. Strategic Uncertainty

Leaders lacked real-time insights

Decisions were based on assumptions

Growth opportunities were being missed



# Credit Card Transactions Overview

Revenue

55M

Total Interest

7.84M

Amount

45M

Count

656K

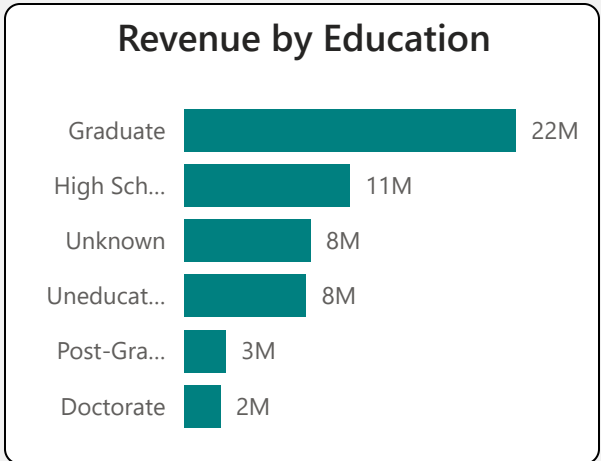
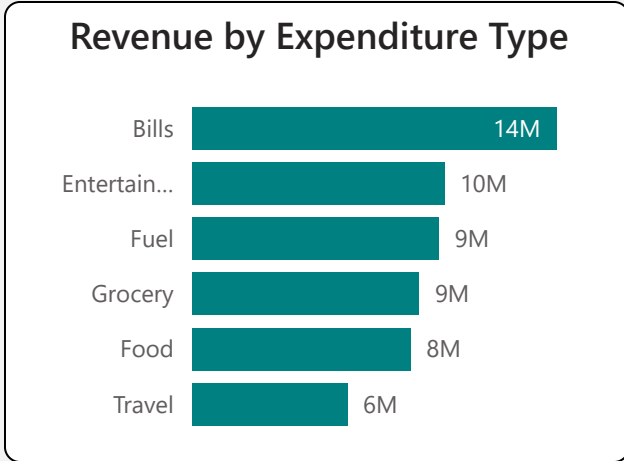
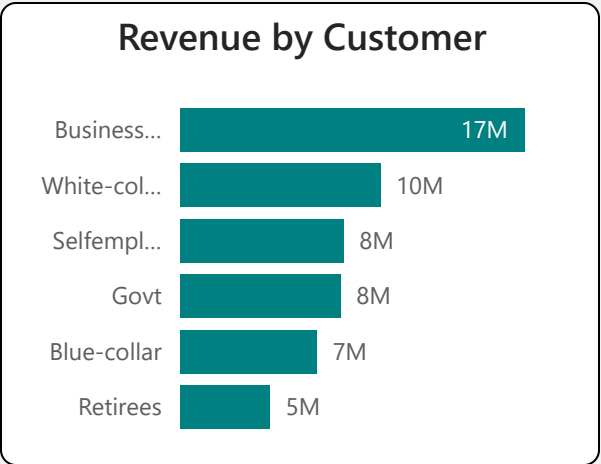
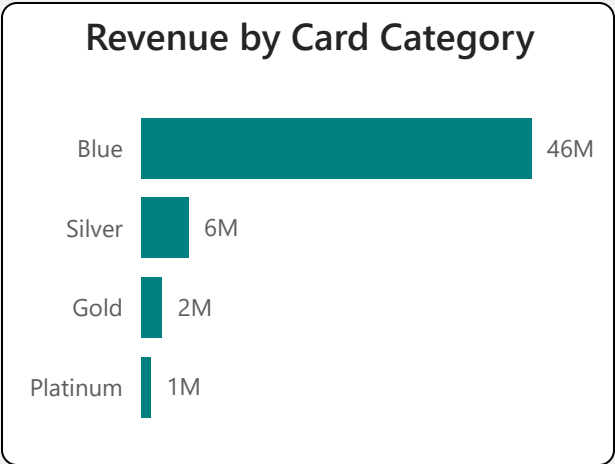
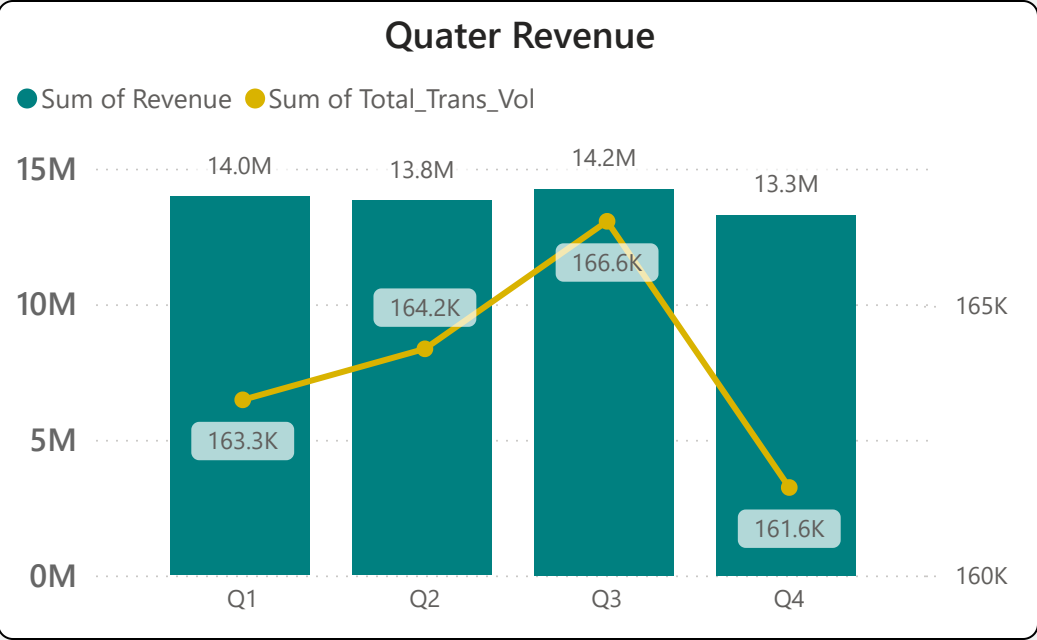
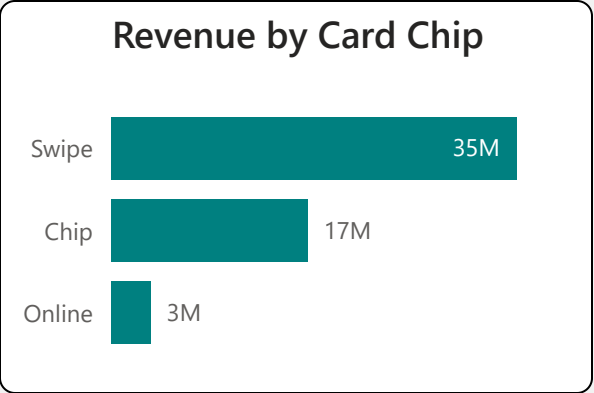


Week\_Start\_Date

All



Card_Category	Sum of Revenue	Sum of Total_Trans_Amt	Sum of Interest_Earned
Silver	5586332	4586746	812,081.280
Platinum	1135608	953314	161,629.050
Gold	2454072	2024078	373,784.160
Blue	46139398	36957875	6,495,887.740
Total	55315410	44522013	7,843,382.230



# Credit Card Customer Overview

Customer_Job	Sum of Revenue	Sum of Income	Sum of Interest_Earned
Blue-collar	6904279	72262158	952,800.570
Businessman	17387832	186959919	2,539,390.310
Govt	8111701	88773989	1,160,016.370
Retirees	4535184	48675030	630,359.240
Selfemployed	8261758	75313288	1,119,741.810
White-collar	10114656	103930055	1,441,073.930
<b>Total</b>	<b>55315410</b>	<b>575914439</b>	<b>7,843,382.230</b>

Total Interest

7.84M

CSAT

3.19

Revenue

55M

Income

576M

M  
30M

F  
25M

Swipe

Online

Chip

Week\_Start\_Date

All

Q4

Q3

Q2

Q1

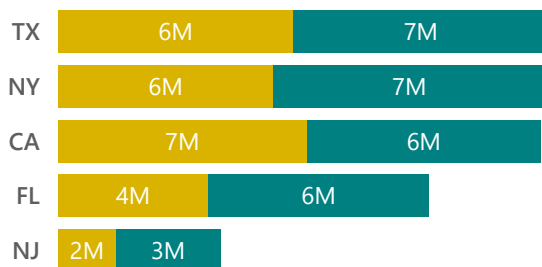
Silver

Blue

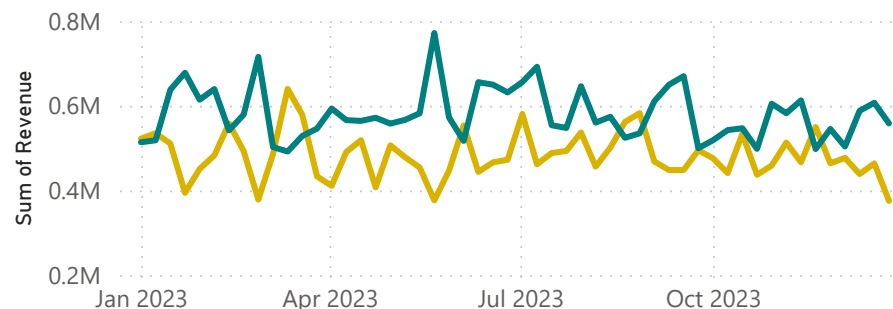
Gold

Platinum

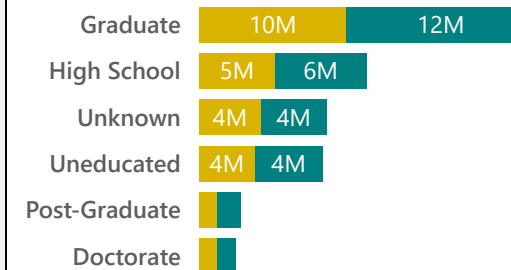
## Top 5 States by Revenue



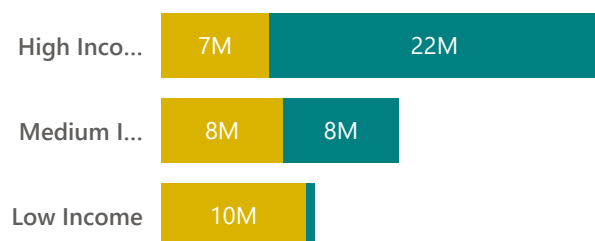
## Revenue by Week



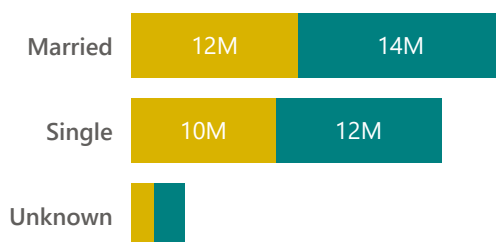
## Education-wise Revenue



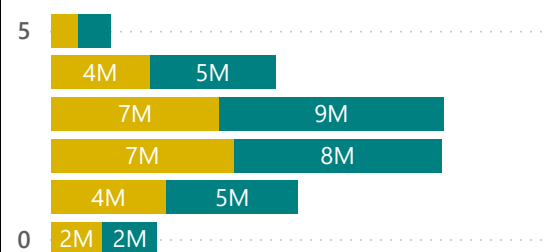
## Income Group Revenue



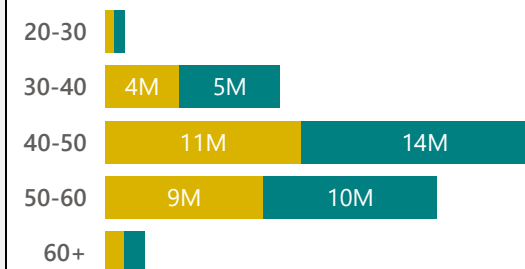
## Revenue by Marital Status



## Customer Dependent Revenue



## Age-wise Revenue



# Key Insights & Recommendations:



## Card Category Performance:

Blue cards account for 84% of total revenue, contributing \$46M out of \$55M. This highlights a major opportunity to upsell these users to premium card offerings.

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## Transaction Channel Analysis:

Swipe transactions dominate at \$35M (64%), while online channels remain underutilized at just \$3M. Strengthening digital incentives and enhancing online security could unlock significant growth.

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## Customer Segmentation

Customers with graduate-level education contribute \$22M, making them the most valuable demographic. Tailored marketing and exclusive services could further increase engagement.

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## Quarterly Trends

Transaction volume peaks in Q1 at 166.6K, then slightly declines to 161.6K in Q4. This seasonal dip suggests the need for stronger Q4 retention efforts and Q1 campaign planning.

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