

# CREDIT CARD FINANCIAL REPORT USING POWER BI

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# Credit Card report

Gold Silver Blue Platinum

Q4

Q3

Q2

Q1

week\_start\_date

All

Low

Med

High

F

M

Clear Filters

Revenue

56.5M

Interest

8.0M

Amount

45.5M

Count

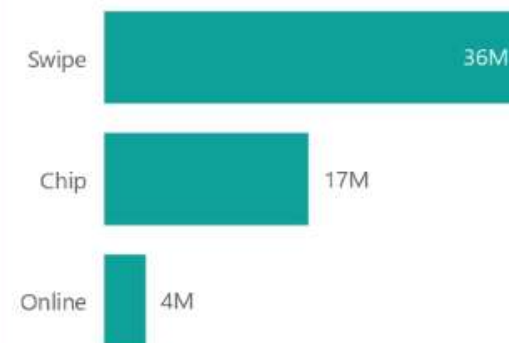
667.2K

card_category	Sum of Revenue	Sum of total_trans_amt	Sum of interest_earned
Blue	47188612	37840749	6614173
Gold	2533682	2091362	384755
Platinum	1135608	953314	161629
Silver	5659109	4647596	821923
<b>Total</b>	<b>56517011</b>	<b>45533021</b>	<b>7982480</b>

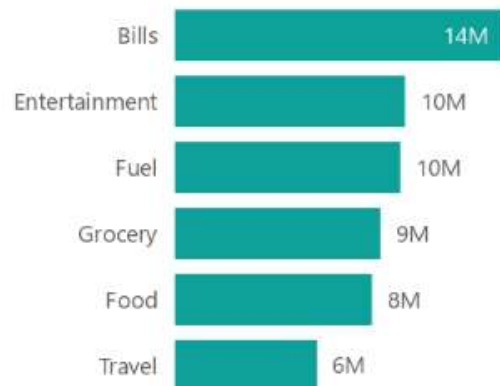
QTR Revenue and total trans count



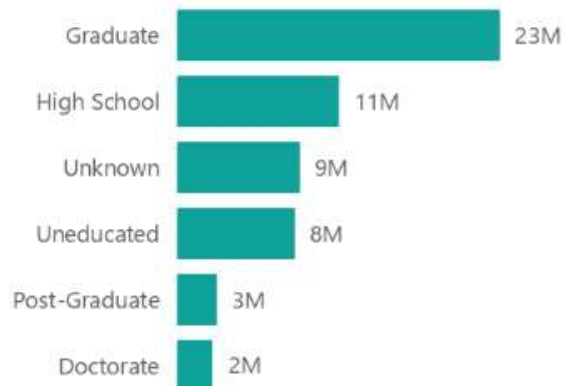
Revenue by use chip



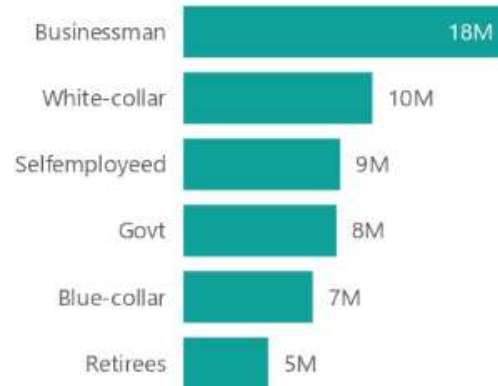
Revenue by Expenditure



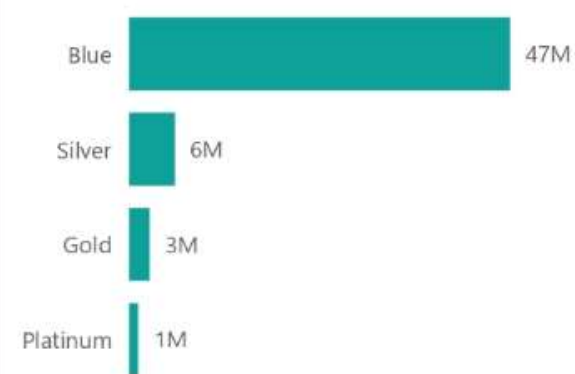
Revenue by Education



Revenue by Job



Revenue by card category



# Credit Card Customer report

Gold

Silver

Blue

Platinum

Q4

Q3

Q2

Q1

Clear Filters

M

31M

F

26M

week\_start\_date

All

Swipe

Online

Chip

Revenue

56.5M

Interest

8.0M

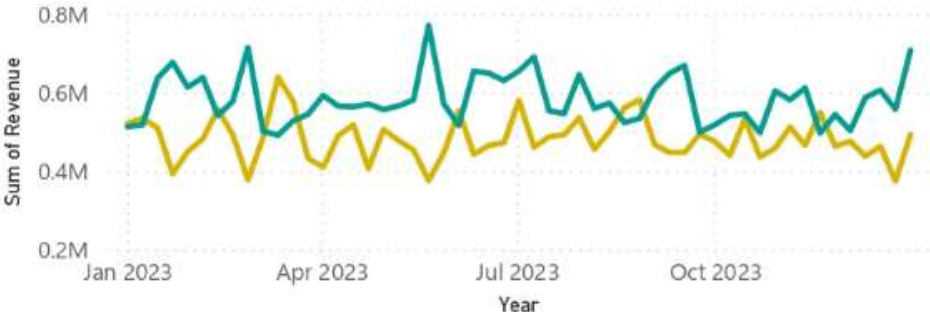
income

587.6M

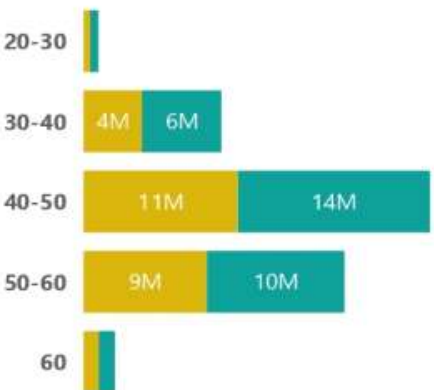
CSS

3.19

Revenue by week



Revenue by Age Group



customer_job	Sum of Revenue	Sum of interest_earned	Sum of income
Blue-collar	7040606	967751	7351691
Businessman	17697472	2584604	19035043
Govt	8335534	1182231	9083472
Retirees	4617448	641692	4961930
Selfemployed	8542826	1141510	7765993
White-collar	10283124	1464691	10561847
Total	56517011	7982480	58759978

Revenue by State



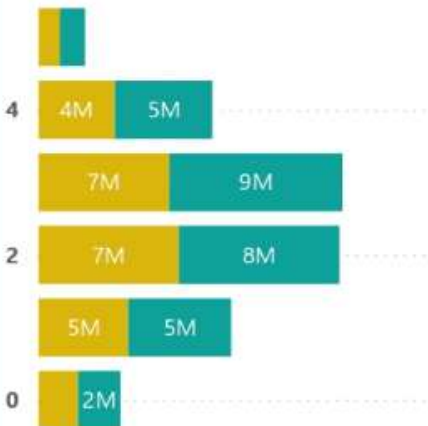
Revenue by Income Group



Revenue by Marital status



Dependent Count



Revenue by Education



# DAX Queries

## 1.To get the week num to sort the week

```
week_num2 = WEEKNUM('public cc_detail'[week_start_date])
```

```
Revenue = 'public cc_detail'[annual_fees] + 'public cc_detail'[total_trans_amt] + 'publiccc_detail'[interest_earned])
```

## 2. To get the current week revenue

```
Current_week_Revenue = CALCULATE(  
    SUM('public cc_detail'[Revenue]),  
    FILTER(  
        ALL('public cc_detail'),  
        'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])))
```

## 3. To get the previous week revenue

```
Previous_week_Revenue = CALCULATE(  
    SUM('public cc_detail'[Revenue]),  
    FILTER(  
        ALL('public cc_detail'),  
        'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2]) - 1))
```

# DAX Queries

## 4. Customers by Age segregation

```
AgeGroup = SWITCH(
    TRUE(),
    'public cust_detail'[customer_age] < 30, "20-30",
    'public cust_detail'[customer_age] >= 30 && 'public cust_detail'[customer_age] < 40, "30-40",
    'public cust_detail'[customer_age] >= 40 && 'public cust_detail'[customer_age] < 50, "40-50",
    'public cust_detail'[customer_age] >= 50 && 'public cust_detail'[customer_age] < 60, "50-60",
    'public cust_detail'[customer_age] >= 60, "60+",
    "unknown"
)
```

## 5. Customers by Income segregation


```
IncomeGroup = SWITCH(
    TRUE(),
    'public cust_detail'[income] < 35000, "Low",
    'public cust_detail'[income] >= 35000 && 'public cust_detail'[income] < 70000, "Med",
    'public cust_detail'[income] >= 70000, "High",
    "unknown"
)
```

# Project Insights- Week 53 (31st Dec)

- **WoW change:**

- Revenue increased by 28.8%,
- Total Transaction Amt & Count increased by 35.04% & 3.39%
- Customer acquisition cost increased by 16.32%

## Overview YTD

- Overall revenue is 57M
  - Total interest is 8M
  - Total transaction amount is 46M
  - Male customers are contributing more in revenue 31M, female 26M
  - Blue & Silver credit card are contributing to 93% of overall transactions
  - TX, NY & CA is contributing to 68%
  - Overall Activation rate is 57.5%
  - Overall Delinquent rate is 6.06%
- 





weeknum2	Previous_week_Revenue	Current_week_Revenue	wow_revenue
53	9,33,134.43	1201601	28.77%
52	10,70,439.10	933134	-12.83%
51	10,26,549.11	1070439	4.28%
50	9,80,152.37	1026549	4.73%
49	10,08,776.60	980152	-2.84%
48	10,47,120.33	1008777	-3.66%
47	10,78,915.24	1047120	-2.95%
46	10,94,926.59	1078915	-1.46%
Total	9,33,134.43	1201601	28.77%

weeknum2	Curent_week_transactions	Previous_week_transtions	wow_transtions
53	1011008	748677	35.04%
52	748677	865275	-13.48%
51	865275	824791	4.91%
50	824791	791352	4.23%
49	791352	808623	-2.14%
48	808623	847375	-4.57%
47	847375	865727	-2.12%
46	865727	883695	-2.03%
Total	1011008	748677	35.04%

weeknum2	Previous_week_transtion_count	Current_week_transtion_count	WoW_transtion_count
53	11203	11583	3.39%
52	12587	11203	-11.00%
51	12376	12587	1.70%
50	12215	12376	1.32%
49	12470	12215	-2.04%
Total	11203	11583	3.39%

weeknum2	Curent_week_customers	Previous_week_customer	wow_customers
53	18224	15667	16.32%
52	15667	18851	-16.89%
51	18851	18653	1.06%
50	18653	18315	1.85%
49	18215	18952	-3.27%
Total	18224	15667	16.32%

activation_30_days	%GT Count of activation_30_days
0	42.54%
1	57.46%
Total	100.00%

delinquent_acc	%GT Count of delinquent_acc
0	93.94%
1	6.06%
Total	100.00%

use_chip	Count of avg_utilization_ratio
Swipe	7232
Chip	2457
Online	604
Total	10293

card_category	%GT Sum of customer_acq_cost
Blue	91.27%
Silver	6.25%
Gold	1.82%
Platinum	0.66%
Total	100.00%