

Credit Card Customer Transaction Report Dashboards Power BI Project

Credit Card Customer and Transaction Analysis

This Power BI project consists of two main dashboards: a Credit Card Transaction Report and a Credit Card Customer Report. These dashboards provide comprehensive insights into customer demographics, transaction patterns, revenue generation, and other key metrics related to credit card usage.

Key Metrics

Total Revenue: \$55M

Total Income: \$576M

Total Interest: \$7.84M

Customer Satisfaction Score (CSS): 3.19

Total Transaction Amount: \$45M

Total Transaction Count: 656K

Customer Demographic

Gender Distribution

Male customers generate \$30M in revenue

Female customers generate \$25M in revenue

Age Groups

The 40-50 age group is the largest contributor to revenue

Male customers in the 40-50 age group generate \$14M

Female customers in the 40-50 age group generate \$11M

Marital Status

Married customers generate more revenue than single customers

Married: Male (\$15M) and Female (\$13M)

Single: Male (\$12M) and Female (\$11M)

Education Level

Graduates are the highest revenue generators

Male graduates: \$9M

Female graduates: \$6M

High school graduates follow closely

Customer Job Types

Businessmen contribute the highest revenue (\$17,387,832)

White-collar workers are the second-highest contributors (\$10,114,656)

Self-employed individuals and government employees also contribute significantly

Income Groups

High-income group: Male (\$14M) vs Female (\$4M)

Medium-income group: Equal contribution from both genders (\$6M each)

Top 5 States

1. TX: Male (\$4.6M), Female (\$4.0M)
2. CA: Male (\$4.1M), Female (\$4.5M)
3. NY: Male (\$4.9M), Female (\$3.6M)
4. FL: Male (\$4.0M), Female (\$2.6M)
5. NJ: Male (data not visible), Female (\$1.8M)

Transaction Analysis

Card Categories

Blue cards generate the highest revenue (\$46,139,398)

Silver cards come second (\$5,586,332)

Gold and Platinum cards have lower but significant contributions

Transaction Methods

Swipe transactions dominate with \$35M in revenue

Chip transactions follow with \$17M

Online transactions contribute \$3M

Quarterly Performance

Q3 shows the highest revenue (\$13.8M) and transaction count (166.6K)

Q4 shows a decline in both revenue and transaction count

Expenditure Types

Bills are the highest expenditure category (\$14M)

Entertainment, Fuel, and Grocery follow closely (\$9-10M each)

Travel has the lowest expenditure among the top categories (\$6M)

Time-based Analysis

The revenue-by-week chart shows fluctuations throughout the year

There's a noticeable decline in revenue towards the end of the year (around October-December 2023)

Customer Segmentation

Card tiers: Blue, Gold, Platinum, and Silver

Dependent status: Ranges from 0 to 4+ dependents

Income groups: Low, Medium, and High

Insights and Recommendations

Focus on retaining and growing the business customer segment, as they contribute significantly to revenue

Investigate the decline in Q4 performance and develop strategies to boost year-end transactions

Develop targeted marketing campaigns for the 40-50 age group, as they are the highest revenue generators

Explore opportunities to increase online transactions, as they currently contribute the least to revenue

Consider loyalty programs or incentives for Blue card holders, as they generate the most revenue

Analyse the high-income male customer segment to understand their preferences and replicate success in other segments