



## CREDIT CARD TRANSACTION ANALYSIS DASHBOARD

1/1/2023

Chip

Online

Swipe

### MTD REVENUE

\$4.01M

-5.19%



### Total Revenue

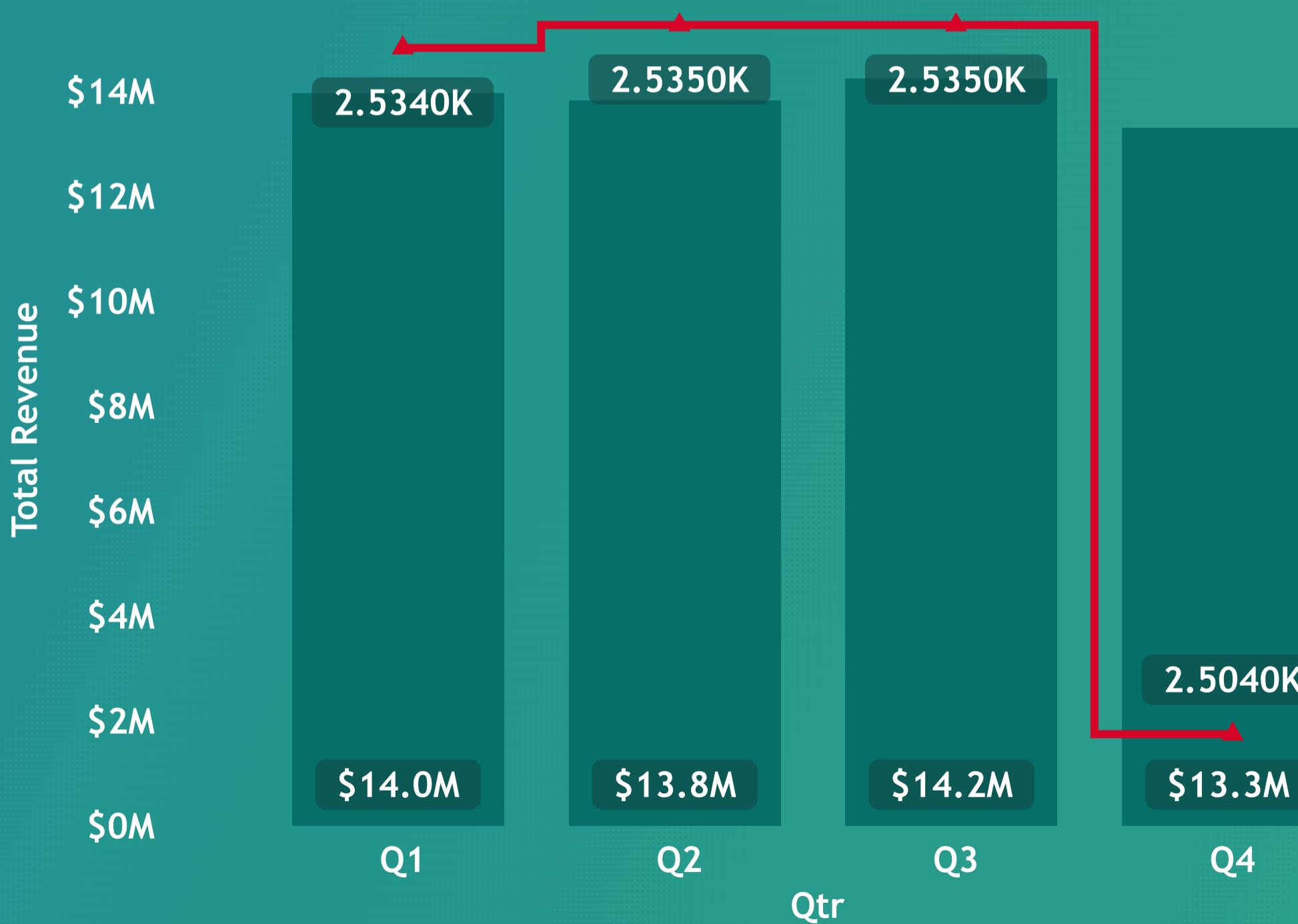
\$55.32M

### Interest Earned

\$7.84M

### Total Revenue & Total\_Trans\_Amt by Qtr

● Total Revenue ▲ Total Transaction Amount



### Total Revenue by Expenditure Type

Travel \$5.87M (10.6%)

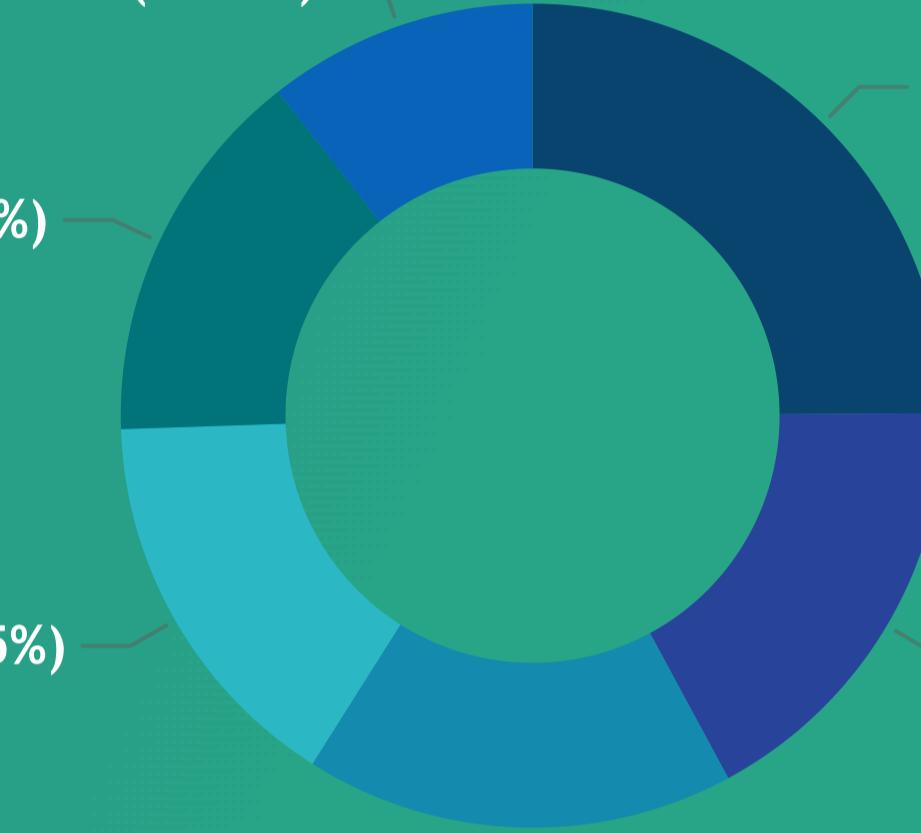
Food \$8.25M (14.92%)

Grocery \$8.58M (15.5%)

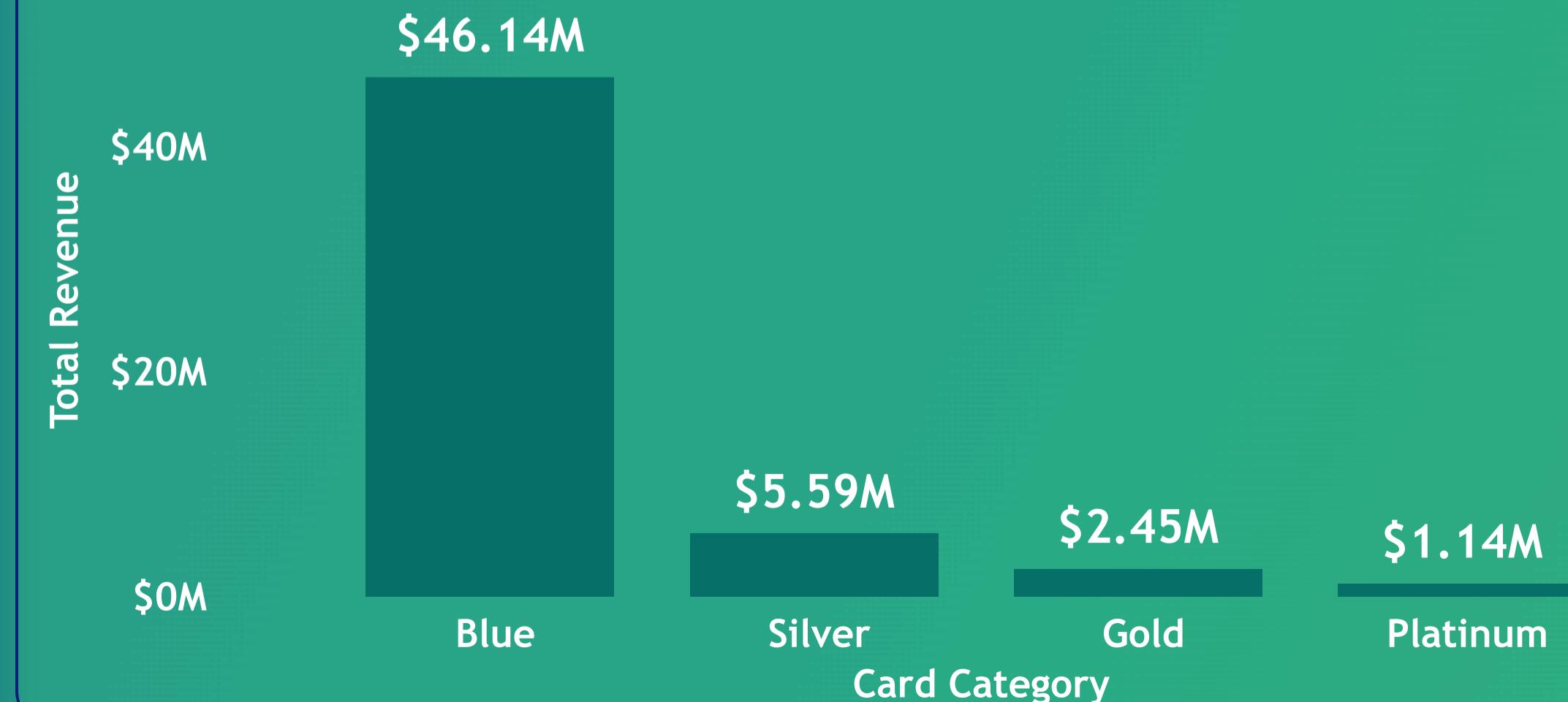
Fuel \$9.33M (16.86%)

Bills \$13.78M (24.9%)

Entertainment \$9.52M (17.21%)



### Total Revenue by Card Category



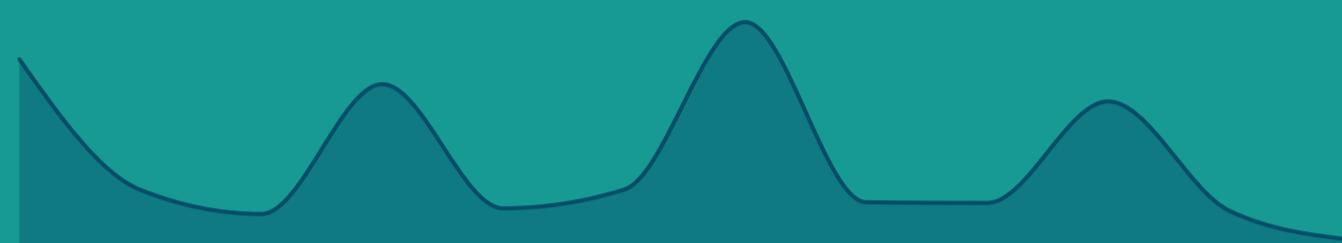


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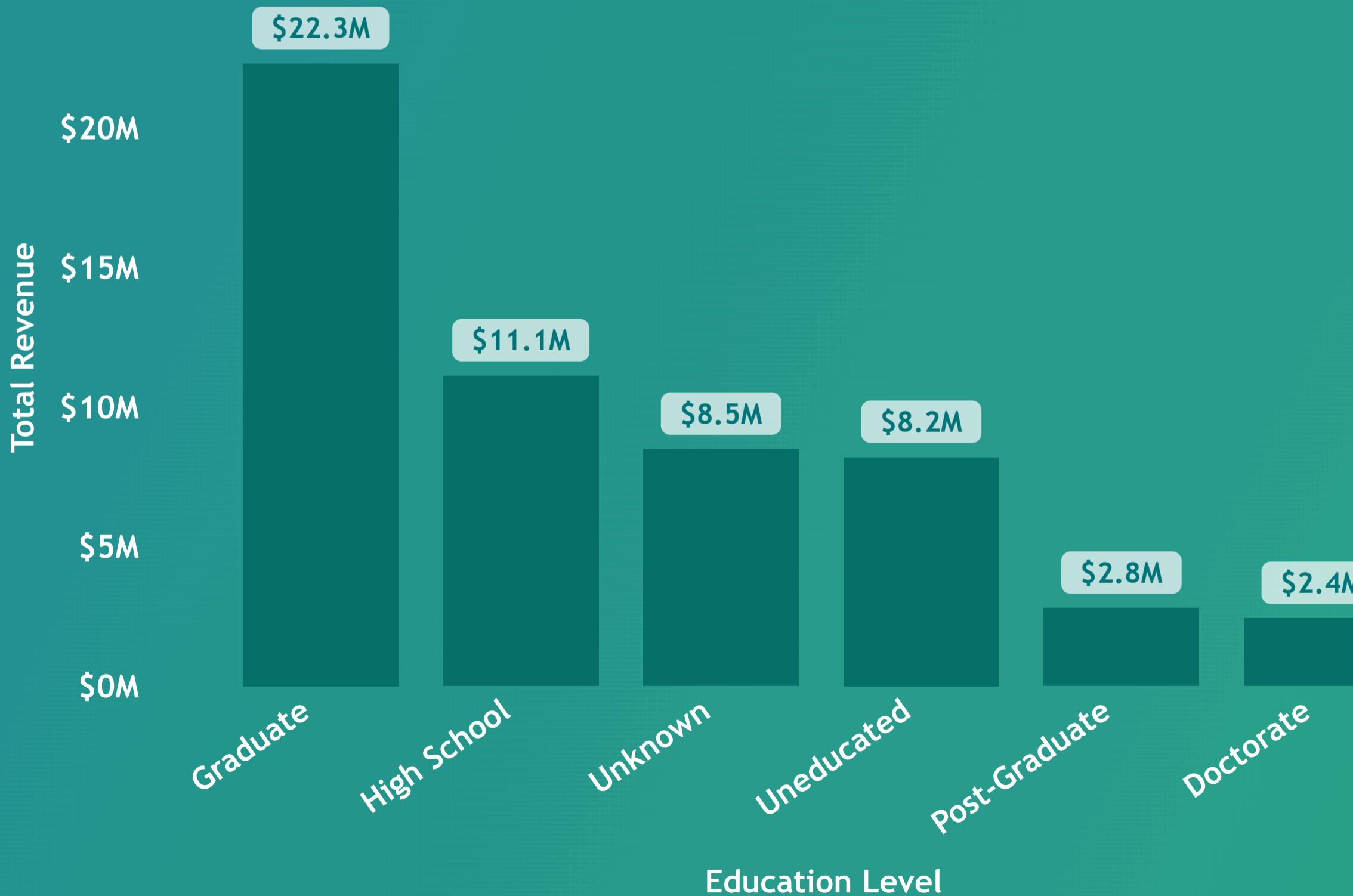
Chip

Online

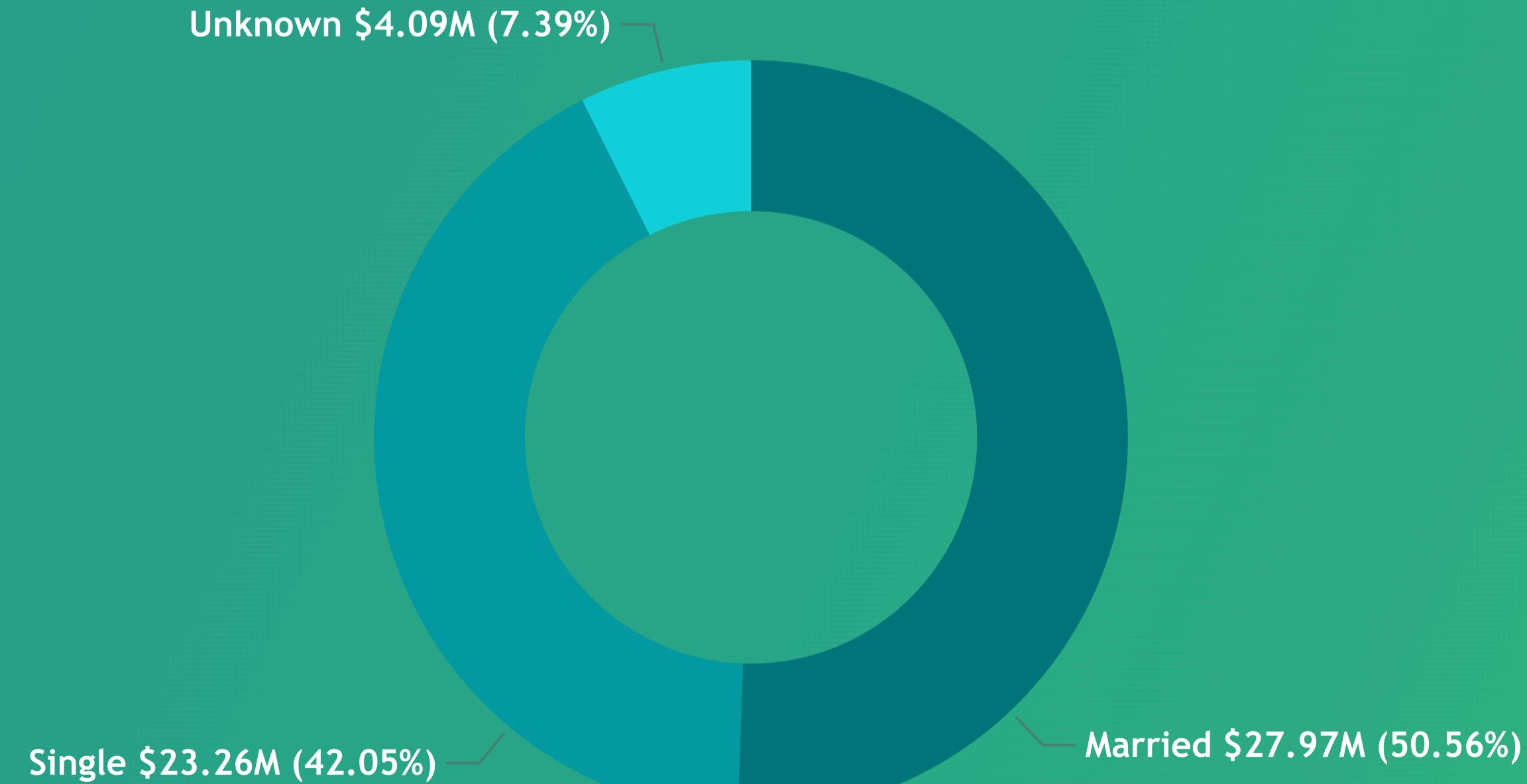
Swipe

Card_Category	Total_Revenue	Total_Trans_Amt	Total_Trans_Volume	Interest
Blue	\$46,139,397.74	36957875	581338	\$6,495,887.74
Silver	\$5,586,332.28	4586746	48599	\$812,081.28
Gold	\$2,454,072.16	2024078	18224	\$373,784.16
Platinum	\$1,135,608.05	953314	7490	\$161,629.05
Total	\$55,315,410.23	44522013	655651	\$7,843,382.23

### Total Revenue by Education Level



### Total Revenue by Marital Status





# CREDIT CARD CUSTOMER ANALYSIS DASHBOARD

Q1

Q2

Q3

Q4

F

M

## CUSTOMER INCOME

\$575.91M

\$4.01M



## Total Number of Clients

10108

Average CSS  
3.19

## Total Revenue by Date and Gender

Gender ● F ● M

Total Revenue

\$800K

\$600K

\$400K

Jan 2023

Apr 2023

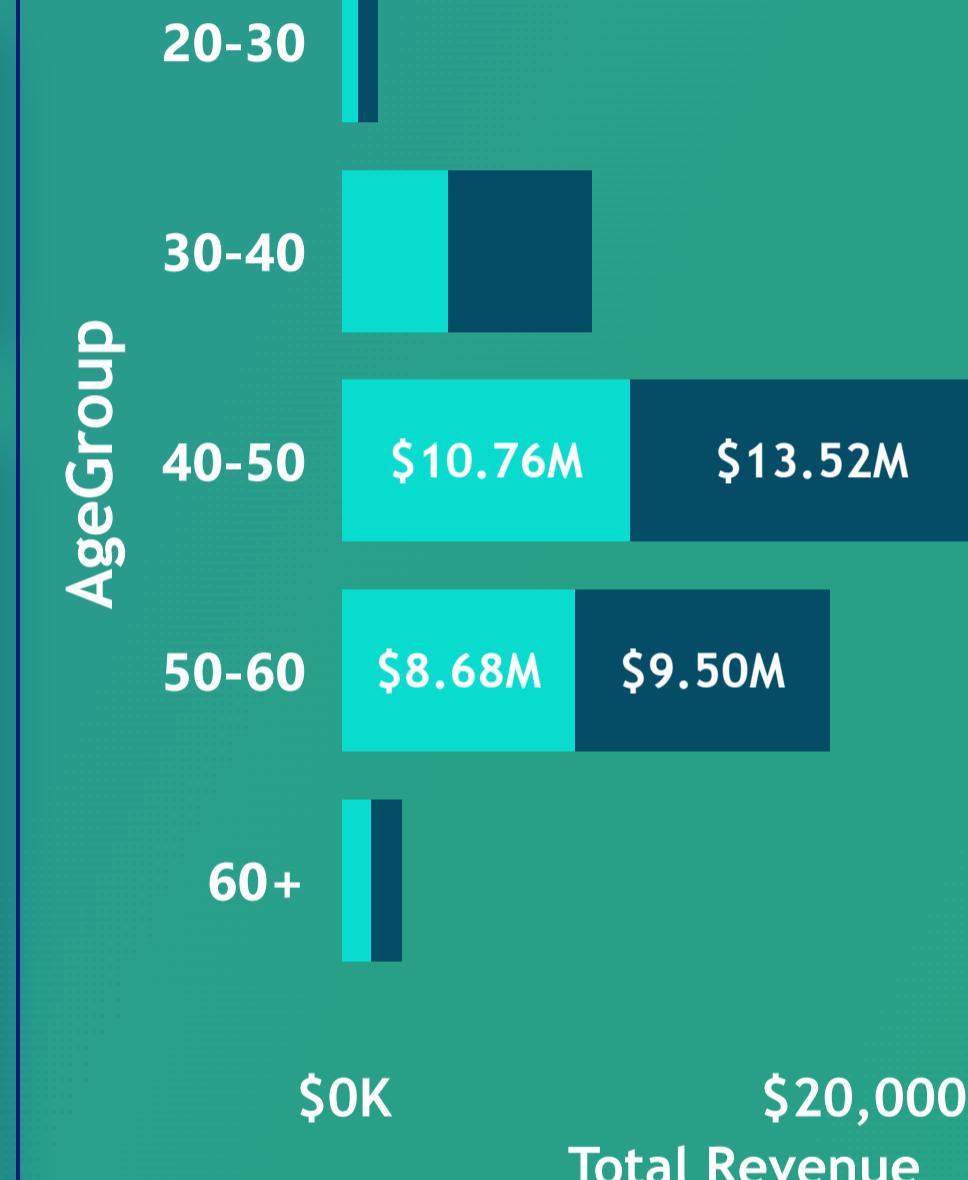
Jul 2023

Oct 2023

Date

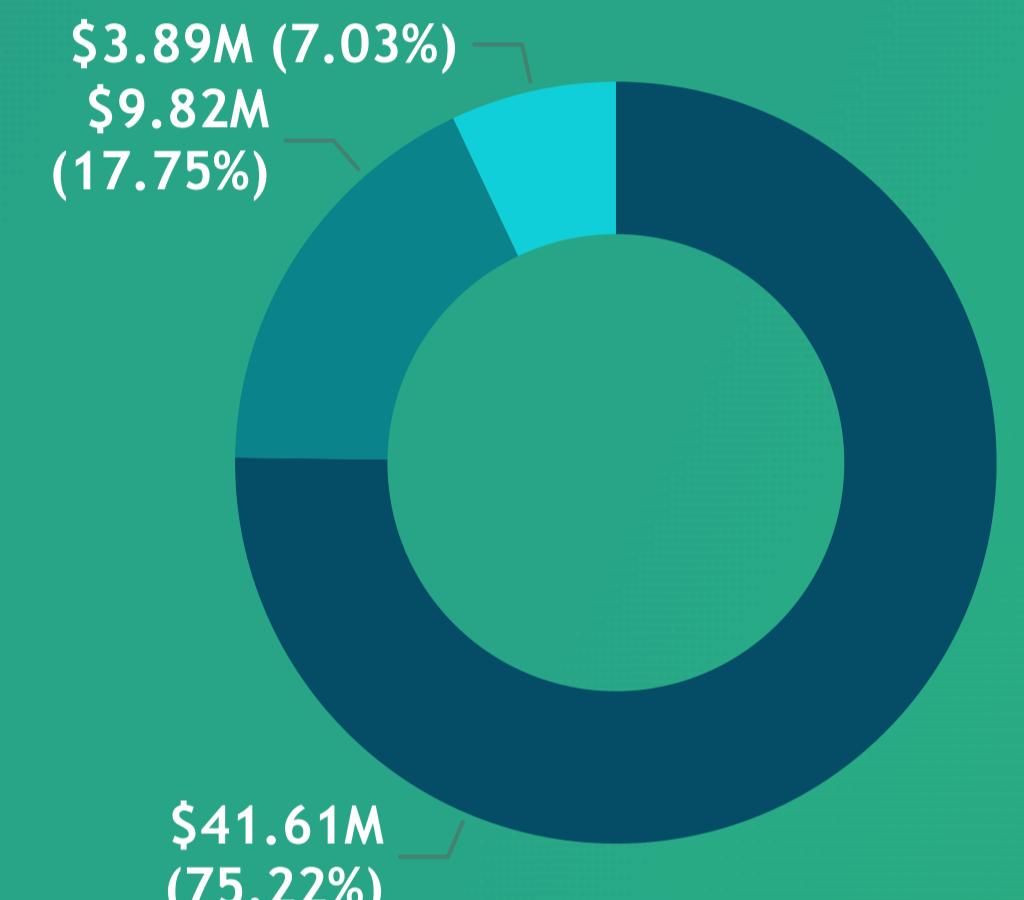
## Revenue by Age Group

Gender ● F ● M



## Total Revenue by contact

contact ● cellular ● unknown ● telephone



Customer_Job	Total_Income	Total_Revenue	Cust_Satisfaction_Score	Total_Trans_Volume
Blue-collar	\$72,262,158	\$6,904,278.57	5004	95602
Businessman	\$186,959,919	\$17,387,832.31	6138	154200
Govt	\$88,773,989	\$8,111,701.37	4911	104785
Retirees	\$48,675,030	\$4,535,184.24	3128	64354
Selfemployed	\$75,313,288	\$8,261,757.81	8282	124977
White-collar	\$103,930,055	\$10,114,655.93	4774	111733
<b>Total</b>	<b>\$575,914,439</b>	<b>\$55,315,410.23</b>	<b>32237</b>	<b>655651</b>



# CREDIT CARD CUSTOMER ANALYSIS DASHBOARD

Married

Single

Unknown

F

M

## CUSTOMER INCOME

\$575.91M

\$4.01M



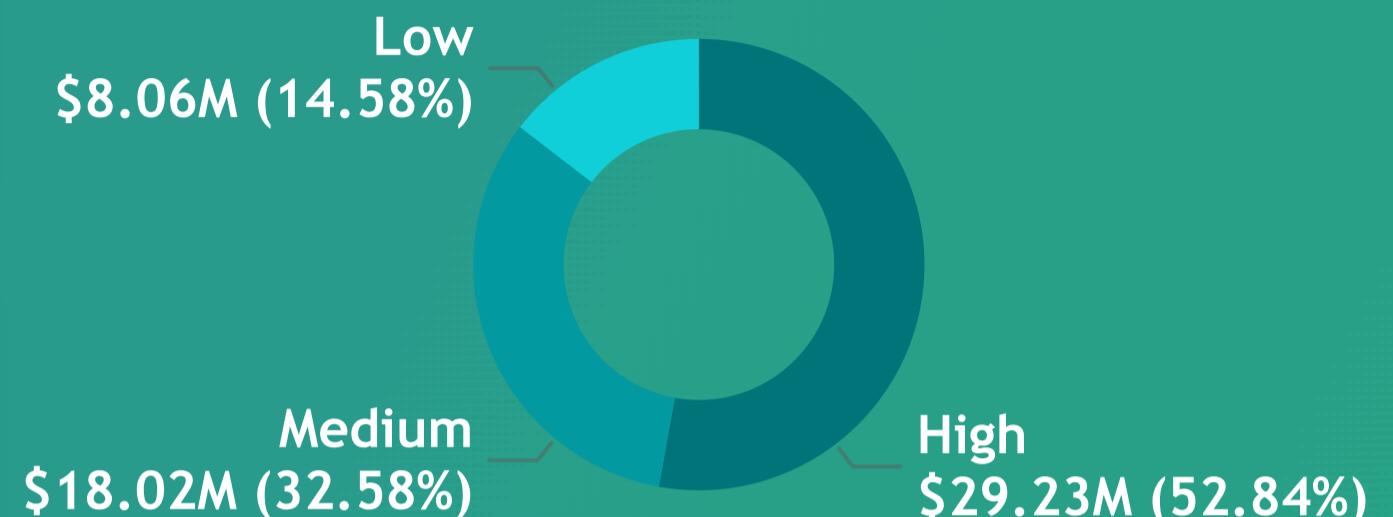
## Total No. of Clients

10.11K

## Average CSS

3.19

## Total Revenue by Income Group



## Top 5 State CD by Total Revenue



## Total Revenue by Education Level

Graduate \$22M

High School \$11M

Unknown \$8M

Uneducated \$8M

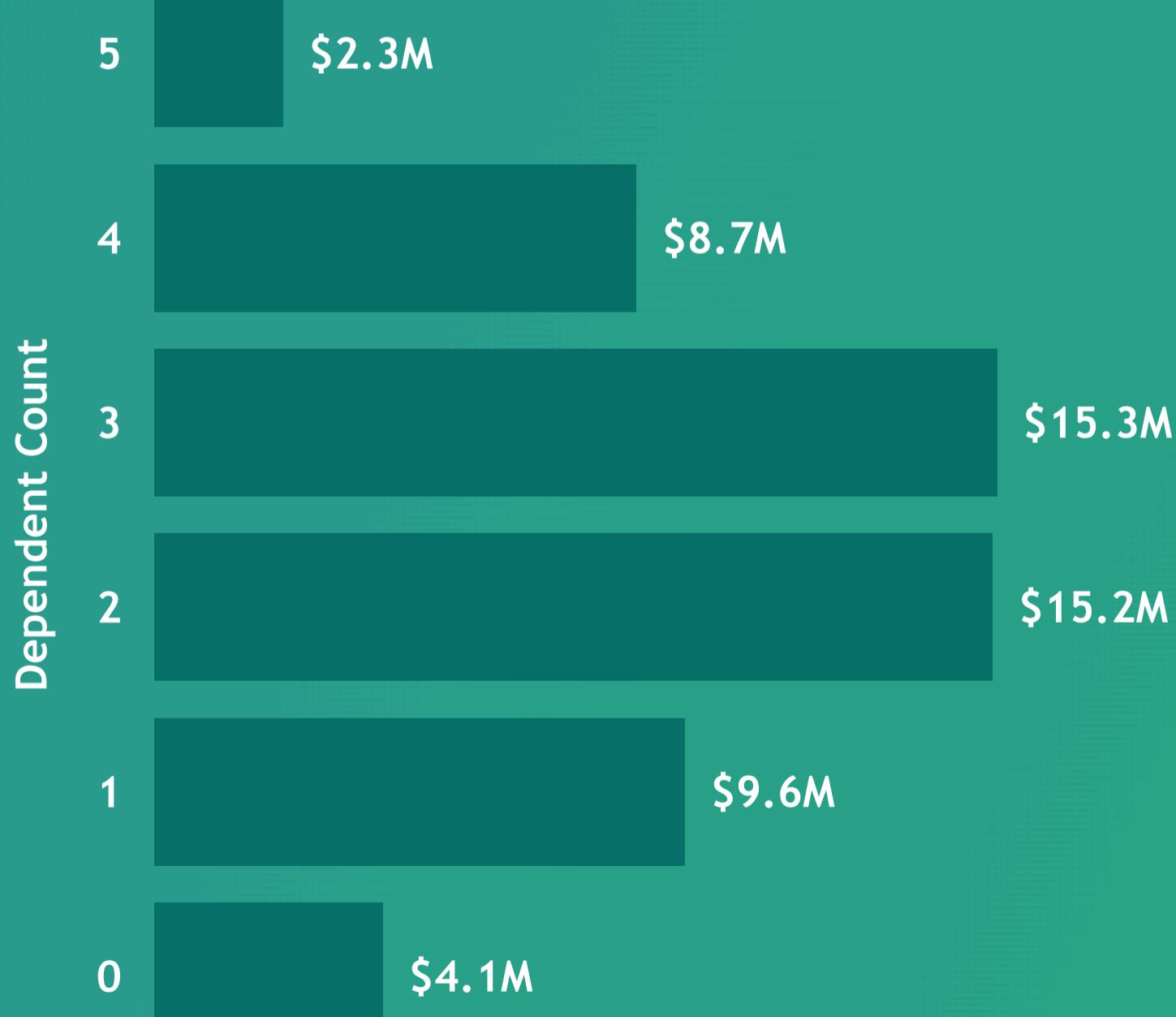
Post-Graduate \$3M

Doctorate \$2M

Education Level

\$0M \$10M \$20M  
Total Revenue

## Total Revenue by Dependent Count



## Total Revenue by Customer Job

Businessman \$17M

White-collar \$10M

Selfemployed \$8M

Govt \$8M

Blue-collar \$7M

Retirees \$5M

Customer Job

\$0M \$10M \$20M  
Total Revenue

Blue-collar

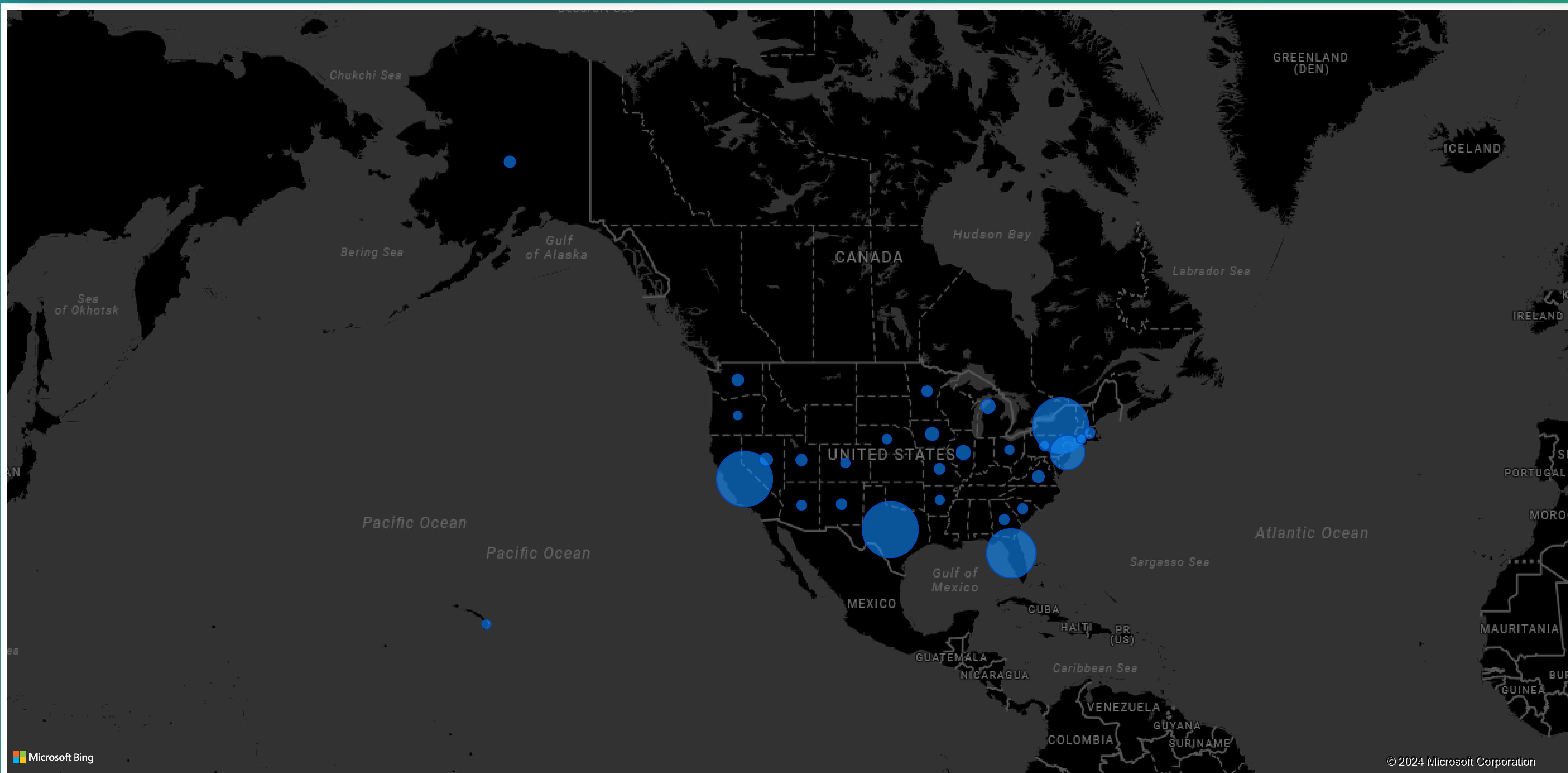
Businessman

Govt

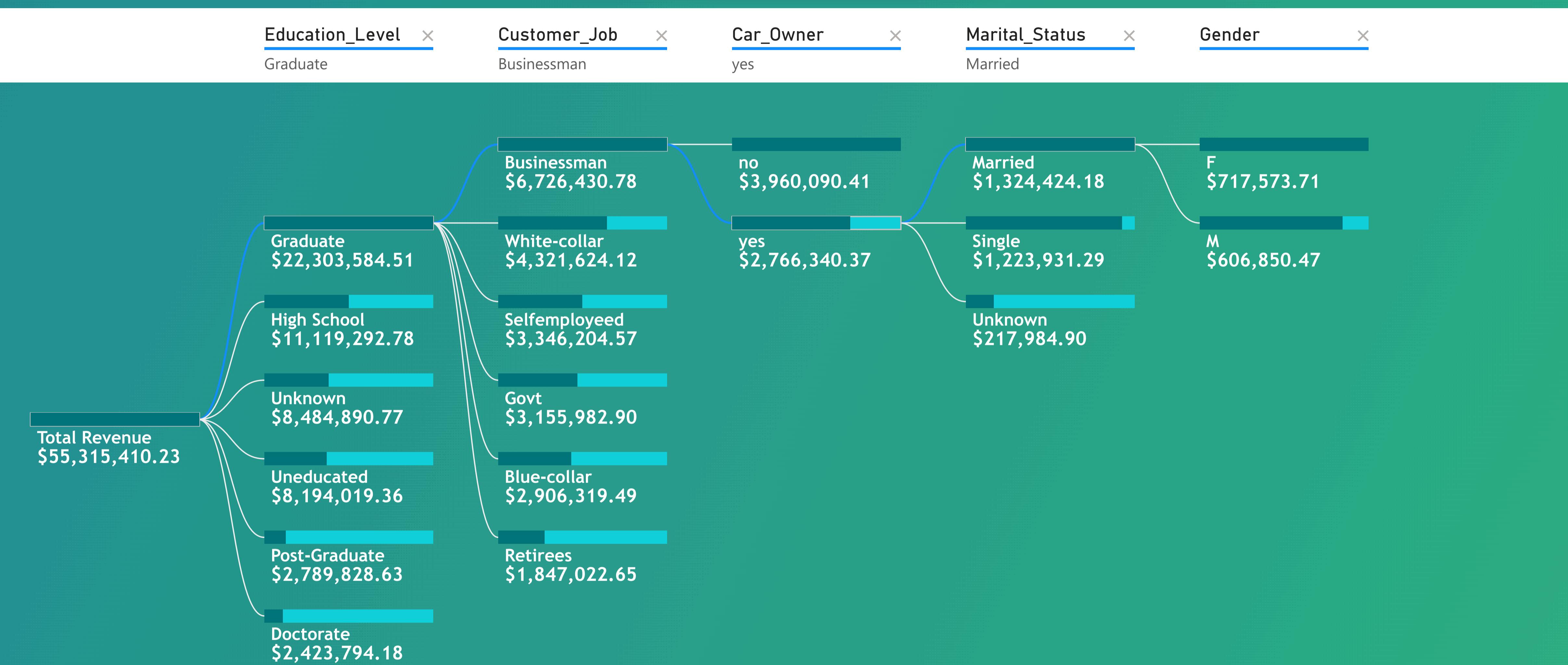
Retirees

Selfemployed

White-collar



## DECOMPOSITION TREE



## KEY INFLUENCER

### Key influencers Top segments



What influences Use Chip to be Chip ?

When...

Customer\_Job is Businessman

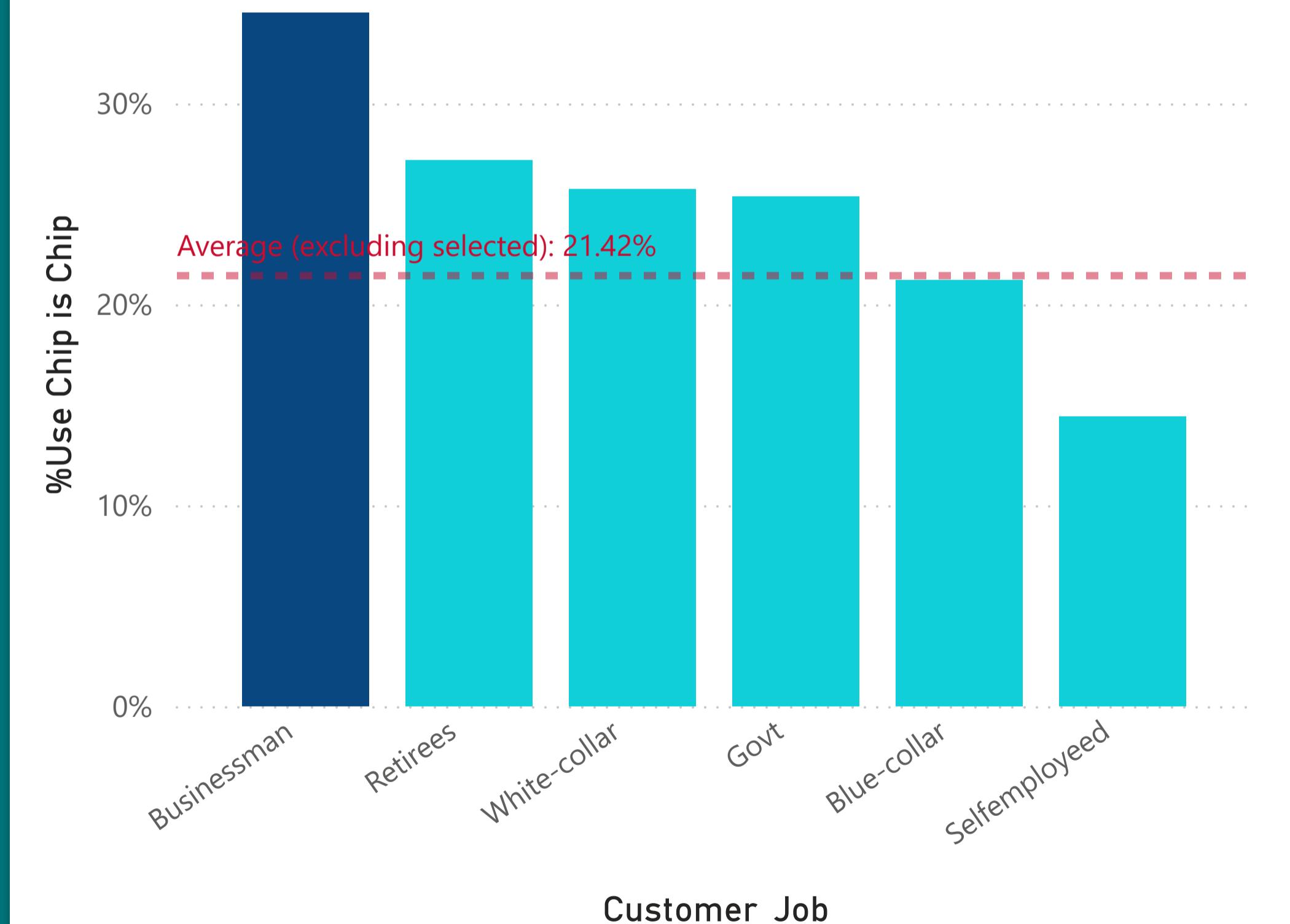
Customer\_Job is Retirees

...the likelihood of Use Chip being Chip increases by

1.61x

1.15x

← Use Chip is more likely to be Chip when Customer\_Job is Businessman than otherwise (on average).



Only show values that are influencers

## KEY INSIGHTS

The data received in the form of csv. file on credit card where we have been allowed to analyze the customer demographics of US Banking domain and find meaningful insights so that the end users can make data driven decisions.

### INSIGHTS:

Based upon the core analysis, we have created a single date dimension table. The data got received for 1 year. The data being categorized into 2 parts: Customer Info and Credit Card info. The customer info table includes valuable attributes like car owner, client number, contact, customer satisfaction score, customer age, customer job, dependent count, education level, gender, house owner, income, marital status, personal loan, State-CD and Zip-Code. The credit card table includes valuable attributes like Annual fees, Average-Utilization-Ratio, Card Category, Credit Limit, Client Numbers, Delinquent Account, Expenditure Type, Interest Earned.

We have created an AGE-GROUP and INCOME\_GROUP. The Date Hierarchy has also been created from Year to Quarter, Quarter to Month for Time Intelligence Function and other important mathematical calculations. YTD Revenue, MTD Revenue has been made and being shown in Cards in-built visual to analyze and check important KPIs along with Spark lines. MOM Revenue and WOW Revenue has been also created.

### TRANSACTION ANALYSIS:

Total Revenue is around \$55.32 Million, Interest Earned by Bank is \$7.84 Million. MTD Revenue is \$4.01 Million. Based upon Total revenue over period of time in related to Quarter 1 to 4, Q3 being ranked on top generating about \$14.2M followed by Q1 with \$14.0M. Q2 with \$13.8M and Q4 with \$13.3M. USE\_CHIP being categorized into 3 parts: Chip, Online and Swipe and put in Slider visual to check on individual contributions by filtering. Based upon Card Category, Blue generated the highest Revenue of \$46.14M. Expenditure Type are of 6 parts: Bills, Entertainment, Fuel, Grocery, Food and Travel. According to Expenditure Type, Total revenue generated highest in Bills attribute with 25% generating \$13.78M, followed by Entertainment with 17.20% generating \$9.33M, Fuel with \$16.86% generating \$9.33M, so on and so forth.

Matrix Visual used to analyze card category with respect to Total revenue, total transaction amount, total transaction volume and interest earned. Blue Attribute generated highest revenue in all related sections mentioned above. Based upon Education Level, Graduate generated highest revenue of \$22.3M followed by High-School, Unknown, Uneducated, Post Graduate and Doctorate. In Marital Status, highest revenue generated in terms of Married couple with \$27.97M Covering 50% all over followed by Single with \$23.26M of around 42% and rest Unknown with \$4M of 8%.

### CUSTOMER ANALYSIS:

Total Customer income is around \$575.91M, Total number of clients is 10108. Average Customer Satisfaction Score is around 3.19. As we have created AGE\_GROUP, we analyzed and find out that according to AGE\_GROUP in terms of revenue, age group of 40-50 is generated highest among female and male with \$10.76M and \$13.52M followed by age group of 50-60 generated among female and male with \$8.68M and \$9.50M. As per data being segregated among Gender, we analyzed the Male section generating highest in all age groups as compared to Female section. Line Chart is created to see the patterns and timeline of Total Revenue in respect to Gender over the period of time from Jan to Dec.