



Credit Card Yearly Report

20
23



OBJECTIVE

- To develop a comprehensive credit card dashboard that provides real time insights into key performance metrics and trends, enabling stakeholders to monitor and analyze credit card operations effectively.



Dataset and Tools used

credit_card.csv : [credit_card.csv](#) (Stores credit card information including category, transaction limits, payment method, etc.)

customers.csv : [customer.csv](#) (Contains customer details on type of credit card used, billing and remaining amount, education , state, etc.)

Tools used : Power Bi (aggregate functions, DAX formulas) ,
SQL (To import and create database)

Customer Report

CREDIT CARD CUSTOMER REPORT

Revenue
Income
Interest Earned
Customer Satisfaction

55M
576M
7.84M
3.19

Revenue by Week

| Week | Male (Revenue) | Female (Revenue) |
|----------|----------------|------------------|
| Jan 2023 | 0.5M | 0.5M |
| Feb 2023 | 0.65M | 0.4M |
| Mar 2023 | 0.6M | 0.6M |
| Apr 2023 | 0.55M | 0.45M |
| May 2023 | 0.6M | 0.5M |
| Jun 2023 | 0.55M | 0.4M |
| Jul 2023 | 0.65M | 0.5M |
| Aug 2023 | 0.6M | 0.45M |
| Sep 2023 | 0.55M | 0.5M |
| Oct 2023 | 0.6M | 0.5M |

Revenue by Age Group

| Age Group | Male (Revenue) | Female (Revenue) |
|-----------|----------------|------------------|
| 20-30 | 1M | 1M |
| 30-40 | 5M | 5M |
| 40-50 | 11M | 14M |
| 50-60 | 9M | 10M |
| 60+ | 2M | 2M |

Customer_Job

| Customer_Job | Sum of Revenue | Sum of Income | Sum of Interest_Earned |
|--------------|-----------------|------------------|------------------------|
| Blue-collar | 6904279 | 72262158 | 9,52,800.57 |
| Businessman | 17387832 | 186959919 | 25,39,390.31 |
| Govt | 8111701 | 88773989 | 11,60,016.37 |
| Retirees | 4535184 | 48675030 | 6,30,359.24 |
| Selfemployed | 8261758 | 75313288 | 11,19,741.81 |
| White-collar | 10114656 | 103930055 | 14,41,073.93 |
| Total | 55315410 | 575914439 | 78,43,382.23 |

Revenue by Income Group

| Income Group | Male (Revenue) | Female (Revenue) |
|--------------|----------------|------------------|
| High | 7M | 22M |
| Medium | 8M | 8M |
| Low | 10M | 0M |

Revenue by Marital status

| Marital Status | Male (Revenue) | Female (Revenue) |
|----------------|----------------|------------------|
| Married | 13M | 15M |
| Single | 11M | 12M |
| Unknown | 2M | 1M |

Revenue by Dependent count

| Dependent Count | Male (Revenue) | Female (Revenue) |
|-----------------|----------------|------------------|
| 0 | 2M | 1M |
| 1 | 4M | 5M |
| 2 | 7M | 9M |
| 3 | 7M | 8M |
| 4 | 4M | 5M |
| 5 | 1M | 1M |

Revenue by top 5 states

| State | Male (Revenue) | Female (Revenue) |
|-------|----------------|------------------|
| TX | 6M | 7M |
| NY | 6M | 7M |
| CA | 7M | 6M |
| FL | 4M | 6M |
| NJ | 3M | 0M |

Revenue by Education

| Education | Male (Revenue) | Female (Revenue) |
|---------------|----------------|------------------|
| Graduate | 10M | 12M |
| High School | 5M | 6M |
| Unknown | 4M | 0M |
| Uneducated | 4M | 0M |
| Post-Graduate | 1M | 1M |
| Doctorate | 1M | 1M |

Q4
Q3
Q2
Q1

Week Start Date
All

Silver
Blue
Gold
Platinum

Swipe
Online
Chip

Key Insights



- **Total revenue** generated in the year 2023 is **55 Million USD**.
- **Interest earned** in year 2023 is **7.84 Million USD**.
- **Male customers** generated the maximum amount of revenue close to **30 Million USD** with age group between **40-50** being the top user by generating **14 Million USD** for our credit card.
- **Top states** generating maximum revenue in financial year 2023 were **Texas , Ney York , California , Flo Rida and New Jersey**.

Transaction Report

CREDIT CARD TRANSACTION REPORT

Q4 Q3 Q2 Q1

Week_Start_Date
All

F M

Revenue
55M

Total Transaction Amount
45M

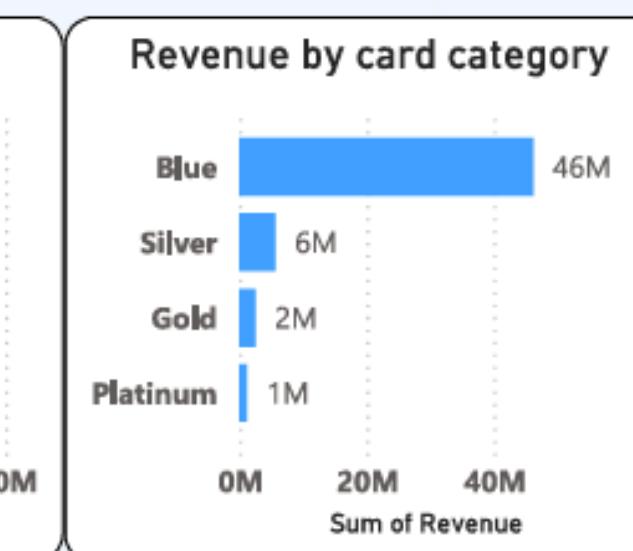
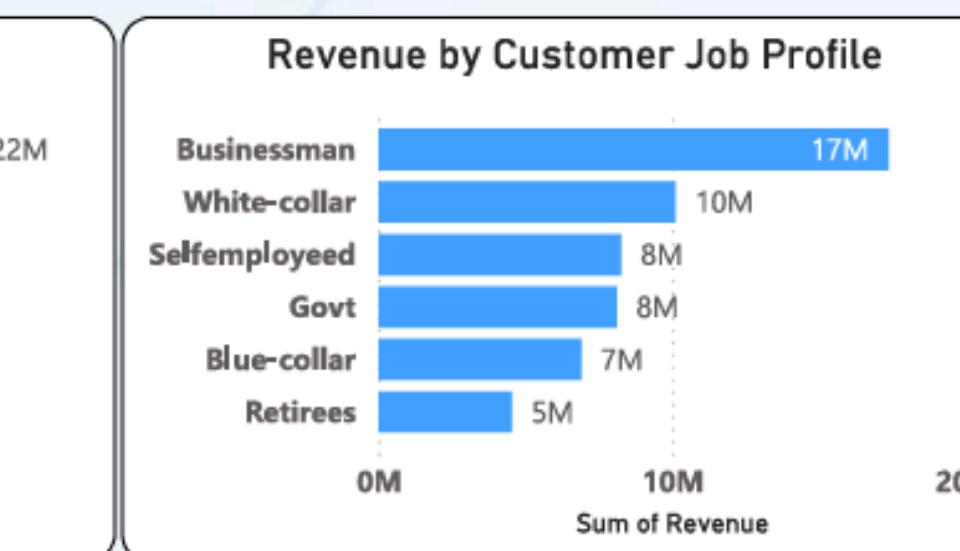
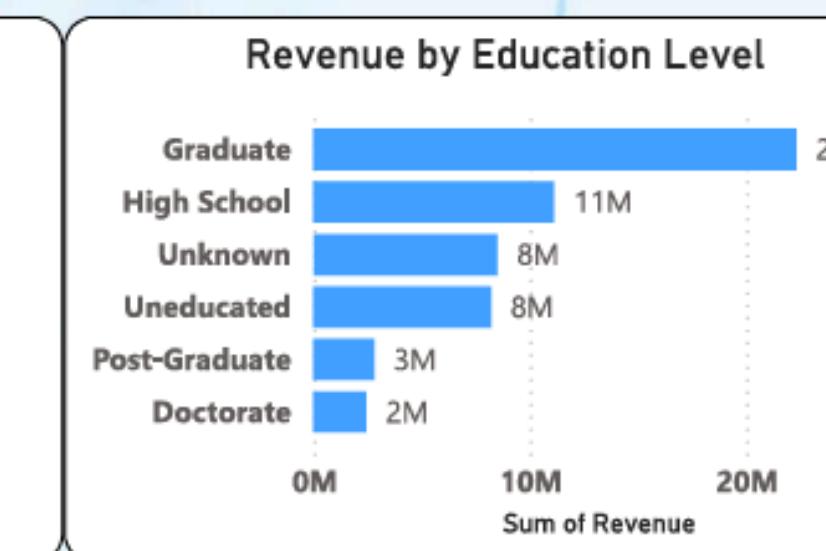
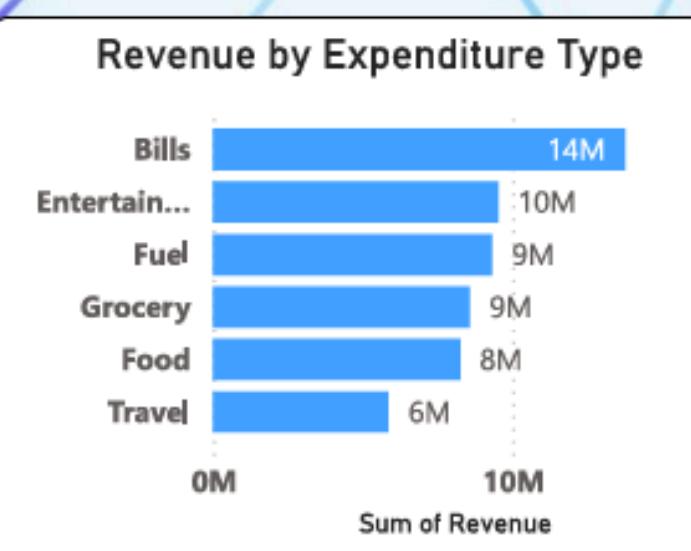
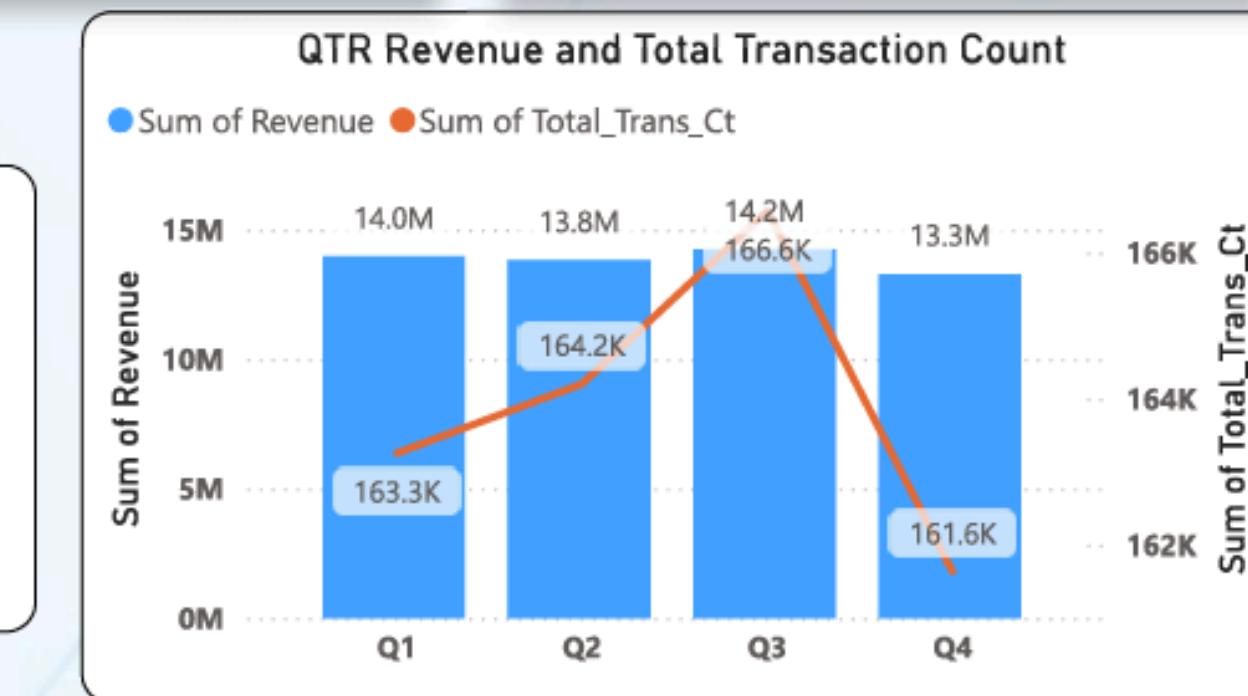
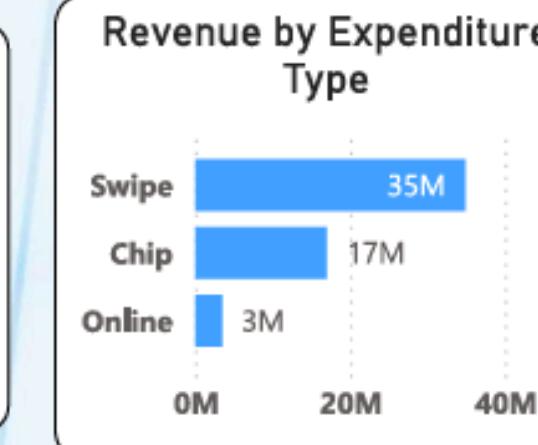
Interest Earned
7.84M

Transaction Count
656K

Silver Blue Gold Platinum

Medium Low High

| Card_Category | Sum of Revenue | Sum of Total_Trans_Amt | Sum of Interest_Earned |
|---------------|-----------------|------------------------|------------------------|
| Blue | 46139398 | 36957875 | 64,95,887.74 |
| Gold | 2454072 | 2024078 | 3,73,784.16 |
| Platinum | 1135608 | 953314 | 1,61,629.05 |
| Silver | 5586332 | 4586746 | 8,12,081.28 |
| Total | 55315410 | 44522013 | 78,43,382.23 |



Key Insights

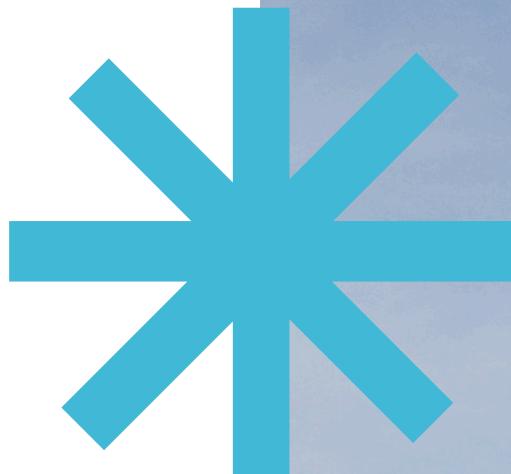


- **Total transaction amount** recorded for the year 2023 was **45 Million USD**.
- **Total Interest** generated on this transaction amount was **7.84 Million USD** with transaction count **656,000**.
- **Maximum amount of transaction** was made by **Swiping** the card with **35 Million USD**.
- **Blue card** was the most popular card for making transactions by contributing **46 Million** in yearly revenue.
- Businessman are the top consumer of our credit card by generating revenue of **17 Million USD**.

Business Measures for Future

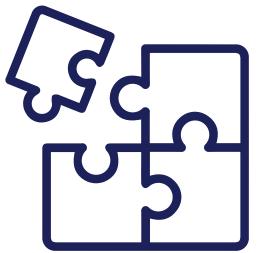
- Targeted Marketing for **Male Age Group (40–50)**. Since this segment generated the highest revenue, create personalized offers, cashback programs, or premium card variants for them.
- Expand Reach in High-Performing States. **Texas, New York, California, Florida, and New Jersey** are key markets — increase physical presence, brand partnerships, or state-specific campaigns in these regions.
- Improve Underperforming Regions by running geo-targeted campaigns, offer sign-up bonuses, or collaborate with local merchants.
- Promote Card Swiping with Added Benefits .Since swiping contributed \$35M, introduce exclusive offers, instant discounts, or cashback rewards for swipe transactions to maintain and grow this mode of usage.
- Enhance Blue Card Benefits .The Blue Card's \$46M revenue indicates its high usage and trust—introduce tiered benefits, such as increased reward rates for high spenders or frequent users.
- Underperforming cards like Gold, Silver and platinum should revamp their benefits or merge with better-performing ones like the Blue Card.

Learning and skills gained

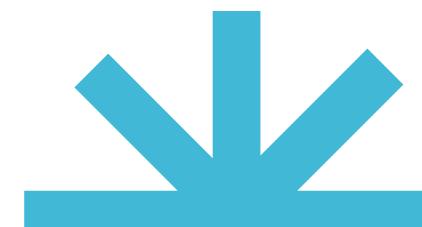


- Improved hands-on skills in Power BI (data modeling, DAX, dashboard creation).
- Gained experience in drawing actionable business insights from large datasets.
- Learned to use SQL and Power BI together for real-world business reporting.
- Developed storytelling and data presentation skills.

Conclusion



- This project gave a clear view of customer behavior, transactional trends, and high-performing segments.
- Insights gained can guide future business strategies to maximize revenue and customer satisfaction.
- Further enhancement could include predictive analysis using Power BI or integrating real-time data.





THANKYOU

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