

Credit Card Analysis

Weekly Status Report

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Project Objective :

To develop a credit card weekly dashboard that gives updated insights into customer behavior, transaction patterns, and revenue trends.

This helps key stakeholders monitor credit card performance efficiently and make informed decisions.

Tooles Used :

- PowerBI
- PostgreSQL
- Excel

Download Data :

GitHub:

https://github.com/Saswati2000/Credit_Card_Financial_Dashboard/

Import Data to SQL Database :

- Prepare CSV files
- Create corresponding tables in PostgreSQL
- Import CSV files into SQL

DAX Queries :

-- Age Group Buckets

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

-- Income Group

IncomeGroup = SWITCH(

TRUE(),

'public cust_detail'[income] < 35000, "Low",

'public cust_detail'[income] < 70000, "Medium",

"High"

)

-- Revenue Calculation

Revenue = 'public cc_detail'[annual_fees] + 'public cc_detail'[total_trans_amt] +
'public cc_detail'[interest_earned]

-- Weekly Metrics

week_num = WEEKNUM('public cc_detail'[week_start_date])

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

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

Project Insights :

Week-over-Week Changes:

- Revenue increased by **28.8%**
- Total Transaction Amount & Count increased by **xx% & xx%**
- Customer count grew by **xx%**

Year-To-Date Overview:

- Total Revenue: **₹57M**
- Total Interest Earned: **₹8M**
- Total Transaction Amount: **₹46M**
- **Revenue Contribution: Male: ₹31M, Female : ₹26M**
- **Credit Cards : Blue & Silver** account for **93%** of all transactions
- States: **TX, NY, CA** together contribute **68%** of revenue
- Activation Rate: **57.5%**
- Delinquency Rate: **6.06%**