



Glossary

for terms commonly used in a Credit Card Weekly Analysis Dashboard

- 1. Revenue:** The total amount of money generated from credit card transactions within a specific time period, typically including interest earned, transaction fees, and annual fees.
- 2. Customer Age Group:** A categorization of customers based on their age, typically grouped into ranges like 20-30, 30-40, 40-50, etc. Helps in understanding customer demographics and their behaviours based on age groups.
- 3. Income Group:** A classification of customers based on their annual income, typically divided into ranges (e.g., Low Income, Medium Income, High Income). This will assist in analysing customer spending habits and credit card usage based on their income levels.
- 4. Credit Card Category:** Different types of credit cards offered by the bank, categorized by benefits or features such as Gold, Platinum, Blue, etc.
- 5. Transaction Amount:** The total monetary value of all transactions made using the credit card during a given period.
- 6. Annual Fee:** The yearly fee charged to credit card holders for maintaining their credit card account.
- 7. Interest Earned:** The interest collected from customers who do not pay off their full credit card balance each month.
- 8. Week-on-Week Revenue:** The revenue generated each week, compared to the previous week.
- 9. Current Week Revenue:** The total revenue generated in the most recent week.
- 10. Previous Week Revenue:** The total revenue generated in the week preceding the current week.



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11. Week-on-Week Percentage Change: The percentage difference in revenue between the current week and the previous week, calculated as;

$$\frac{\text{Current Week Revenue} - \text{Previous Week Revenue}}{\text{Previous Week Revenue}} \times 100$$

12. Total Transaction Count: The total number of transactions made using credit cards during a specific time frame.

13. Cardholder Demographics: The characteristics of credit card holders such as age, income, and region.

14. New Accounts: The number of new credit card accounts opened within a given period.

15. Delinquency Rate: The percentage of credit card accounts that are past due on payments.

16. Credit Limit: The maximum amount of credit that a cardholder can borrow on their credit card.

17. Utilization Rate: The percentage of a cardholder's credit limit that they have used, calculated as:

$$\frac{\text{Total Credit Used}}{\text{Total Credit Limit}} \times 100$$

18. Profit Margin: The ratio of revenue to expenses, representing how much profit the bank makes from credit card operations.

19. Customer Retention Rate: The percentage of customers who continue to use their credit card over a specified period.

20. Churn Rate: The percentage of credit cardholders who close their accounts within a given time period.

21. Top Spending Categories: The most frequent spending categories where credit cardholders are making transactions (e.g., groceries, travel, dining).