

# Credit Card Revenue Leakage & Cross-Sell Opportunity Analysis

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 May 2025

 Mumbai, India

 Smith Solanki | Data Analyst | GenAI | Python | SQL | Power BI

 smitsolanki33@email.com

## Business Problem

Despite a customer base of 68,000, a credit card provider observed significant revenue loss. This project investigates key questions:

- Where is revenue being lost?
- Who are the dormant or underperforming customers?
- What cross-sell or reactivation strategies can be implemented?

## Objectives

1. Identify dormant users and quantify revenue leakage.
2. Segment customers based on spending behavior.
3. Analyze payment behavior to uncover upsell opportunities.
4. Recommend strategic cross-sell actions.

## Tools & Technologies

- Python: Data wrangling & transformation
- Power BI: Visual dashboarding & storytelling
- SQL (Simulated): Logical data preparation
- Jupyter Notebook: Exploratory Data Analysis

## Key Insights

- 68% of users are low spenders, yet they contribute ~50% of revenue.
- ₹1.9 Cr in revenue leakage from dormant users.
- EMI and Premium card offers are ideal for low spenders.
- Late/Minimum Due payers are potential targets for upsell.
- Majority of users pay on time — showing strong credit behavior.

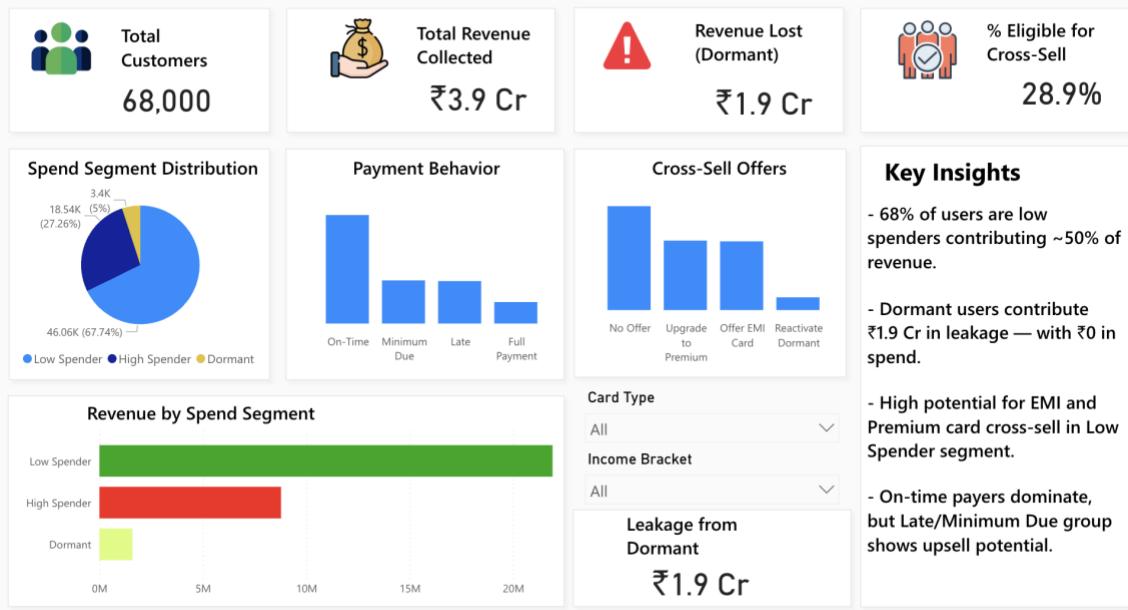
## Business Impact

-  Identified ₹1.9 Cr in dormant revenue leakage
-  Discovered 28.9% of users eligible for targeted cross-sell
-  Enabled actionable insights for marketing and finance teams
-  Visual dashboard helps in data-driven decision making

## Visual Dashboard Summary

### Credit Card Revenue Leakage & Cross-Sell Dashboard

68,000 Customers | Simulated Fintech Data | Tools: Python + Power BI



Designed by: SMITH SOLANKI



## About Me

I'm Smith Solanki, an aspiring Data Analyst passionate about unlocking business value using data. With hands-on skills in Python, SQL, and Power BI, I specialize in actionable insights and business storytelling. My focus areas include revenue optimization, customer segmentation, and product analytics.