



Credit Card Revenue Leakage & Cross-Sell Opportunity Analysis

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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

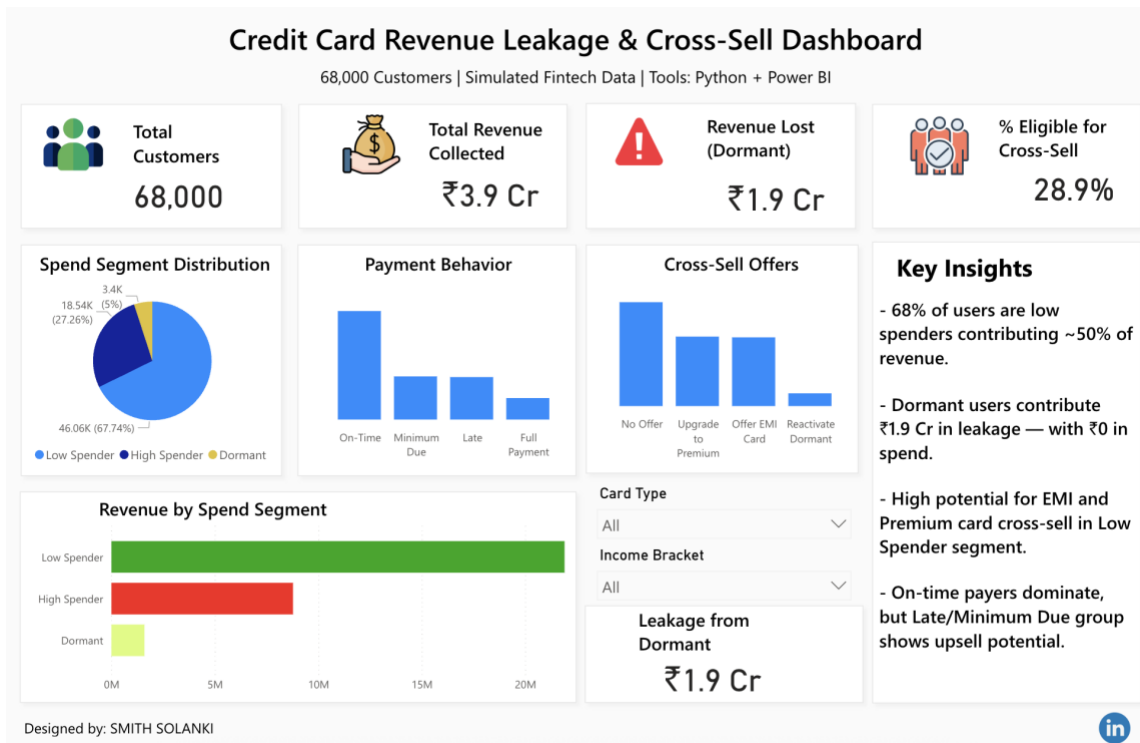
Key Insights

- 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



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.