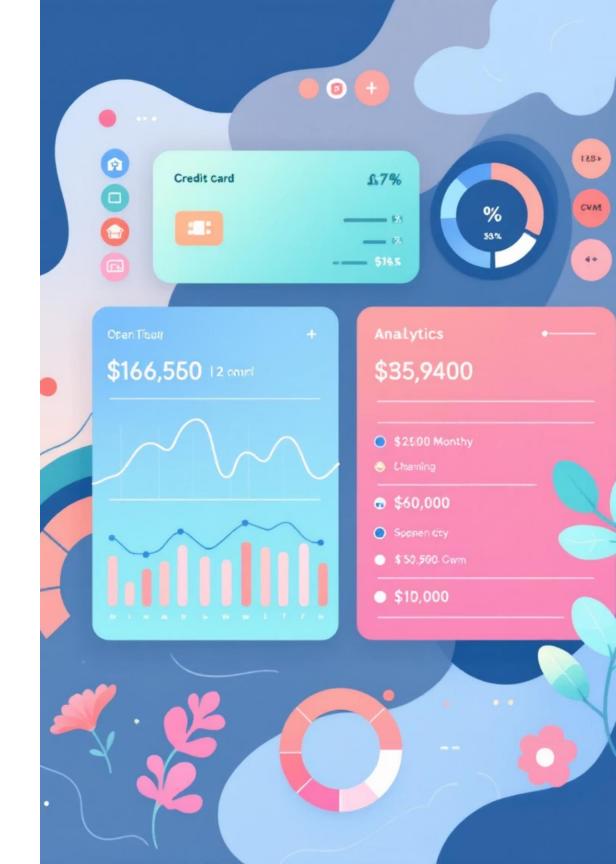# Credit Card Transaction Dashboard

Comprehensive Analytics for Strategic Portfolio Management

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Dashboard Overview

This Power BI dashboard delivers a complete 360° view of customer spending patterns and portfolio performance. Built for strategic decision-making, it transforms raw transaction data into actionable business intelligence.

Interactive slicers enable management to drill into customer behavior by time period, demographics, card type, and income segments.

Key Dashboard Components

Quarterly Analytics

Revenue and transaction trends across Q1-Q4 performance periods

Spending Categories

Top expenditure types including Bills, Entertainment, and Travel

Customer Segments

Demographics breakdown by education level and occupation

Card Portfolio

Revenue contribution across Blue, Silver, Gold, and Platinum tiers

Data Foundation: SQL Preparation

Raw transaction data underwent comprehensive cleaning and structuring to ensure accuracy and consistency before Power BI analysis.

01

Data Validation

Removed missing or null customer IDs and transaction records

02

Consistency Checks

Corrected data inconsistencies and standardized field formats

03

Field Enhancement

Created calculated fields and enriched customer profiles

04

Table Integration

Joined customer and transaction tables for comprehensive analysis

DAX Measures & KPIs

Core Financial Metrics

```
Current_week_Reveneue = CALCULATE(
 SUM('ccdb cc_detail'[Revenue]),
 FILTER(
 ALL('ccdb cc_detail' ),
 'ccdb cc_detail'[week_num2] = MAX('ccdb
cc_detail'[week_num2])))


Previous_week_Reveneue = CALCULATE(
 SUM('ccdb cc_detail'[Revenue]),
 FILTER(
 ALL('ccdb cc_detail' ),
 'ccdb cc_detail'[week_num2] = MAX('ccdb
cc_detail'[week_num2])-1))
```

Advanced DAX calculations enable dynamic insights through slicer-based filtering and drill-down capabilities. These measures power real-time portfolio analysis and comparative performance metrics.

Segmentation formulas calculate revenue distribution across card categories and customer demographics, providing strategic visibility into portfolio composition.

Financial Performance Snapshot

$55M
Total Revenue
Annual portfolio performance

$45M
Transaction Value
Customer spending volume

$7.8M
Interest Earned
14% profitability margin

166.6K
Peak Transactions
Q3 performance high

Strong profitability from interest income indicates healthy credit utilization, though requires careful risk monitoring.
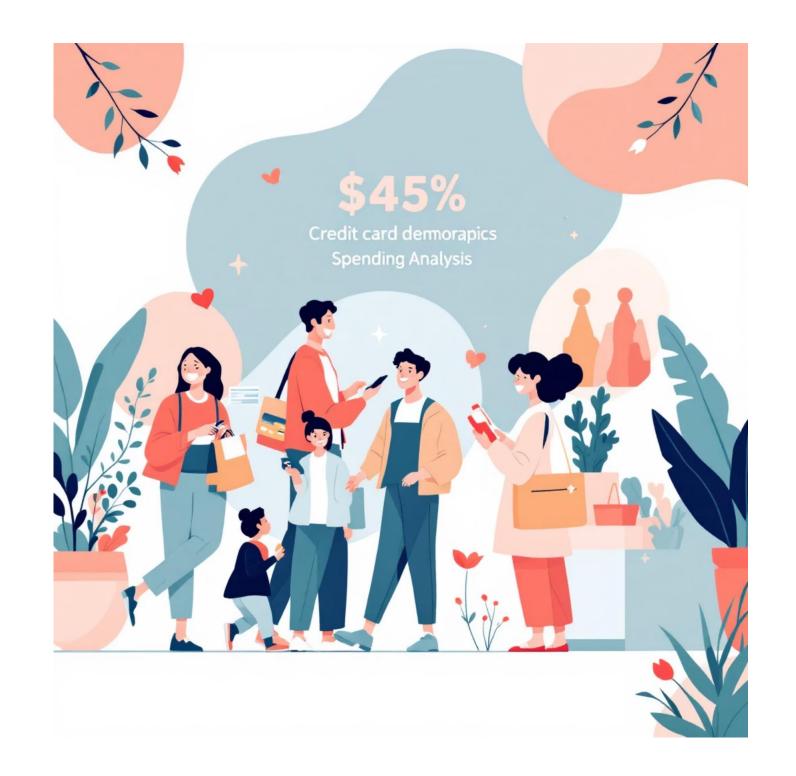
Customer & Card Insights

Top Spending Categories

- **Bills:** $14M - Essential utilities
- **Entertainment:** $10M - Lifestyle spending
- **Fuel & Grocery:** $9M each - Daily needs
- **Travel:** $6M - Growth opportunity

Customer Segments

- Graduates lead with $22M revenue
- Businessmen drive $17M in transactions
- White-collar professionals contribute $10M

Strategic Recommendations

Diversify Card Portfolio

Launch targeted campaigns to migrate customers to Gold and Platinum tiers with premium benefits and rewards.

Boost Digital Adoption

Implement cashback incentives for online transactions to grow the underperforming $3M digital channel.

Expand Travel Segment

Partner with airlines and hotels to capture more of the $6M travel category through co-branded offerings.

Address Q4 Decline

Deploy seasonal campaigns and loyalty rewards to stabilize the 6% revenue drop in fourth quarter.

Transforming Data into Intelligence

1 **SQL Foundation**

Clean, consistent data architecture

2 **DAX Analytics**

Dynamic KPIs and calculations

3 **Power BI Visuals**

Executive decision-making tools

This integrated approach transforms raw credit card transaction data into strategic business intelligence, enabling data-driven portfolio management and customer growth initiatives.