

CREDIT CARD ANALYSIS

Project Objective

- ▶ To develop a comprehensive credit card weekly dashboard that provides real-time insights into key performance metrics and trends, enabling stakeholders to analyse credit card operations effectively.

Power BI Dashboard Overview

The dashboard provides real-time insights into key metrics such as:

- ▶ Revenue trends
- ▶ Customer segmentation
- ▶ Transaction behaviour
- ▶ Risk assessment and fraud detection

Revenue Trends

- ▶ Overall revenue: \$55M
- ▶ 12.8% decrease in revenue (WoW)
- ▶ TX, NY & CA contribute 69% of revenue
- ▶ Blue & Silver cards dominate with 94% of transactions

Customer Segmentation

- ▶ Age groups: 20-30, 30-40, 40-50, 50-60, 60+
- ▶ Age group 40-50 contribute more
- ▶ High-income customers contribute the most
- ▶ Male customers contribute \$30M, Female \$25M
- ▶ Activation rate: 57.47%, Delinquency rate: 6.07%

Fraud & Risk Analysis

- ▶ High-risk transactions identified using Power BI filters
- ▶ Fraudulent activity patterns detected in specific regions