

Credit Card Transaction Report

Revenue
57M

Total Interest
7.98M

Amount
46M

Count
667K

Low

Medium

High

Card_Cat	Sum of Revenue	Sum of Total_Trans_Amt	Sum of Interest_Earned
Platinum	1135608	953314	1,61,629.05
Gold	2533682	2091362	3,84,755.16
Silver	5659109	4647596	8,21,922.98
Blue	47188612	37840749	66,14,172.62
Total	56517011	45533021	79,82,479.81

Power BI Desktop

Q4

Q3

Q2

Q1

Gold

Silver

Blue

Platinum

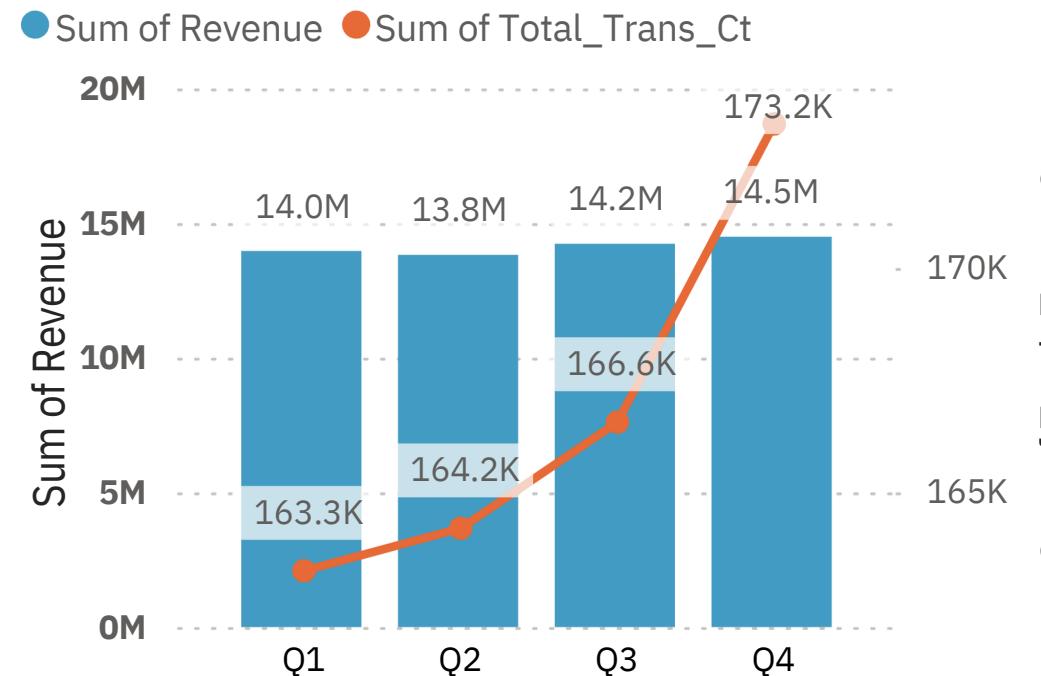
Week Start Date

All

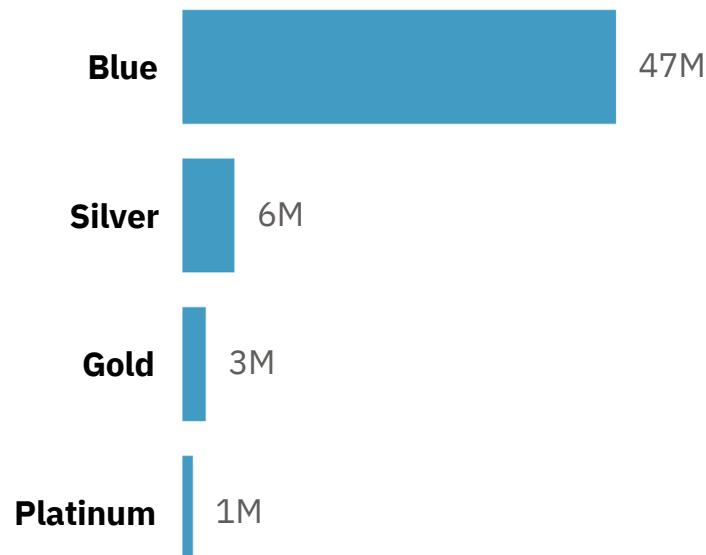
M

F

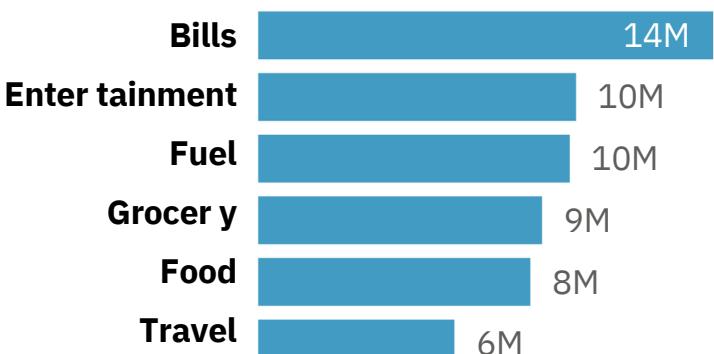
Qtr Revenue and Total_Transactions



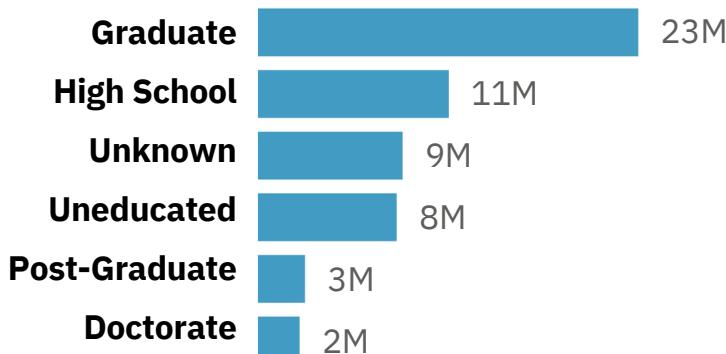
Revenue by Card Category



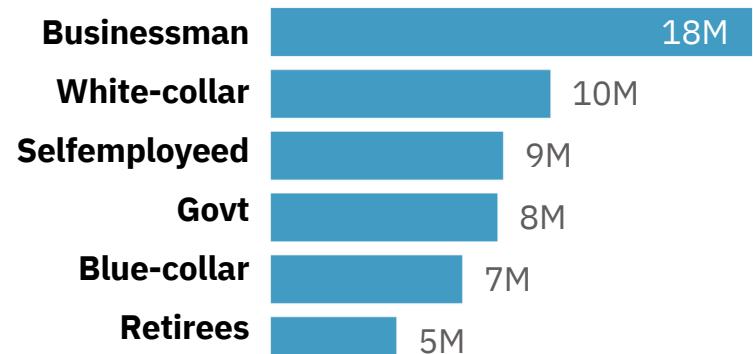
Revenue by Expenditure Type



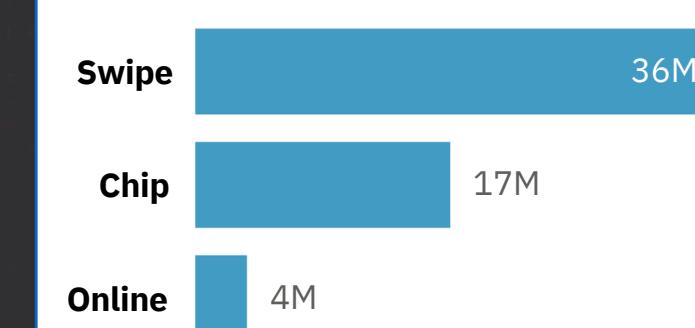
Revenue by Education



Revenue by Customer Job



Revenue by Use Chip



Credit Card Customer Report

Power BI Desktop

Q4 Q3 Q2 Q1

Week Start Date

All

Revenue

57M

Total Interest

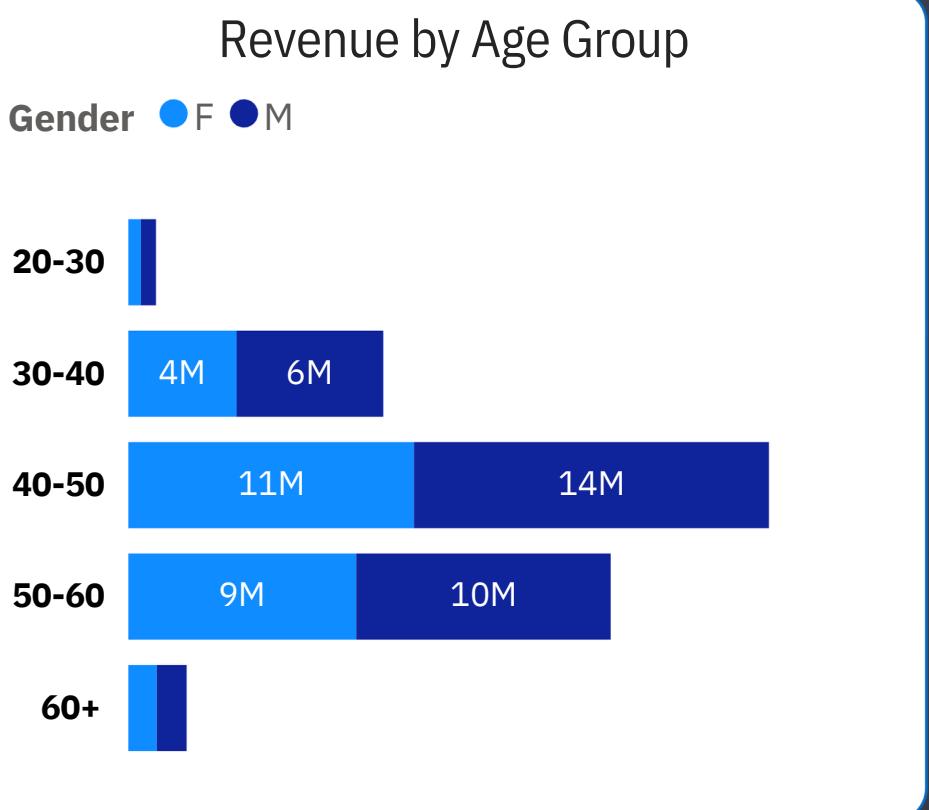
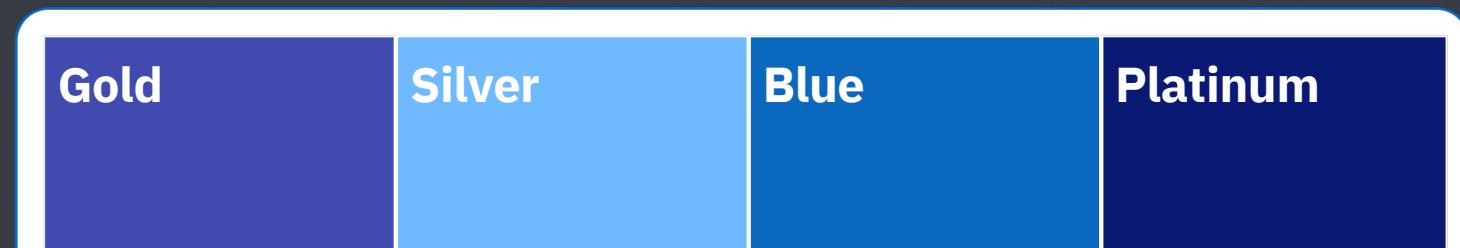
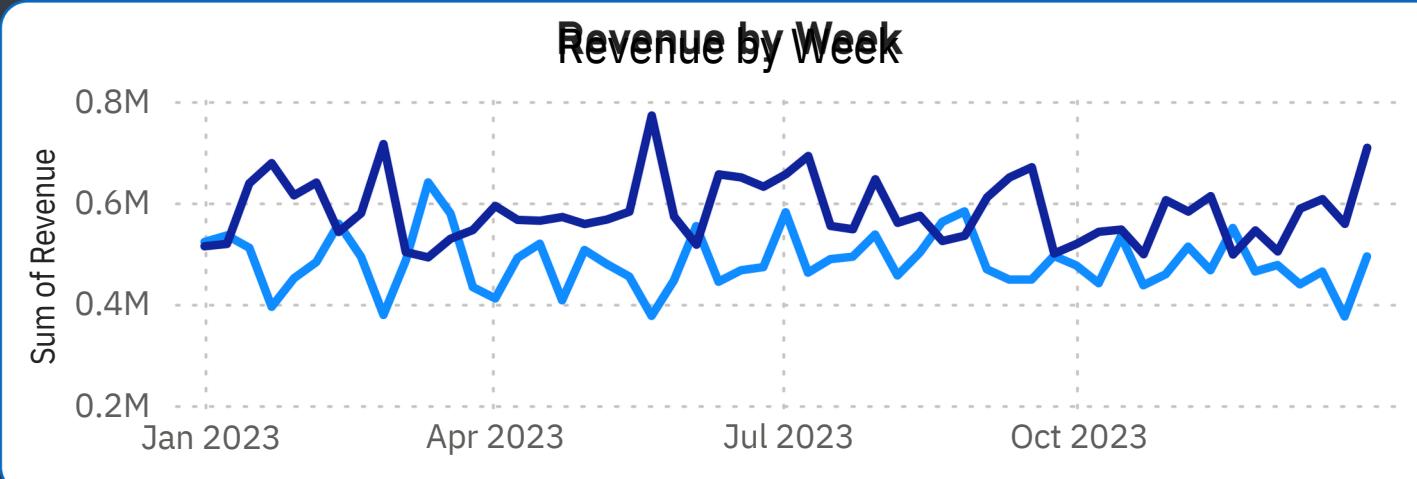
7.98M

Income

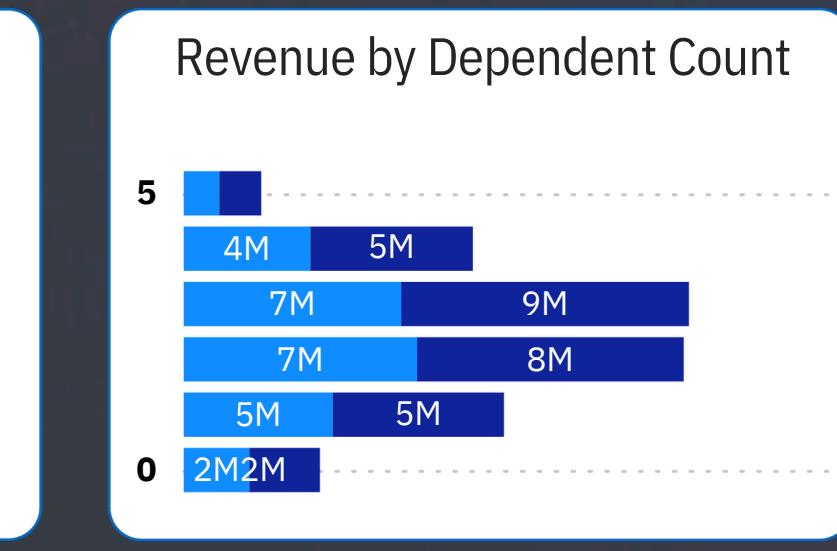
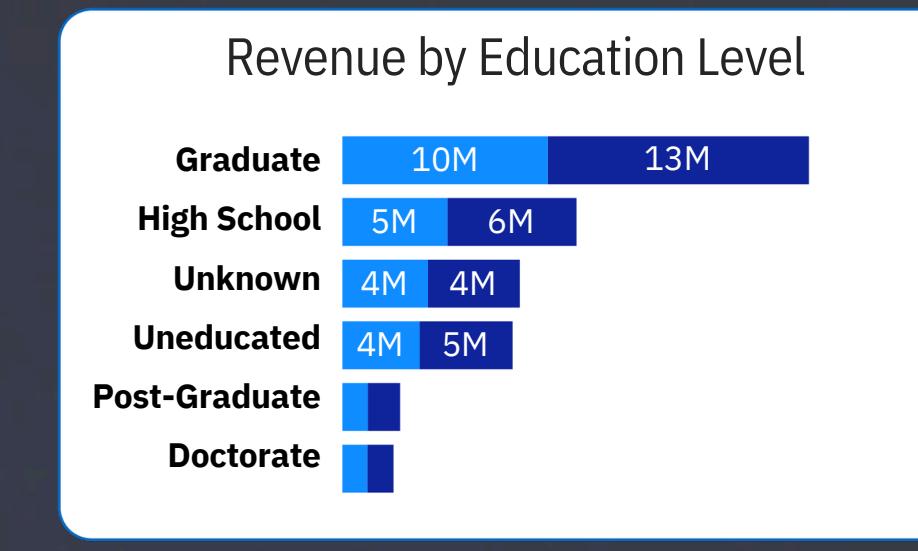
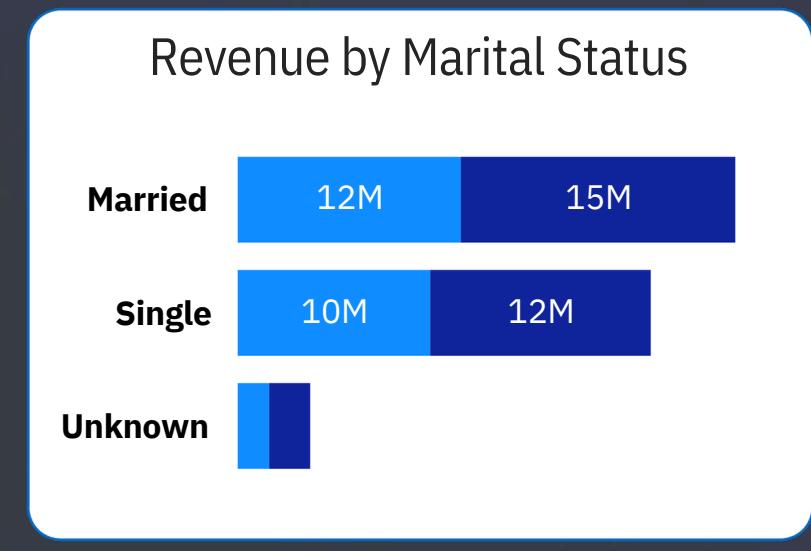
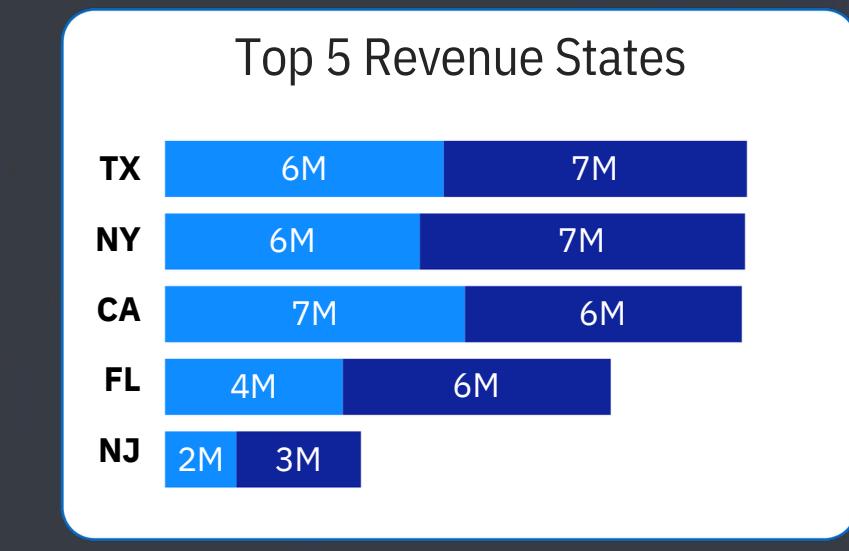
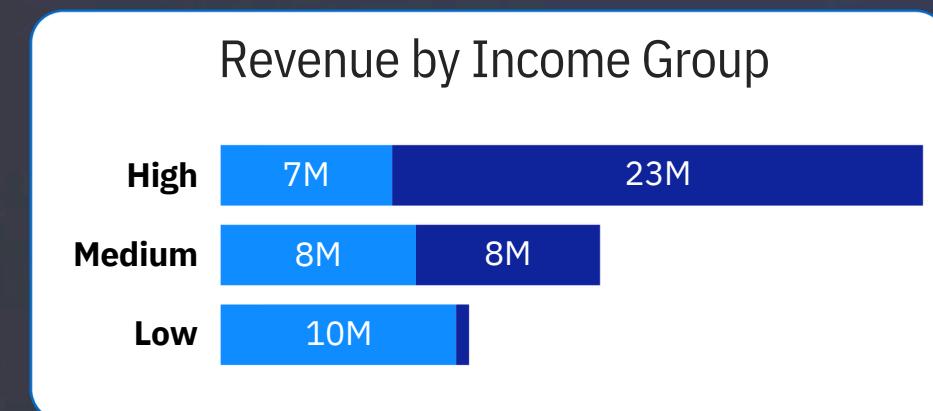
588M

CSS

3.19



Customer_Job	Sum of Revenue	Sum of Income
Blue-collar	7040606	73516911
Businessman	17697472	190350431
Govt	8335534	90834727
Retirees	4617448	49619308
Selfemployed	8542826	77659931
White-collar	10283124	105618475
Total	56517011	587599783



Credit Card Weekly Status Report

Financial, Transactional & Customer 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 monitor and analyze credit card operations effectively.

Steps Taken Throughout the project

- Defined the project's overview and problem statement to be addressed through the Power BI dashboard.
- Prepared the data in CSV file in proper structure such as Date Format.
- Created a database in MySQL with credit card data, including naming, table creation steps and then imported the data from CSV file.
- Connected to Power BI and imported data from the MySQL database, ensuring accurate server name.
- Define relationships between tables (e.g., a customer can have multiple transactions). This is crucial for accurate analysis.

- Determine the most important metrics to track, such as total revenue, average transaction amount, customer churn rate, etc.
- Use DAX (Data Analysis Expressions) formulas in Power BI to calculate the chosen KPIs based on the underlying data.
- Created age group buckets and categories using DAX or better data visualization and analysis.
- Calculated and analyzed revenue week-on-week using functions or formulas.
- Chose appropriate visualizations to represent each KPI effectively like line charts for trends, bar charts for comparisons.
- Used cards to display important KPIs and customized formatting in Power BI.

- Arranged the chosen visualizations in a clear and logical manner on the dashboard canvas.
- Applied filters by date range, card type and customer segment to enable users to drill down into the data.
- Designed a clear and intuitive layout for the dashboard and group related visualizations together logically.
- Format chart elements like axes, labels, legends for readability and used data labels strategically to highlight key values.
- Enabled cross-filtering to allow selections in one visualization to filter data in other visualizations.
- Implemented automated data refresh in Power BI for weekly updates, ensuring real-time insights and accurate data analysis.
- Saved and exported the file completing the project management and data analysis process.

DAX Queries

```
AgeGroup = SWITCH(  
    TRUE(),  
    'ccdb cust_detail'[customer_age] < 30, "20-30",  
    'ccdb cust_detail'[customer_age] >= 30 && 'ccdb cust_detail'[customer_age] < 40, "30-40",  
    'ccdb cust_detail'[customer_age] >= 40 && 'ccdb cust_detail'[customer_age] < 50, "40-50",  
    'ccdb cust_detail'[customer_age] >= 50 && 'ccdb cust_detail'[customer_age] < 60, "50-60",  
    'ccdb cust_detail'[customer_age] >= 60, "60+",  
    "unknown"  
)  
  
IncomeGroup = SWITCH(  
    TRUE(),  
    'ccdb cust_detail'[income] < 35000, "Low",  
    'ccdb cust_detail'[income] >= 35000 && 'ccdb cust_detail'[income] < 70000, "Med",  
    'ccdb cust_detail'[income] >= 70000, "High",  
    "unknown"  
)
```

DAX Queries

```
week_num2 = WEEKNUM('ccdb cc_detail'[week_start_date])
```

```
Revenue = 'ccdb cc_detail'[annual_fees] + 'ccdb cc_detail'[total_trans_amt] +  
'ccdb cc_detail'[interest_earned]
```

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

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

Project Insights- week 53

Overview YTD:

- Overall revenue is 57M
- Total interest is 8M
- Total transaction amount is 46M
- Male customers are contributing more in revenue 31M, female 26M
- Blue & Silver credit card are contributing to 93% of overall transactions
- TX, NY & CA is contributing to 68%
- Overall Activation rate is 57.5%
- Overall Delinquent rate is 6.06%

Week on Week change:

- Revenue increased by 28.8%,
- Total Transaction Amt & Count increased by xx% & xx%
- Customer count increased by xx%