

# CREDIT CARD DASHBOARD

AN EXPLORATORY ANALYSIS OF CREDIT CARD USERS IN THE U.S.

WIWIT WIDIYANTI

# ABOUT THE COMPANY

- **Company Overview:** A U.S.-based financial institution offering credit card services nationwide
- **Customer Base:** Over 10,000 active credit card users across multiple states
- **Services Offered:** Credit card products for various customer segments including self-employed, salaried professionals, and retirees
- **Purpose of Report:** This internal analysis aims to uncover trends in customer behavior, spending, and risk to inform product and service strategies

»»» [Click here to “Credit Card” dataset](#) «««

# OBJECTIVE

Understand  
customer  
demographic and  
behavior

Identify profitable  
customer  
segments

Detect high-risk  
profiles and  
delinquency  
patterns

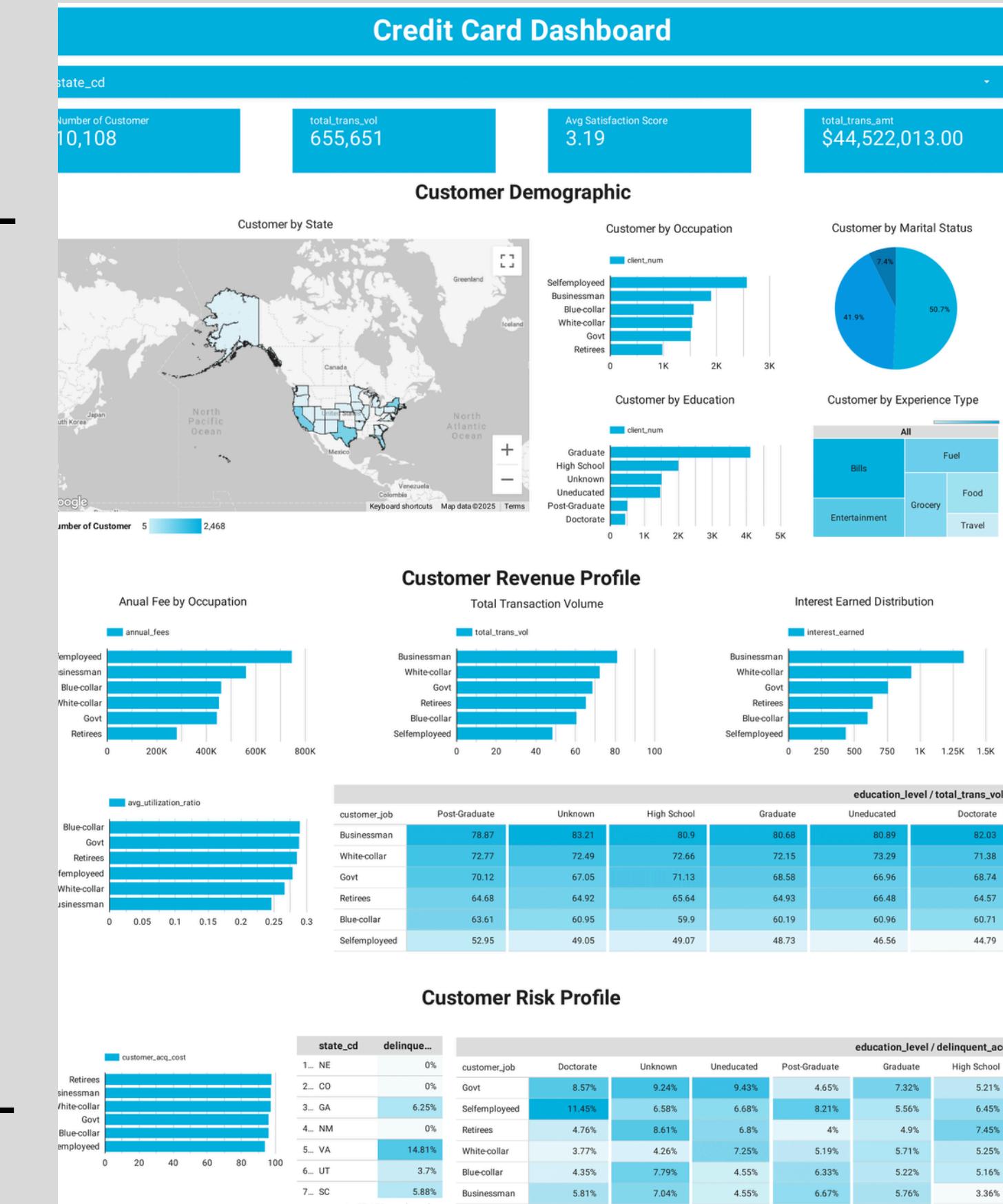
Provide strategic  
business  
recommendations

# THE DASHBOARD

[Click here to view the interactive version](#)

## MAIN VISUAL :

- **Map:** Customer by State
- **Bar Charts:**  
Customer by Occupation  
Customer by Education
- **Treemap:** Experience Type
- **Pie Chart:** Marital Status

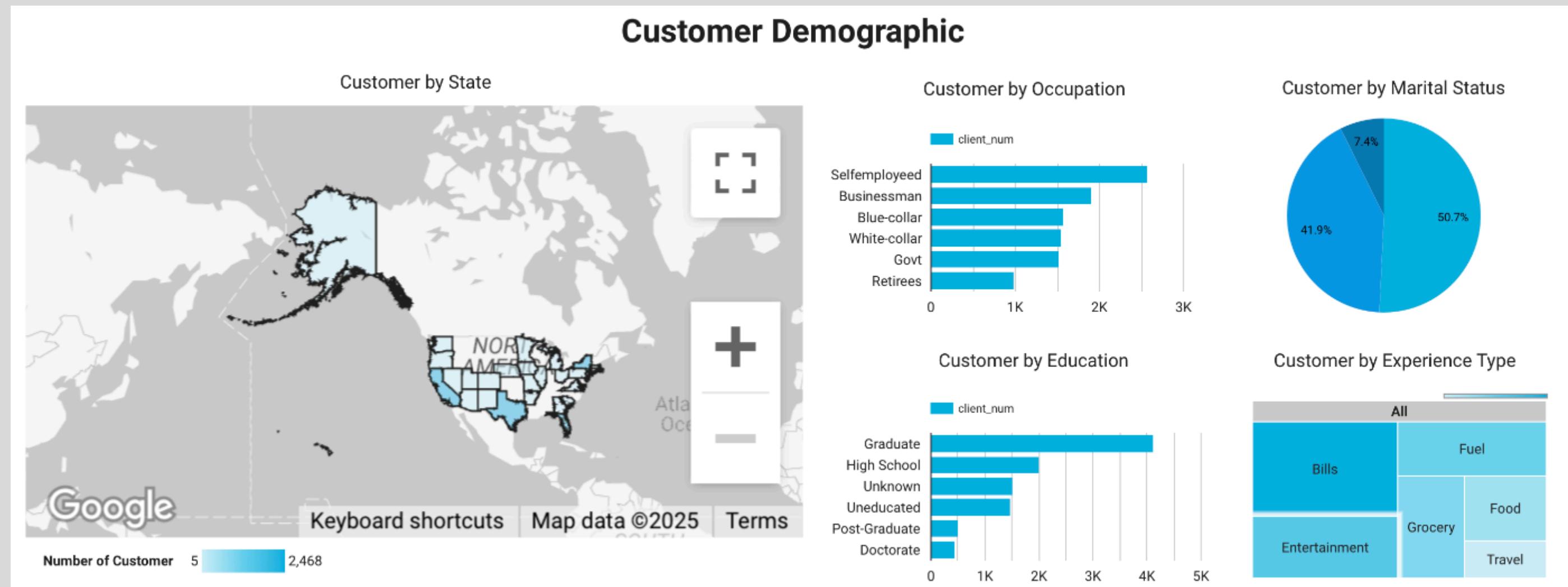


→ FILTER BY STATE

→ KPIs :

- Number of Customers
- Total Transactions
- Total Amount
- Avg Satisfaction Score

# CUSTOMER DEMOGRAPHICS



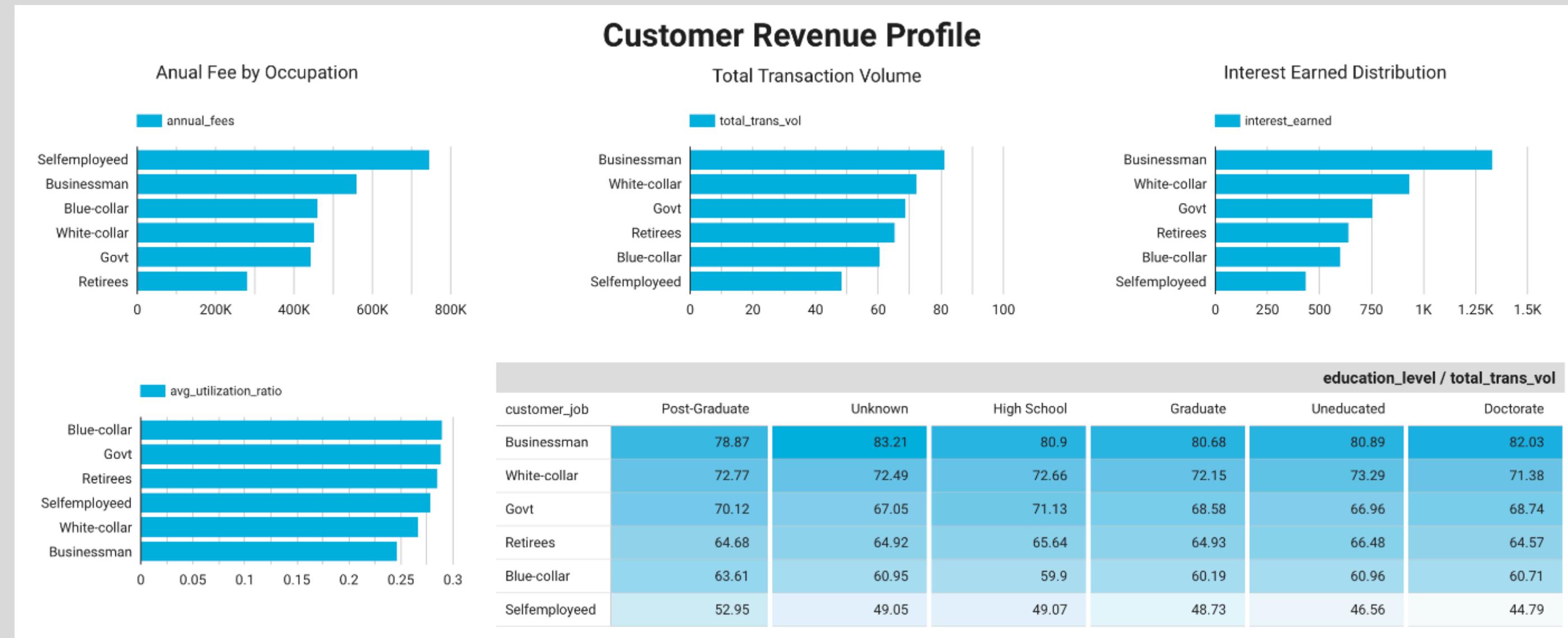
### Insight:

- Most customers come from high-population states like TX, CA, and FL
- Major occupations: Self-employed and Businessman
- Majority of customers hold Graduate-level education
- Top card usage categories: Fuel, Food, and Bills

### Recommendation:

- Launch targeted marketing campaigns for self-employed and graduate segments
- Promote card usage for daily needs to increase transaction volume

# CUSTOMER REVENUE PROFILE



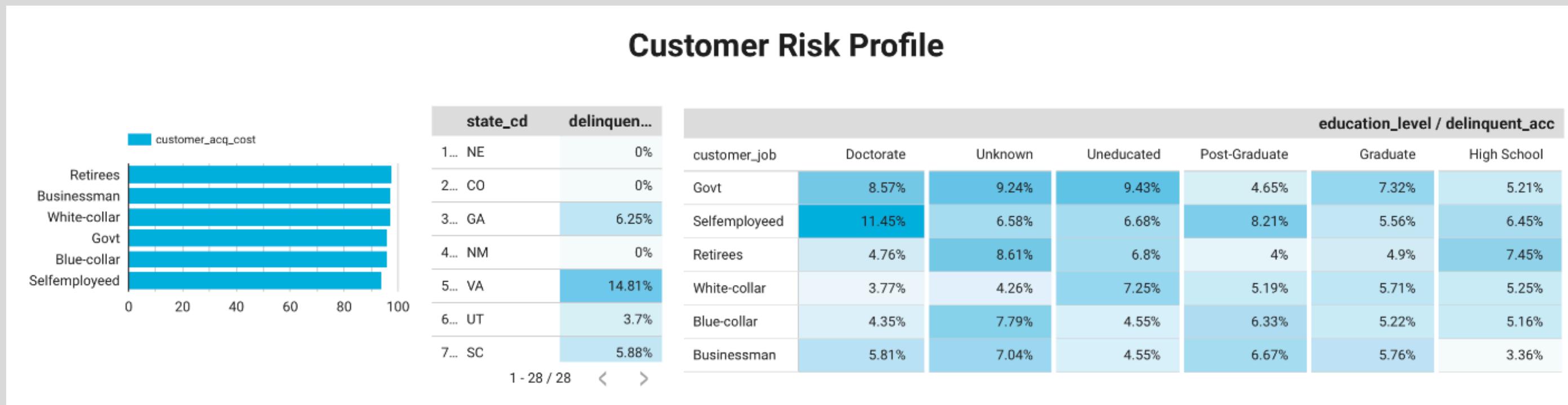
## Insight:

- Businessman and white-collar users contribute the most in transaction volume and interest earned
- Self-employed users pay the highest annual fees
- Highest credit utilization among blue-collar and government employees

## Recommendation:

- Implement loyalty and rewards programs for businessman and white-collar users
- Educate high-utilization users on healthy credit practices

# CUSTOMER RISK PROFILE



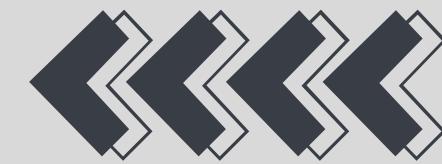
## Insight:

- New Mexico and South Carolina show highest delinquency rates (up to 14.81%)
- High-risk occupations: Government employees and self-employed
- Highest delinquency rates among uneducated and unknown education levels

## Recommendation:

- Apply early warning systems and strict monitoring in high-risk states
- Offer financial literacy programs to lower-education customer groups

# THANK YOU



## LET'S CONNECT :



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