

# CREDIT CARD & CUSTOMER ANALYTICS

Delving into Credit Card Trends and Customer Behavior





Welcome to my dynamic Credit Card
Transaction and Customer Data Analytics
Project! Discover key insights through
interactive dashboards that showcase total
transactions, interest earned, and revenue.
With filters for quarterly trends,
demographics, and card types, gain a deeper
understanding of customer behavior and topperforming states. Dive into our visualizations
to unlock valuable patterns and drive
informed decisions!

## OBJECTIVES:

- Uncover patterns and trends in credit card transactions to inform business strategies.
- Analyze customer demographics to understand spending behaviors and preferences.
- Optimize revenue streams through targeted marketing campaigns and product offerings.
- Enhance decision-making processes with datadriven insights.
- Identify opportunities for growth and profitability in the credit card market.
- Improve customer satisfaction and loyalty by tailoring services to their needs and preferences.

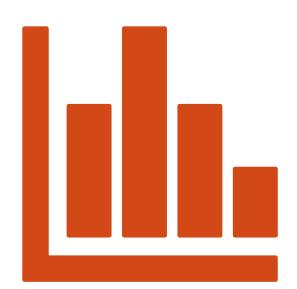




## **OUTCOMES:**

- Insightful Marketing Precision:
  Deepened understanding of customer spending habits for targeted campaigns.
- Revenue Maximization Strategies: Refined product offerings to optimize income streams.
- Operational Streamlining: Enhanced efficiency by identifying and addressing process inefficiencies.
- Tailored Service Excellence:
  Personalized customer experiences
  for heightened satisfaction and
  loyalty.
- Strategic Decision Empowerment: Informed, data-driven decisions paving the path for sustained growth.



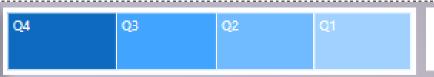


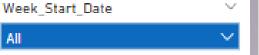
## POWER BI REPORTS:



#### **Credit Card Transaction Report**

Card\_Category Sum of Revenue Sum of Total\_Trans\_Amt Sum of Interest\_Earned





Revenue

55M

Blue

Silver

Gold

Total

**Platinum** 

Transaction Amount 45M

46139398

5586332

2454072

1135608

55315410

Transaction Count 656K

36957875

4586746

2024078

953314

44522013

Interest Earned 8M

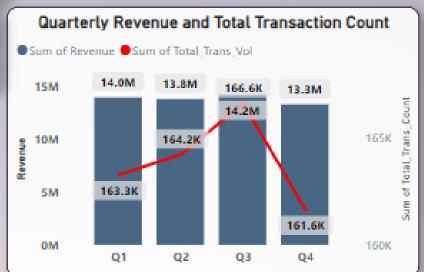
6495888

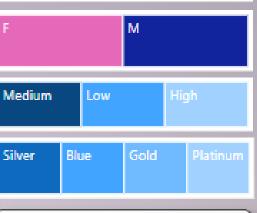
812081

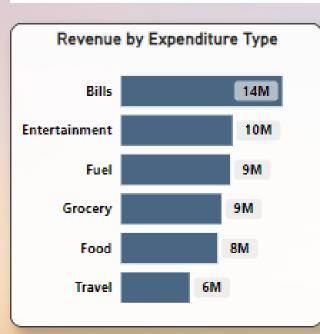
373784

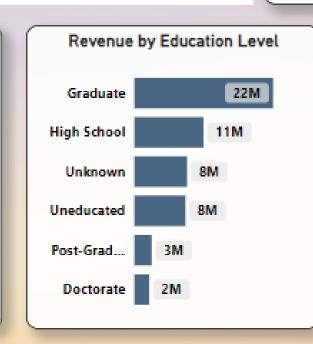
161629

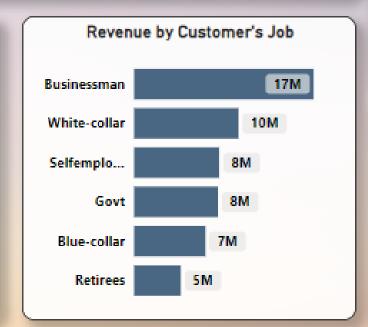
7843382

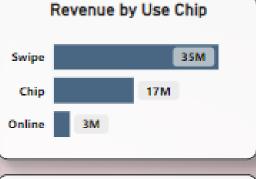




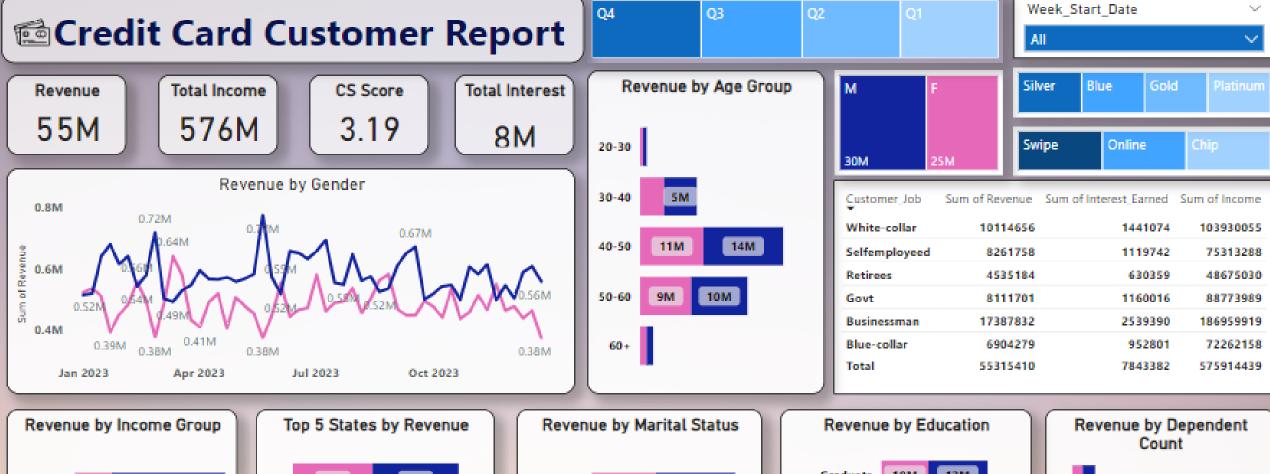




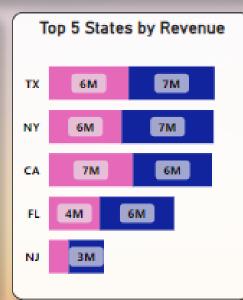


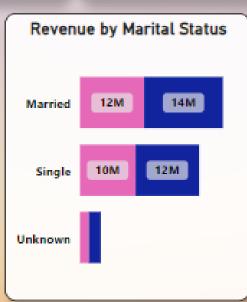


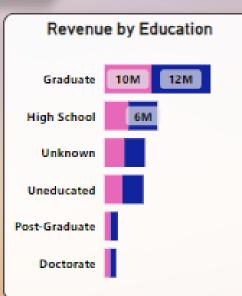


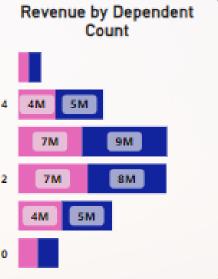






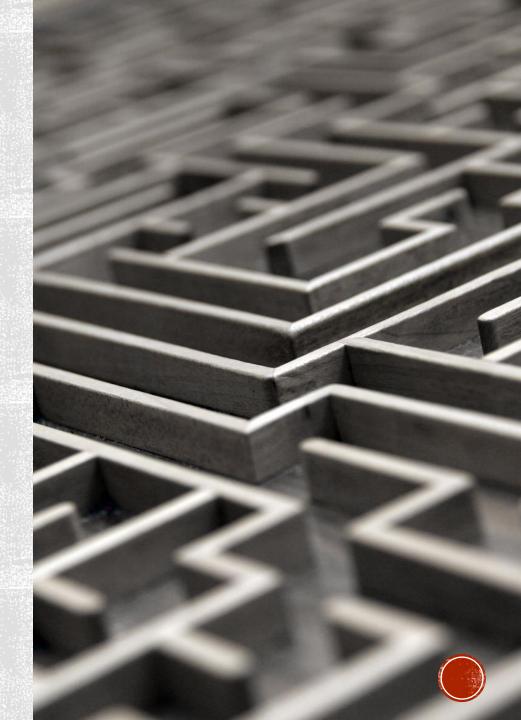






### INSIGHTS:

- **Total Revenue**: Achieved \$55 million, with \$45 million from transactions.
- Interest Earnings: Generated \$8 million in interest.
- Transaction Volume: Processed 656,000 transactions.
- Top Regions: Texas, New York, and California lead in revenue.
- **Demographic Insights**: \$25 million from male customers, \$30 million from female customers.
- Activation Rate: Maintained a robust 57.5% overall activation rate.
- Age Group Trends: Minimal revenue from 20-30 and 60+ age groups.
- Category Performance: Bills payment is the top revenue generator.



#### **SUGGESTIONS:**

- **Boost Engagement**: Target marketing to increase engagement in the 20-30 and 60+ age groups.
- Gender Promotions: Balance revenue by developing targeted promotions for male customers.
- Top Regions Focus: Invest in campaigns for Texas, New York, and California to boost revenue.
- Interest Earnings: Enhance credit offerings to maximize interest revenue.
- Increase Activation: Implement strategies to improve the 57.5% activation rate.
- Bills Payment: Expand services and incentives for bills payment, the top revenue generator.

## THANK YOU

As we wrap up this chapter of our journey, I want to express my gratitude for your time and attention. It has been an exhilarating dive into the realm of credit card transaction and customer data analytics, revealing invaluable insights and trends through the synergy of MySQL, Power BI, and Excel. If you hunger for further insights or have any queries, feel free to reach out. Thank you for being an integral of this enlightening part adventure in data exploration!