

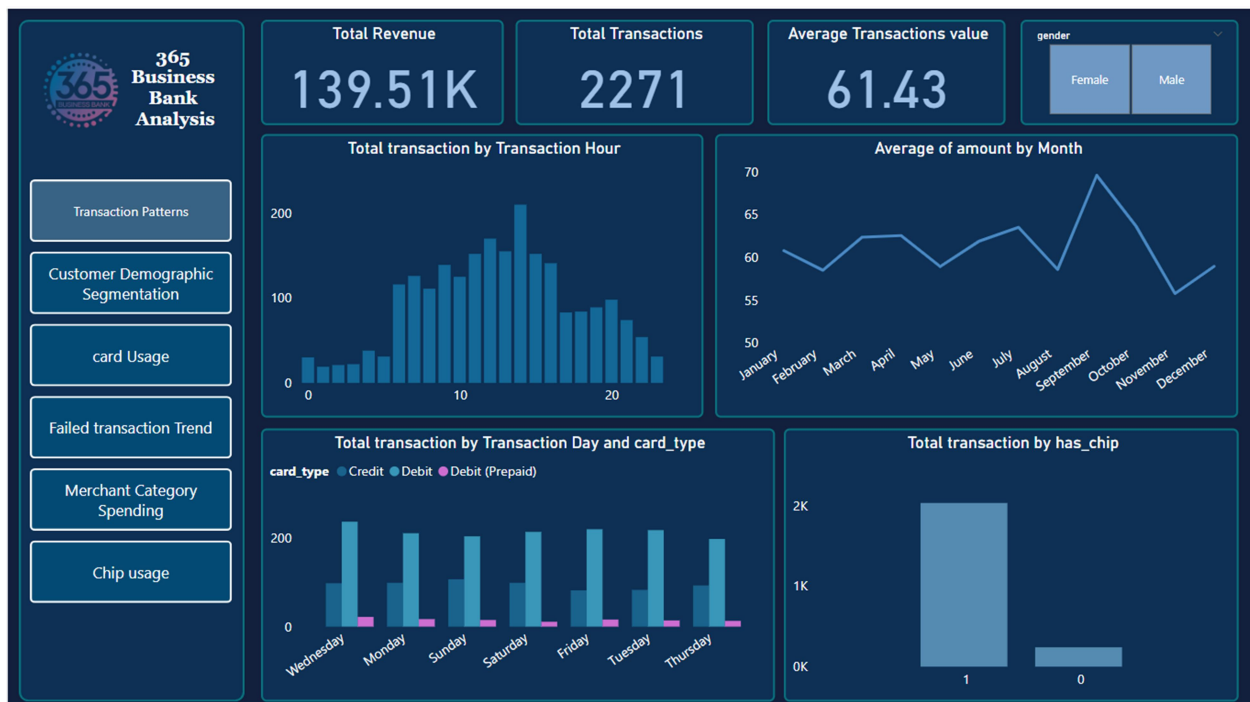
PowerBi Project: 365 Business Bank Analysis

Company Overview: 365 Business Bank – Bank Transactions Analytics Project 365 Business Bank is a forward-thinking financial institution dedicated to fostering innovation and customer-centric decision-making. With a commitment to excellence, we leverage data-driven insights to enhance operational efficiency, optimize product offerings, and maintain robust security measures. Our comprehensive approach to analytics ensures that every facet of our operations aligns with our strategic goals and market demands.

Project Objective:

Objective The objective of this project is to harness the power of our integrated dataset—which encompasses MCC Data, Cards Data, Users Data, and Transactions Data—to extract actionable insights. By developing a robust analytics framework in Power BI, we aim to:

- Enhance customer segmentation and personalization.
- Optimize resource allocation and operational efficiency.
- Identify and mitigate potential risks and fraud.
- Drive strategic initiatives that foster growth and competitive advantage.



1. Key Performance Indicators (KPIs)

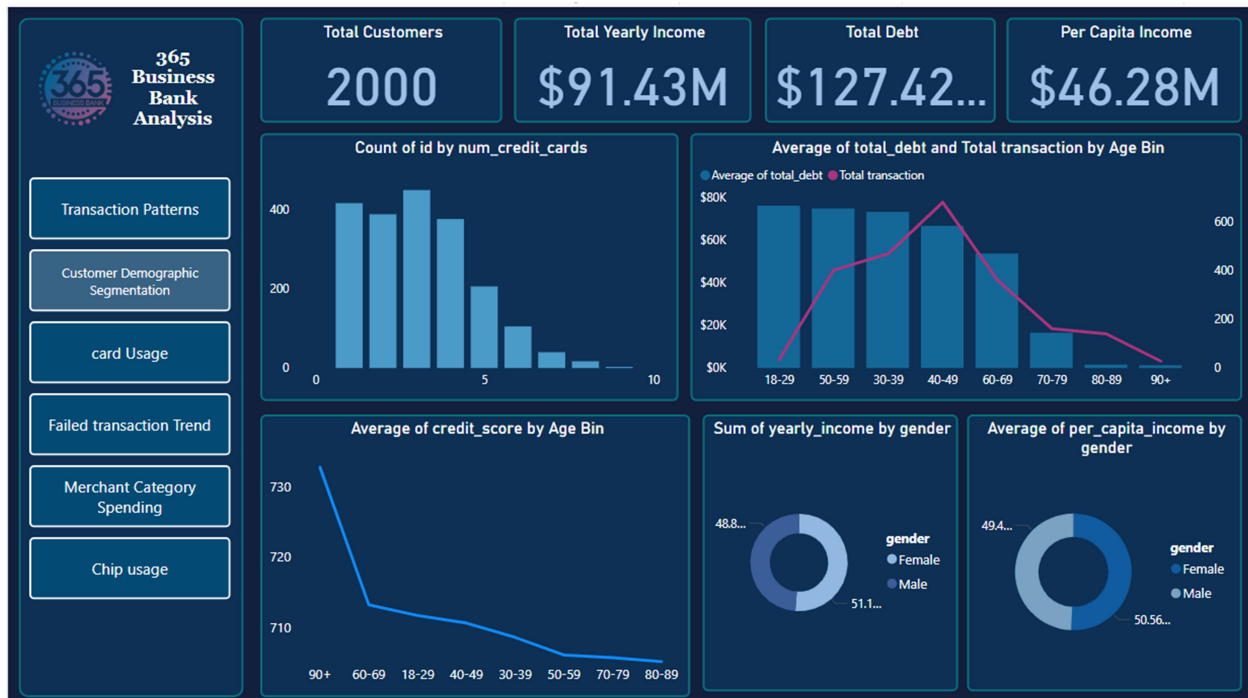
- **Total Revenue:** \$139.51K
- **Total Transactions:** 2,271
- **Average Transaction Value:** \$61.43

2. Observations from the Dashboard

- **Transaction Volume by Hour:** Most transactions occur between 9 AM – 10 PM, with a peak around mid-day.
- **Transaction Volume by Day & Card Type:**
 - Debit cards are used more frequently than credit cards.
 - Weekend transactions are slightly higher, indicating leisure spending.
- **Transaction by Chip Usage:**
 - Most transactions use chip-enabled cards, indicating a shift towards secure payments.

3. Recommendation:

- Promote card usage through targeted offers during peak hours.
- Encourage more credit card usage to increase revenue.



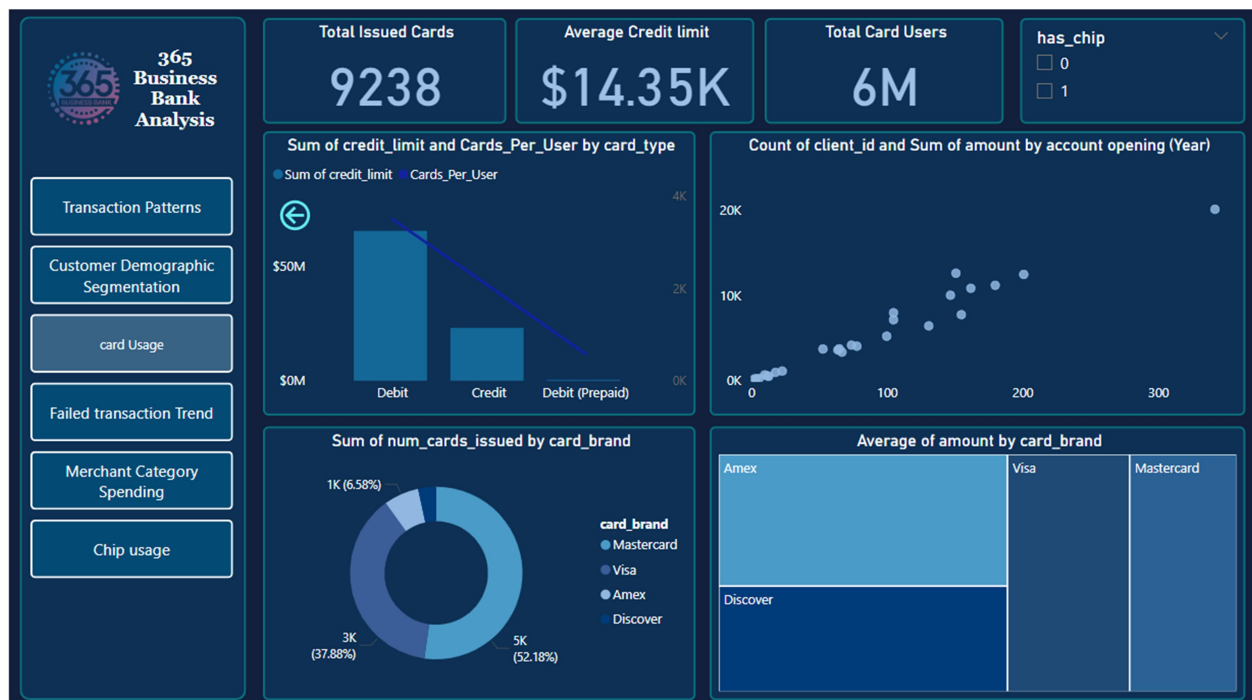
- **Age Group Distribution:**
 - Group 1: 18-29 years
 - Group 2: 30-39 years
 - Group 3: 40-49 years
 - Group 4: 50-59 years
 - Group 5: 60-69 years
 - Group 5: 70-79 years
 - Group 5: 80-89 years
 - Group 5: 90+ years

Key Observation:

A significant portion of transactions (679) comes from the Group 3: 40-49 years , with this demographic consistently making up the largest share of total transactions. This highlights their active engagement with our products and services.

Business Impact:

- **Personalized Banking Services:** With a clear understanding of the most active age demographic, we can offer customized banking products and services (such as loans, credit cards, or savings plans) that align with their financial needs and goals.



- **Key Performance Indicators (KPIs):**

- Total Issued Cards: 9,238
- Total Card Users: 6M
- Average Credit Limit: \$14.35K

- **Age Group Analysis:**

- Customers are segmented into bins based on their age.
- Understanding age groups helps in tailored product offerings.

- **Credit vs Debit Card Usage:**

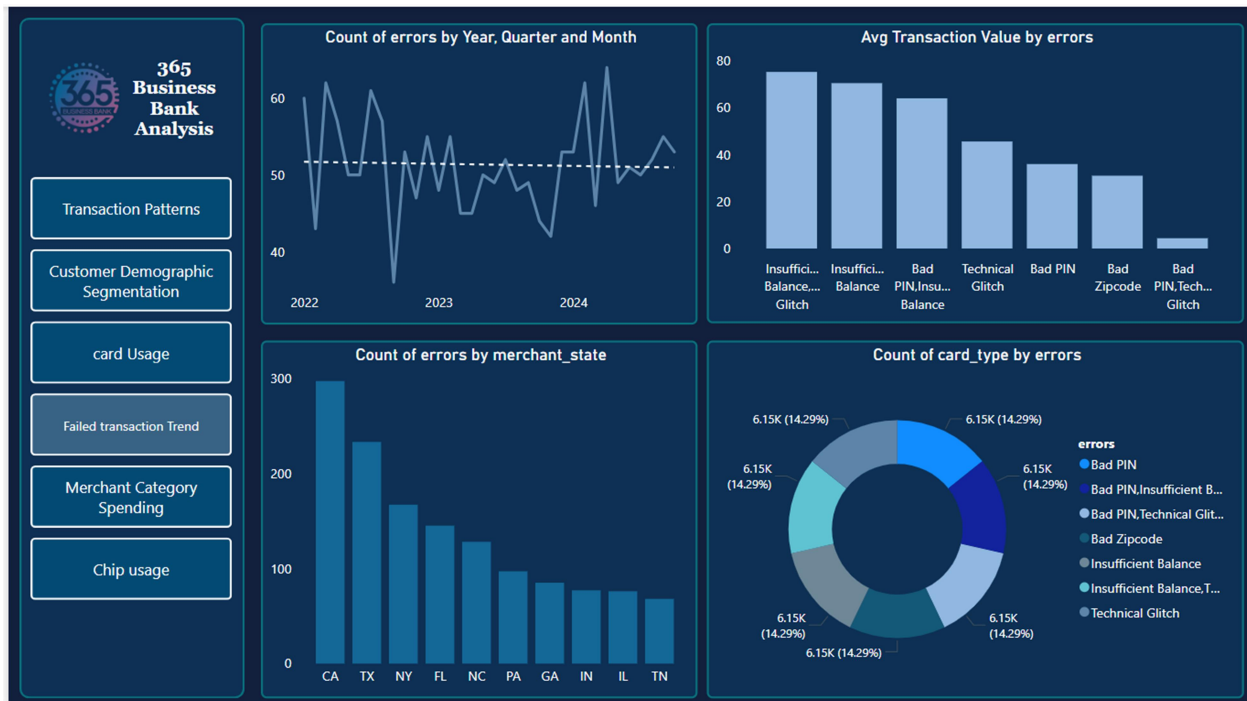
- Debit cards are used more frequently than credit cards.

- **Brand Preference:**

- Visa & Mastercard dominate the market.
- Amex and Discover have lower usage, indicating potential for promotions.

- **Recommendation:**

- Offer incentives for credit card usage to increase revenue.
- Partner with Amex/Discover to boost their adoption.



• Top Errors Identified:

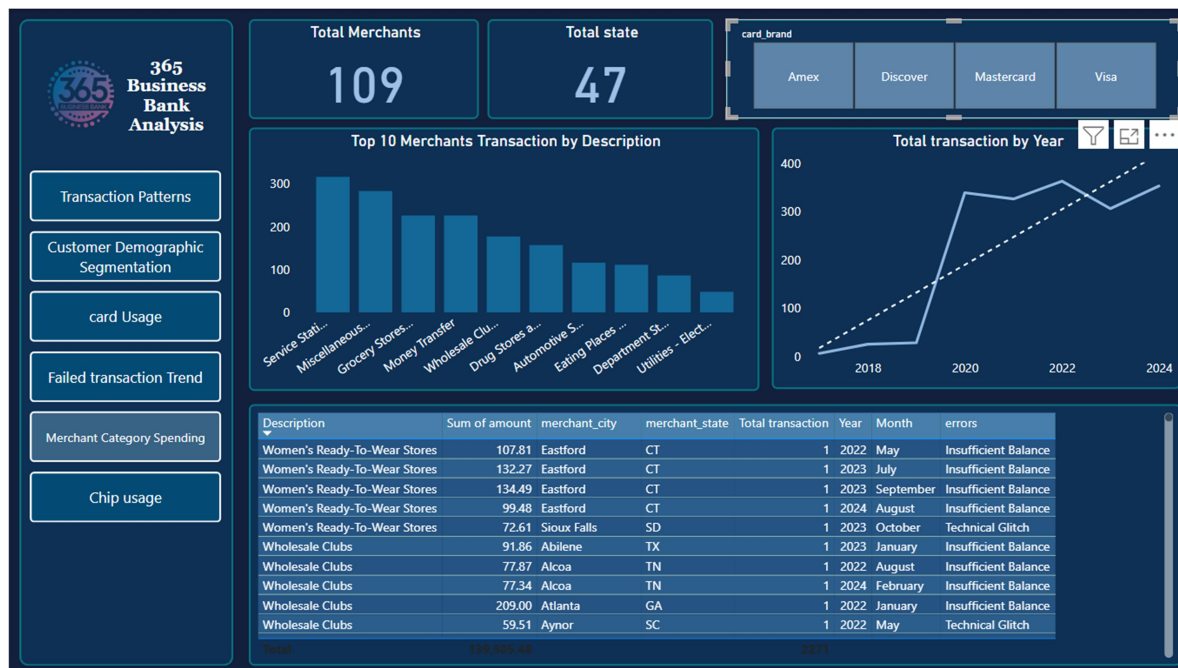
- Insufficient Balance
- Bad PIN Entry
- Technical Glitches
- Incorrect Zip Codes

• Impact:

- Increased transaction failures affect customer satisfaction.
- Higher error rates in specific states need investigation.

• Recommendations:

- Improve error messaging to customers.
- Strengthen system verification for recurring errors.

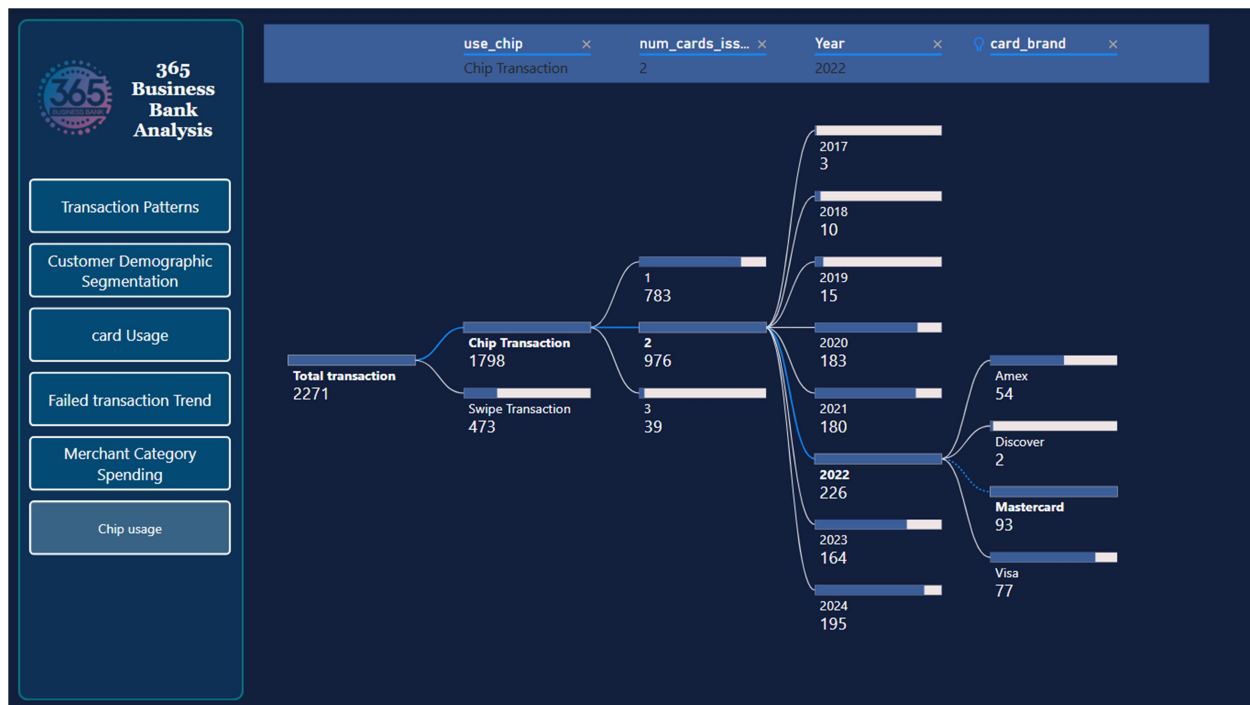


- **Key Insights:**

- High spending in Service Stations, Grocery Stores, and Money Transfers.
- Identifying customer spending behaviors helps improve loyalty programs.

- **Recommendations:**

- Collaborate with frequently used merchants for discounts and offers.
- Monitor fraud trends in high-transaction categories.



- **Key Findings:**

- Majority of transactions use chip technology.
- Traditional swipe transactions are reducing over time.

- **Recommendations:**

- Promote chip transactions for security.
- Educate users on benefits of secure payment methods.