



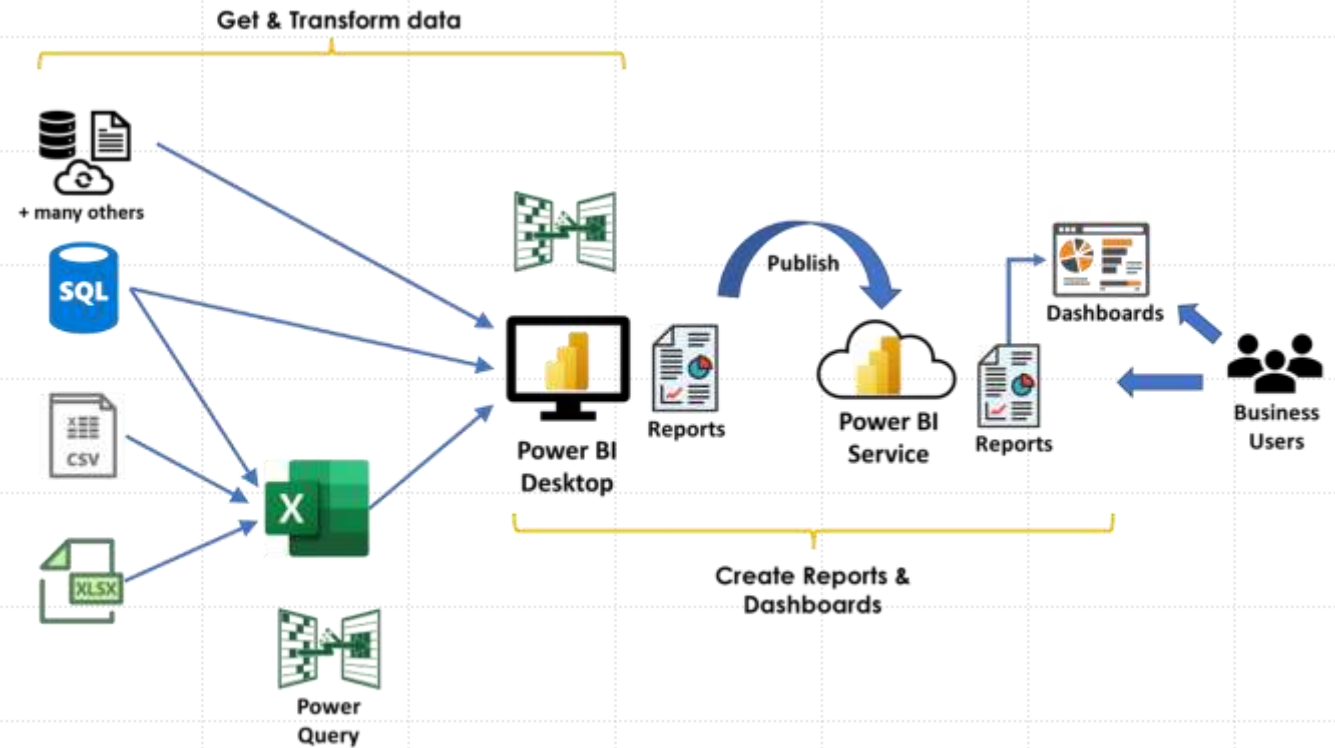
# CREDIT CARD WEEKLY STATUS REPORT



## 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.

Date: 22-06-2024



# Import data to SQL database

- 1.Prepare csv file
- 2.Create tables in SQL
- 3.import csv file into SQL



# DAX Queries

```
AgeGroup = SWITCH(
TRUE(),
'public cust_detail'[customer_age] < 30, "20-30",
'public cust_detail'[customer_age] >= 30 && 'public cust_detail'[customer_age] < 40, "30-40",
'public cust_detail'[customer_age] >= 40 && 'public cust_detail'[customer_age] < 50, "40-50",
'public cust_detail'[customer_age] >= 50 && 'public cust_detail'[customer_age] < 60, "50-60",
'public cust_detail'[customer_age] >= 60, "60+",
"unknown"
)

IncomeGroup = SWITCH(
TRUE(),
'public cust_detail'[income] < 35000, "Low",
'public cust_detail'[income] >= 35000 && 'public cust_detail'[income] < 70000, "Med",
'public cust_detail'[income] >= 70000, "High",
"unknown"
)
```

# DAX Queries

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

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

```
Current_week_Revenue = CALCULATE(
```

```
SUM('public cc_detail'[Revenue]),
```

```
FILTER(
```

```
ALL('public cc_detail'),
```

```
'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])))
```

```
Previous_week_Revenue = CALCULATE(
```

```
SUM('public cc_detail'[Revenue]),
```

```
FILTER(
```

```
ALL('public cc_detail'),
```

```
'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])-1))
```

# Revenue by Card Category and Gender

- Revenue Distribution by Card Category and Gender
  - Chart: Sum of Revenue by card\_category and gender
    - Blue: 20.9M , 26.3M
    - Silver: 2.7M , 3.0M
    - Gold: 1.4M , 1.1M
    - Platinum: 0.6M , 0.5M



# Weekly Revenue Trends

- Weekly Revenue Trends
  - Chart/Table: Weekly Revenue Increase
    - Week 53: 933,134.43 to 1,201,600.58
    - Week 52: 1,070,439.10 to 933,134.43
    - Week 51: 1,026,549.11 to 1,070,439.10
    - Week 50: 980,152.37 to 1,026,549.11



# Transaction Amount and Count Trends

- Transaction Amount and Count Trends
  - Chart/Table: Weekly Transaction Amount Increase
    - Week 53: 748,677 to 1,011,008
    - Week 52: 865,275 to 748,677
    - Week 51: 824,791 to 865,275
    - Week 50: 791,352 to 824,791
  - Chart/Table: Weekly Transaction Count Increase
    - Week 53: 11,203 to 11,583
    - Week 52: 12,587 to 11,203





# Card and Gender Based Contribution

- Card and Gender Based Revenue Contribution
  - Chart: Card Based Contribution
    - Blue & Silver: 93.51%
    - Other: 6.49%
  - Chart: Gender Based Contribution
    - Male: 30,929,734
    - Female: 25,587,277

# Overall Delinquent and Activation Rates

- Delinquent and Activation Rates
  - Chart: Overall Delinquent Rate
    - Delinquent: 6.06%
    - Non-Delinquent: 93.94%
  - Chart: Overall Activation Rate within 30 Days
    - Activated: 57.46%
    - Not Activated: 42.54%





# State Based Contribution

- Revenue Contribution by State
  - Chart: State Based Contribution
    - CA, NY, TX: 74.60%
    - Other: 25.40%

# Quarterly Revenue and Transaction Count

- Quarterly Revenue and Transaction Count
  - Chart: QTR Revenue and Total Transaction Count
    - Q1: 14.0M, 163.3K
    - Q2: 13.8M, 173.2K
    - Q3: 14.2M, 166.6K
    - Q4: 14.5M, 164.2K

# Revenue by Expenditure Type

- Revenue by Expenditure Type
  - Chart: Revenue by Expenditure Type
    - Bills: 14M
    - Entertainment: 10M
    - Fuel: 10M
    - Grocery: 9M
    - Food: 8M
    - Travel: 6M



# Revenue by Customer Job

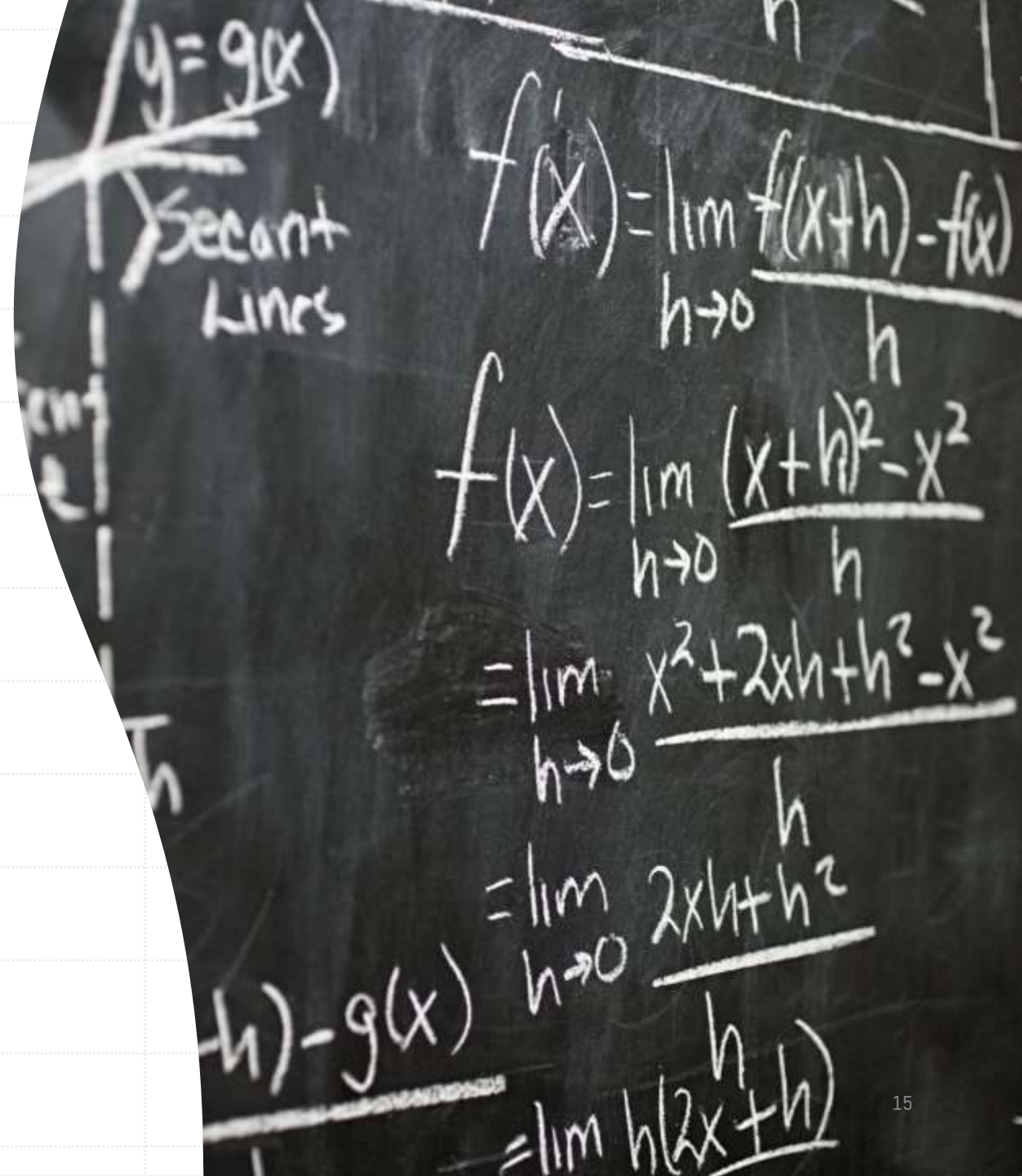
- Revenue by Customer Job
  - Chart: Revenue by Job Type
    - Businessman: 18M
    - White-collar: 10M
    - Self-employed: 9M
    - Govt: 8M
    - Blue-collar: 7M
    - Retirees: 5M





# Revenue by Education Level

- Revenue by Education Level
  - Chart: Revenue by Education Level
    - Graduate: 23M
    - High School: 11M
    - Unknown: 9M
    - Uneducated: 8M
    - Post-Graduate: 3M
    - Doctorate: 2M



# Customer Acquisition Cost

- Customer Acquisition Cost by Card Category
  - Chart: Customer Acquisition Cost
    - Blue: 47M
    - Silver: 6M
    - Gold: 3M
    - Platinum: 1M



# Revenue by Card Usage Type

- Revenue by Card Usage Type
  - Chart: Revenue by Usage Type
    - Swipe: 36M
    - Chip: 17M
    - Online: 4M



# Revenue and Interest Earned by Card Category

- Revenue and Interest Earned by Card Category

- Chart: Revenue and Interest Earned

- Blue: Revenue: 47.2M, Interest: 6.6M
- Silver: Revenue: 5.6M, Interest: 0.8M
- Gold: Revenue: 2.5M, Interest: 0.4M
- Platinum: Revenue: 1.1M, Interest: 0.2M

# Revenue by Top 5 States

- Revenue by Top 5 States
  - Chart: Revenue by State
    - TX: 7M
    - NY: 7M
    - CA: 6M
    - FL: 6M
    - NJ: 3M



# Conclusion



# Summary of Key Insights

## Revenue Distribution by Card Category and Gender

- Blue cards generate the highest revenue, followed by Silver, Gold, and Platinum cards
- Male customers contribute more to the revenue compared to female customers across all card categories

## Weekly Revenue and Transaction Trends

- There are significant weekly fluctuations in revenue and transaction counts, with noticeable increases and decreases week-to-week

## Card and Gender Based Contribution

- Blue and Silver cards contribute the majority of the revenue
- Male customers generate more revenue than female customers

# Summary of Key Insights

## Delinquent and Activation Rates

- The delinquency rate is relatively low at 6.06%
- The activation rate within 30 days is moderate at 57.46%

## State-Based Contribution

- California, New York, and Texas contribute the majority of the revenue

## Quarterly Revenue and Transaction Count

- Revenue and transaction counts are fairly stable across quarters, with a slight increase in Q

## Revenue by Expenditure Type

- Bills, Entertainment, and Fuel are the top expenditure categories

# Summary of Key Insights

## Revenue by Customer Job

- Businessmen and white-collar workers contribute the most to the revenue

## Revenue by Education Level

- Graduates generate the highest revenue, followed by high school graduates and customers with unknown education levels

## Customer Acquisition Cost by Card Category

- Blue cards have the highest customer acquisition cost

## Revenue by Card Usage Type

- Swipe transactions generate the most revenue, followed by chip and online transactions

## Revenue and Interest Earned by Card Category

- Blue cards also generate the highest interest income

# Implications for Business Strategy



## Focus on High Revenue-Generating Segments

Continue to target and retain Blue and Silver cardholders, especially male customers, to maximize revenue



## Improve Activation Rates

Develop targeted marketing campaigns and incentives to increase the activation rate within 30 days



## Reduce Delinquency Rates

Implement better credit risk assessment tools and provide financial literacy programs to customers to reduce delinquency rates



## Geographical Targeting

Invest more in marketing and customer acquisition in high-revenue states like California, New York, and Texas



## Optimize Customer Acquisition Costs

Review and optimize the acquisition strategies for Blue cards to reduce costs while maintaining high revenue generation



## Enhance Digital Transaction Channels

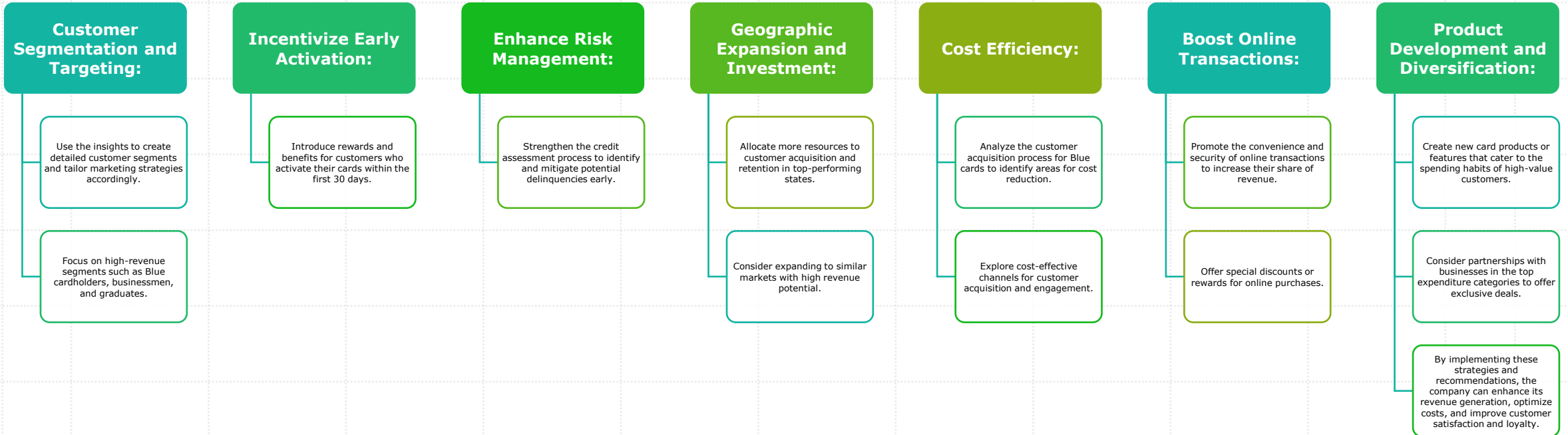
Encourage more online transactions through promotions and improving the digital payment experience



## Diversify Revenue Streams

Develop products and services that cater to other expenditure categories with growth potential, such as travel and food

# Next Steps and Recommendations



# Thank You



<https://www.linkedin.com/in/anabil-sneha-de-576292a4/>