

# Project Insights- Week 53 (31st Dec)

## WoW change:

- Revenue increased by 0.29%

## 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 57.46%
- Overall Delinquent rate is 6.06%

# 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_Reveneue = CALCULATE(  
SUM('public cc_detail'[Revenue]),  
FILTER(  
ALL('public cc_detail'),  
'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])))
```

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

# Recommendations

*Blue & Silver cards contribute approx 93% of total transactions, making them the backbone of revenue. Gold and Platinum cards contribute very low revenue despite of higher interest potential.*

**1- Target high-income and high-spending Blue/Silver customers with upgrade offers and exclusive benefits.**

*TX, NY, and CA contribute approx 68% of total revenue.*

**2- Allocate higher marketing budgets and branch-level campaigns in these states.**

**3-Additionally, improving the activation rate (57.46%) and controlling delinquency (6.06%) can further increase revenue and reduce risk.**

# Conclusion

This project analyzes customer behavior and transaction patterns to identify revenue drivers, risk areas and growth opportunities for a credit card business.