

Credit Card transaction analysis

Objectives:

Develop a comprehensive weekly credit card dashboard that provides real-time insights into key performance metrics and trends, enabling stakeholders to monitor and analyze credit cards effectively.

Steps:

1. I downloaded data on credit cards and customers from Kaggle.
2. I thoroughly checked the data in Excel and performed some cleaning and arrangements.
3. I created a database in SQL for continuous workflow, as I am doing analysis on a weekly basis for credit card transactions.
4. After creating the database and storing the CSV file in the database, I connected my Power BI with the MySQL database.

Insights:

I created two dashboards:

1. Credit card transaction report.
2. Credit card customer report.

For the transaction report, I created main KPIs including the sum of total revenue, sum of interest earned from cards, sum of total transaction amount, and sum of total transaction volume. I also checked which card was performing better and found that the blue card was performing well among all. I also checked the sum of revenue from different factors like education level, job role, gender, expense type, and by chip. I found that higher education leads to higher revenue, females are creating higher revenue compared to men, and chip swipe transactions generate higher revenue.

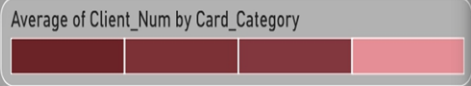
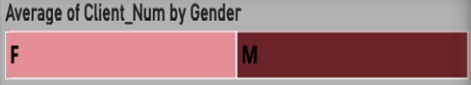
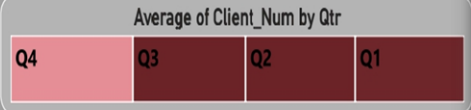
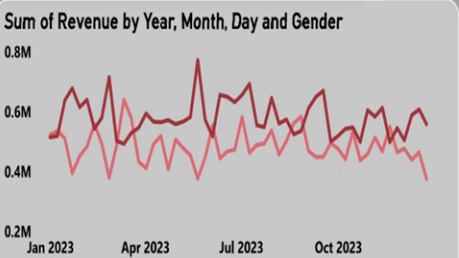
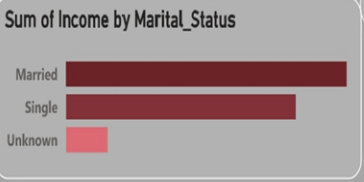
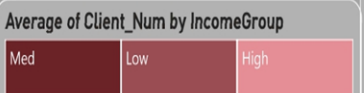
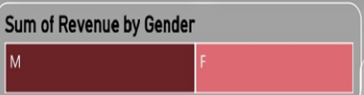
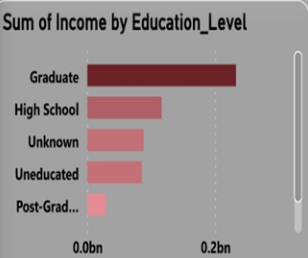
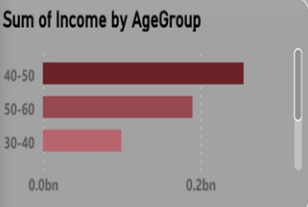
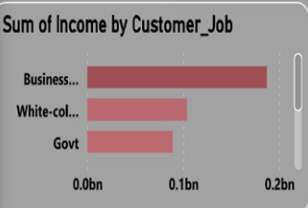
For the customer credit report, I created a bar chart for the sum of income by job, age group, education level, gender, and state. I found higher income in business job roles, higher education leads to higher income, and higher age groups have higher income. While the sum of revenue in a year and days are higher in men compared to women, as shown by a stacked bar chart.

Recommendations:

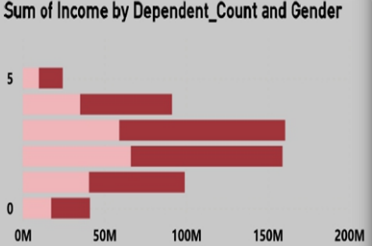
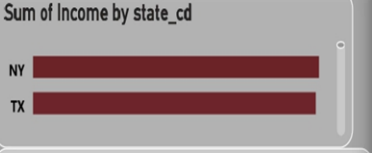
Based on the data analysis:

1. Promote Blue Card: Use promotions to encourage more people to use the successful blue card.
2. Understand customers: Understand customers' demographics (like education and job) to tailor marketing to their needs.
3. Highlight Chip Benefits: Promote the security and convenience of chip transactions to increase their use.
4. Incentivize Female: Offer special deals or rewards to keep female customers engaged, as they currently bring in more revenue.
5. Protect Customer Data: Ensure strong security measures are in place to safeguard customer information.
6. Stay Updated: Regularly check dashboards to stay on top of trends and make timely adjustments.
7. Listen to Customers: Set up a way for customers to give feedback, helping to improve services and offers.

Customer Report



Card_Category	Sum of Revenue	Sum of Total_Trans_Amt	Sum of Interest_Ear
Silver	5,586,332.28	4586746	812,08
Platinum	1,135,608.05	953314	161,62
Gold	2,454,072.16	2024078	373,78
Blue	46,139,397.74	36957875	6,495,88



Credit Card Transaction Report

45M

Sum of Total_Trans_Amt

7.84M

Sum of Interest_Earned

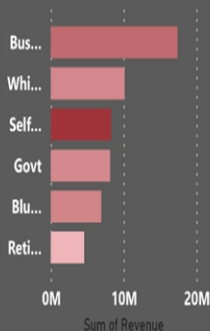
10.11K

Count of Total_Trans_Vol

55.3M

Sum of Revenue

Sum of Revenue by Customer_Job



Card_Category	Sum of Revenue	Sum of Total_Trans_Amt	Sum of Interest_Ear
Blue	46,139,397.74	36957875	6,495,88
Silver	5,586,332.28	4586746	812,08
Gold	2,454,072.16	2024078	373,78
Platinum	1,135,608.05	953314	161,62
Total	55,315,410.23	44522013	7,843,38

Week_Start_Date_1

Deselect all

Sunday, January 15, 2023

Average of Client_Num by Qtr



Average of Client_Num by IncomeGroup



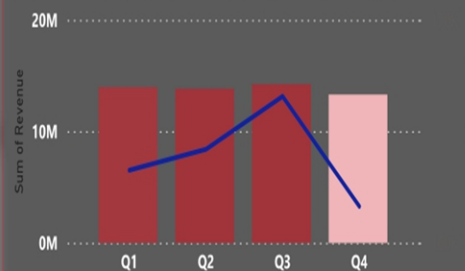
Average of Client_Num by Gender



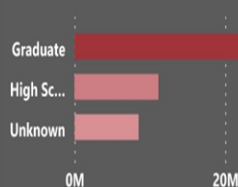
Average of Client_Num by Card_Category



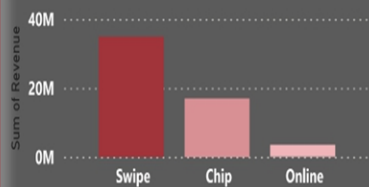
Sum of Revenue and Sum of Total_Trans_Vol by Qtr



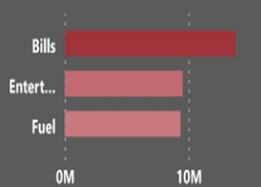
Sum of Revenue by Education_Level



Sum of Revenue by Use Chip



Sum of Revenue by Exp Type



Sum of Revenue by Card_Category

