

# Power BI Dashboard for Credit Card Usage & Customer Segmentation to enhance Business Decisions

## Key Insights & Recommendations

### 1. Card Category Performance

#### Insight:

- Blue cards dominate revenue (₹46M), interest (₹64.96M), and transaction volume (36.9M), far outpacing other categories.
- Platinum & Gold cards contribute very little to revenue.

#### Actionable Strategy:

- Re-evaluate premium card strategy (Platinum, Gold). Revamping benefits or targeted campaigns may be conducted to drive usage.
- Leverage Blue card popularity through bundling promotions, referrals or tier upgrades.

### 2. Revenue & Transaction Trends (Quarterly)

#### Insight:

- Q3 had the highest revenue (₹14.2M) and highest transaction amount (166.6K).
- Q4 saw a drop in both revenue and transaction amount.

#### Actionable Strategy:

- Analyze Q3 promotions or events that drove this spike and replicate them.
- Investigate Q4 dip causes like economic seasonality, marketing pullback or product fatigue

### 3. Expenditure Type Breakdown

#### Insight:

- Bills, Entertainment, Fuel, Grocery and Food are the top 5 spend categories.
- Bills alone contribute ₹14M in revenue.

#### Actionable Strategy:

- Launch category-specific cashback/offers especially on Bills to boost stickiness and card preference.
- Tailor notifications and rewards based on user expenditure categories.

#### **4. Customer Segmentation - Job Type**

**Insight:**

- Businessmen & White-collar customers contribute ~50%+ of total revenue.
- Retirees and Blue-collar customers contribute significantly less.

**Actionable Strategy:**

- Consider premium offerings or tailored rewards for Businessmen/White-collar groups.
- Design simplified, low-risk cards for retirees (with low credit limit but essential benefits).

#### **5. Customer Education Level**

**Insight:**

- Graduates are the highest revenue contributors (~₹12M).
- Other categories like Uneducated, Unknown contribute equally (~₹4M) but still significant.

**Actionable Strategy:**

- Use education-level data to tailor communication tone, credit awareness campaigns and digital literacy content.
- Optimize offers for students/post-grads (future loyal segment).

#### **6. Revenue by Week Analysis**

**Insight:**

- Revenue fluctuates, with spikes seen around weeks 10, 20, 40 which is likely due to seasonal shopping/festive periods.

**Actionable Strategy:**

- Plan targeted campaigns around these high weeks.
- Use predictive analytics to forecast and maximize future spikes.

#### **7. Age Group & Income Insights**

**Insight:**

- Ages 40–50 and 50–60 contribute the highest revenue (₹11M & ₹9M respectively).
- High-income group dominates revenue (₹22M).

**Actionable Strategy:**

- Target 40–60 age segment with premium offers, life-stage benefits (travel, health).
- Provide exclusive services for high-income groups, concierge, lounge access, rewards program upgrades.

**8. Geographic Insights****Insight:**

- TX, CA, and NY are top contributors.
- NJ underperforms significantly (₹1.5M revenue).

**Actionable Strategy:**

- Run regional promotions to improve performance.
- Consider geo-segmentation to customize user experience.

**9. Usage Type (Chip/Swipe/Online)****Insight:**

- Swipe transactions dominate (₹35M) followed by Chip (₹17M), Online (₹3M).

**Actionable Strategy:**

- Boost online usage via e-commerce offers and digital wallet integration.
- Promote contactless/NFC cards to improve modern usage adoption.