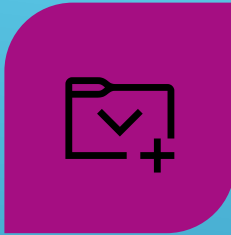




# CREDIT CARD WEEKLY ANALYSIS

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# AGENDA



**PROJECT  
OVERVIEW**



**IMPORT DATA INTO  
SQL (STRUCTURED  
QUERY LANGUAGE)**



**CONNECT SQL TO  
POWER BI**



**DATA PROCESSING  
AND DAX**



**CREATE A  
DASHBOARD**



**INSIGHTS FROM  
THE REPORT**

# EXCEL SHEETS

## Credit Card Transaction

Client_Num	Card_Cate	Annual_Fe	Activation	Customer_Week_Stai	Week_Nur	Qtr	current_ye	Credit_Lim	Total_Revolving	Total_Trans_Amt	Total_Trans_Vol	Avg_Utiliz	Use_Chip	Exp_Type	Interes	
708082083	Blue	200	0	87	#####	Week-1	Q1	2023	3544	1661	15149	111	0.469	Chip	Travel	4393
708083283	Blue	445	1	108	#####	Week-1	Q1	2023	3421	2517	992	21	0.736	Swipe	Entertainm	69
708084558	Blue	140	0	106	#####	Week-1	Q1	2023	8258	1771	1447	23	0.214	Chip	Bills	202
708085458	Blue	250	1	150	#####	Week-1	Q1	2023	1438.3	0	3940	82	0	Online	Grocery	23
708086958	Blue	320	1	106	#####	Week-1	Q1	2023	3128	749	4369	59	0.239	Swipe	Fuel	1004
708095133	Blue	100	0	94	#####	Week-1	Q1	2023	33304	1833	1448	29	0.055	Swipe	Bills	275
708098133	Blue	225	1	75	#####	Week-1	Q1	2023	2834	1418	1598	39	0.5	Swipe	Bills	15
708099183	Blue	400	1	75	#####	Week-1	Q1	2023	5723	1873	2732	63	0.327	Swipe	Grocery	40
708100533	Blue	200	1	64	#####	Week-1	Q1	2023	2679	2277	4943	85	0.85	Chip	Food	98
708103608	Platinum	95	1	80	#####	Week-1	Q1	2023	11898	2517	15798	128	0.212	Chip	Grocery	3791
708104658	Blue	455	1	118	#####	Week-1	Q1	2023	1438.3	890	2928	48	0.619	Swipe	Fuel	7
708108333	Blue	485	0	86	#####	Week-1	Q1	2023	5590	0	1507	32	0	Swipe	Entertainm	15
708112008	Blue	440	1	86	#####	Week-1	Q1	2023	23510	1049	1661	35	0.045	Swipe	Grocery	465
708113208	Blue	300	1	149	#####	Week-1	Q1	2023	1688	0	4375	69	0	Chip	Fuel	8
708117933	Blue	360	0	70	#####	Week-1	Q1	2023	1880	0	2469	34	0	Chip	Bills	419
708119658	Blue	340	0	44	#####	Week-1	Q1	2023	12836	1034	2519	53	0.081	Swipe	Bills	554
708121908	Blue	405	0	71	#####	Week-1	Q1	2023	22917	0	2045	45	0	Swipe	Grocery	265
708123033	Silver	355	0	78	#####	Week-1	Q1	2023	11463	0	14511	105	0	Swipe	Fuel	3047
708125733	Blue	220	0	69	#####	Week-1	Q1	2023	1438.3	0	4311	77	0	Swipe	Entertainm	1207

## Credit Card Customer

Client_Num	Customer_Gender	Dependen	Education	Marital_St	state_cd	Zipcode	Car_Owne	House_Ow	Personal_Income	contact	Customer_Income	Cust_Satisfac	
708082083	24 F	1	Uneducate	Single	FL	91750	no	yes	no	unknown	Businesssr	202326	3
708083283	62 F	0	Unknown	Married	NJ	91750	no	no	no	cellular	Selfemploy	5225	2
708084558	32 F	1	Unknown	Married	NJ	91750	yes	no	no	unknown	Selfemploy	14235	2
708085458	38 M	2	Uneducate	Single	NY	91750	no	no	no	cellular	Blue-collai	45683	1
708086958	48 M	4	Graduate	Single	TX	91750	yes	yes	no	cellular	Businesssr	59279	1
708095133	33 F	1	High Scho	Single	NY	91750	no	yes	no	cellular	Selfemploy	14254	3
708098133	34 F	3	Graduate	Single	CA	91750	yes	no	no	telephone	Selfemploy	14975	2
708099183	34 F	2	Uneducate	Single	CA	91750	no	no	no	cellular	Retirees	31982	2
708100533	48 M	2	High Scho	Married	NJ	91750	yes	no	no	telephone	Businesssr	86668	2
708103608	53 F	1	Graduate	Married	NJ	91750	yes	yes	no	cellular	Businesssr	223196	1
708104658	31 F	0	Post-Grad	Single	CA	91750	no	yes	no	telephone	Businesssr	33625	2
708108333	34 F	4	Graduate	Single	NY	91750	no	no	no	cellular	Selfemploy	14975	3
708112008	51 F	2	Graduate	Single	NJ	91750	yes	yes	no	cellular	Selfemploy	14975	2
708113208	36 M	1	High Scho	Single	NJ	91750	yes	no	no	telephone	White-coll	59416	3
708117933	49 F	4	Graduate	Married	CA	91750	no	yes	no	unknown	Retirees	28122	1
708119658	53 F	2	Graduate	Single	FL	91750	yes	no	no	cellular	Govt	29021	1
708121908	49 F	1	Graduate	Married	TX	91750	no	no	no	unknown	Selfemploy	20632	3
708123033	47 F	5	Graduate	Married	FL	91750	no	no	no	cellular	Businesssr	172101	2
708125733	43 F	4	Graduate	Single	FL	91750	no	no	no	cellular	Retirees	57168	2

# WHY THIS DATA?



**Business perspective**



**Provides an opportunity to work on various aspects of the data**



**Not only uncovers patterns and behaviours but also provides a roadmap for strategic decisions**



**Provides good understanding of the revenue variations over each week/quarter which can help in business marketing**



**Large data set give you the opportunity to learn and explore more**





# 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 analyse credit card operations effectively.**



# PROBLEM STATEMENTS

## Credit Card Transaction Report:

How much is the total revenue of 2023?

In which quarter the company has gained the highest interest amount?

Which card category has performed bad in the last week of the year?

Compare the transaction count between Q<sub>1</sub> and Q<sub>4</sub>

## Credit Card Customer Report:

Which gender category has contributed most to the company's revenue in 2023?

Which specific week of the year has gained the highest revenue by Male category?

Which age group is generating the highest revenue?

What is the percentage of delinquent account in the last quarter of the year?

Which state has given us highest revenue in 2023?



Download data from Kaggle



Prepare csv file



Create Database in SQL



Import csv file into SQL



Connect SQL Database to Power BI

# IMPORT DATA TO SQL DATABASE

# DATA CLEANING AND DAX QUERIES

```
1 IncomeGroup = SWITCH(  
2     TRUE(),  
3     'ccdb cust_detail'[Income] < 35000, "Low",  
4     'ccdb cust_detail'[Income] >= 35000 && 'ccdb cust_detail'[Income] < 70000, "Med",  
5     'ccdb cust_detail'[Income] >= 70000, "High",  
6     "Unknown")
```

IncomeGroup
Med
Med
Low
Med
Med
High
Low
Med
High
Med
Med
High
Low
Low
Med

```
1 AgeGroup = SWITCH(  
2     TRUE(),  
3     'ccdb cust_detail'[Customer_Age] < 30, "20-30",  
4     'ccdb cust_detail'[Customer_Age] >= 30 && 'ccdb cust_detail'[Customer_Age] < 40, "30-40",  
5     'ccdb cust_detail'[Customer_Age] >= 40 && 'ccdb cust_detail'[Customer_Age] < 50, "40-50",  
6     'ccdb cust_detail'[Customer_Age] >= 50 && 'ccdb cust_detail'[Customer_Age] < 60, "50-60",  
7     'ccdb cust_detail'[Customer_Age] >= 60, "60+",  
8     "Unknown")
```

AgeGroup
40-50
40-50
40-50
40-50
50-60
40-50
40-50
40-50
40-50
40-50
30-40
30-40
40-50
18-50

```
Week_num2 = WEEKNUM(  
    'ccdb cc_detail  
    '[Week_Start_Date])
```

[illegible]



# LET ME TAKE YOU TO THE DASHBOARD



[https://app.powerbi.com/links/BBxYKn4Kox?ctid=6efd0f20-57c8-4447-b53f-00d4992ca50b&pbi\\_source=linkShare](https://app.powerbi.com/links/BBxYKn4Kox?ctid=6efd0f20-57c8-4447-b53f-00d4992ca50b&pbi_source=linkShare)

# PROJECT INSIGHTS

## Credit Card Transaction Report:

- ▶ The Total Revenue of 2023 is 55M.
- ▶ The company has gained the highest Interest amount in Q2 and Q3 which is 2M each.
- ▶ The Platinum card category has performed worst in the last week of the year and only generated 0.01M of revenue.
- ▶ The transaction count is more in Q1 as compared to Q4.

Q1=163k Q4=162k

## Credit Card Customer Report:

- ▶ Male customers have contributed more to the company's revenue which is 30M and female is 25M.
- ▶ Week May 21 has gained the highest revenue by Male Category around 722k.
- ▶ The age group 40-50 is generating the highest revenue around 25M.
- ▶ 1.4% is the delinquent rate in the last quarter of the year.
- ▶ Taxes is giving the highest revenue around 13M.

# RECOMMENDATIONS



The revenue seems slightly less in the last quarter of the year so company can organise some cashback plans to attract the audience during the Christmas time.



Platinum card is the less selling card during 2023 so company can provide some extra benefits on its purchase to enhance the selling point.



Company can utilize diverse communication channels to engage with the expanded audience specially females to gain more customers.



Most of the customers are coming from 40-50 age group so company can organise campaigns to target expanded audience.



Company can introduce credit card features catering specifically to the health and wellness needs of the 50+ age group.



**HOPE YOU LIKE IT!**  
**THANK YOU FOR THE OPPORTUNITY!**