

Credit Card Performance Analytics Dashboard

Tools: SQL | Power BI | DAX
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Client Overview

A mid-sized financial services company offering multiple credit card products (Blue, Silver, Gold, Platinum) needed a centralized reporting system to monitor weekly and quarterly performance.

The management team required visibility into:

Revenue performance	Transaction behavior
Customer segmentation	Geographic performance
Card category contribution	Customer risk indicators

The company was relying on fragmented reports and Excel summaries, leading to delayed insights and reactive decision-making.

Business Challenges

➤ No centralized dashboard

Revenue, interest, and transaction metrics were scattered across different reports.

➤ Limited customer segmentation

- I. Age group
- II. Income group
- III. Education
- IV. Job type
- V. Marital status

Business Challenges

➤ No weekly / quarterly trend visibility

Management could not easily compare Q1–Q4 performance or analyze revenue fluctuations.

➤ Poor visibility into card performance

Unclear contribution of Blue, Silver, Gold, and Platinum cards.

➤ No structured analysis of customer behavior

No insight into:

- I. Swipe vs Chip vs Online usage
- II. Expense category performance
- III. Geographic revenue

Project Objective

- To design and implement an **interactive Credit Card Analytics Dashboard** that:
- Tracks revenue, interest, and transaction metrics
- Segments customers by demographic and income attributes
- Identifies high-performing card categories
- Monitors quarterly performance trends
- Provides executive-level business insights

Technical Approach

Data Preparation & SQL Integration

- Cleaned and structured raw CSV datasets.
- Designed relational tables in SQL.
- Imported and validated customer and transaction datasets.
- Established primary key relationships.

Technical Approach

Data Modeling in Power BI

- Built star schema model
- Created calculated columns for:
- Age Group segmentation
- Income Group segmentation

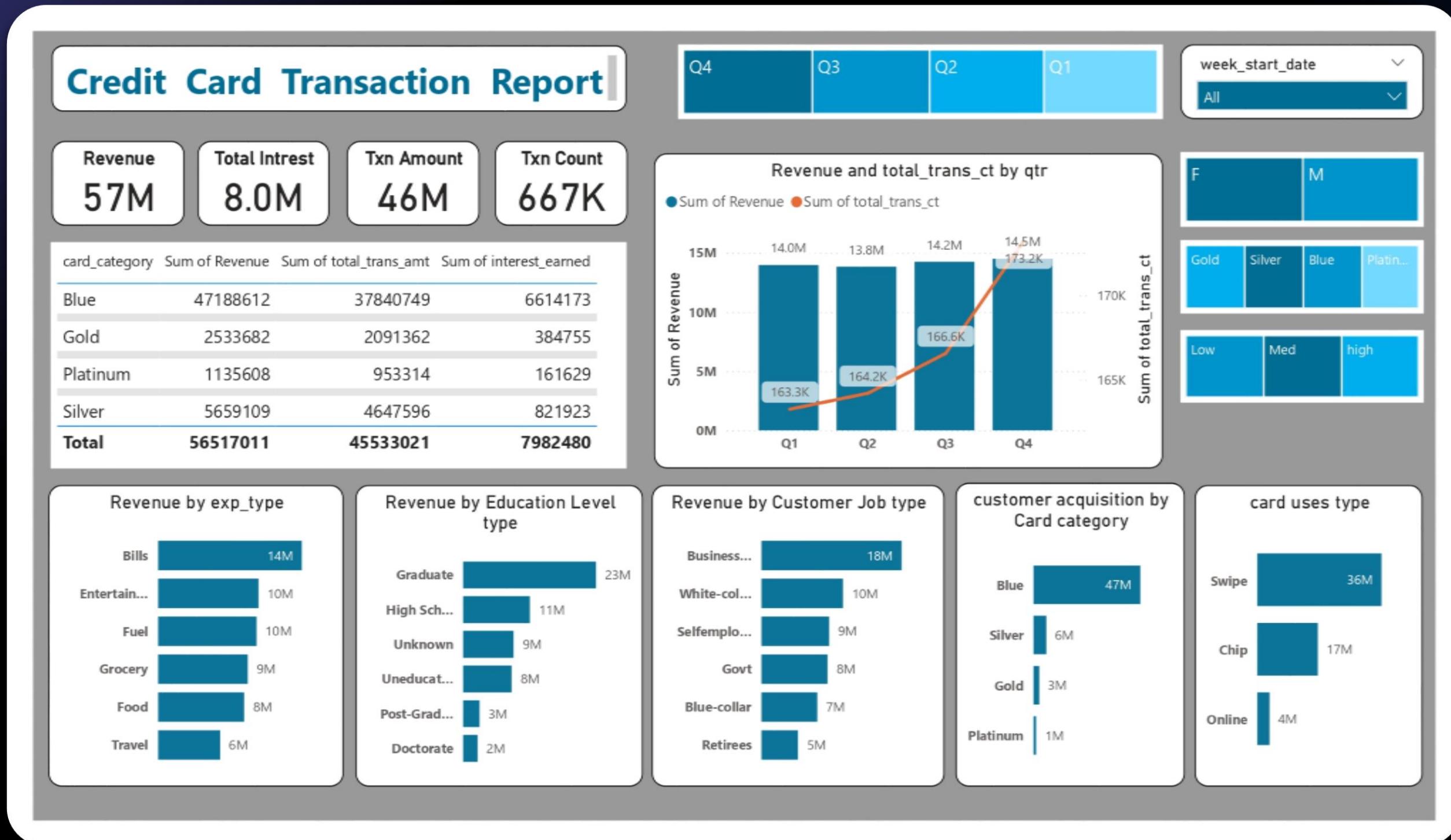
Developed DAX measures for:

- Revenue
- Interest earned
- Transaction count
- Quarterly comparison

Customer Performance Dashboard



Credit Card Transaction Dashboard



Business Insights Delivered

- Identified high-value customer segments (60+ age group, Business professionals)
- Highlighted revenue dependency on Blue card
- Detected geographic revenue concentration risk
- Found strong income-to-revenue correlation
- Identified opportunity to increase digital (online) usage
- Provided quarterly performance comparison

Business Recommendations

Based on analysis:

- I. Promote premium upgrades to high-income and 60+ customers
- II. Diversify revenue dependency beyond Blue card
- III. Increase online transaction incentives
- IV. Launch targeted campaigns in high-performing states
- V. Improve female customer engagement programs

Impact

The dashboard enabled:

- I. Faster executive decision-making
- II. Weekly and quarterly monitoring
- III. Segment-level marketing targeting
- IV. Risk and performance visibility
- V. Reduction in manual reporting effort