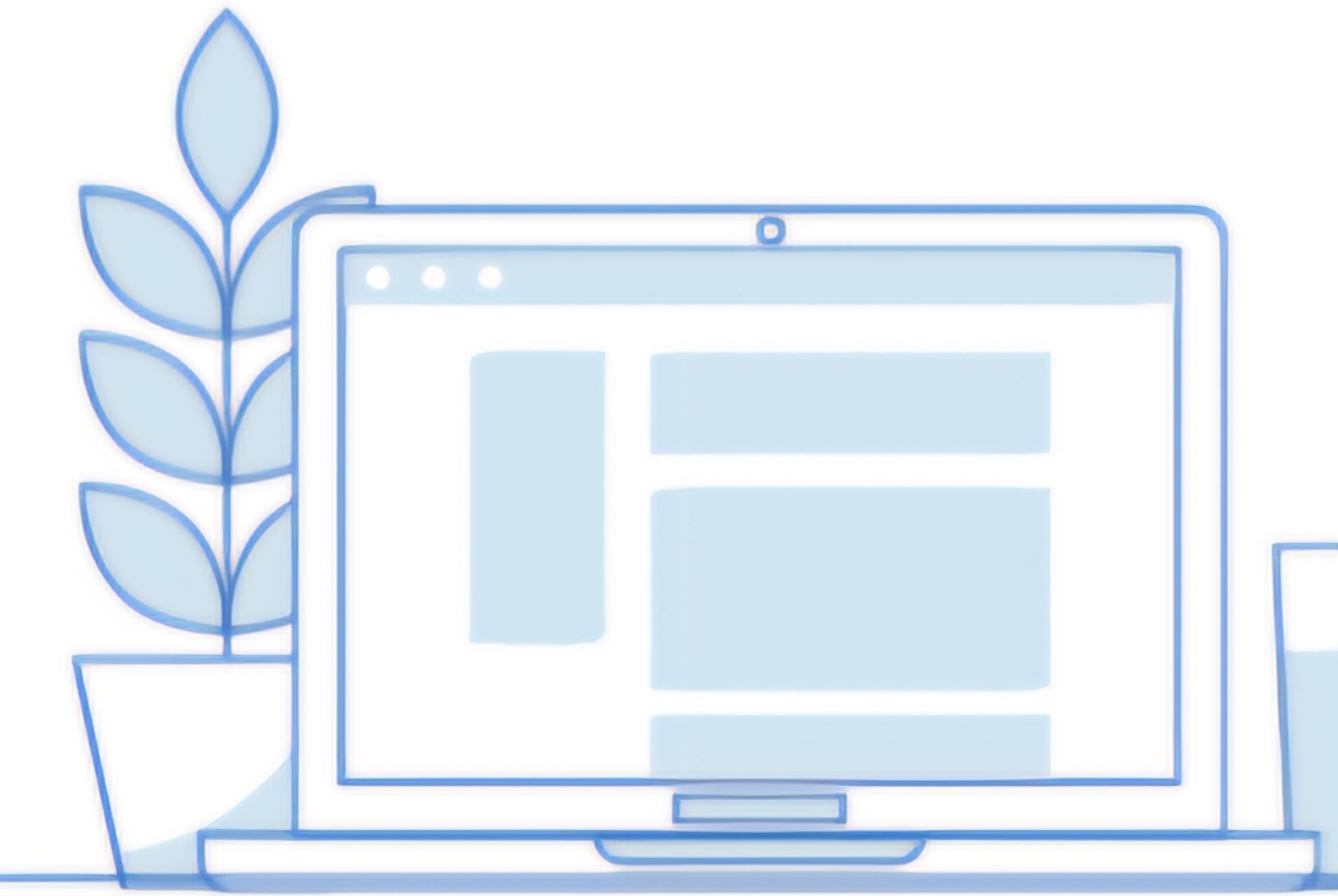


# Credit Card Transactions & Customer Data Analysis

# Tools Used

- **MySQL**: Used for data storage and management
- **Power BI**: Utilized for data visualization and dashboard creation
- **Power Query**: Employed for data transformation and loading
- **MS Excel**: Used for initial data analysis and manipulation



# Revenue Distribution

Total Revenue:

Approximately **57M**

Quarterly Revenue:

Stable, with **Q4** slightly higher at **14.5M**

Revenue by Card Type:

- Blue Cards: **47M**
- Silver Cards: **6M**
- Gold Cards: **3M**
- Platinum Cards: **1M**

# Transaction Insights

Total Transaction Count:

**667K**

Total Transaction Amount:

**45.5M**

Transaction Methods:

- Swipe: **36M**
- Chip: **17M**
- Online: **4M**

# Customer Demographics

## Revenue by Occupation:

- Businessmen: **18M**
- White-collar Workers: **10M**

## Revenue by Education:

- Graduates: **23M**
- High School Graduates: **11M**

## Revenue by Age Group:

- Significant contributions from ages **40-50** and **50-60**

## Marital Status:

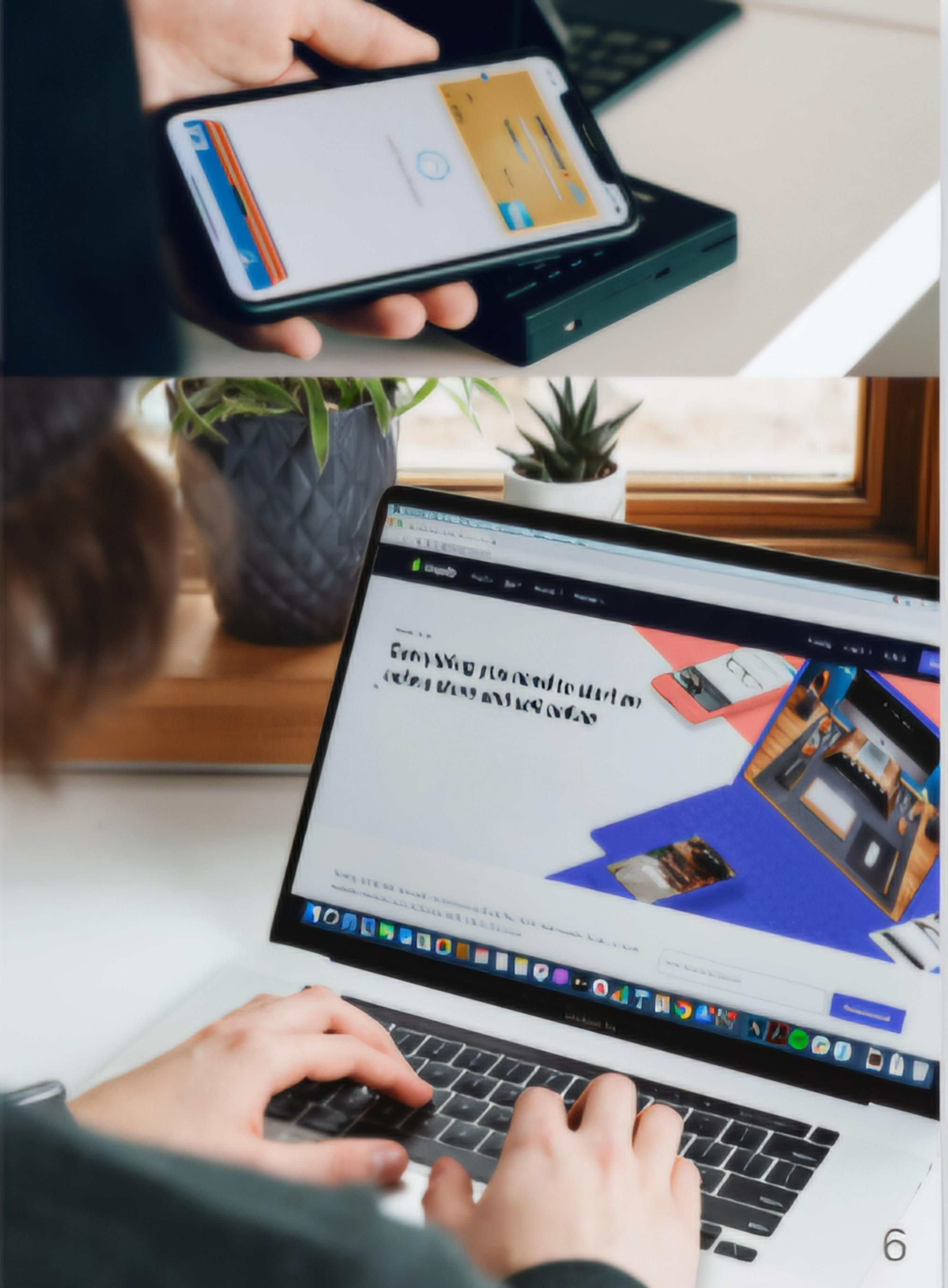
- Married customers generate more revenue than single customers



# Expenditure Patterns

## Revenue by Category:

- Bills: 14M
- Entertainment: 10M
- Fuel: 10M
- Travel: 6M



# **Customer Satisfaction and Delinquency**

## **Customer Satisfaction:**

Overall Score: **3.19** out of 5

Highest Satisfaction:

**Self-employed customers (8.47)**

## **Delinquency Rates:**

Non-delinquent Accounts: **93.94%**

Highest Delinquency:

**Self-employed customers (1.66%)**

# Card Activation and Other Insights

## Card Activation:

- Activated within 30 days: **57.46%**
- Highest Activation Rate: **Bills** category (16.76%)

## Other Insights:

- Average Credit Limit: **8.64K**
- Total Customer Income: **588M**
- Top States by Revenue: **Texas, New York, California**

# Summary of Key Insights

## Revenue Distribution:

- Total Revenue: **\$57M**  
(Q4: \$14.5M, Blue Cards: \$47M)

## Transaction Insights:

- Total Transactions: **667K** (\$45.5M)
- Top Methods: **Swipe** (\$36M), Chip (\$17M)

## Customer Demographics:

- Top Revenue Sources: **Businessmen** (\$18M),  
Graduates (\$23M)
- Key Age Groups: **40-60**

## Expenditure Patterns:

- Top Categories: **Bills** (\$14M),  
Entertainment/Fuel (\$10M)
- Satisfaction & Delinquency Score:  
**3.19/5** (**Self-employed**: 8.47)
- Non-delinquent: **93.94%**

## Card Activation:

- Activated within 30 Days: **57.46%**
- Avg. Credit Limit: **\$8.64K**

# Thank You!

Thank You for Your Attention!

If you have any questions or need further information, please feel free to contact me:

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