Credit Card Weekly Status Report

- Power BI Visualization: Insights
  & Analysis

- Chetan Jadhav

Project Objective

Develop a comprehensive dashboard for real-time insights into credit card metrics and trends, helping stakeholders monitor and analyze operations.

Provide actionable insights on spending patterns and key financial metrics to support data-driven decision-making for financial management.

Data Sources and Import Process

- Data Sources:
- SQL Server database containing transaction data.
- Import Process:
- Data extracted as CSV files from the SQL Server database.
- CSV files imported into Power BI for visualization.

Data Modeling

Establishing relationships between tables (transaction, customer)

Creating a data model to ensure data integrity and efficient querying.

Using DAX functions for calculated columns and measures.

DAX Queries and Calculations

- AgeGroup = SWITCH(TRUE(),

  'public cust_detail'[customer_age] < 30, "20-30",

  'public cust_detail'[customer_age] >= 30 && 'public cust_detail'[customer_age] < 40, "30-40",

  'public cust_detail'[customer_age] >= 40 && 'public cust_detail'[customer_age] < 50, "40-50",

  'public cust_detail'[customer_age] >= 50 && 'public cust_detail'[customer_age] < 60, "50-60",

  'public cust_detail'[customer_age] >= 60, "60+",

  "unknown")

- IncomeGroup = SWITCH(TRUE(),

  'public cust_detail'[income] < 35000, "Low",

  'public cust_detail'[income] >= 35000 && 'public cust_detail'[income] <70000, "Med",

  'public cust_detail'[income] >= 70000, "High",

  "unknown")

- week_num2 = WEEKNUM('public cc_detail'[week_start_date])

- Revenue = 'public cc_detail'[annual_fees] + 'public cc_detail'[total_trans_amt] + 'public cc_detail'[interest_earned]Current_week_

- Current_week_Reveneue = CALCULATE(SUM('public cc_detail'[Revenue]),FILTER(ALL('public cc_detail'),'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])))

- Previous_week_Reveneue = CALCULATE(SUM('public cc_detail'[Revenue]),FILTER(ALL('public cc_detail'),'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])-1))

Project Insights - week 53 (31st dec)

Week over week change:

- Revenue increased by **28.8%**
- Total Transaction Amount & Customer Count increased by **2.22%** & **1.8%**

Overview Year to Date:

- Overall revenue is **57M**
- Total interest is **8M**
- Total transaction amount is **46M**
- Male customers are contributing more to revenue **31M**, female **26M**
- Blue & Silver credit card are contributing to **93%** of overall transactions.
- TX, NY & CA is contributing to **68%**
- Overall Activation rate is **57.5%**
- Overall Delinquent rate is **6.06%**

Thank You!

Any Questions?

Github :

https://github.com/jadhavcheta/Credit_Card_Fianancial_Dashboard