

Project Report: Credit Card Weekly Dashboard

Project Objective:

The objective of this project is to develop a comprehensive credit card weekly dashboard that provides key performance metrics and trends. This dashboard will enable stakeholders to effectively monitor and analyse credit card operations, facilitating informed decision-making and strategy development.

Key Performance Metrics:

1. **Revenue Growth:** Revenue has increased by 28.8% compared to the previous period.
2. **Transaction Metrics:**
 - **Total Transaction Amount:** \$44.5 M
 - **Total Transaction Count:** \$655.7K
3. **Customer Metrics:**
 - **Customer Demographics:**
 - **Male Customers:** Contributed \$31M in revenue.
 - **Female Customers:** Contributed \$26M in revenue.
4. **Credit Card Performance:**
 - **Blue & Silver Credit Cards:** Contributing to 93% of overall transactions.
5. **Geographical Performance:**
 - **Top States:** TX, NY, and CA are contributing to 68% of total revenue.
6. **Operational Metrics:**
 - **Overall Activation Rate:** 57.5%.
 - **Overall Delinquent Rate:** 6.06%.

Year-to-Date (YTD) Overview:

1. **Overall Revenue:** \$57M.
2. **Total Interest Earned:** \$8M.
3. **Total Transaction Amount:** \$46M.

Detailed Analysis

Revenue Growth

The dashboard shows a significant revenue increase of 28.8%, indicating a successful period in terms of financial performance. This growth can be attributed to various factors such as increased customer base, higher transaction volumes, and possibly enhanced marketing efforts.

Transaction Metrics

- **Total Transaction Amount and Count:** Both these metrics have seen an increase, demonstrating higher customer engagement and spending. The exact percentage increases will be crucial for understanding the scale of growth in transactions.
- The detailed transaction analysis will help in identifying peak transaction periods and the types of transactions that are most common.

Customer Metrics

- **Customer Count:** An increase in customer count highlights the expansion of the user base. The percentage increase in customer count will provide insights into customer acquisition strategies' effectiveness.
- **Gender-based Revenue Contribution:** Male customers have contributed \$31M, while female customers have contributed \$26M. This data can help tailor marketing strategies to different customer segments.

Credit Card Performance

- **Blue & Silver Credit Cards:** These two card types dominate the transaction volume, contributing 93% of the total transactions. This indicates a strong preference for these card types among customers, which could be due to their features, benefits, or rewards programs.

Geographical Performance

- **Top Performing States:** TX, NY, and CA collectively contribute to 68% of the total revenue. Understanding the demographics and economic conditions of these states can help in creating targeted marketing campaigns.

Operational Metrics

- **Activation Rate:** At 57.5%, the activation rate reflects the percentage of customers actively using their credit cards. Strategies to increase this rate could involve more engagement programs or incentives for activation.
- **Delinquent Rate:** The delinquent rate of 6.06% is a critical metric for assessing credit risk and managing the financial health of the credit card portfolio. Continuous monitoring and strategies to reduce this rate are essential.

Recommendations

1. **Enhance Marketing Strategies:** Focus on the Blue and Silver credit cards to maintain and possibly increase their contribution to overall transactions.
2. **Target High Revenue States:** Implement targeted marketing campaigns in TX, NY, and CA to leverage their high contribution to total revenue.
3. **Increase Customer Activation:** Develop programs and incentives to boost the overall activation rate beyond 57.5%.
4. **Manage Delinquency:** Implement stricter credit controls and customer support programs to reduce the delinquent rate from 6.06%.
5. **Customer Segmentation:** Utilize the gender-based revenue data to tailor marketing and product offerings, ensuring they meet the needs of both male and female customers.

Conclusion

The credit card weekly dashboard provides a comprehensive view of key performance metrics and trends. By leveraging these insights, stakeholders can make informed decisions to drive further growth, optimize operations, and enhance customer satisfaction. Continuous

monitoring and analysis will be essential in maintaining the positive trajectory and addressing any emerging challenges promptly.