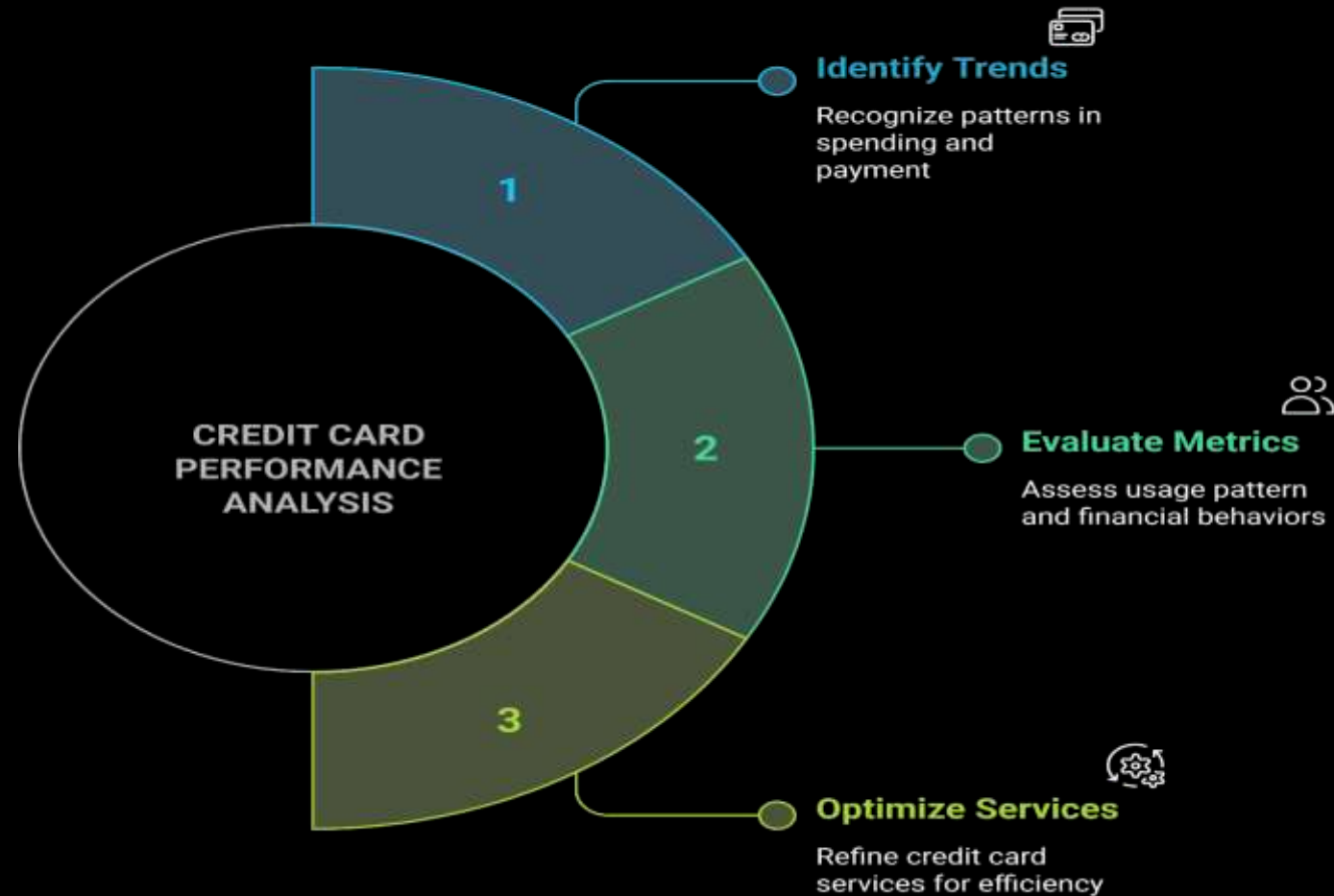# CREDIT CARD PERFORMANCE ANALYSIS

PROCESS OVERVIEW

Data Acquisition

Gathering raw information from CSV files

Data Warehousing

Storing data in a structured repository in MySQL

Power BI Integration

Connecting data to the Power BI platform

Data Refinement

Cleaning and transforming data with Power Query

DAX-Powered Insights

Analyzing data using DAX formulas for insights

Visual Storytelling

Presenting data insights through visuals in Power BI

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PROJECT OBJECTIVE

INSIGHTS

•**Key Finding:**

The dashboard reveals a substantial total revenue of **$55.3M.**

•**Analysis:**

While the overall revenue is significant, the insight that **Week 52 revenue decreased by 12.8%** warrants further investigation.

This decline could be attributed to various factors such as seasonal trends, changes in spending behavior, or specific marketing campaign impacts.

Analyzing the contributing factors to this decrease is crucial for future strategy adjustments.

Revenue Performance Overview

55.3

Total Revenue

Substantial overall revenue figure

Week 52 Revenue Decrease

Notable decline requiring investigation

12.8
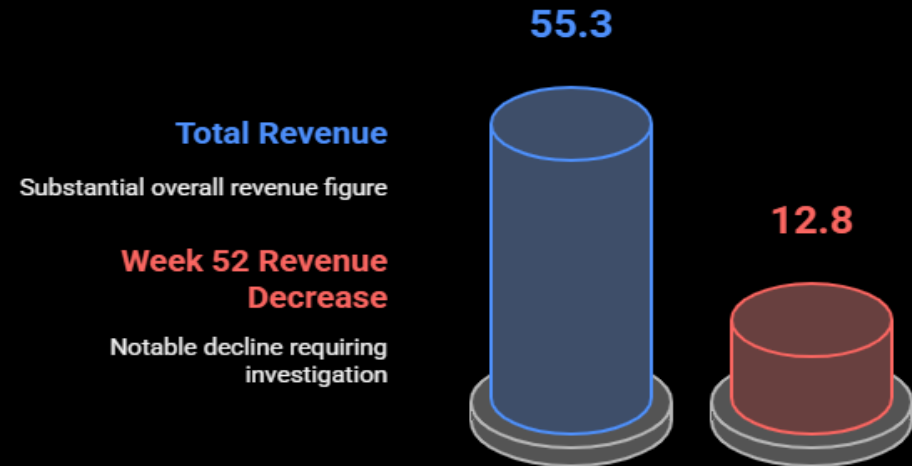
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INSIGHTS

•**Key Finding:**
Male customers contribute a larger share of the revenue at **$30.2M** compared to female customers at **$25.1M**.

•**Analysis:**
This difference in revenue contribution by gender could inform targeted marketing campaigns or product offerings tailored to each demographic.
Further analysis into the spending patterns and average transaction value of each group could provide deeper insights.

Revenue Contribution by Gender ($M)

25.10M Female Customers
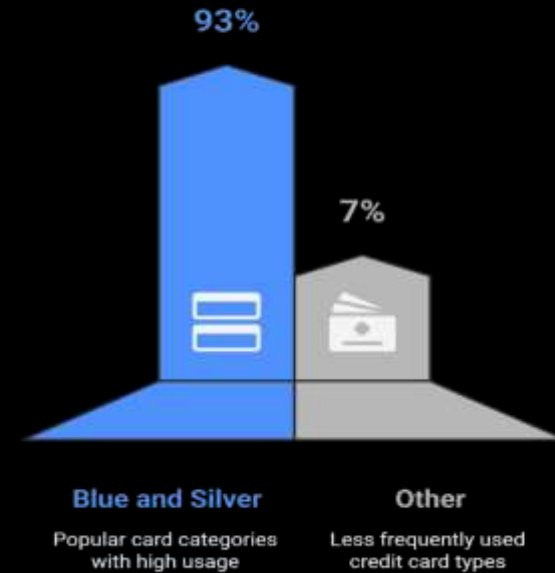
30.20M Male Customers

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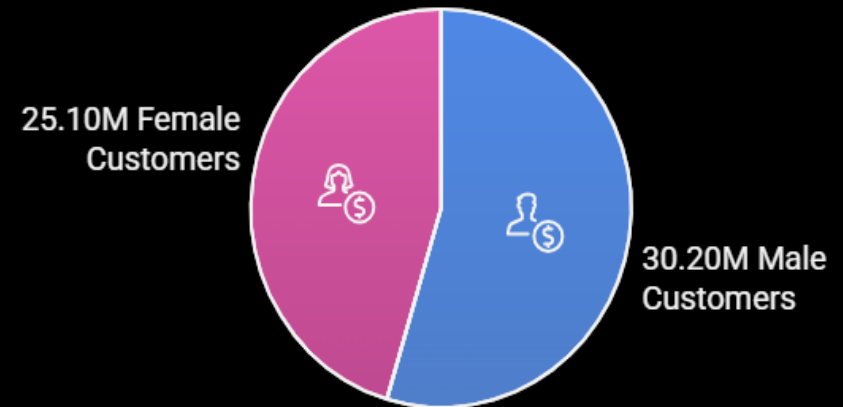
INSIGHTS

•Key Finding:
Blue and **Silver** credit cards account for approximately **93%** of the Total Transaction Volume.

•Analysis:
This highlights the popularity and widespread use of these card categories & further understanding the features and demographics associated with Blue and Silver cardholders can be valuable for customer segmentation and loyalty programs.

Transaction Volume by Credit Card Type

93%

7%
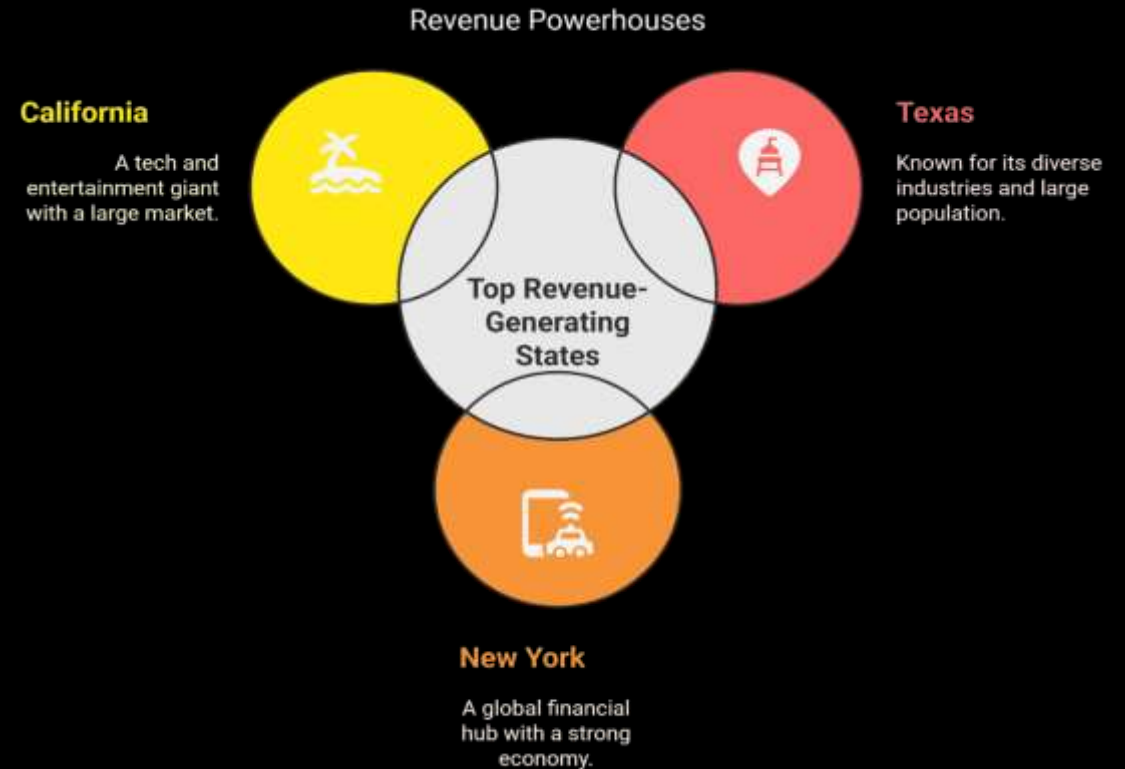
Blue and Silver
Popular card categories with high usage

Other
Less frequently used credit card types

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INSIGHTS

•**Key Finding:**
Texas (TX), New York (NY), and **California (CA**)
are the top three revenue-generating states.

•**Analysis:**
This geographical concentration of revenue
suggests that marketing efforts and business
strategies should be particularly focused on these
key regions.
Investigating the economic factors and customer
demographics within these states could further
optimize resource allocation and targeted
campaigns.

Revenue Powerhouses

California
A tech and entertainment giant with a large market.

Texas
Known for its diverse industries and large population.

Top Revenue-Generating States

New York
A global financial hub with a strong economy.

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INSIGHTS

•Key Finding:
Quarter 3 (Q3) exhibits the highest Revenue and Transaction Count.

•Analysis:
This indicates a seasonal peak in credit card activity during this period. Understanding the drivers behind this surge (e.g., holiday spending, specific promotions) can help in planning inventory, staffing, and marketing initiatives for future Q3 periods.
Comparing the types of transactions and spending categories in Q3 versus other quarters could provide valuable insights into consumer behavior.

Credit Card Activity Analysis

Analysis
Seasonal peak insights and planning

Key Finding
Q3 shows highest revenue

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