Case Study: Dormancy Analysis in REC-SSEC Bank

REC-SSEC Bank operates across 40+ regions in India, capturing thousands of transactions daily across various business domains. Despite high transaction volumes, the bank has observed a rising trend in dormant accounts. These dormant accounts indicate reduced activity, often correlated with specific transaction patterns, domains, or regions.

Your objective is to analyze transaction data to identify potential dormancy factors, trends, and insights. Specifically, you need to:

- Investigate regions, domains, and periods with low transaction counts or values.
- Compare transaction activity across domains and locations to find correlations with dormancy.
- Provide actionable insights on improving account activity and reducing dormancy.

1️⃣ Stacked Column Chart – Transactions by Domain

Case Study Question:
Which business domains (e.g., Retail, Medical, Public) show the highest transaction volumes over time, and which domains contribute to dormancy trends when analyzed month by month?

Instructions:

- Use a stacked column chart to display transaction counts by domain over months.
- Rename columns using the (v) symbol when dragged into the Values field for clarity (e.g., "Total Transactions").
- Change aggregation from Sum to Count depending on the question and the visualization context.
- Assign distinct colors to each domain for clear comparison.
- Add data labels for transaction counts.
- Position the legend appropriately (place it below or to the right, turn off the legend title if needed).
- Interactivity: Add a slicer for locations to explore domain activity in specific areas.

2️⃣ Clustered Bar Chart – Dormant Regions Analysis

Case Study Question:
Which regions demonstrate the highest dormancy rates (i.e., lowest transaction activity), and how does transaction activity vary across all regions?

Instructions:

- Use a clustered bar chart to compare transaction counts by region.
- Apply conditional formatting to highlight activity levels:
    - Red color: Transaction count > 0 and < 32,000,000 (highest dormancy).
    - Green color: Transaction count ≥ 32,000,000 and < 35,000,000.
- Adjust the space between bars (category spacing) to 14% for visual clarity.
- Turn off the X-axis and Y-axis titles for simplicity.
- Add a tooltip to display transaction values alongside transaction counts.

3️⃣ Donut Chart – Dormancy by Domain Contribution

Case Study Question:
What proportion of total transactions are contributed by each business domain, and how do these proportions vary for dormant accounts?

Instructions:

- Use a donut chart to show the percentage of transactions by domain.
- Include detail labels for percentages.
- Place a card visual behind the donut chart using the "Send Backward" option to display the total transaction count.
- Rename fields using the (v) symbol in the donut chart for better clarity.

4️⃣ Matrix – Dormancy and Transaction Correlation

Case Study Question:
How do transaction counts and values correlate across regions and domains, and how do these metrics vary within and across different domain and region subtotals?

Instructions:

- Use a matrix to display transaction counts and values, segmented by region and domain.
- Enable both row subtotals and column subtotals for clear summaries.
- Apply conditional formatting to highlight low-performing or high-performing regions/domains:
    - Red for lowest values
    - Mustard yellow for intermediate values
    - Green for highest values
- Use cell elements in the matrix to ensure easy readability and clear data highlights.

5️⃣ Map – Dormancy Heatmap

Case Study Question:
Which regions exhibit the highest and lowest transaction activity geographically, and how do total transactions and values vary across these regions?

Instructions:

- Use a map visual to plot transaction counts and values by location.
- Add two values to the tooltips:
    - Total Transactions
    - Total Value
- Rename these fields using the (v) symbol for clarity in the tooltips.
- Use bubble color formatting to highlight activity levels:
    - Red for lowest transaction counts
    - Green for highest transaction counts.

6️⃣ KPI and DAX Aggregate Visuals – Transaction Insights

Case Study Question:
How do active and dormant accounts contribute to the total transaction value, and what is the share of retail transactions in overall transaction activity?

Instructions:

- Create four card visuals:
  1. Total Active Transaction Value
  2. Total Dormant Transaction Value
  3. Total Retail Transaction Count
  4. Percentage of Retail Transactions
- Use DAX measures to calculate these metrics based on activity thresholds (transaction count and value).
- Ensure that the cards are visually aligned and formatted consistently to present a clear and cohesive snapshot of the transaction landscape.

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7 Slicer – Multi-Selector for Locations

Case Study Question:
How do transaction patterns and dormant account trends shift when focusing on specific locations?

Instructions:

- Add a multi-select slicer for locations with a “Select All” option.
- Ensure the slicer interacts with all visuals on the dashboard, allowing dynamic filtering and comparative insights.

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8 Pie Chart – Dormancy Distribution by Domain

Case Study Question:
What is the distribution of dormant accounts across different business domains?

Instructions:

- Use a pie chart to show the percentage distribution of dormant accounts across domains.
- Add labels to display the number of dormant accounts in each domain.
- Utilize a DAX measure to calculate dormant account counts for each domain.

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9 100% Stacked Chart – Regional Contribution by Domain

Case Study Question:
What percentage of total transactions in each region is contributed by different domains?

Instructions:

- Use a 100% stacked chart to display the proportional contribution of domains within each region.
- Assign distinct colors to domains and display percentage labels.

🔟 Funnel Chart – Transaction Flow and Dormancy Analysis

Case Study Question:
How do transaction counts flow from total activity to dormant and active stages based on defined thresholds?

Instructions:

- Use a funnel chart to show how the total transaction count is divided into:
  1️⃣ Total Transactions
  2️⃣ Transactions in Dormant Accounts
  3️⃣ Transactions in Active Accounts
- Add data labels (absolute numbers) for clear visibility of each stage.
- Assign distinct colors to each stage:
  - Gray for dormant accounts
  - Green for active accounts
  - Blue for total transactions
- Use your DAX measures for each stage to ensure accurate transaction count calculations.

(p.s.: For analysis of all these questions, an account is considered **active** within a specific city and business domain if the **total transaction value** exceeds ₹2,300,000,000 and the **total transaction count** exceeds 450,000. Conversely, if both these thresholds are not met, the account is categorized as **dormant** for that city-domain pair.)

General Formatting and Instructions:

• Title Alignment: Align titles in the middle if needed for visual consistency.

• Visual Appeal: Use distinct colors to make the charts visually appealing and easy to

understand. Apply a clean, professional look throughout the dashboard.

• Background: Apply color to the canvas background to create a cohesive and polished design.

• Visual Separation: On the fifth page, increase the slicer's breadth to anchor the page, and use a vertical dark blue line between the 100% stacked bar chart and pie chart to create clear visual separation.

Final Text Box Placement and Styling for the Funnel Chart Page:

• Text Box Content: "This funnel chart illustrates the flow of transaction counts across stages: Total transactions, dormant accounts, and active accounts. Use the slicer above to focus on specific locations."

• Font & Styling: Use Segoe UI or Arial, font size 14pt, dark blue color for the text, and align it centered or left as needed.

• Background Shape: Use a light gray rectangle behind the text box for contrast, ensuring the text lines stay neatly inside.

• Final Touch: I've used a dark-colored rectangle for contrast and a polished final look.