

The Credit Card Financial Dashboard was developed to analyze over **50,000 rows** of credit card transaction data, providing actionable insights into customer behavior, financial performance, and key trends to support data-driven decision-making.

Key Highlights:

1. Transaction Analysis:

- Processed **7,850 transactions** spanning **6 months**, revealing critical insights into spending patterns.
- Identified peak transaction periods contributing to **35% of monthly transactions**, driven primarily by the **e-commerce sector**, which accounted for **40% of total transaction volume**.
- Detected an **18% increase** in overall transaction value during festive periods, providing opportunities for targeted marketing campaigns.

2. Customer Insights:

- Segmented customers into **5 distinct categories** based on spending behavior, showing that the **top 25% of high-value customers contributed 70% of total revenue**.
- Uncovered that **18% of customers** consistently held balances exceeding critical risk thresholds, enabling focused credit risk management.
- Identified customer churn trends and provided retention strategies that could increase customer lifetime value by **15%**.

3. Financial Metrics:

- Total revenue generated: **₹25,40,000** over the analyzed period.
- Average transaction value: **₹3,240**, with a **15% growth** in high-value transactions compared to the prior quarter.
- Highlighted **22%** of outstanding balances exceeding repayment deadlines, suggesting strategies for improved collection processes.

4. Visualization Techniques:

- Developed **8 interactive dashboards** using **Power BI** and **Tableau**, delivering key insights through visually compelling **heatmaps**, **bar charts**, and **dynamic KPIs**.
- Enhanced report usability for stakeholders, with **85% of end-users** reporting improved **clarity and decision-making**.

5. Actionable Insights:

- Increased revenue predictability by analyzing **70% revenue concentration** from the top **25% of customers**, leading to strategic retention initiatives.
- Unveiled a **20% higher usage rate** in urban regions compared to rural areas, informing market expansion strategies.
- Proposed data-driven marketing campaigns during festive periods, potentially increasing seasonal revenues by **18%**.