



Credit Card Transaction & Customer Report — Power BI

Analyze transactions and customer behavior to deliver actionable insights for financial stakeholders.

Project Objective

Purpose

Track revenue, transactions, and interest; understand demographics; identify usage patterns; monitor weekly and quarterly trends.



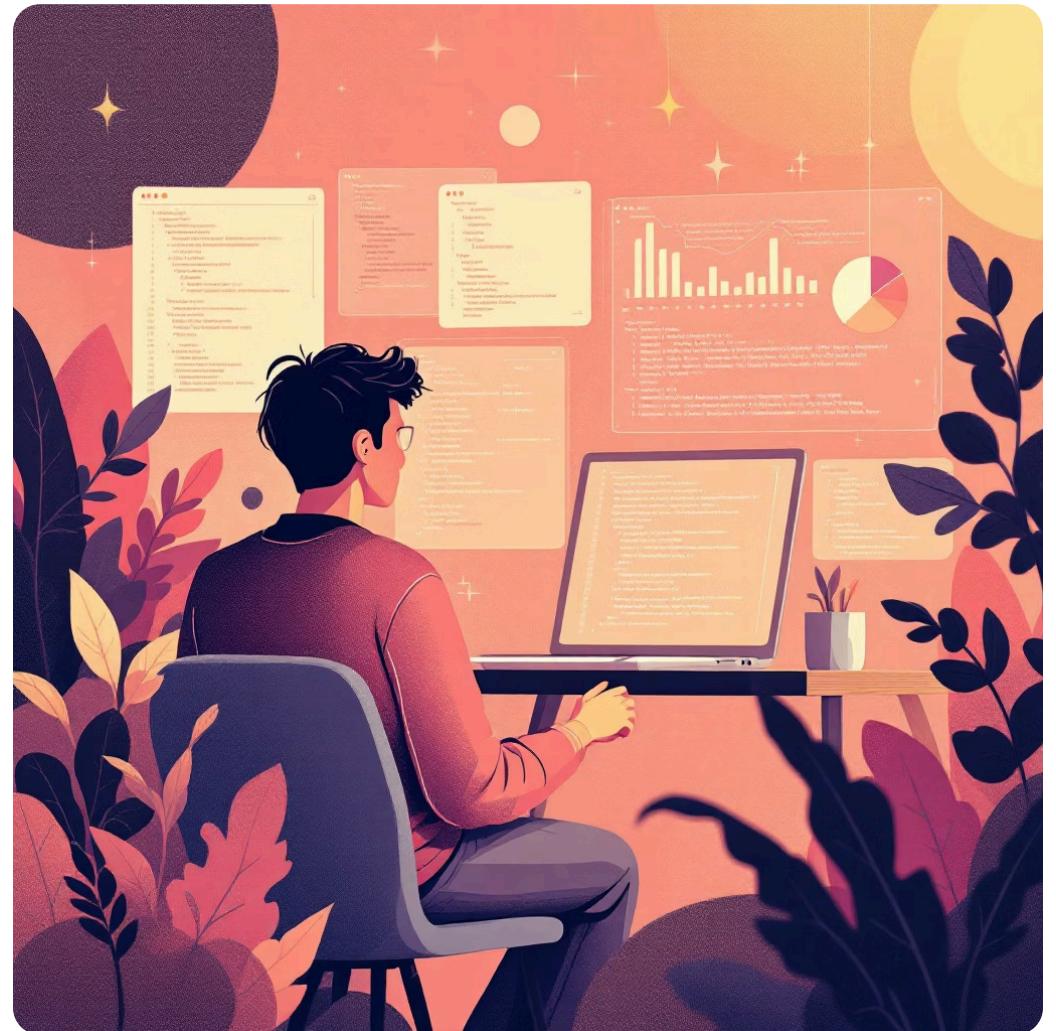
Steps Followed – Data Preparation

Data Sources

Credit Card Transactions and Customer Details tables linked by Client Number.

Cleaning

Transformed raw data using Power Query in Power BI.





Steps Followed – Modeling & Calculations

01

Age & Income Groups

Created categorized AgeGroup and IncomeGroup using SWITCH logic in DAX.

02

Revenue Column

Revenue = Total Transaction Amount
+ Interest + Annual Fee.

03

Week-over-Week Measures

Built Current_Week_Revenue and Previous_Week_Revenue measures to calculate growth.

Dashboard Design



Transaction Report

Focused on transaction performance with bar, line, donut charts, cards, and slicers.



Customer Report

Focused on demographics and segmentation: age, income, education, job groups.

Key DAX Formulas (Condensed)

Used SWITCH for AgeGroup and IncomeGroup, Revenue column as sum of fees + transactions + interest, and CALCULATE+FILTER to compute current vs previous week revenue.



Insights – Revenue & Transactions

23M

Total Revenue

Aggregate revenue observed across the dataset.

19M

Total Transactions

Overall transaction volume recorded.

3.32M

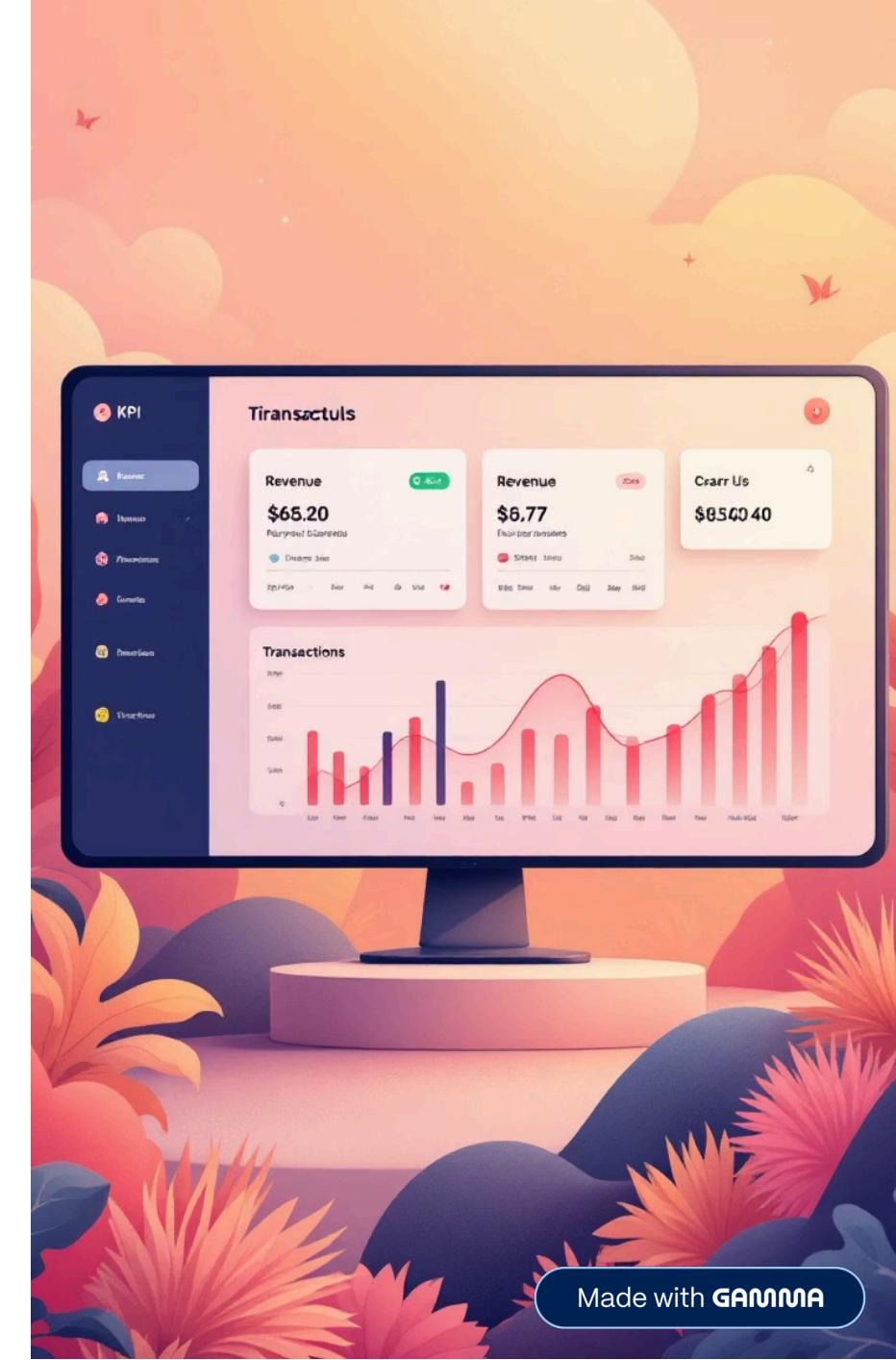
Interest Earned

Interest component contributing to revenue.

278K

Transaction Count

Distinct transaction entries counted.





Insights – Customer Segmentation & Usage



Age Groups

Majority revenue from middle-aged groups (30–50 yrs).



Income & Education

High-income groups and graduates contribute significantly to revenue.



Gender

Male customers dominate transactions versus female customers.



Card Types & Spending

Gold and Platinum cards drive higher revenue; travel and grocery top spends.

Trends & Action Items



Seasonal Peaks

Q2 and Q4 show revenue spikes — plan targeted offers and cashback schemes.



Customer Retention

Focus campaigns on high-value groups (30–50 yrs, graduates, high-income).



Product Strategy

Promote Platinum and Gold cards to maximize revenue share.



Revenue Growth

Encourage transactions in underperforming categories (e.g., utilities).



Customer Satisfaction

Track satisfaction scores and reduce delinquencies to improve loyalty.

Tools, Final Preview & Next Steps

Tools & Tech

- Power BI — data cleaning, modeling, visualization
- DAX — custom calculations and measures
- SQL — initial data preparation

Next: iterate dashboards with targeted campaigns and scheduled weekly monitoring.

