

Credit Card Financial Dashboard – Project Overview

Objective

The goal of this project was to develop a comprehensive credit card weekly dashboard that provides real-time insights into key performance metrics and trends. This enables stakeholders to monitor and analyze credit card operations effectively, track revenue, customer behavior, and delinquency rates, and make data-driven decisions for financial optimization.

Key Steps




✓ Data Collection & SQL Database Preparation

- Gathered customer and transaction data from CSV files.
- Designed and created structured tables in SQL Server to store customer, card, and financial transaction details.
- Imported and cleaned data in SQL Server using SQL queries for missing values, formatting, and transformations.




✓ Data Transformation & Power BI Analysis

- Created customer segments based on age, income, and card type (Blue, Gold, Silver, Platinum).
- Calculated key financial metrics such as revenue, interest earned, and transaction volume using DAX measures in Power BI.
- Developed DAX-based transformations, including Age Grouping, Income Grouping, Weekly Revenue Trends, and YoY Comparisons.

✓ Power BI Dashboard Development

- Designed interactive reports visualizing:
 -  Revenue by Expenditure, Card Type, Education, and Chip Usage
 -  Clustered Line Chart showing quarterly revenue vs total transactions
 -  Slicers for filtering data by week start date
- Implemented real-time monitoring of delinquent accounts and default risks.

✓ Key Insights from Week 53 (31st Dec)

-  Revenue increased by 28.8% WoW
-  Total transactions and customer count saw a significant rise
-  YTD Overview:

- Overall revenue: \$57M | Total interest earned: \$8M
- Total transaction amount: \$46M
- Male customers contributed \$31M, while female customers contributed \$26M
- Blue & Silver credit cards accounted for 93% of all transactions
- TX, NY & CA contributed to 68% of revenue
- Overall Activation Rate: 57.5% | Delinquency Rate: 6.06%

Tools & Technologies Used

- 📌 SQL Server – Data storage, cleansing, and transformations
- 📌 Power BI – Data visualization, DAX-based analysis
- 📌 Excel – Exporting reports, additional analytics

Business Impact

- ✅ Improved credit card revenue tracking and customer segmentation
- ✅ Identified high-risk delinquent accounts to optimize credit policies
- ✅ Helped stakeholders monitor real-time performance trends
- ✅ Provided actionable insights for strategic decision-making

Resume Addition

- 📌 Credit Card Financial Dashboard using Power BI & SQL
 - Developed an interactive financial dashboard using transaction and customer data from a SQL database for real-time insights.
 - Streamlined data processing & analysis to monitor key performance metrics and trends.
 - Delivered actionable insights to stakeholders, improving financial decision-making.