



# **CREDIT CARD & CUSTOMER ANALYTICS**

**Delving into Credit Card Trends and  
Customer Behavior**



# HELLO !

Welcome to my dynamic Credit Card Transaction and Customer Data Analytics Project! Discover key insights through interactive dashboards that showcase total transactions, interest earned, and revenue.

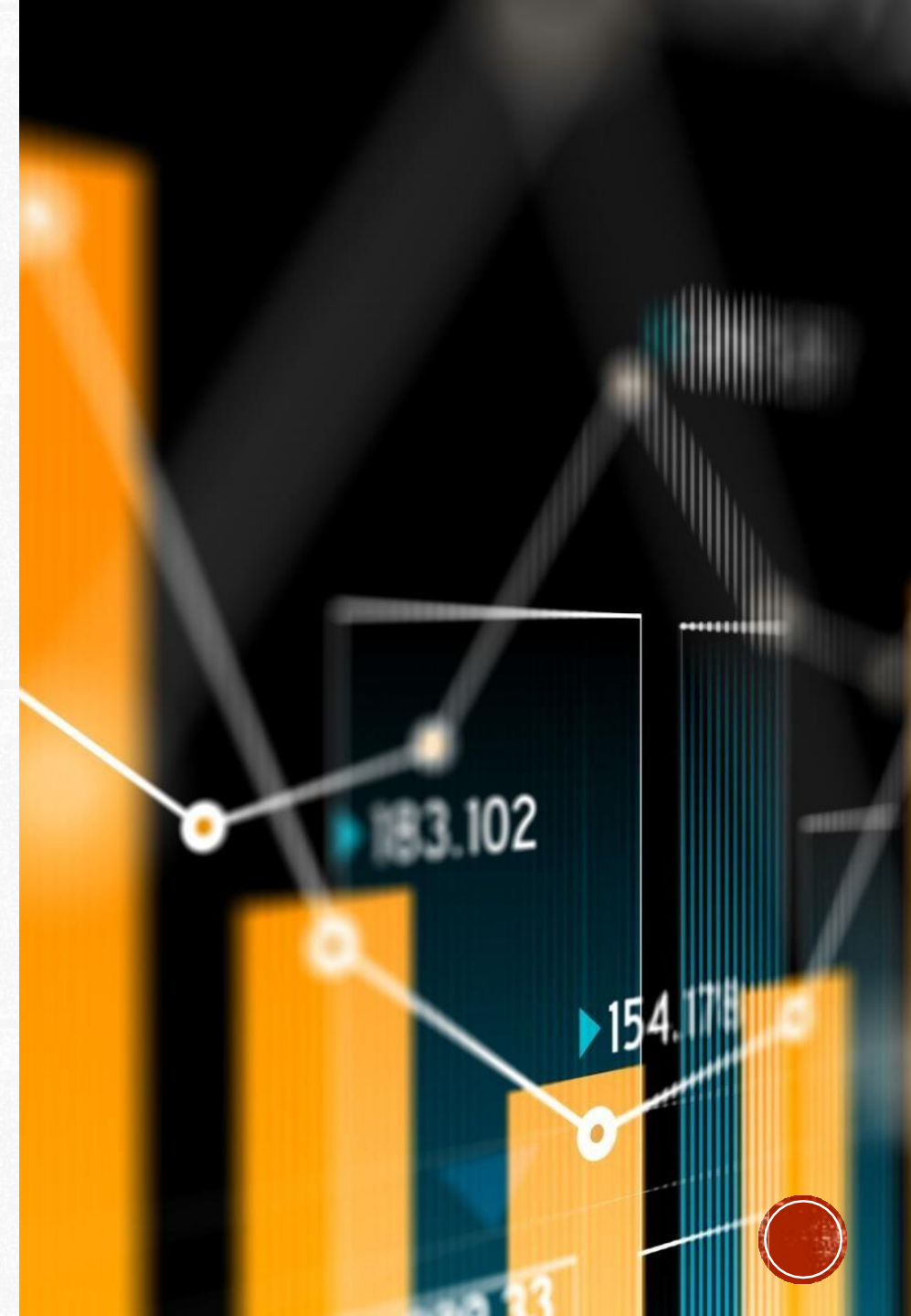
With filters for quarterly trends, demographics, and card types, gain a deeper understanding of customer behavior and top-performing states. Dive into our visualizations to unlock valuable patterns and drive informed decisions!





# OBJECTIVES:

- Uncover patterns and trends in credit card transactions to inform business strategies.
- Analyze customer demographics to understand spending behaviors and preferences.
- Optimize revenue streams through targeted marketing campaigns and product offerings.
- Enhance decision-making processes with data-driven insights.
- Identify opportunities for growth and profitability in the credit card market.
- Improve customer satisfaction and loyalty by tailoring services to their needs and preferences.





# OUTCOMES:

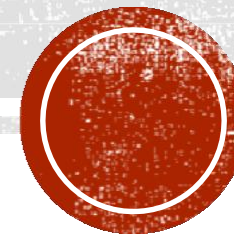
- **Insightful Marketing Precision:** Deepened understanding of customer spending habits for targeted campaigns.
- **Revenue Maximization Strategies:** Refined product offerings to optimize income streams.
- **Operational Streamlining:** Enhanced efficiency by identifying and addressing process inefficiencies.
- **Tailored Service Excellence:** Personalized customer experiences for heightened satisfaction and loyalty.
- **Strategic Decision Empowerment:** Informed, data-driven decisions paving the path for sustained growth.







# POWER BI REPORTS:



# Credit Card Transaction Report

Total Revenue

55.3M

Total Interest

7.8M

Transaction  
Ampont

44.5M

Transaction  
Count

656K

Card_Category	Sum of Revenue	Sum of Interest_Earned	Sum of Annual_Fees
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Blue	46139398	6495888	2685635
Gold	2454072	373784	56210
Platinum	1135608	161629	20665
Silver	5586332	812081	187505
Total	55315410	7843382	2950015

Q4

Q3

Q2

Q1

Week\_Start\_Date

All

M

F

Silver

Blue

Gold

Platin...

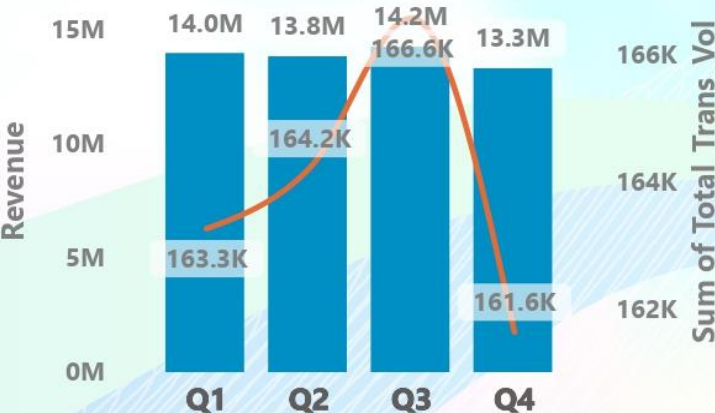
Low

Mid

High

## Qtr Revenue & Transaction Count

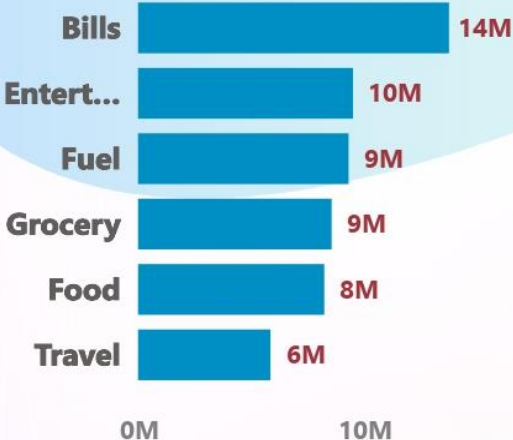
● Sum of Revenue ● Sum of Total\_Trans\_Vol



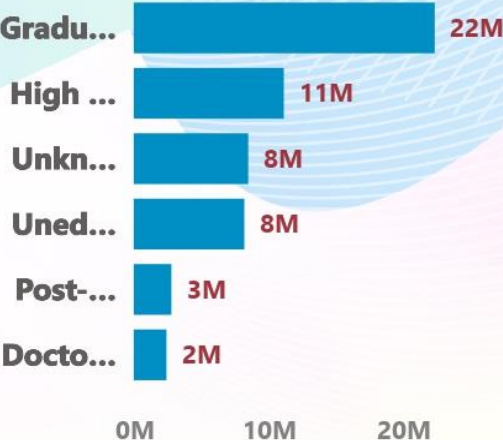
## Revenue by Use Chip



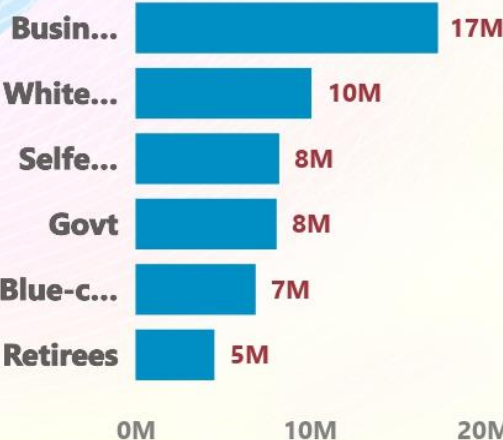
## Revenue by Expenditure Type



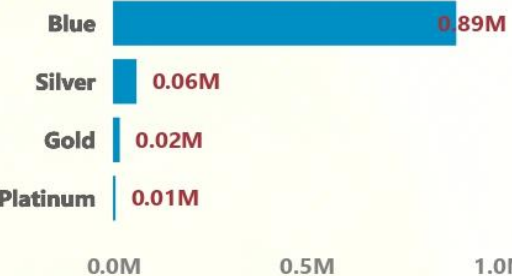
## Revenue by Education



## Revenue by Customer Job



## Customer Acq Cost





# Credit Card Customer Report

Total Revenue

55.3M

Total Interest

7.8M

Total Income

576M

CSS

3.19

Q4

Q3

Q2

Q1

Week\_Start\_Date

All

Silver

Blue

Gold

Platin...

Low

Mid

High

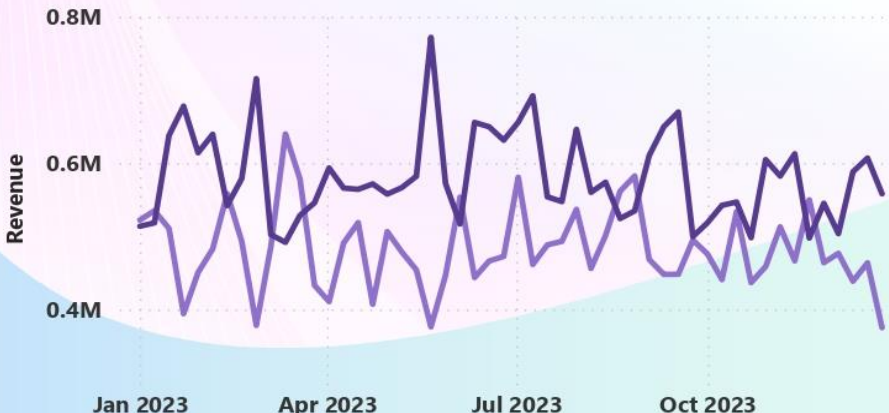
M

30M

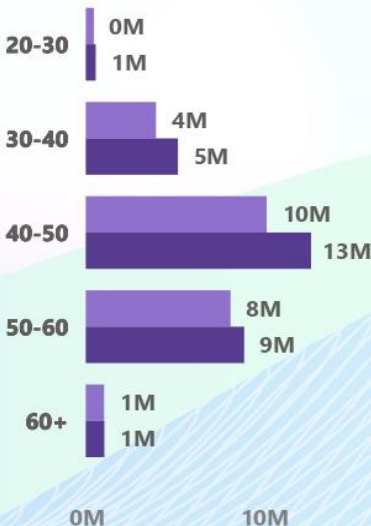
F

25M

Revenue vs Gender



Revenue by Age Group



Customer_Job	Sum of Revenue	Sum of Interest_Earned	Sum of Income
Blue-collar	6904279	952801	72262158
Businessman	17387832	2539390	186959919
Govt	8111701	1160016	88773989
Retirees	4535184	630359	48675030
Selfemployeed	8261758	1119742	75313288
Total	55315410	7843382	575914439

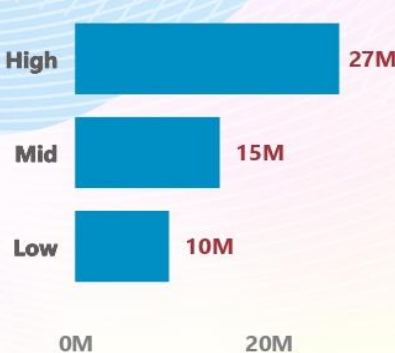
Top 5 States



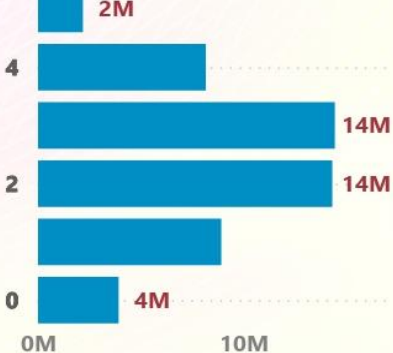
Revenue by Marital Status



Revenue by Income Group



Revenue by Dependent

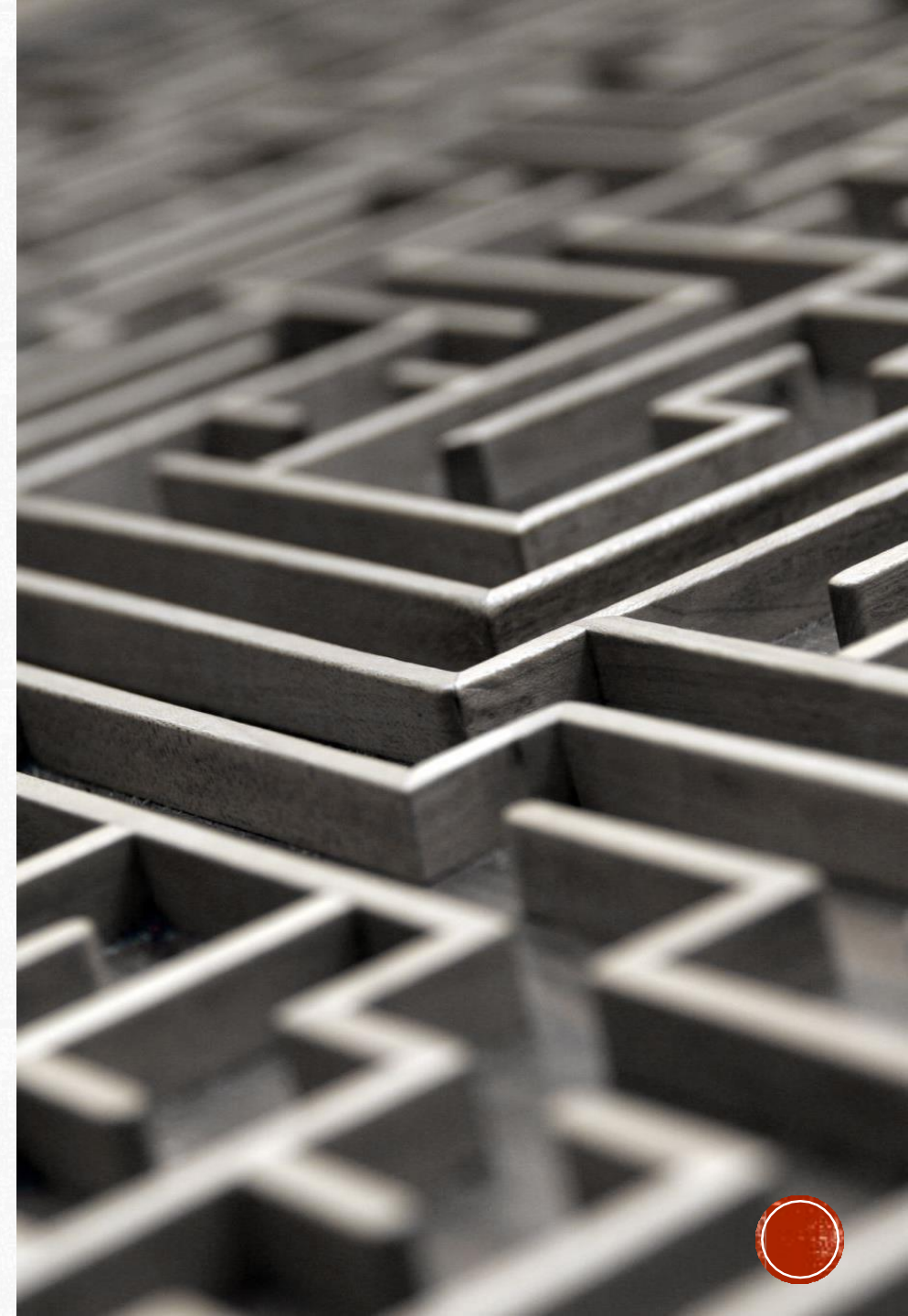


Revenue by Education



# INSIGHTS:

- **Total Revenue:** Achieved \$55 million, with \$45 million from transactions.
- **Interest Earnings:** Generated \$8 million in interest.
- **Transaction Volume:** Processed 656,000 transactions.
- **Top Regions:** Texas, New York, and California lead in revenue.
- **Demographic Insights:** \$25 million from male customers, \$30 million from female customers.
- **Activation Rate:** Maintained a robust 57.5% overall activation rate.
- **Age Group Trends:** Minimal revenue from 20-30 and 60+ age groups.
- **Category Performance:** Bills payment is the top revenue generator.





## SUGGESTIONS:

- **Boost Engagement:** Target marketing to increase engagement in the 20-30 and 60+ age groups.
- **Gender Promotions:** Balance revenue by developing targeted promotions for male customers.
- **Top Regions Focus:** Invest in campaigns for Texas, New York, and California to boost revenue.
- **Interest Earnings:** Enhance credit offerings to maximize interest revenue.
- **Increase Activation:** Implement strategies to improve the 57.5% activation rate.
- **Bills Payment:** Expand services and incentives for bills payment, the top revenue generator.



# THANK YOU

As we wrap up this chapter of our journey, I want to express my gratitude for your time and attention. It has been an exhilarating dive into the realm of credit card transaction and customer data analytics, revealing invaluable insights and trends through the synergy of MySQL, Power BI, and Excel. If you hunger for further insights or have any queries, feel free to reach out. Thank you for being an integral part of this enlightening adventure in data exploration!

