CREDIT CARD FINANCIAL REPORT

Weekly Status Report

PROJECT OBJECTIVE

This project objective is to develop a comprehensive credit card weekly dashboard that provides real-time insights into key performance metrics and trends, enabling stakeholders to monitor and analyse credit card operations effectively.

Data Sources:

Extract data from SQL databases containing transactional records, customer profiles, and financial data. Integrate additional data sources as necessary to enrich analysis and ensure data accuracy.

Visualization and Reporting:

Utilize Power BI to create interactive dashboards and visualisations. Generate standard reports highlighting key performance indicators (KPIs) and actionable insights for stakeholders.

KEY METRICS

1.Transaction Volume and Value Trends:
•Track weekly changes in the total number and value of credit card transactions.
•Identify peak transaction periods and any significant deviations from expected trends.

2.Revenue and Profitability Analysis:
•Analyze weekly revenue generated from credit card transactions.
•Assess profitability metrics such as transaction fees, interest income, and operational costs associated with credit card services.

3.Customer Behavior and Engagement:
•Segment customers based on spending patterns, demographics, and loyalty.
•Monitor customer acquisition and retention rates to gauge overall market penetration and growth.

DAX QUERIES

Database name: **ccdb**

Table 1: **cc_new** (table containing Credit Card Data)

Table 2: **cust_new**(table containing Customers Data)

- To add a new column "Age_Group" into Table 2 in order to group the age into particular ranges:

```
1  Age_Group = SWITCH(
2      TRUE(),
3      'ccdb cust_new'[customer_age] < 30, "20-30",
4      'ccdb cust_new'[customer_age] >=30 && 'ccdb cust_new'[customer_age] < 40, "30-40",
5      'ccdb cust_new'[customer_age] >=40 && 'ccdb cust_new'[customer_age] < 50, "40-50",
6      'ccdb cust_new'[customer_age] >=50 && 'ccdb cust_new'[customer_age] < 60, "50-60",
7      'ccdb cust_new'[customer_age] >=60, "60+"
8
9  )
10
```

- To add a new column "Income_Group" into Table 2 in order to group the income into particular category:

```
1  Income_Group = SWITCH(
2      TRUE(),
3      'ccdb cust_new'[Income] < 35000, "Low",
4      'ccdb cust_new'[Income] >= 35000 && 'ccdb cust_new'[Income] < 70000, "Med",
5      'ccdb cust_new'[Income] >= 70000, "High",
6      "unknown"
7  )
```

DAX QUERIES

Database name: **ccdb**

Table 1: **cc_new** (table containing Credit Card Data)

Table 2: **cust_new**(table containing Customers Data)

- To find "Revenue" for each customer add new column in Table 1:

```
1  Revenue = 'ccdb cc_new'[Annual_Fees] + 'ccdb cc_new'[Total_Trans_Amt] + 'ccdb cc_new'[Interest_Earned]
2
```

- As dashboard in for weekly analysis , create new column to find week number in Table1:

```
1  Week_number = WEEKNUM('ccdb cc_new'[Week_Start_Date])
```

- To find revenue on the basis of current week number , click on new measure and write DAX query:

```
1  current_week_revenue = CALCULATE(
2      SUM('ccdb cc_new'[Revenue]),
3      FILTER(
4          ALL('ccdb cc_new'),
5          'ccdb cc_new'[Week_number] = MAX('ccdb cc_new'[Week_number])))
6
```

- To find revenue on the basis of previous week number , click on new measure and write DAX query:
  & Count

```
1  previous_week_revenue = CALCULATE(
2      SUM('ccdb cc_new'[Revenue]),
3      FILTER(
4          ALL('ccdb cc_new'),
5          'ccdb cc_new'[Week_number] = MAX('ccdb cc_new'[Week_number])-1))
```

- Now, find Week-On-Week Revenue by analysing current and previous week revenue, click on new measure and write DAX query:

```
1  WOW_Revenue = DIVIDE(([current_week_revenue]-[previous_week_revenue]),[previous_week_revenue])
```

PROJECT INSIGHTS

WoW change: **(Week 53, Dec 31st)**
- Revenue increased by 28.8%,
- Total Transaction Amt & Count increased by 35% & 3.4%
- Customer count increased by 12.8%

Overview :
- Overall revenue is 55M
- Total interest is 8M
- Total transaction amount is 45M
- Male customers are contributing more in revenue 31M, female 26M
- Blue & Silver credit card are contributing to 93% of overall transactions
- TX, NY & CA is contributing to 68%
- Overall Activation rate is 57.5%
- Overall Delinquent rate is 6.06

THANK YOU

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