

Project: -Credit Card Financial Risk Analysis Dashboard

Overview

This Power BI dashboard provides real-time insights into credit card transactions and customer data. It helps monitor key performance metrics and trends, supporting decision-making processes.

Features

- Interactive Dashboard: Developed using Power BI to visualize transaction and customer data.
- Data Processing & Analysis: Streamlined processes to ensure accurate and efficient data handling.
- Actionable Insights: Provided stakeholders with insights to support decision-making processes.

Data Sources

- SQL database containing transaction and customer data.

Key Metrics

- Total Transactions
- Customer Demographics
- Spending Trends
- Credit Card Utilization

DAX Queries

```
```sql
```

```
AgeGroup = SWITCH(
```

```
 TRUE(),
```

```
 'public cust_detail'[customer_age] < 30, "20-30",
```

```
 'public cust_detail'[customer_age] >= 30 && 'public cust_detail'[customer_age] < 40, "30-40",
```

```
 'public cust_detail'[customer_age] >= 40 && 'public cust_detail'[customer_age] < 50, "40-50",
```

```
 'public cust_detail'[customer_age] >= 50 && 'public cust_detail'[customer_age] < 60, "50-60",
```

```
 'public cust_detail'[customer_age] >= 60, "60+",
```

```
 "unknown"
```

```
)
```

```
IncomeGroup = SWITCH(
```

```
 TRUE(),
```

```
 'public cust_detail'[income] < 35000, "Low",
```

```
 'public cust_detail'[income] >= 35000 && 'public cust_detail'[income] < 70000, "Med",
```

```
 'public cust_detail'[income] >= 70000, "High",
```

```
 "unknown"
```

```
)
```

```
week_num2 = WEEKNUM('public cc_detail'[week_start_date])
```

```
Revenue = 'public cc_detail'[annual_fees] + 'public cc_detail'[total_trans_amt] + 'public
cc_detail'[interest_earned]
```

```
Current_week_Revenue = CALCULATE(
```

```
 SUM('public cc_detail'[Revenue]),
```

```
 FILTER(
```

```
 ALL('public cc_detail'),
```

```
 'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])
```

```
)
```

```

)
Previous_week_Revenue = CALCULATE(
 SUM('public cc_detail'[Revenue]),
 FILTER(
 ALL('public cc_detail'),
 'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])-1
)
)

```

### **Project Insights**

#### **- Week on Week change:**

- Revenue increased by 28.8%
- Total Transaction Amount & Count increased by percentage acc to specified week.
- Customer count increased by percentage acc to specified week.

#### **- Overview Year to Date:**

- Overall revenue is 57M
- Total interest is 8M
- Total transaction amount is 46M
- Male customers contributing more in revenue: 31M, female: 26M
- Blue & Silver credit card contributing to 93% of overall transactions
- TX, NY & CA contributing to 68%
- Overall Activation rate is 57.5%
- Overall Delinquent rate is 6.06%