

e.

- GTB has a strong performance in FY2021 with a 16.9% increase in net new clients (figure b)
- overall revenue growth (except for ODI which accounts for a small percentage of revenue, figure c)
- Based on net new growth (revenue) of clients of only 2.82% (figure d), it could suggest that GTB relies more on its existing clients base, rather than aggressively pursuing new clients

In terms of modest YoY growth:

- increased competition in the market, banks are forced to lower fees or offer incentives to attract new clients, which could partially explain figure d
- rising interest rates leads to higher borrowing cost for customers, reducing demand for loans and credit products.
- inflation, reduces purchasing power of customers, erodes value of loans and investments since less can be bought (SVB buying fixed-income 10-year treasury bonds, did not keep pace with inflation)

Based on the information, GTB could explore new ways for acquiring and retaining clients (developing new products or services), expanding into new markets, investment in analytics for deeper insights – to find new growth opportunities

f.

- breakdown of revenue by product or service
- great analysis of customer retention and acquisitions, for more than 2 years
- comparisons against competitors in the market, to see the overall share
- areas for cost savings
 - reallocation of resources from low-priority to higher priority
 - automating certain processes?
 - negotiations for lower prices?

g.

- historical data on revenue and growth rates over past several years, helps identify trends
 - enhancements: could build a more comprehensive forecasting model
- customer satisfaction data, look into customer loyalty and areas of improvement
 - enhancements: target market campaigns to improve customer retention and acquisition
- financial data, mainly expenses and profit margins
 - enhancements: looking into efficiencies or cost savings to improve overall profit