



Home



Demographics



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Welcome!!! Good Morning

Select
all

2016

2017

2018

2019

2020



ABOUT

Banking Financial Data Analysis

Czechoslovakia Bank

The Czechoslovakia Bank has provided a dataset containing information about its financial activities for the past 5 years.



77

No District



482

No City



4061

No Accounts



4856

No Client



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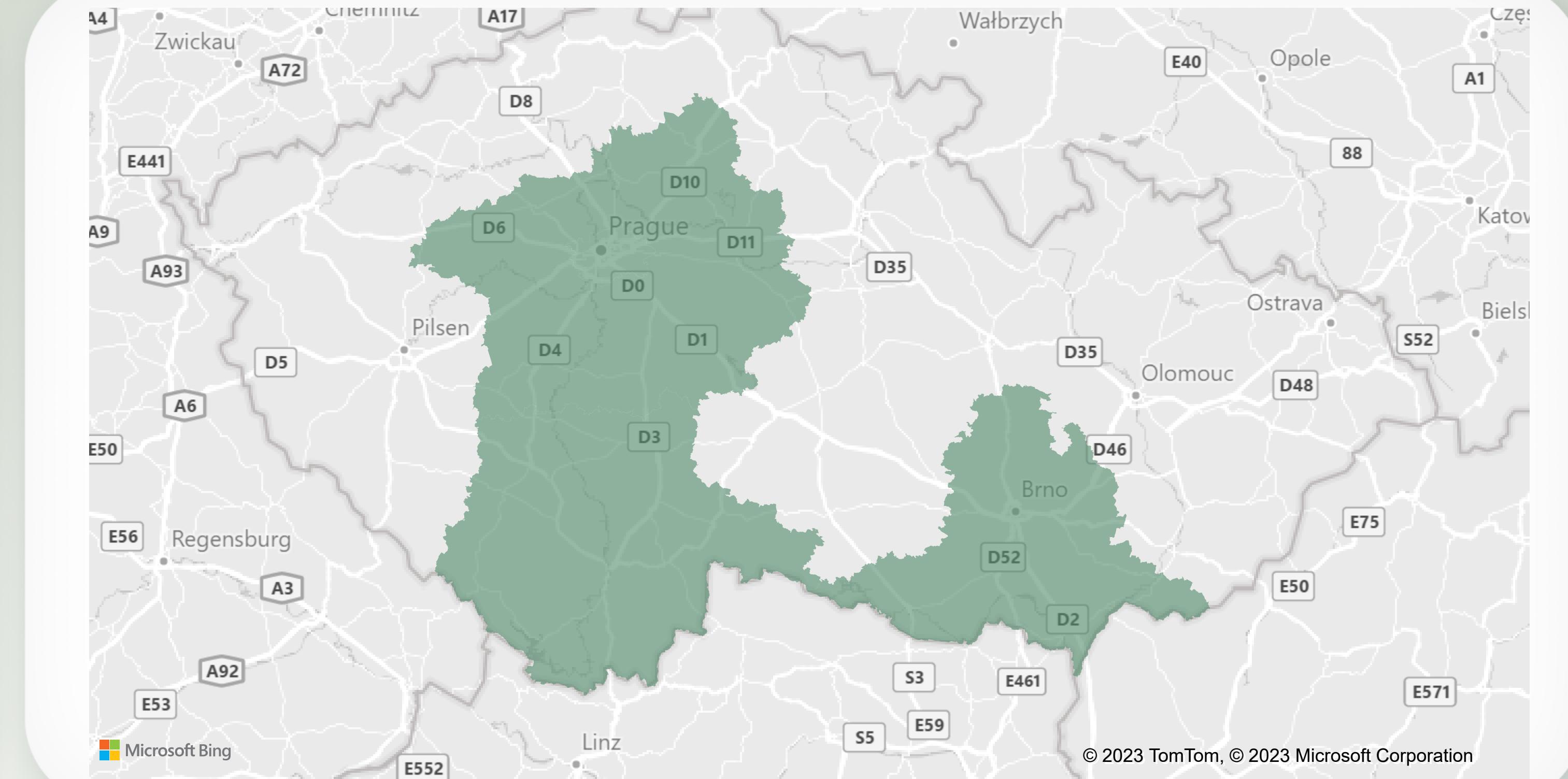
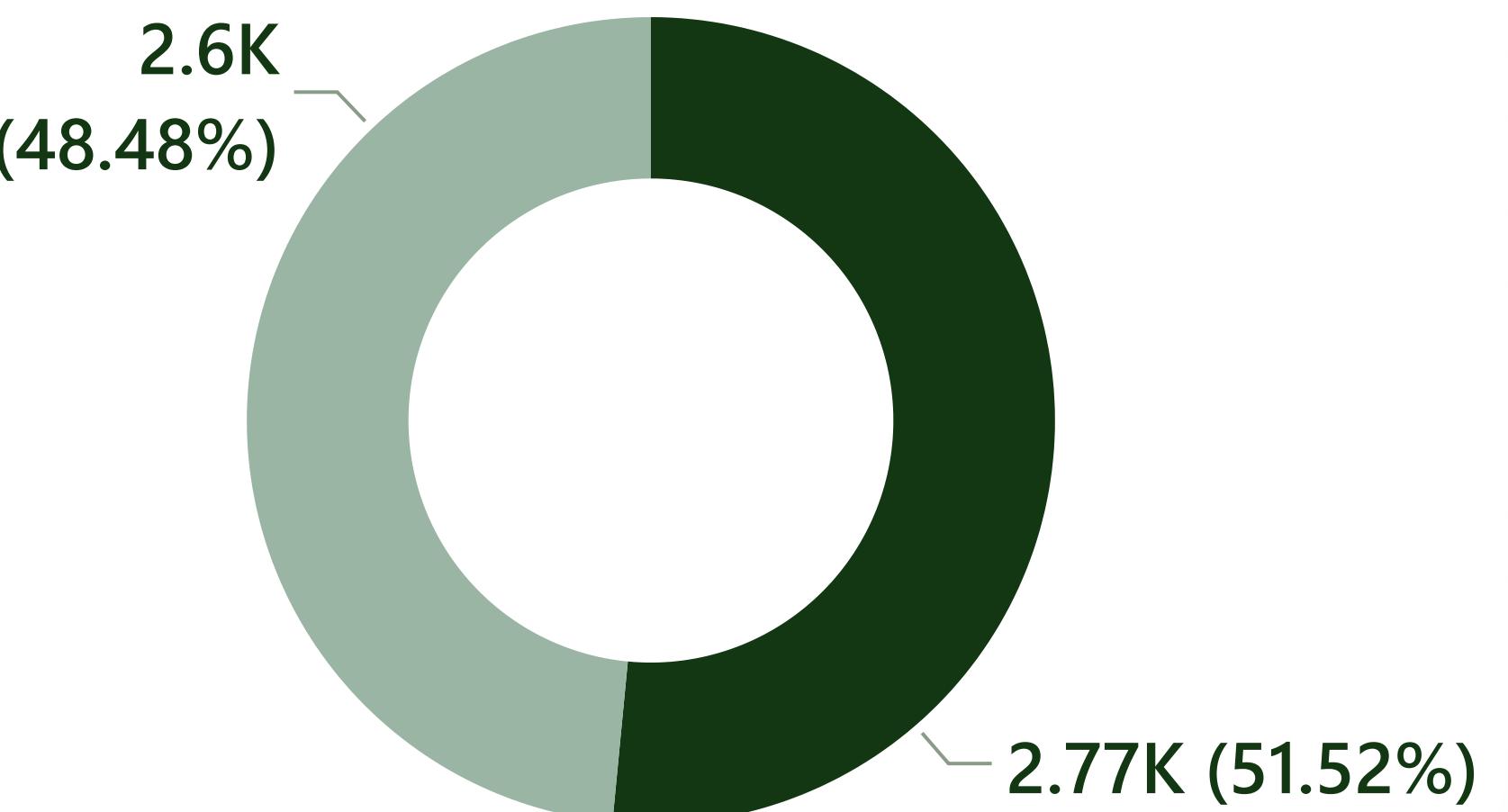
Overview of Demographics

AVG Salary of Czechoslovakia

9.03K

Gender Ratio

SEX ● Male ● Female

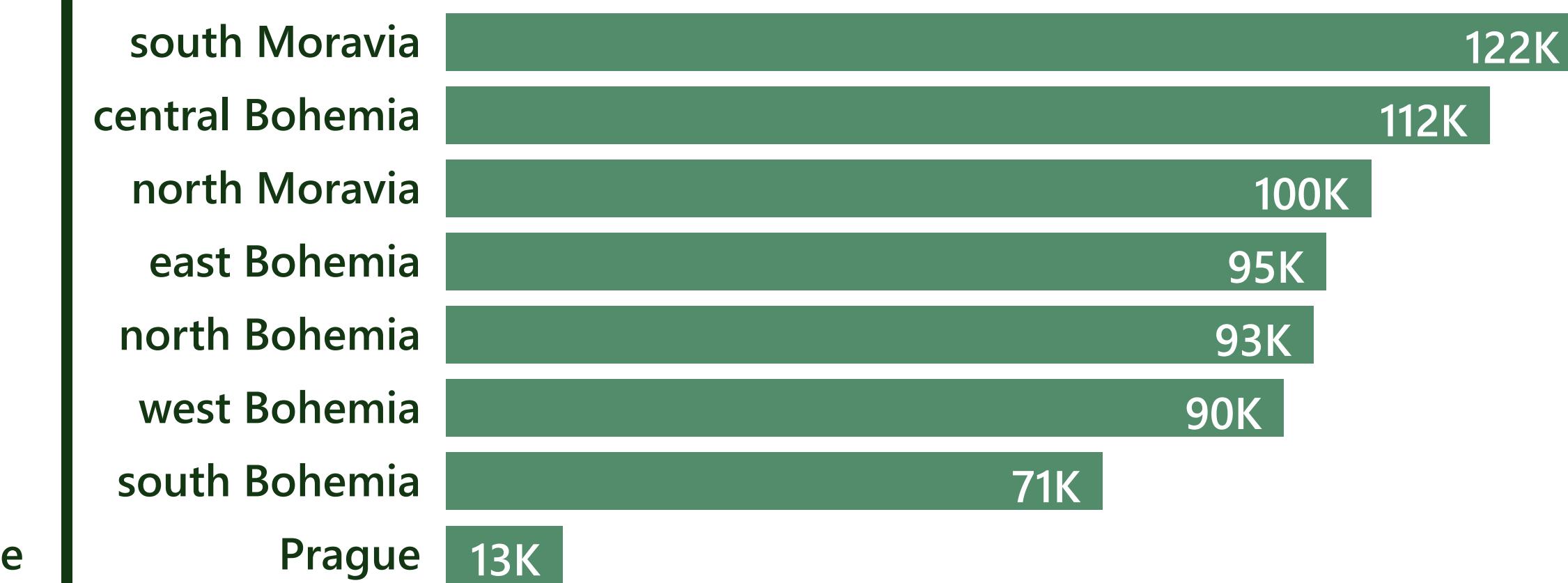


Top 8 AVERAGE_SALARY by DISTRICT NAME



10K 5K 0K

AVERAGE SALARY by REGION



0K 50K 100K

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Overview of Accounts

Select all

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2017

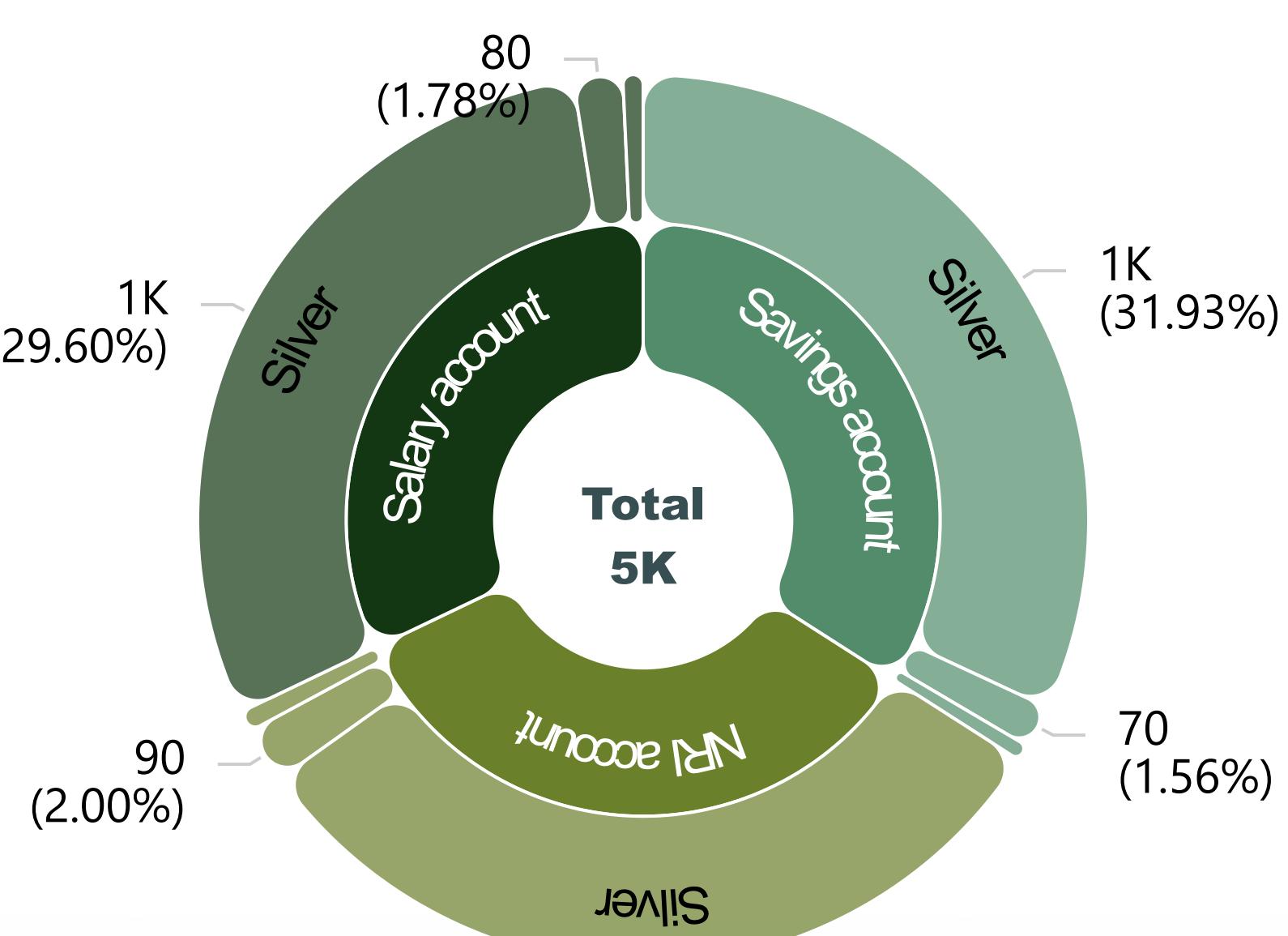
2018

2019

2020

No Accounts by Account Type and Card Assigned

ACCOUNT_TYPE ● NRI account ● Salary account ● Savings account

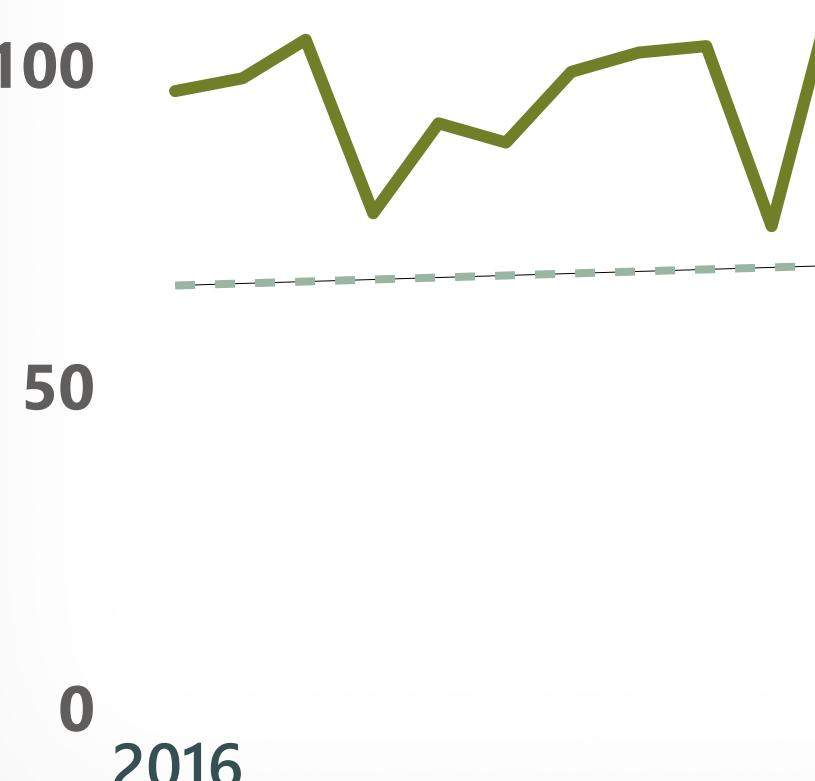


The Frequency of Account Issuance

FREQUENCY ● ISSUANCE AFTER TRANSFER... ● MONTHLY ISSUANCE ● WEEKLY ISSUANCE



Year Wise Account Opened



2018

2019

2020

2021



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682

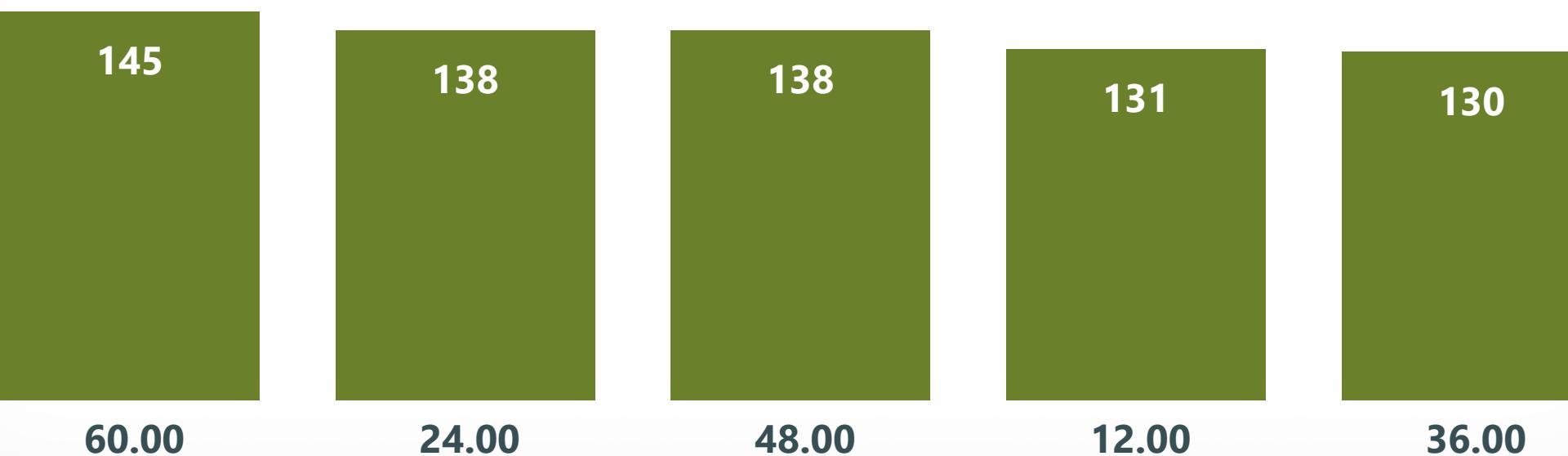
No Borrowers



103.26M

Total Loans Amount

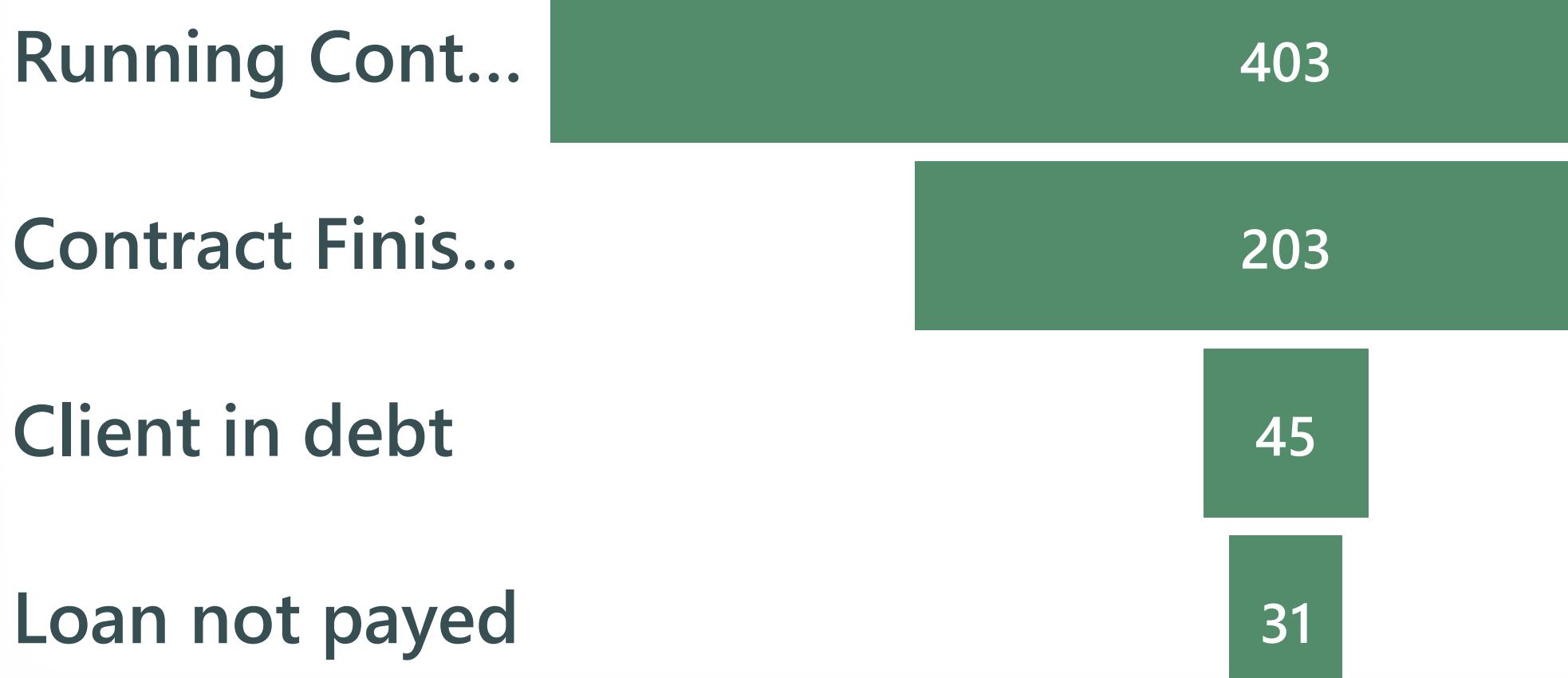
Duration Wise Loan Borrower



Year Wise Loan Borrowers



Loan Status



Top 10 Loan Defaulter

LOAN_ID	ACCOUNT_ID	PAYMENTS	DURATION
5,045.00	347.00	7,801.00	24.00
5,176.00	1,106.00	8,023.00	24.00
5,314.00	1,787.00	8,033.00	12.00
5,395.00	2,176.00	8,308.00	36.00
5,643.00	3,273.00	7,876.00	12.00
6,111.00	5,428.00	7,281.00	24.00



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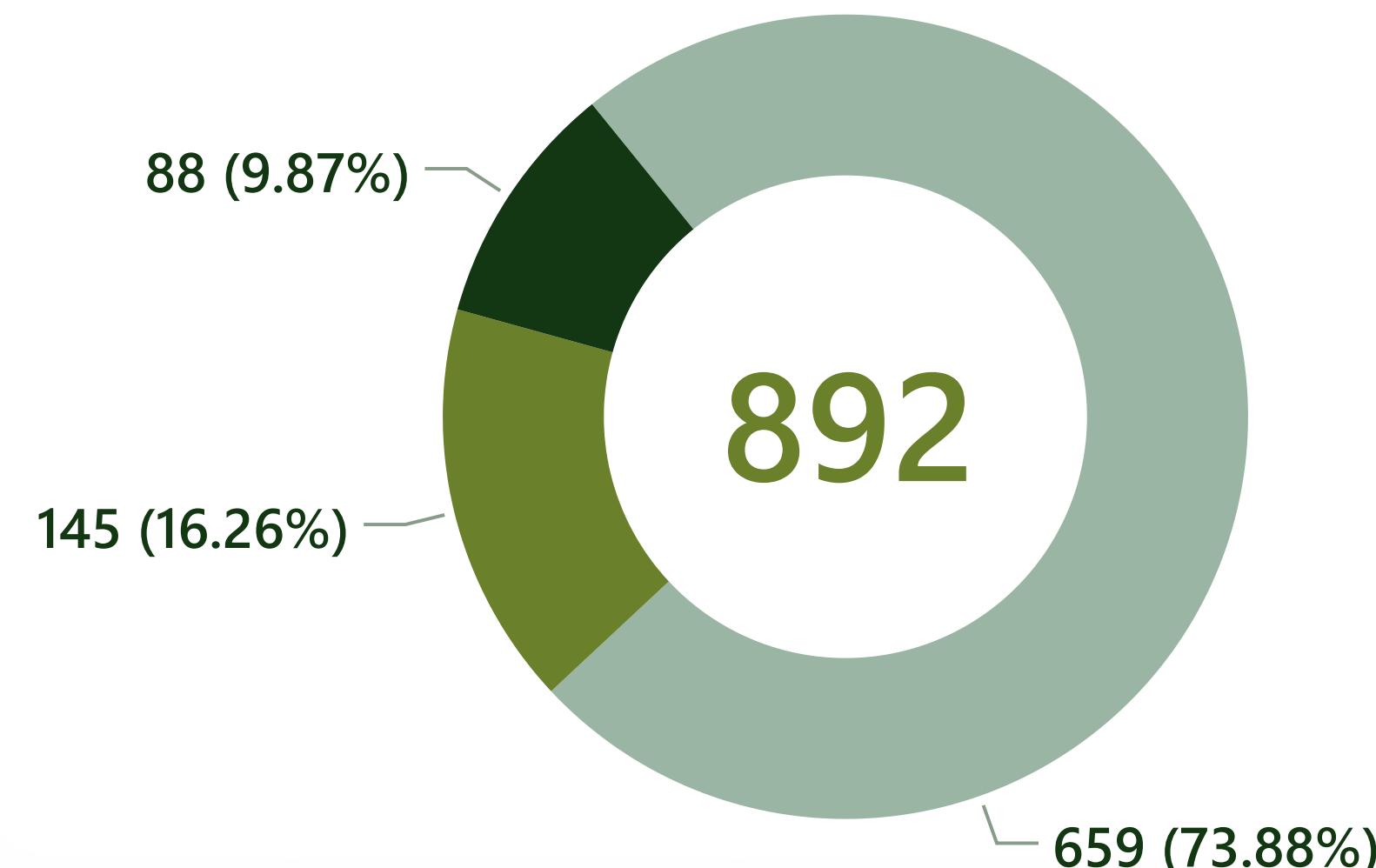
2019

2020



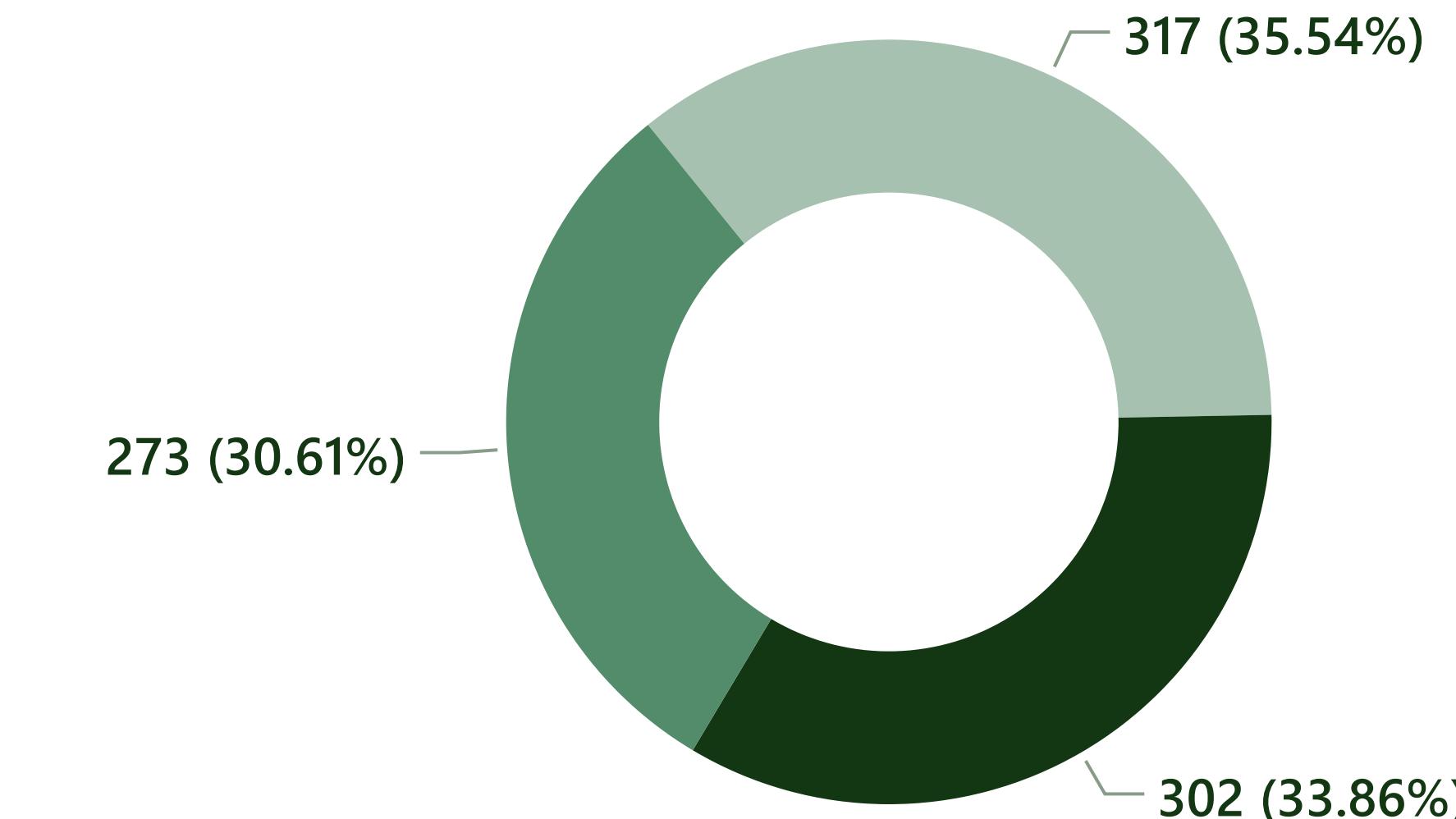
No of CARDS by TYPE

TYPE ● Gold ● Silver ● Diamond



No of CARDS by ACCOUNT TYPE

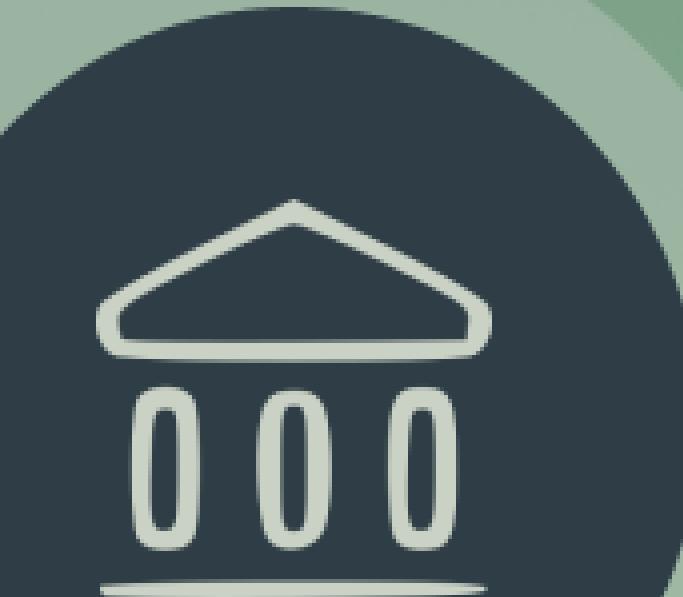
ACCOUNT_TYPE ● NRI account ● Savings account ● Salary account



Year Wise Card Opened

TYPE ● Diamond ● Gold ● Silver





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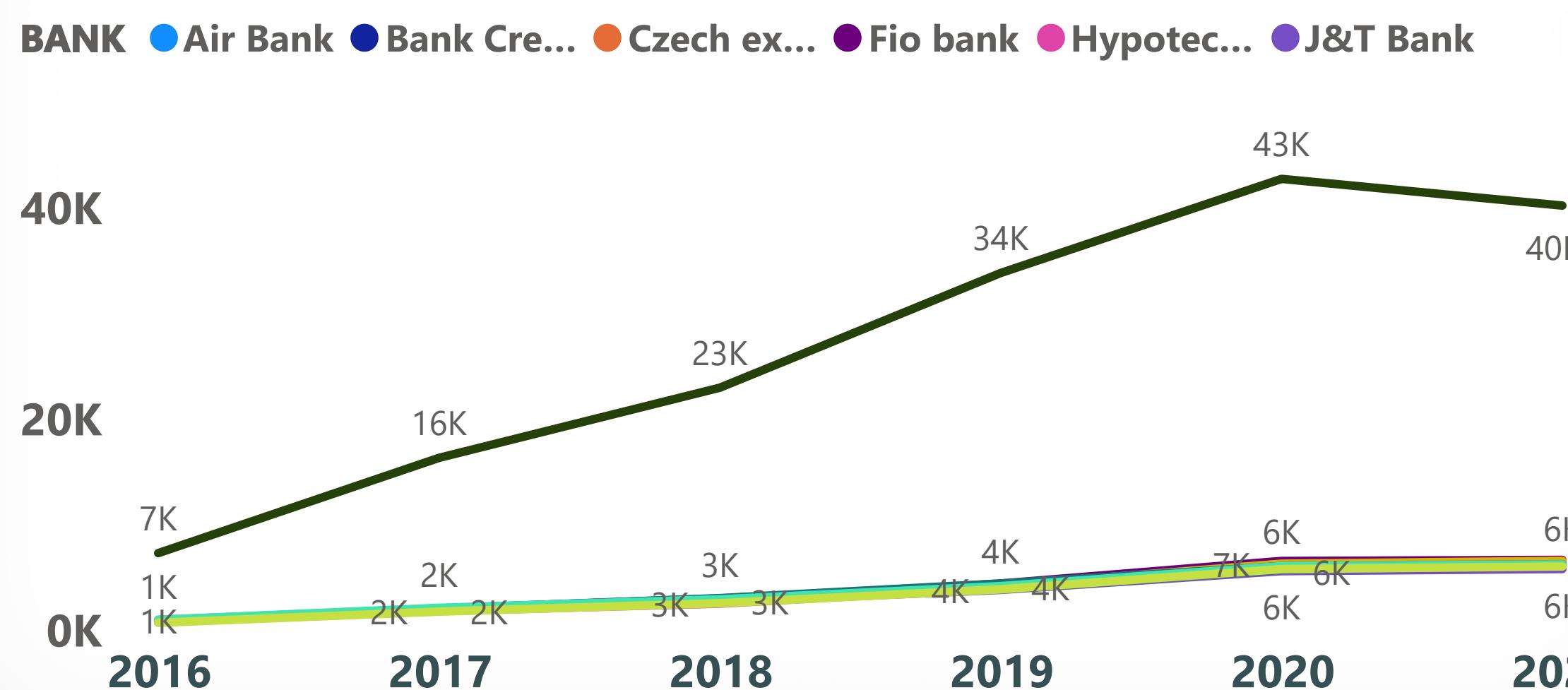
2018

2019

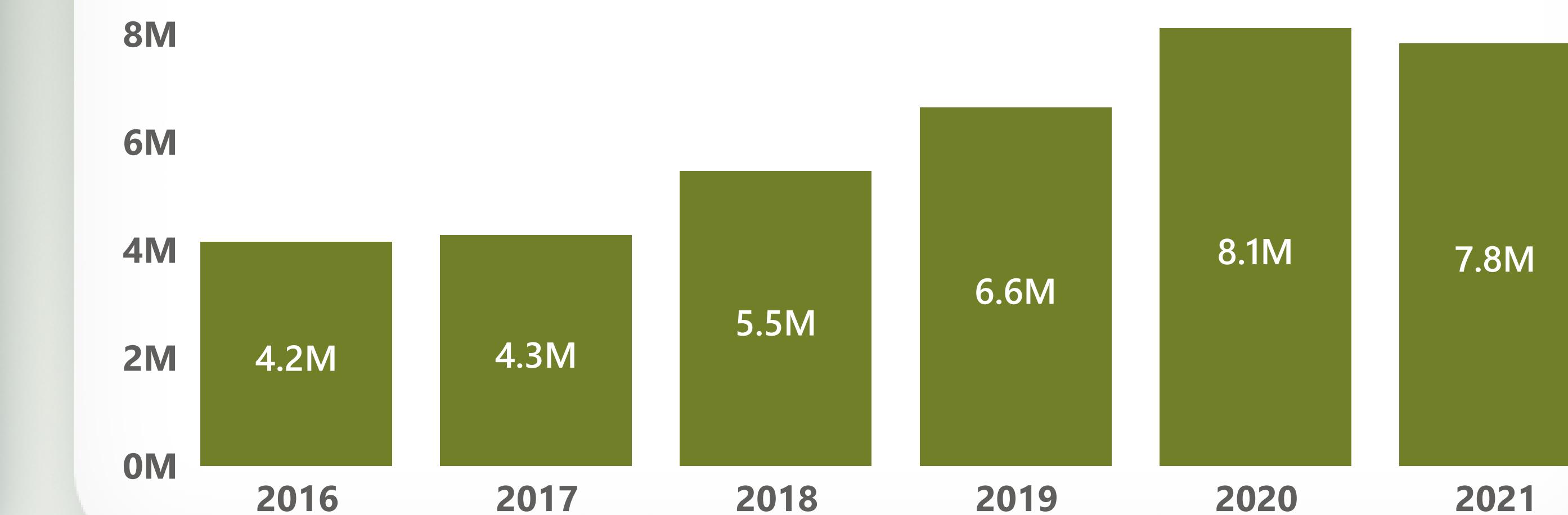
2020



Account Holder Distribution Over The Years

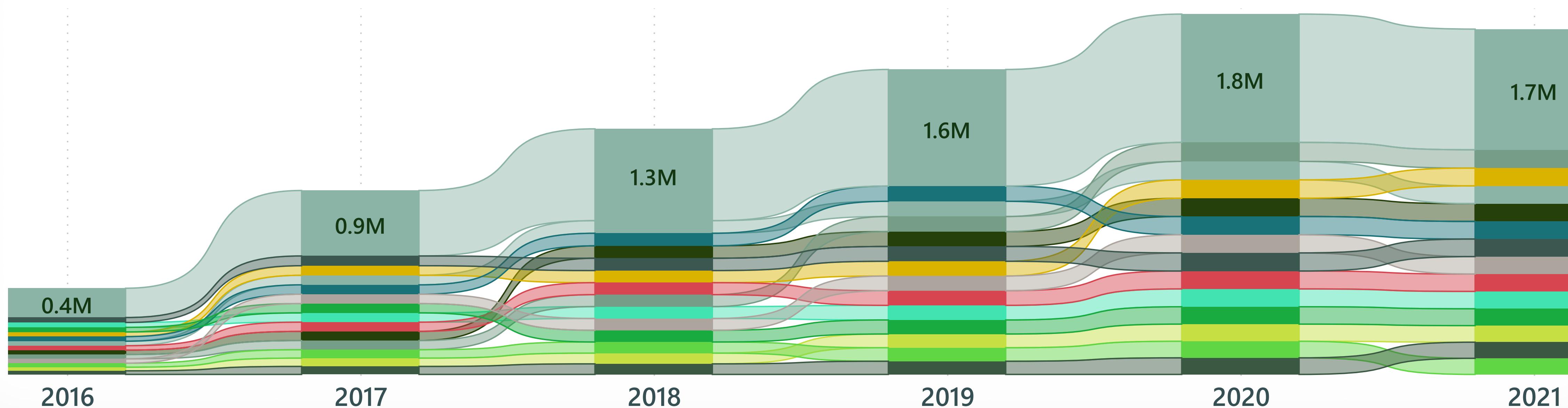


Year Wise Withdrawal



Bank Performance Over The Years

BANK ● Air B... ● Bank ... ● Czec... ● Fio b... ● Hyp... ● J&T ... ● Kam... ● Max ... ● Mon... ● PPF ... ● Raiff... ● Sky ... ● Trinit... ● UniCr...





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Overview of Conclusion

Pros:

- 1) Czechoslovakia has banks in every district and major city.
- 2) The male-female ratio of wealthy individuals is almost equal.
- 3) Loans borrowers have increased in the past 5 years, except in 2021.
- 4) Gold Card usage is high, but Diamond Card usage increased in Q3 2020 and Q3 2021 compared to Silver Card.
- 5) Account holder distribution and year-wise withdrawals have an upward trend.
Sky Bank is the best performer of all time

Cons:

- 1) There aren't many accounts in Czechoslovakia banks, indicating a lack of awareness among the people.
- 2) Future predictions suggest a decrease in year-wise account openings.
- 3) Gold and Diamond usage is not prevalent among Czechoslovakia's people.
- 4) Yearly loan borrowers have decreased in the past year and are expected to continue declining.

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To improve customer service and satisfaction levels in the following ways:

- 1) Increase financial literacy initiatives to raise awareness and encourage account openings.
- 2) Offer customized loan products that cater to the specific needs of different customers.
- 3) Provide incentives and rewards to increase Gold and Diamond card usage.
- 4) Focus on improving customer experience through better communication, faster service, and personalized attention.
- 5) Enhance digital banking services to offer greater convenience and accessibility to customers.
- 6) Conduct regular customer surveys to gain feedback and address issues promptly.
- 7) Invest in staff training and development to improve knowledge and skills to better serve customers.



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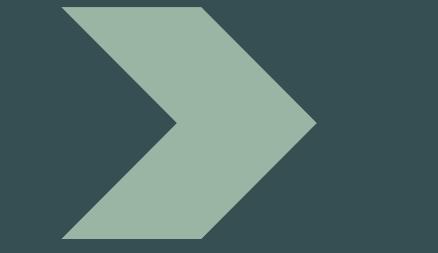


Conclusion



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Czechoslovakia banks can introduce new financial products or services:

- 1) Launch awareness campaigns to educate people about the benefits of banking and credit cards.
- 2) Launch awareness campaigns to educate people about the benefits of banking and credit cards.
- 3) Introduce new loan products with competitive interest rates to attract more borrowers.
- 4) Invest in digital banking services for better accessibility and convenience.
- 5) Provide personalized financial advice to increase customer satisfaction and loyalty
- 6) Expand the bank's reach by opening new branches in underrepresented areas.
- 7) Collaborate with other companies to offer bundled services.
- 8) Develop a customer loyalty program.
- 9) Explore alternative revenue streams like investment banking or insurance.