

# Bank Data Analysis

Demographic Analysis

Transaction Analysis

Transaction And Card

Loan Analysis

Insights

Total Accounts

4500

Total Clients

5369

Total Cards

892

Total Balance

40.3bn

Total Bank

17

Total Cities

482

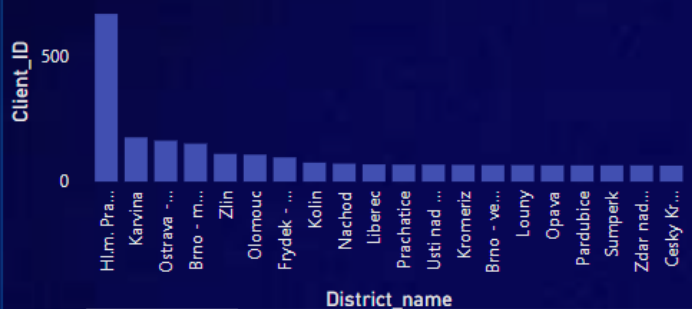
Total Districts

77

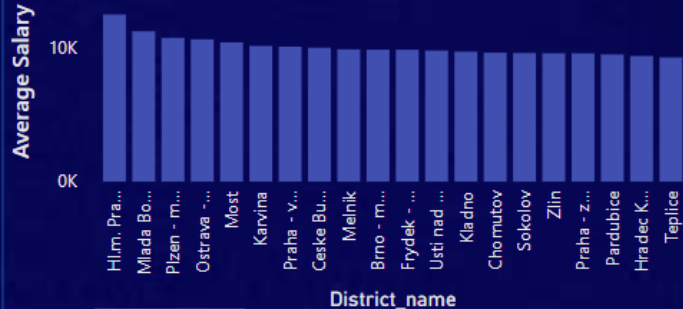
# Demographic Analysis



## Client\_id by District\_Name



## Average\_Salary by District\_Name



Total  
Clients

5369

Total  
Accounts

4500

Sex

☐ Female

☐ Male

Year

☐ 2016

☐ 2017

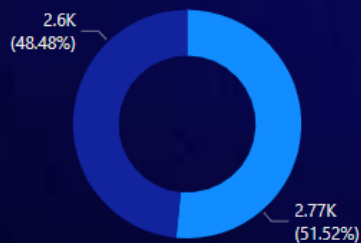
☐ 2018

☐ 2019

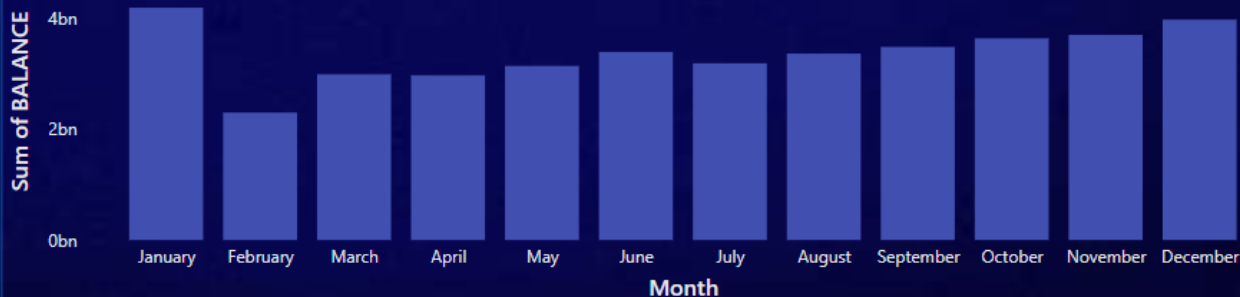
☐ 2020

## Client\_id by Sex

Sex ● Male ● Female



## Net\_BALANCE by Month





# Transaction Analysis



## Transaction\_Amount by Month



Total Transaction

1.05M

Total Transaction Amt

6.2bn

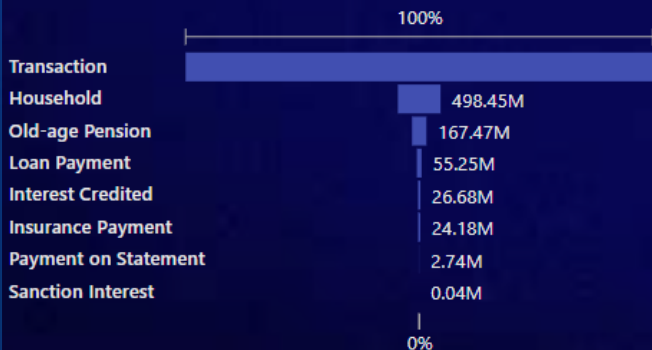
BANK

- ☐ Air Bank
- ☐ Bank Creditas
- ☐ Czech export b...
- ☐ DBS Bank
- ☐ Fio bank
- ☐ Hypotecní bank
- ☐ J&T Bank
- ☐ Kameron bank
- ☐ Max bank

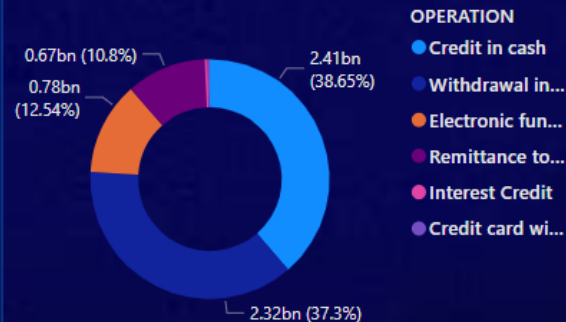
Year

- ☐ 2016
- ☐ 2017
- ☐ 2018
- ☐ 2019
- ☐ 2020

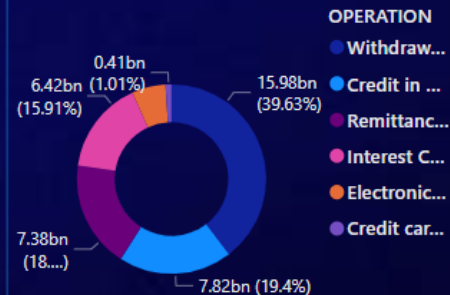
## Transaction\_Amount by PURPOSE



## Transaction\_Amount by OPERATION

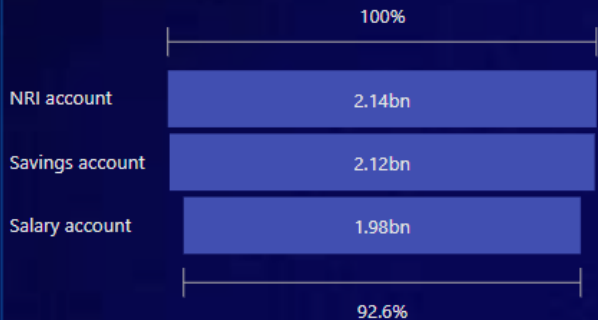


## Net\_Balance by OPERATION

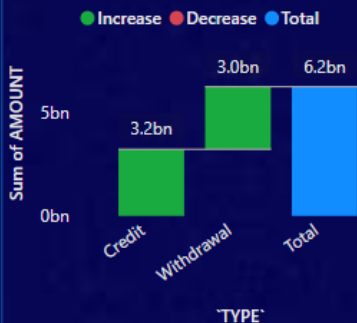


# Transaction And Card Analysis

## Transaction\_Amount by Account\_type



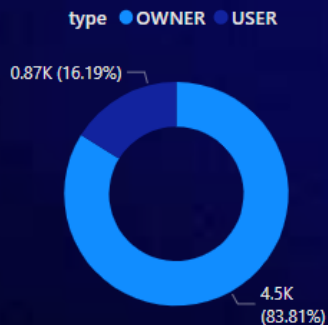
## Transaction\_Amount by `TYPE`



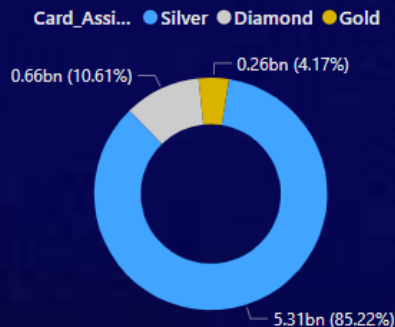
## Card Issued by Year



## Disposition by Type



## Transaction\_Amount by Card



## Loan\_Amount by Status



## BANK

- ☐ Air Bank
- ☐ Bank Credi...
- ☐ Czech exp...
- ☐ DBS Bank
- ☐ Fio bank
- ☐ Hypotecni ...
- ☐ J&T Bank
- ☐ Kameron b...
- ☐ Max bank
- ☐ Moneta M...

## Year

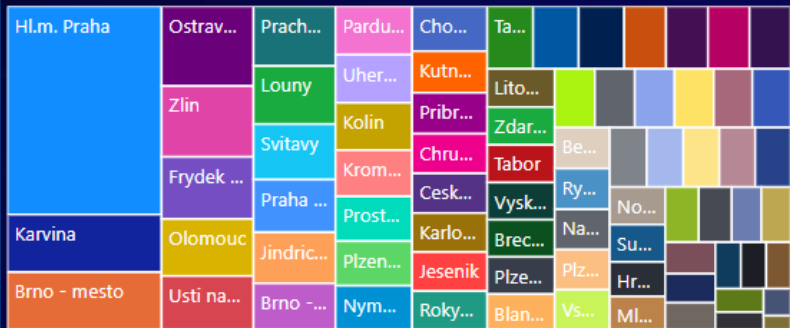
- ☐ 2016
- ☐ 2017
- ☐ 2018
- ☐ 2019
- ☐ 2020
- ☐ 2021



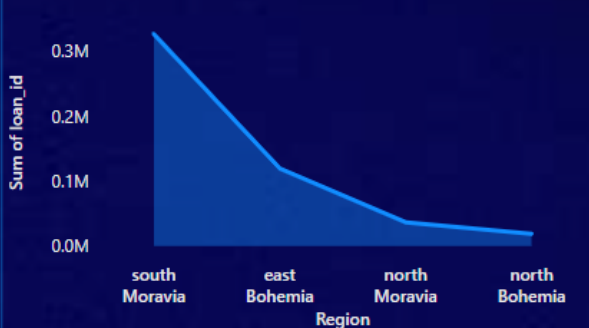
# Loan Analysis



## Loan by District\_Name



## Loan by Region



### Total Lones

682

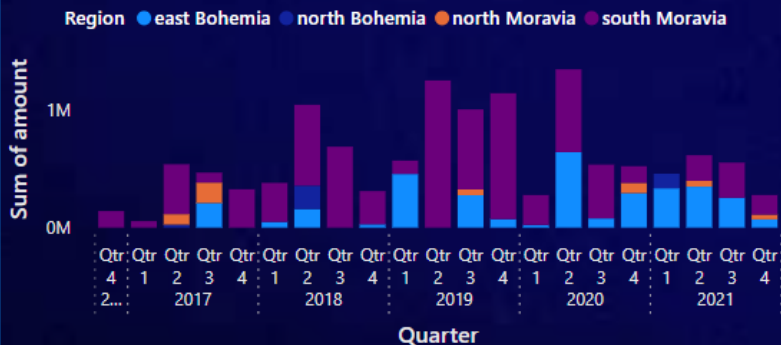
### Total Lone Amount

103M

### Year

- ☐ 2016
- ☐ 2017
- ☐ 2018
- ☐ 2019
- ☐ 2020
- ☐ 2021

## Loan Amount by Time



## Loan by Year



### District\_name

- ☐ Benesov
- ☐ Beroun
- ☐ Blansko
- ☐ Breclav
- ☐ Brno - mesto
- ☐ Brno - venkov
- ☐ Bruntal
- ☐ Ceska Lipa
- ☐ Ceske Budejovice



## How major expenses of the bank can be reduced to improve profitability?

**Cloud Computing:** Embrace cloud-based solutions to reduce infrastructure costs and increase scalability. Cloud computing offers cost-effective alternatives to traditional on-premises systems while providing flexibility and security.

**Process Automation:** Implement robotic process automation (RPA) and artificial intelligence (AI) technologies to automate repetitive tasks and streamline operations. Automation can reduce errors, enhance efficiency, and lower operational costs.

**Marketing and Advertising:** Banks invest in marketing and advertising to attract customers and promote their products and services. To optimize these expenses, banks can:

- a. **Targeted Marketing:** Leverage data analytics and customer segmentation to personalize marketing efforts.
- b. **Digital Marketing Channels:** Emphasize digital marketing channels, such as social media, online advertising, and email campaigns.

## How can the bank improve its customer service and satisfaction levels?

Improving customer service and satisfaction levels is crucial for banks to retain existing customers, attract new ones, and build long-term relationships. Here are several strategies banks can employ to enhance their customer service and satisfaction:

**Personalized Service:** Use customer data and analytics to understand their preferences, behaviors, and financial goals. Provide personalized recommendations and proactive support.

**Streamlined Onboarding Process:** Simplify and expedite the account opening and onboarding process. Minimize paperwork, leverage digital platforms for online applications, and offer self-service options.

**Enhanced Digital Banking:** Continuously improve digital banking platforms to offer intuitive interfaces, robust security, and a wide range of