A Comprehensive Analysis of Financial Performance: Insights from a Leading Banks

Introduction

Overview:

The banking industry world-wide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national level and opening-up to international competition; and equally important changes in corporate behavior, such as growing disintermediation and increased emphasis on shareholder value. In addition, recent banking crises in Asia and Latin America have accentuated these pressures. The banking industries in central Europe and Latin America have also been transformed as a result of privatizations of state-owned banks that had dominated their banking systems in the past. In this project we are trying to analysis the bank related data and able to extract some insights from the data using Business Intelligence tools. To Extract the Insights from the data and put the data in the form of visualizations, Dashboards and Story we employed Tableau tool.

Purpose:

Banks are crucial to the economy of any country. They regulate the inflow and outflow of the money. They take deposits and give out loans. With today time, they also help with insurance and help with investments, and asset allocation.

We know most banks are designed to take deposits and make loans. We serve as secure asset stores for savers, and as stable sources of lenders' loans. The big role of banks in this manner is that of a financial broker between savers and lenders. The bank simplifies this method by removing savers having to locate the best lenders and the right time to make a loan directly.

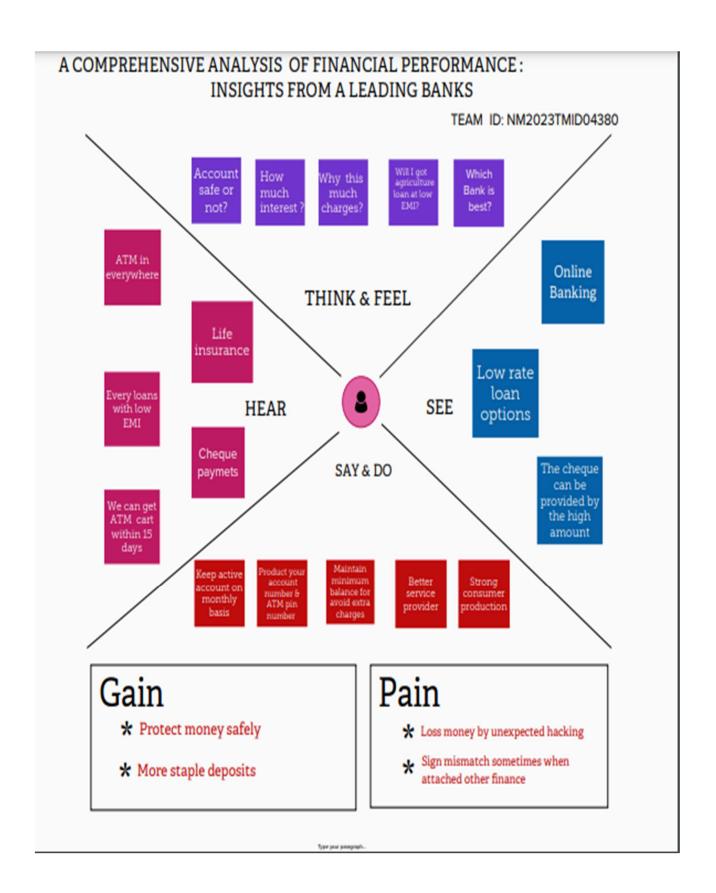
Within the new economic world the financial system plays an significant role. Banks are gathering individuals' investments and lending them to business owners and manufacturers. Bank loans promote commerce.

Banks pay for the shares and debentures to be sold. Therefore, with the help of banks, company houses and producers may acquire fixed capital.

Banking, insights shows how your share of activity is developing in key areas against market totals and/or against a group of peers.

Problem definition & Design thinking

Empathy map







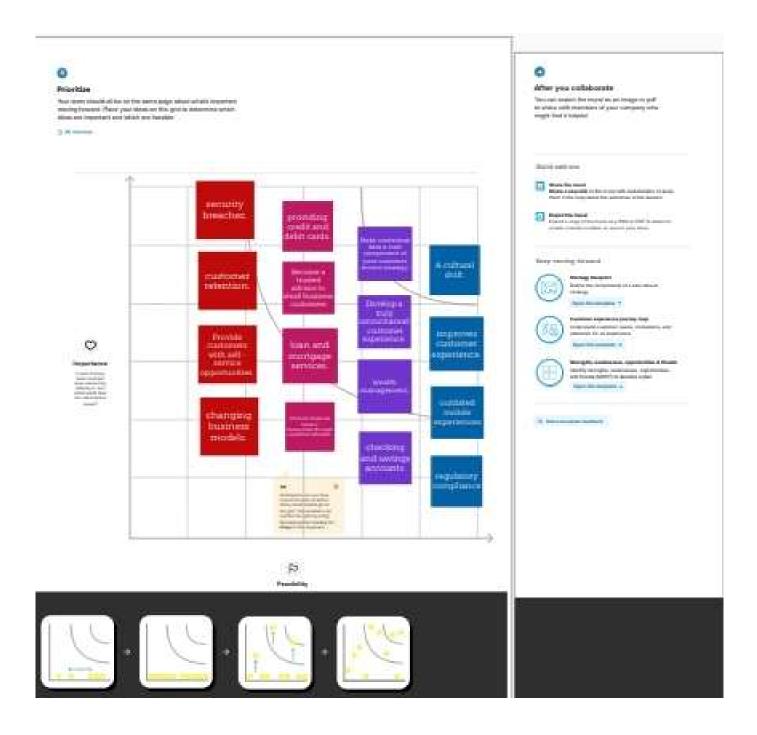




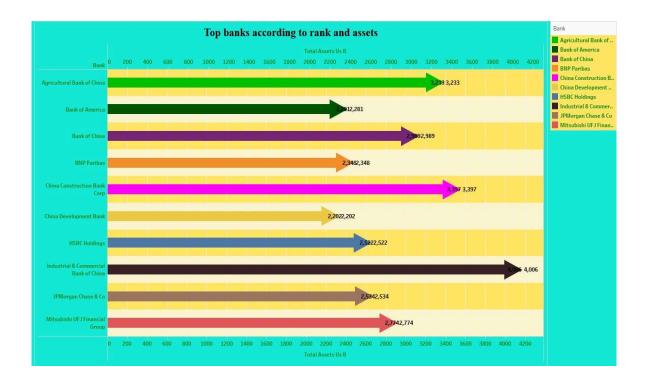








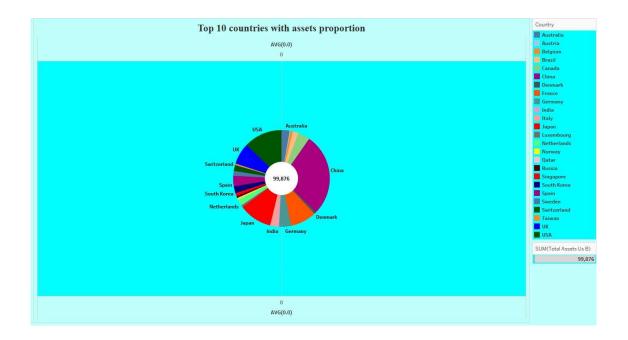
Result:



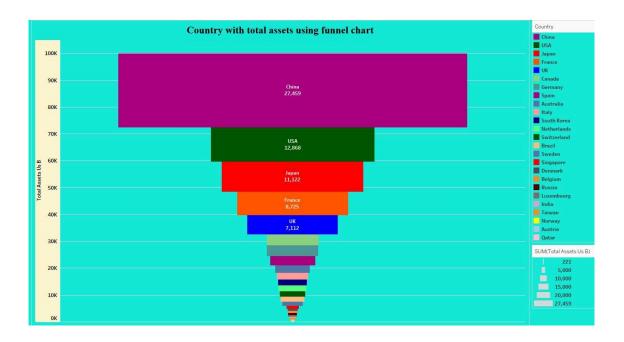
This arrow chart shows the extent to which the value of bank country differs from the value of bank assets in another country manning said.



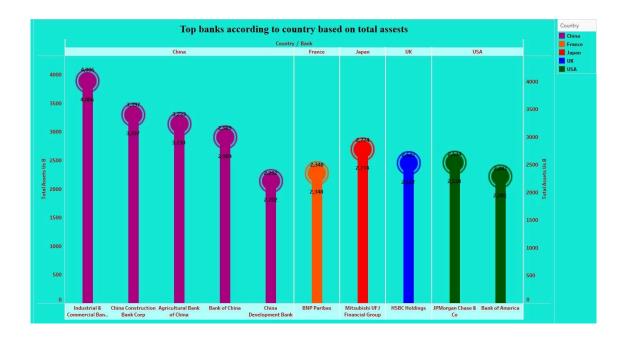
The size of letters denote the assets of banks in a country.



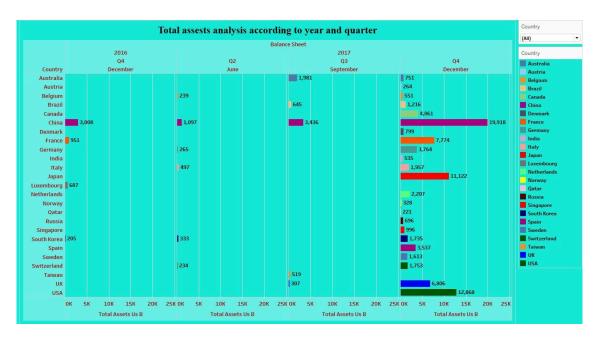
The pie chart shows that top 10 countries with assets proportions.



The funnel chart to display the total assets of banks in a country.



The lolipop chart shows that to bank total assets based on countries.



This chart shows that total assets analysis to year and quarter.

Advantages and disadvantages

Advantages:

- > Safety of public wealth
- > Availability of cheap loans
- > Propellant of economy.
- ➤ Bank accounts offer convenience. For example, if you have a checking account, you can easily pay by check or through online bill pay.
- ➤ Bank accounts are safe. Your money will be protected from theft and fires.
- > It's an easy way to save money.
- > Bank accounts are cheaper.

Disadvantage:

- > Increasing Competition.
- > A Cultural Shift.
- > Regulatory Compliance.
- > Changing Business Models.
- Rising Expectations.
- Customer Retention.
- Outdated Mobile Experiences.
- > Security Breaches.

Application:

We built a project by using Mural, MYSQL server, Tableau server. we applied the dataset in MYSQL, then connect MYSQL in tableau server. In these type of areas we applied our to get the solution of our project.

Conclusion:

In this analysis shows the total assets of banks according to countries. It helps to easily find out which bank has more assets and which bank has low assets.

We visualize the data with the help of tableau and the visualizations are,

- > Top banks according to rank and assets.
- > Top banks according toatal assets.
- > Top banks according to country based on total assets.
- > Top 10 countries with assets proportion.
- > Country with total assts using funnel chart.
- > Total assets analysis according to year and quarter.

Future scope:

The banking industry of 2030 will look very different from what it looks like today - some of what we see will be evolutionary and some will be radically different. Whilst predictions into the future are always fraught with uncertainty, we are confident that the landscape will be far more competitive, efficient and innovative in delivering consumers "autonomous experiences" that are not possible today. The market-leading banks of tomorrow will understand that technology will not limit what is possible. Instead they will harness digital capability to put the customer firmly in control of their destination and preferred model for dealing with their bank and other service providers.

Apendix:

file:///C:/Users/valli/Downloads/Arsha/Arsha/index.html#

Dashboard

https://public.tableau.com/views/Financialanalysisofbanks Dashboard-1/Dashboard1?:language=en-US&:display_count=n&:origin=viz_share_link

Story

https://public.tableau.com/views/StoryboardofFinacialanalysisofbanks/StoryboardofFinacialanalysisofbanks?:language=en-US&:display_count=n&:origin=viz_share_link_