



NexGen Bank
FINANCE SOLUTIONS



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NEXGEN BANK PROJECT III

Batch #1591
Data Analytics



CONTENT



- NexGen bank
- Problem
- Business Overview
- Feature analysis
- Hypothesis
- ML Model





NEXGEN BANK



- NexGen Bank is a well-known online bank that's famous for not charging extra fees when you use your card in different currencies.



PROBLEM

The NexGen Bank is experiencing a challenge in retaining users and maintaining high levels of engagement within platform.

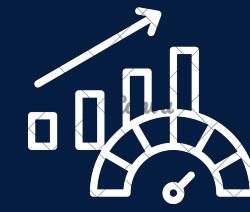




BUSINESS OVERVIEW



Main KPIs



Engagement

146.01



Churn rate

0.14

Retention Rate

69.77%

Active rate

0.59



TYPE OF USERS BASED ON THEIR LAST TRANSACTION DATE



Active



Regular



At Risk



Churn

0-1 Month

1-3 Month

3-6 Month

More than 6 month



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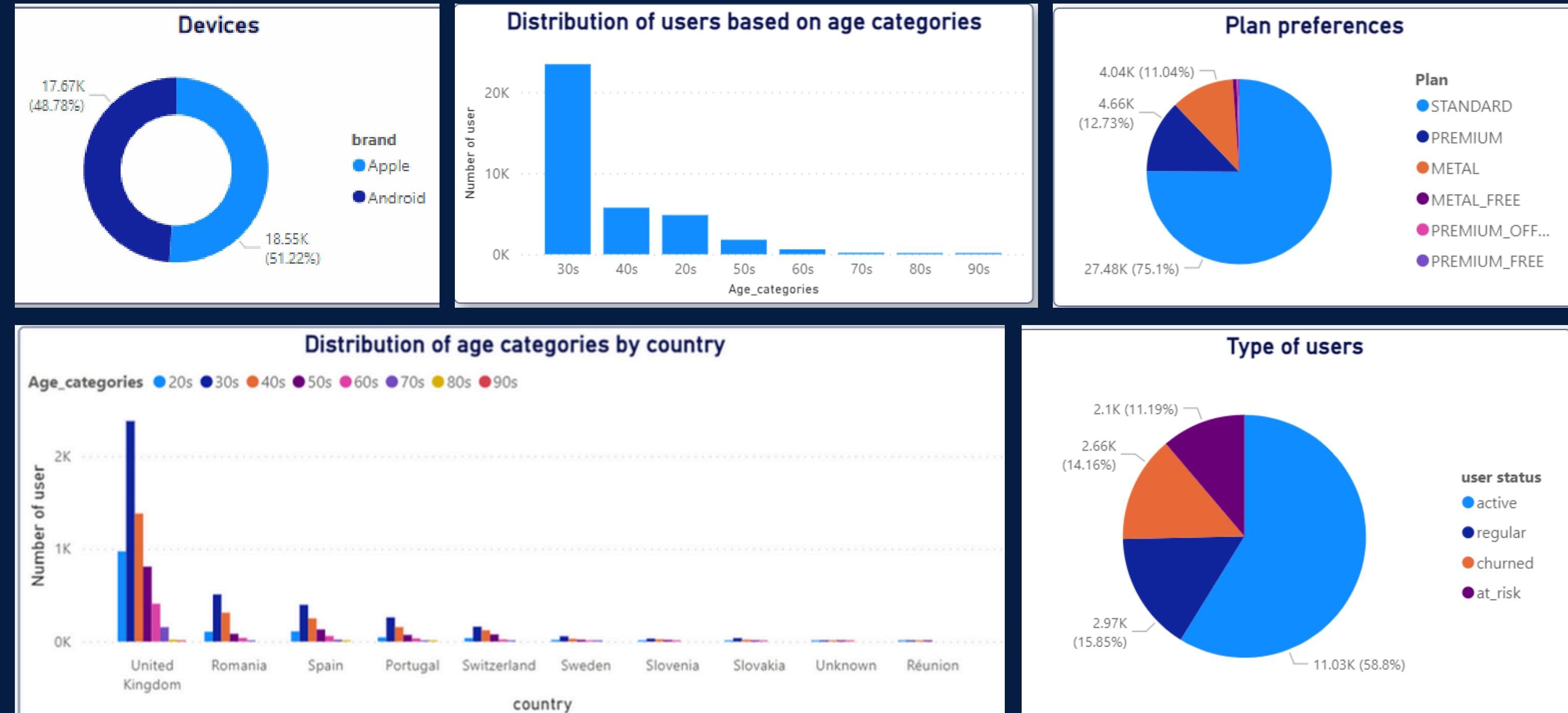


Who are the NexGen users?



Users

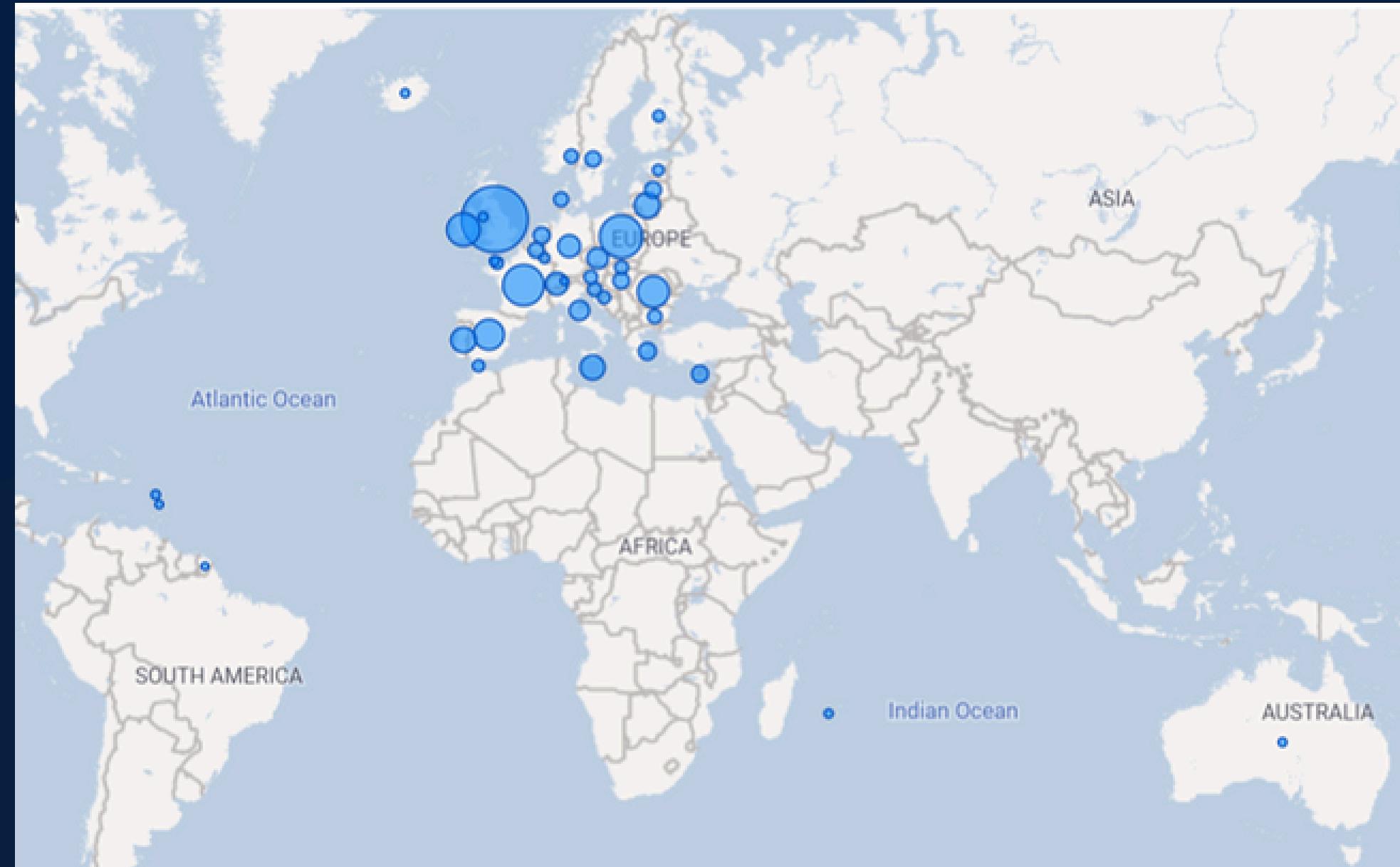
18.77 K



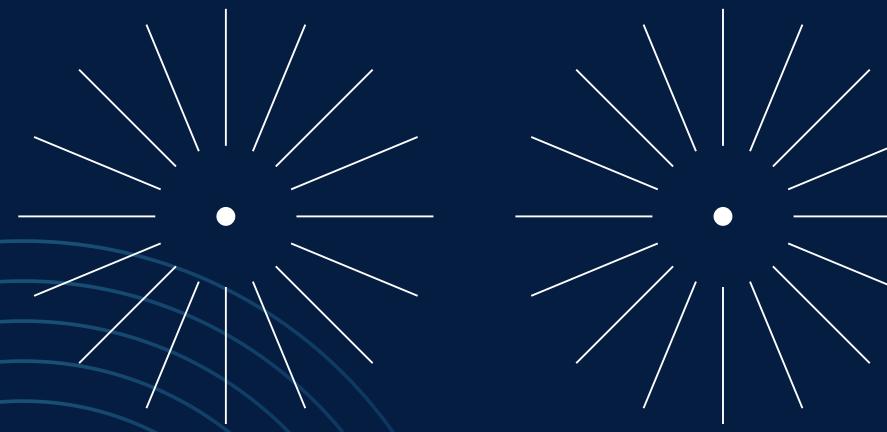
COUNTRIES



- The bank have users in 39 countries
- Mostly in Europe 

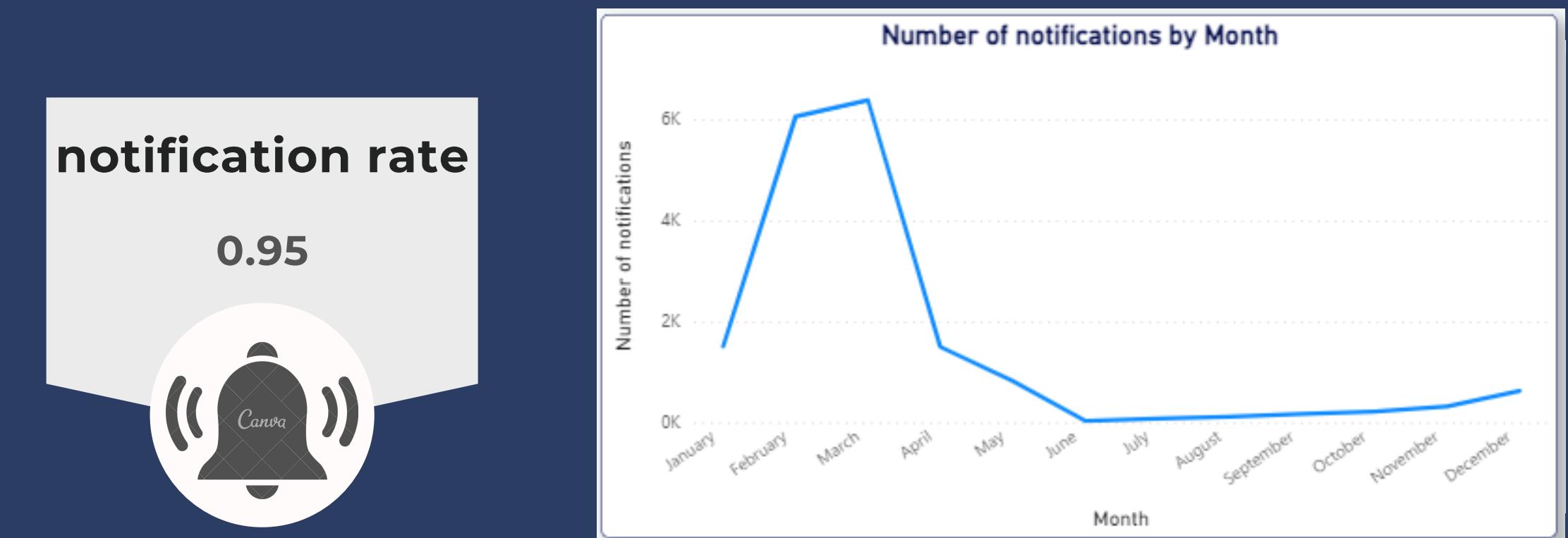
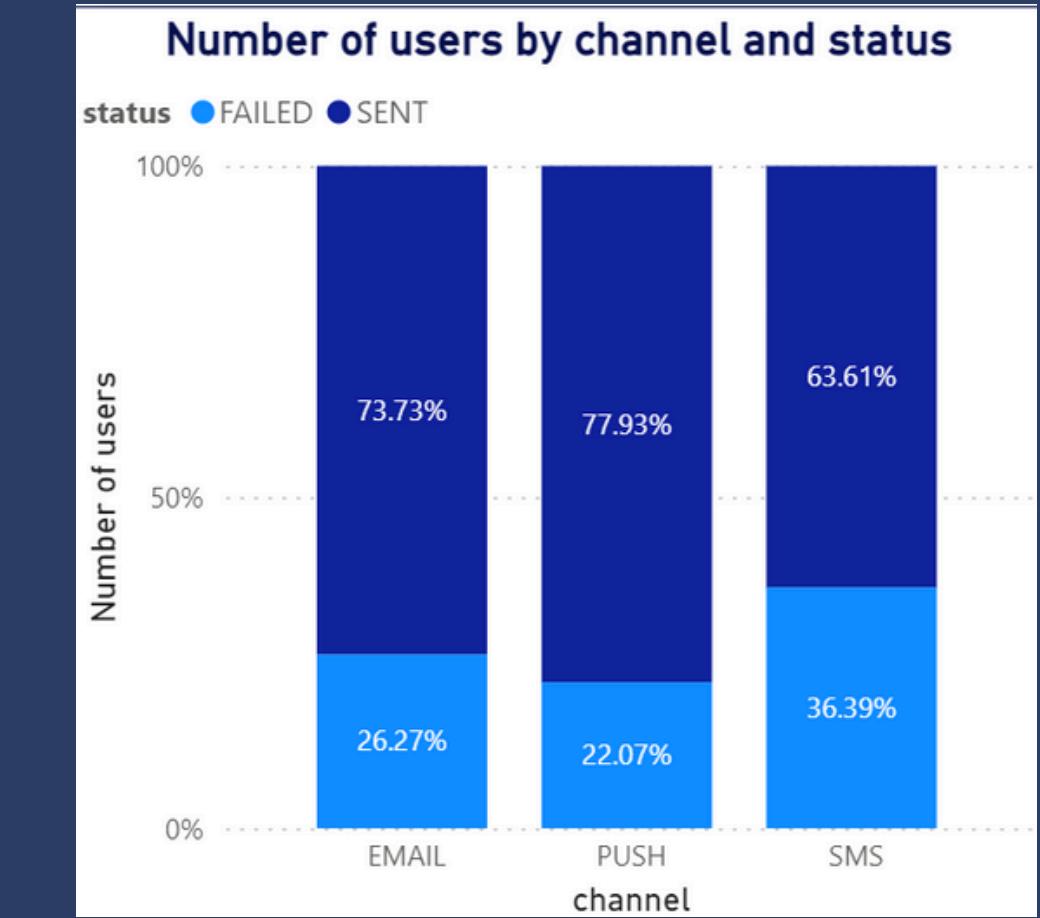
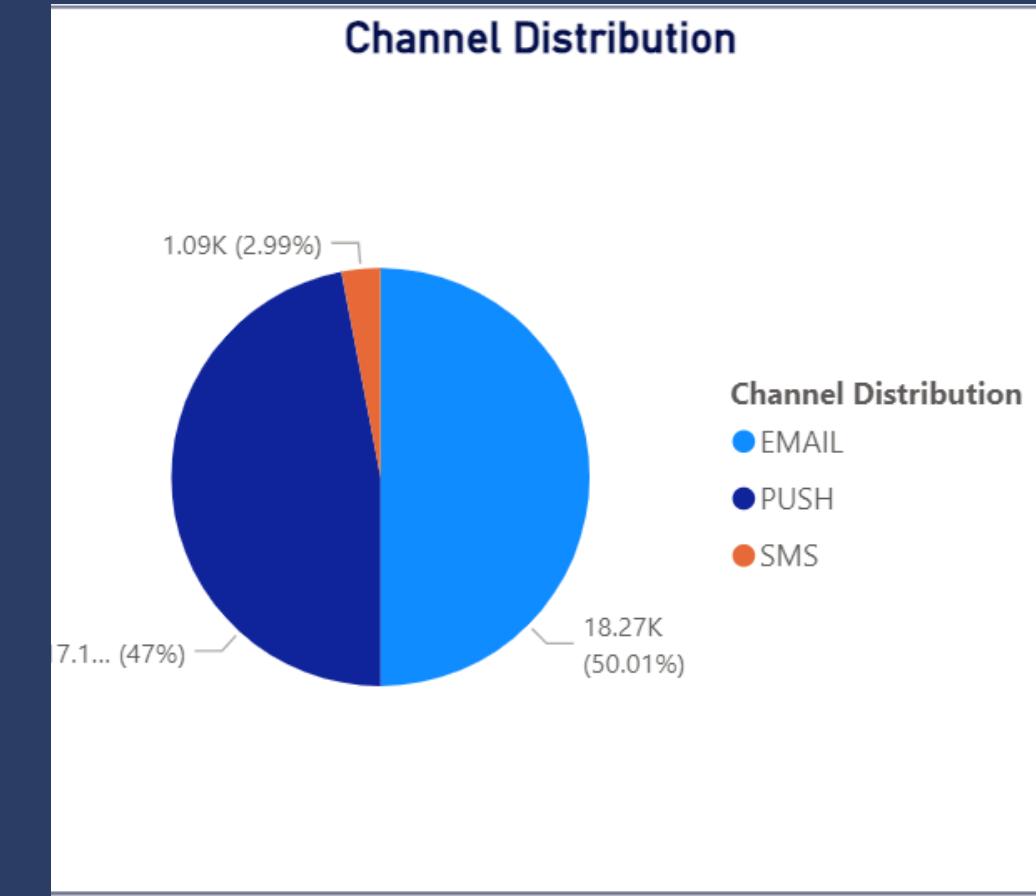


Analyze user notifications

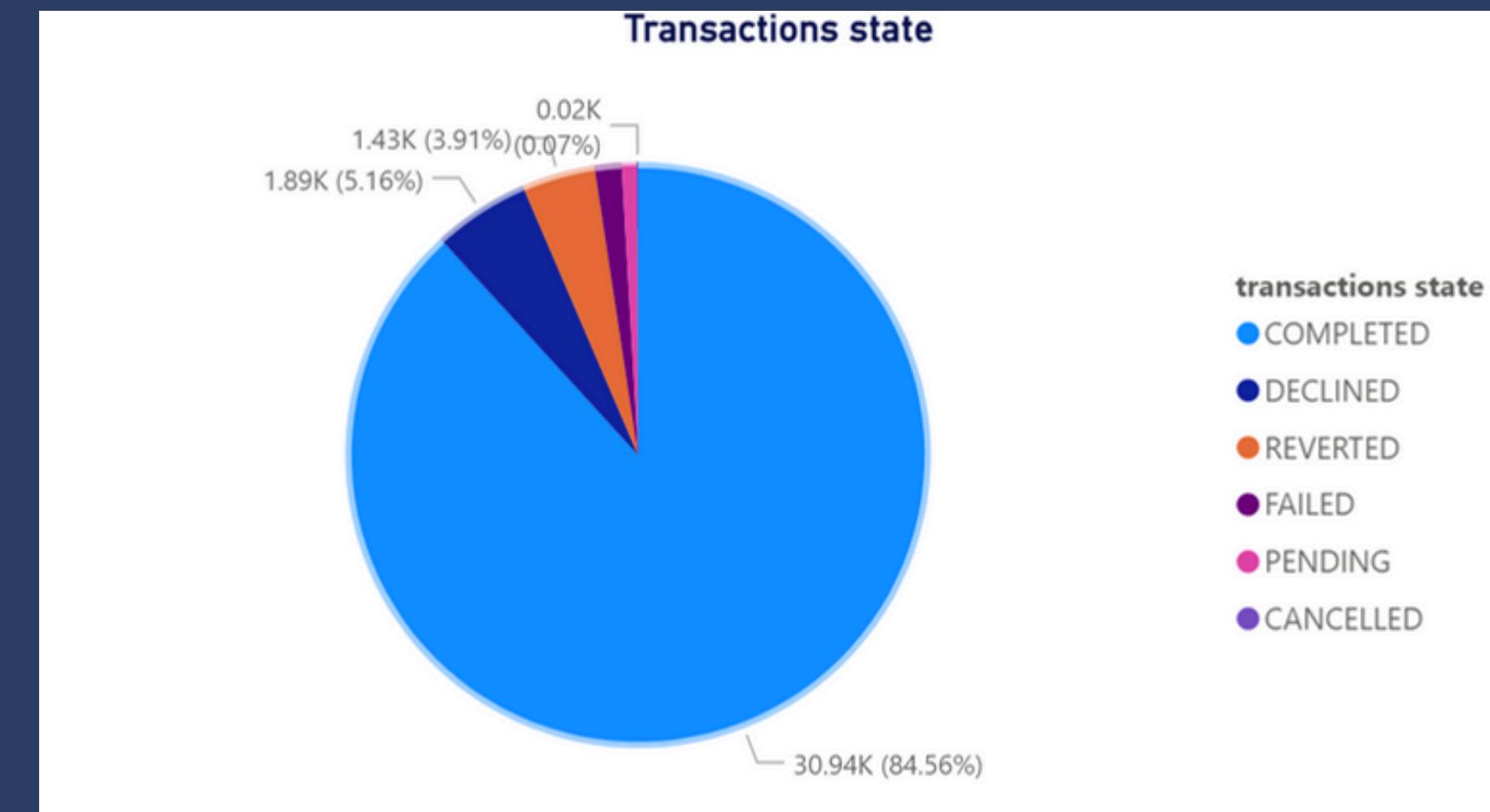
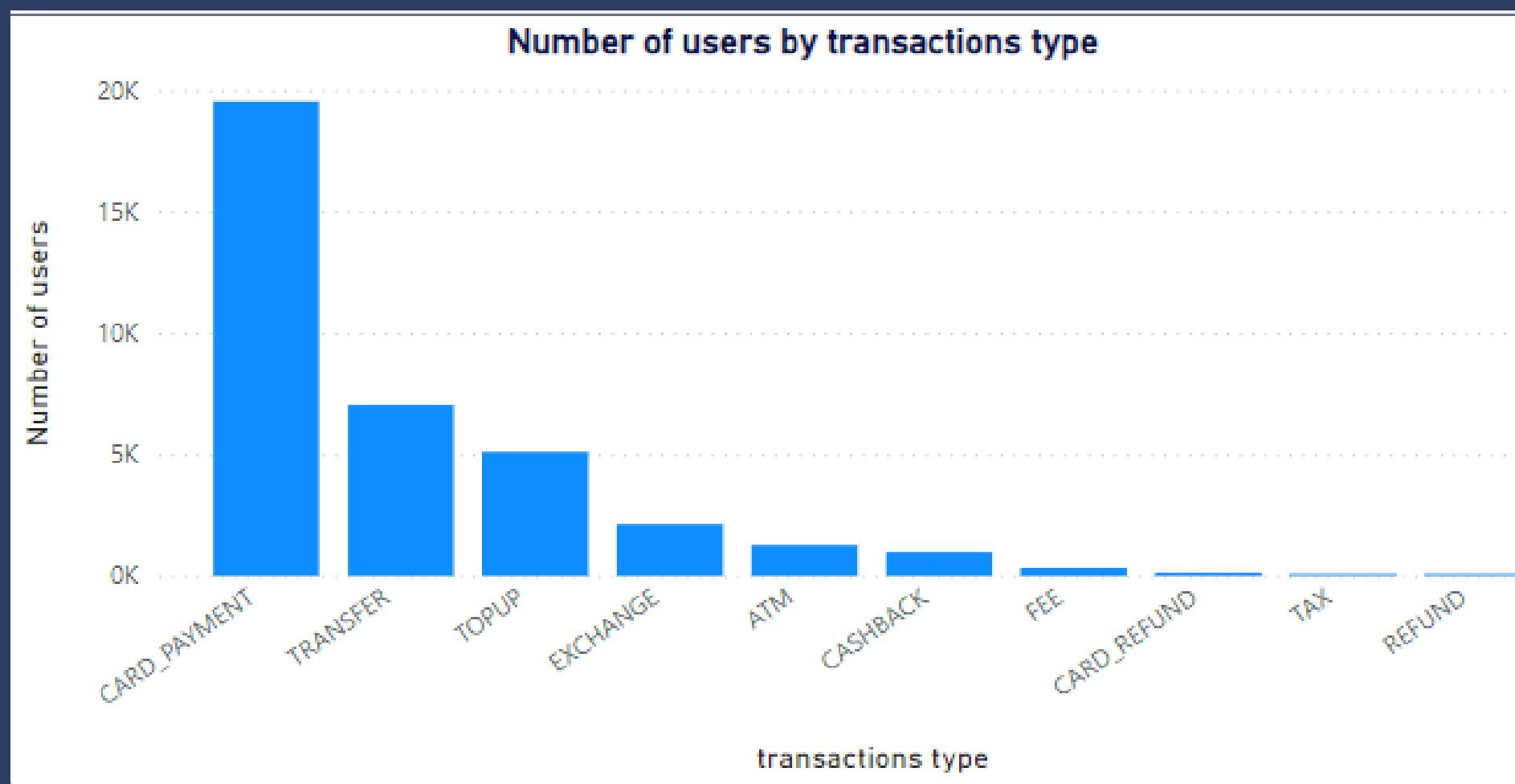


notification rate

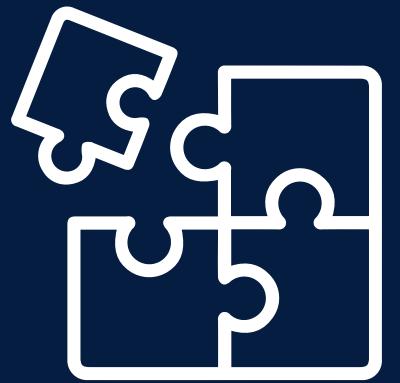
0.95



Type of Transactions



HYPOTHESIS



HYPOTHESIS-1

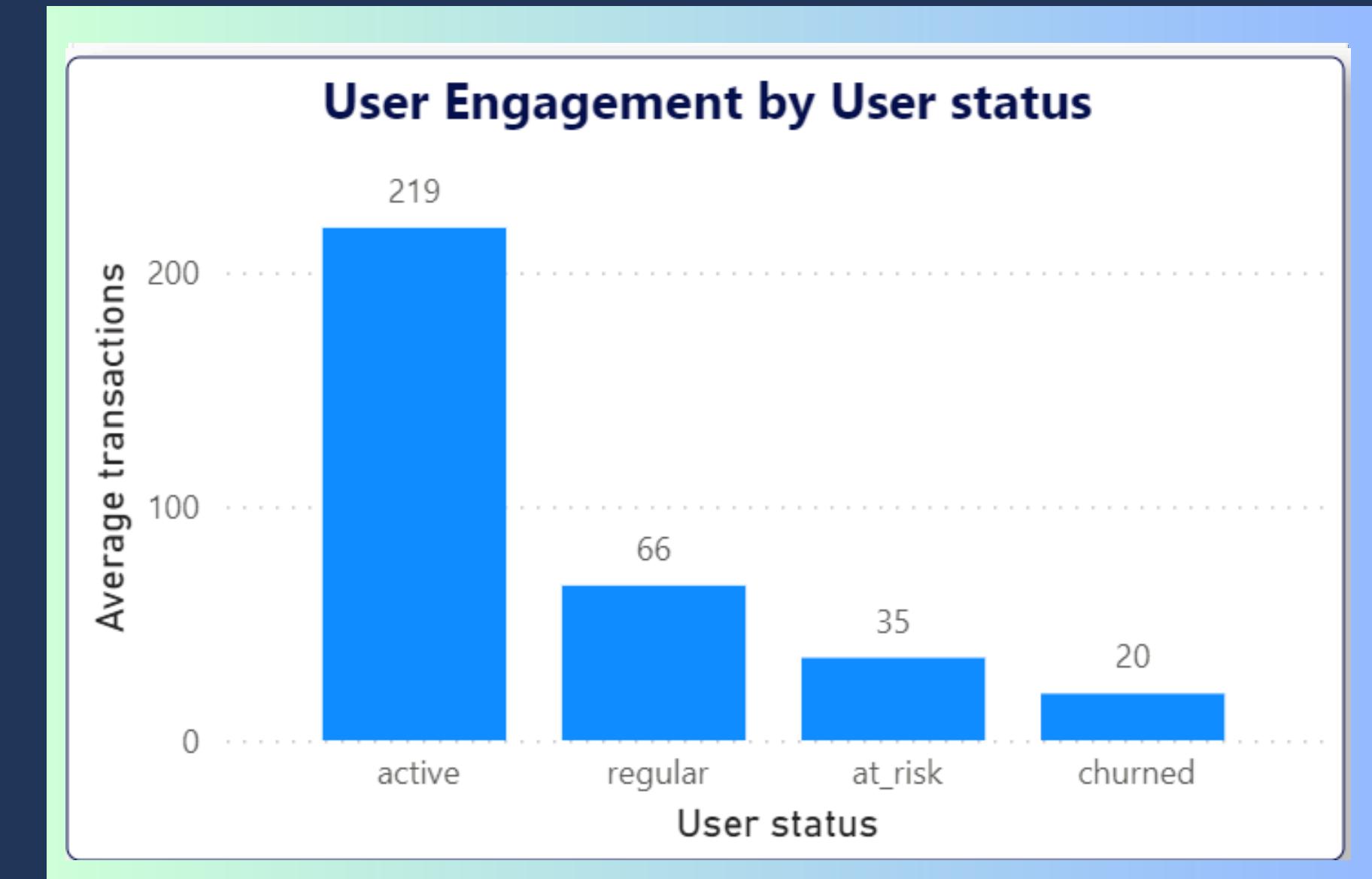


Users with higher engagement levels (e.g, transactions) are less likely to churn.



Recommendation:

Offer incentives or rewards for active engagement, such as badges, points, or discounts.



HYPOTHESIS-2

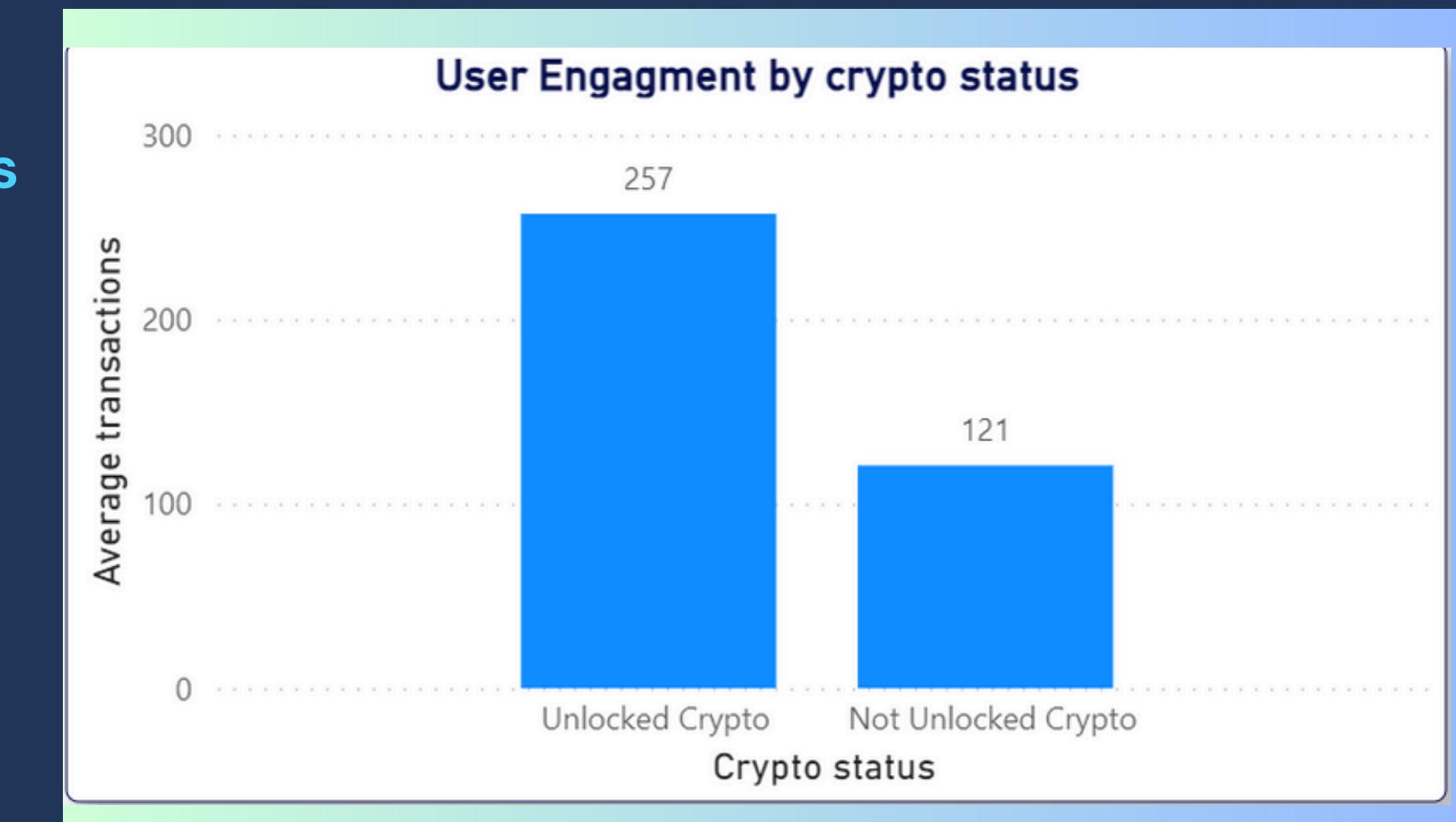


Users who have unlocked crypto currencies are more likely to be actively engaged with the platform.



Recommendation:

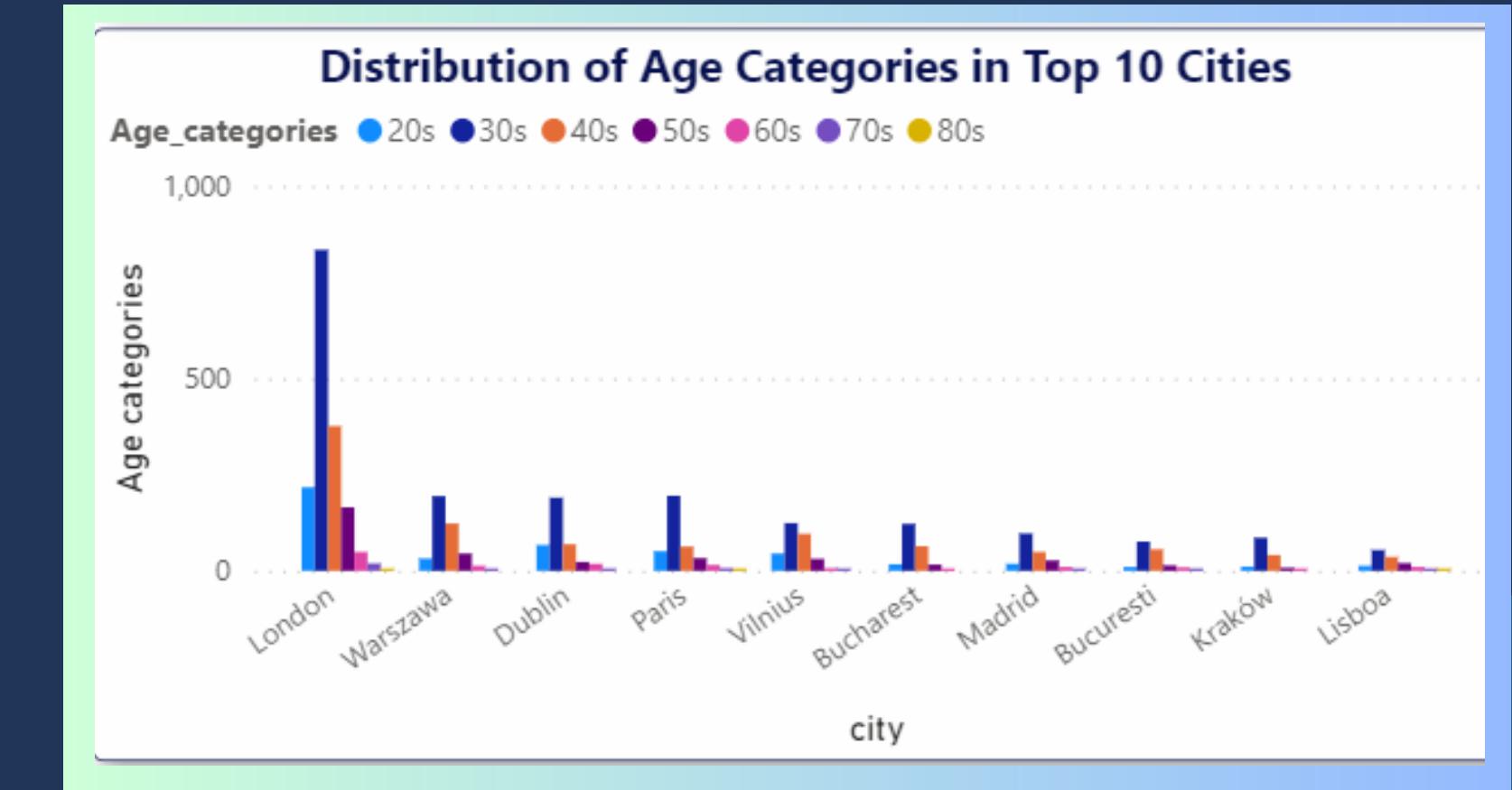
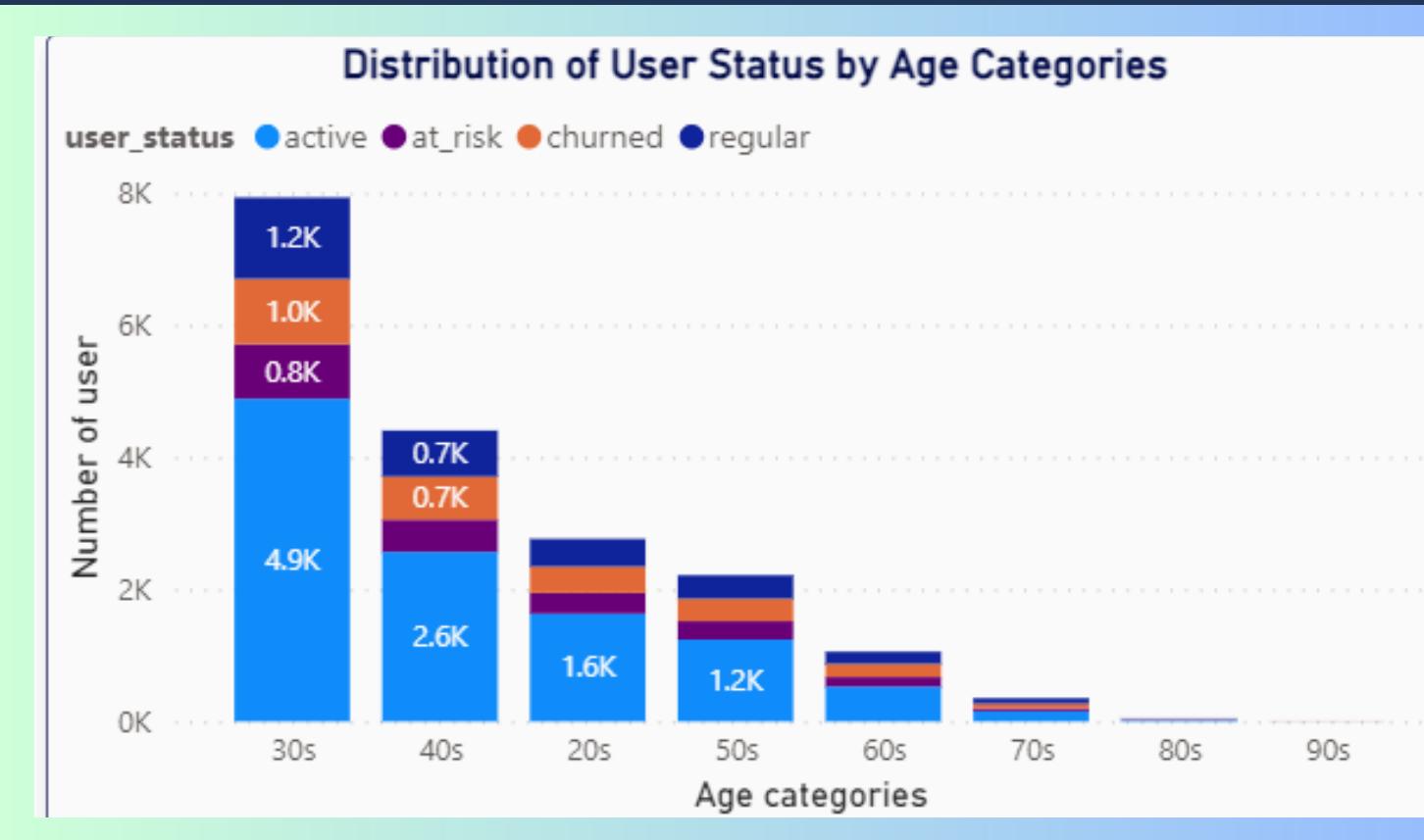
Implement a loyalty program where users earn points or rewards for using cryptocurrency features.



HYPOTHESIS-3



Users in different age groups and cities exhibit varying levels of engagement with the platform, and these differences influence their churn.



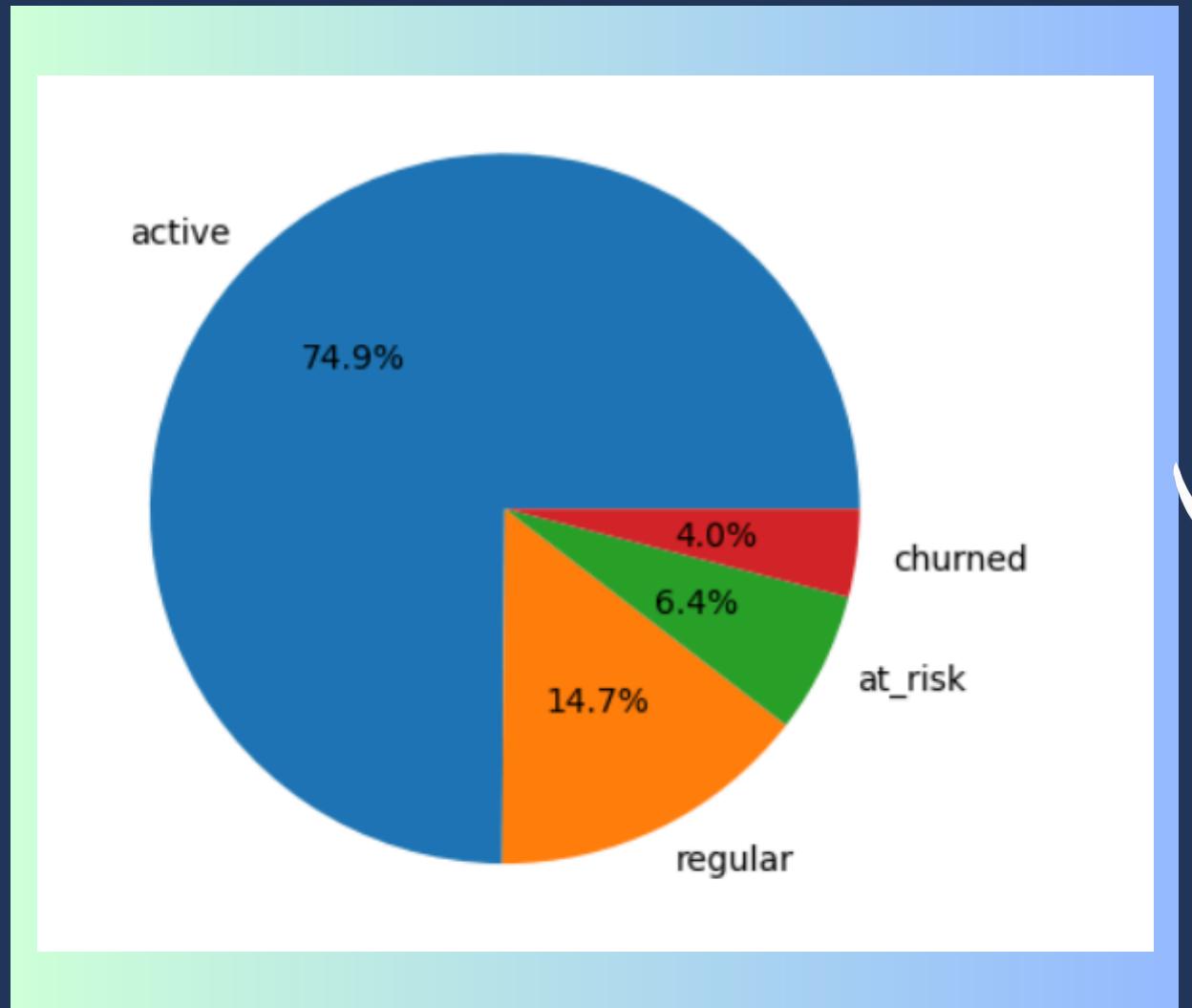
Recommendation:

Collaborate with cross-functional teams to integrate insights from age demographics and city distribution data into strategic planning and decision-making processes.

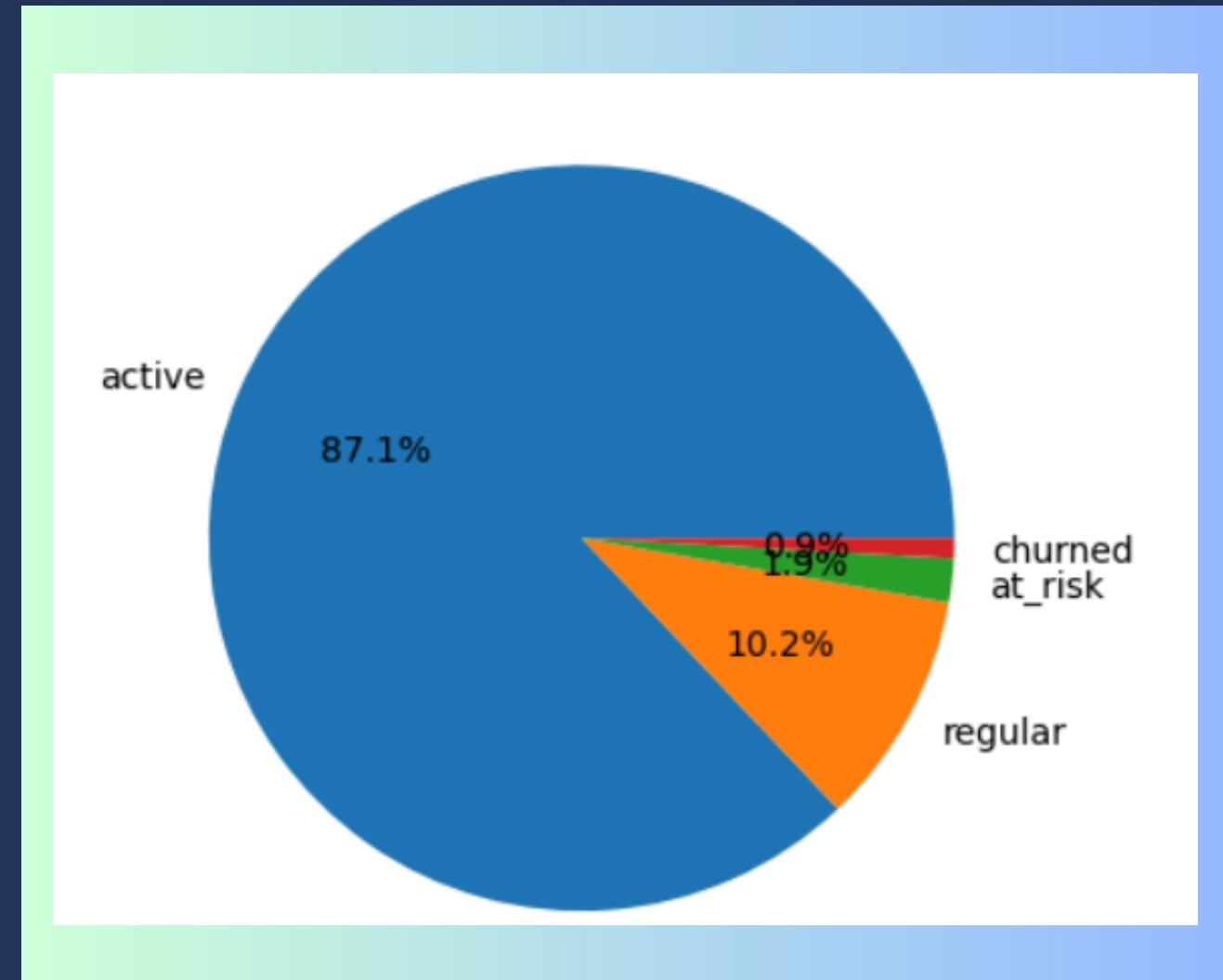
ML Model



User status (Actual)



User status (Predictions)



Score :
86.3%

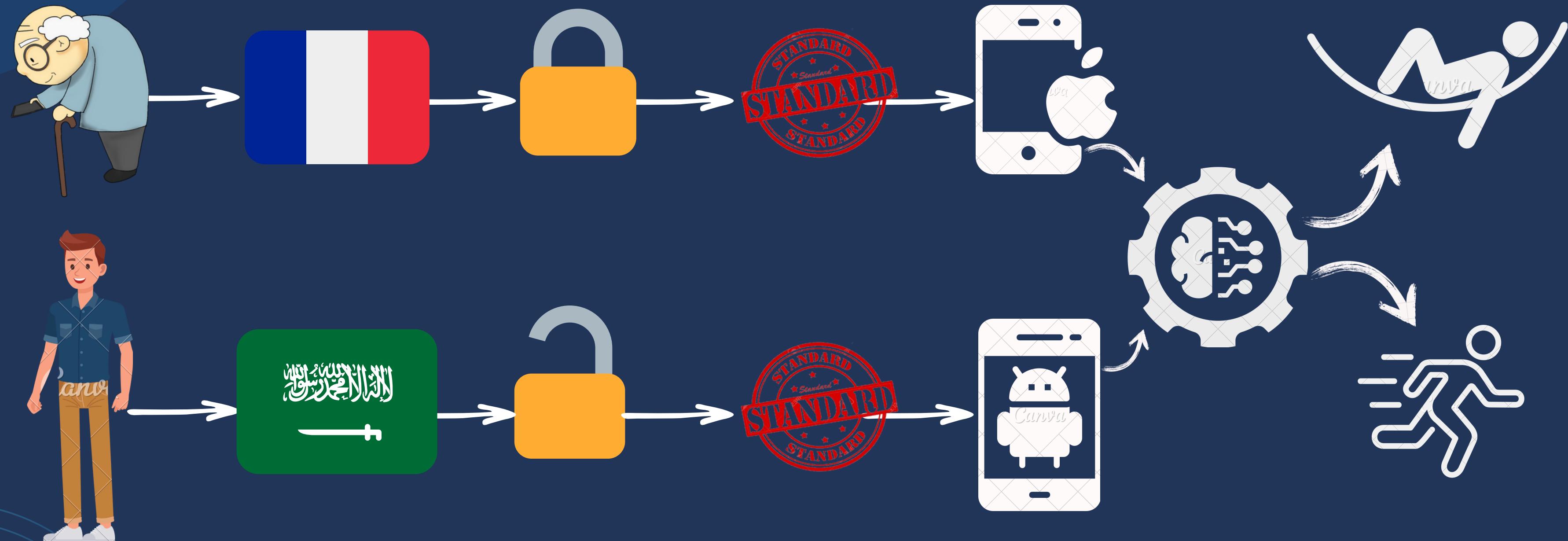


Model type :
Random Forest
Classifier



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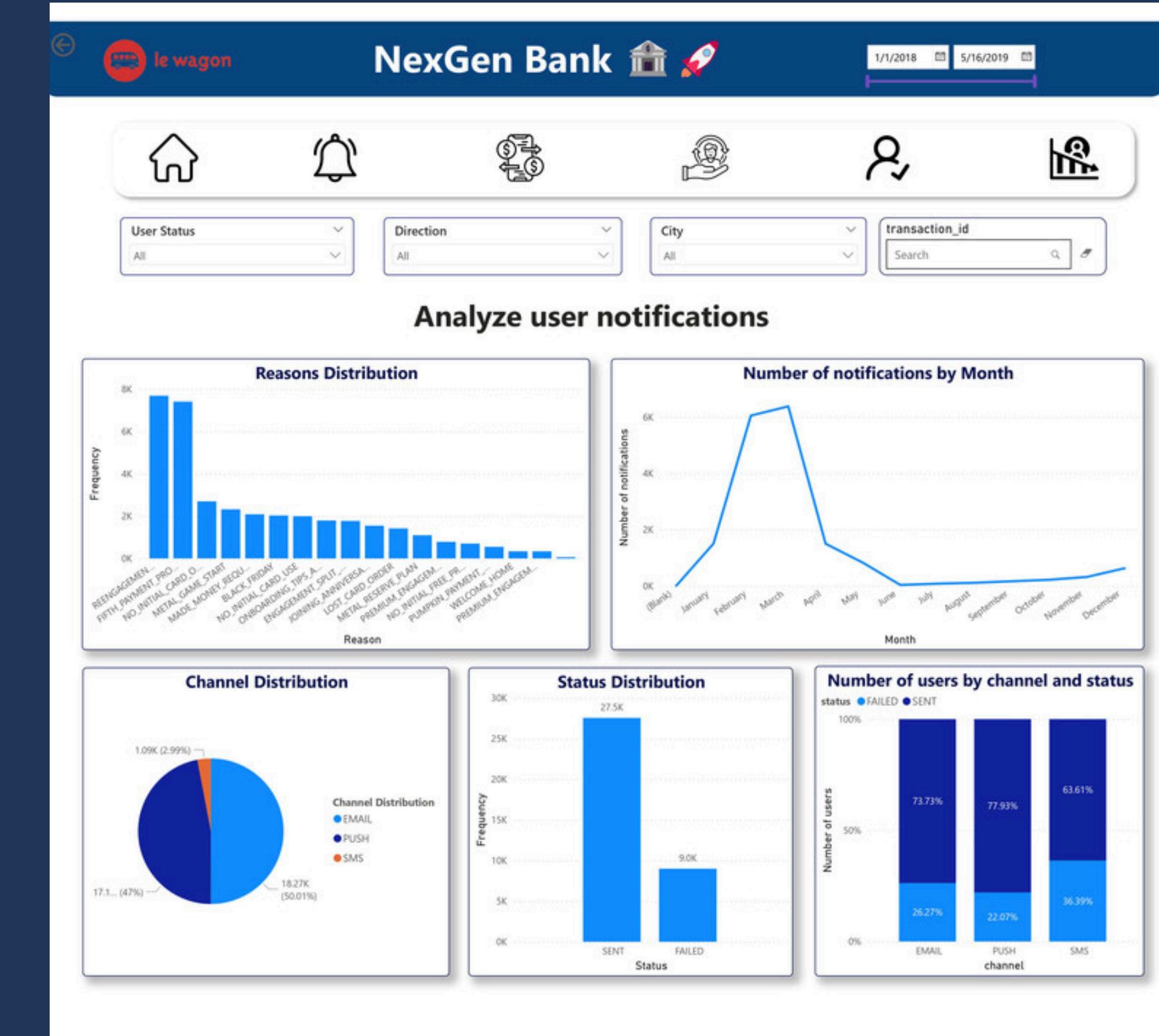
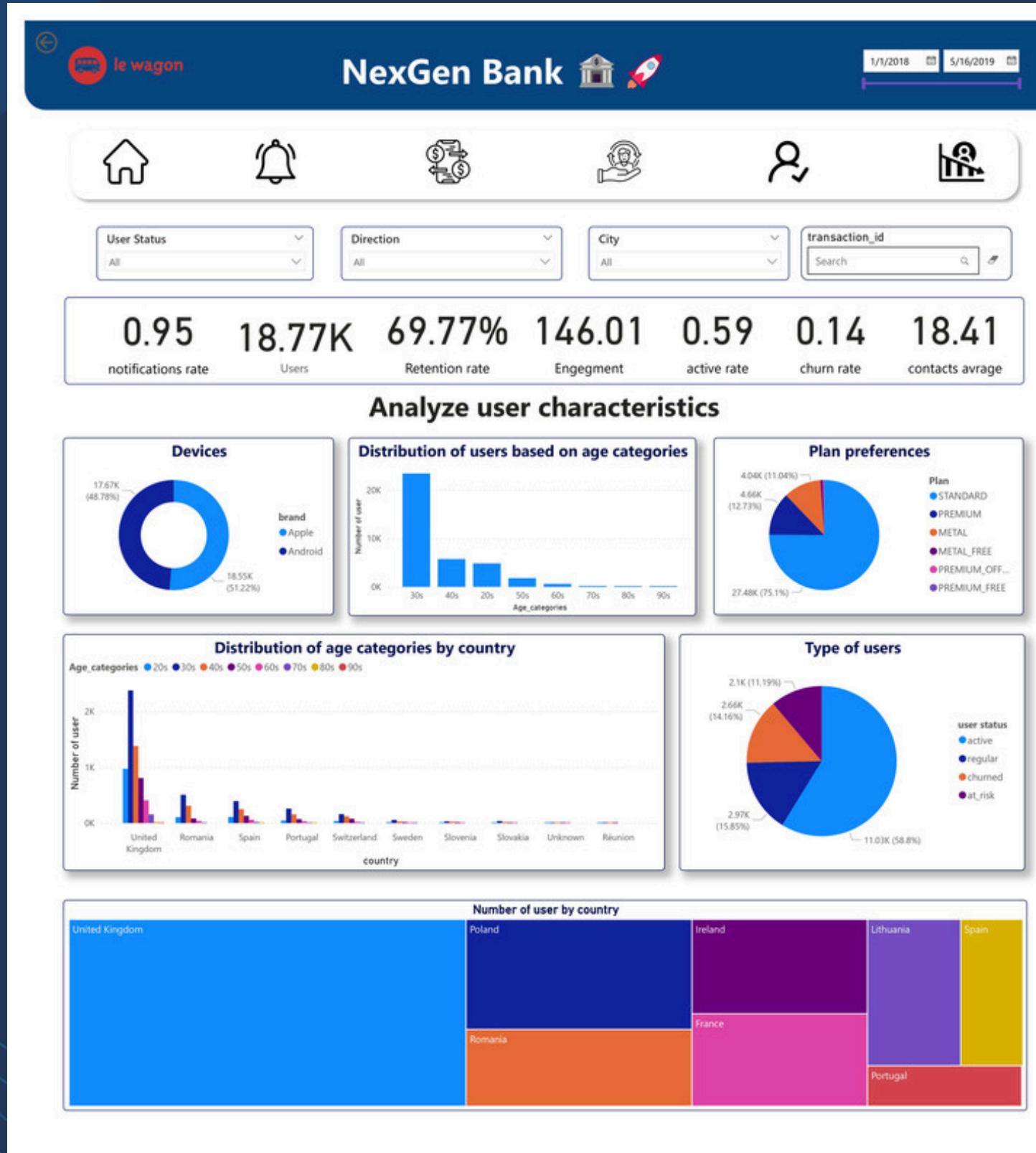
How our Model work ?





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Dashboard





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Dashboard



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1/1/2018 5/16/2019

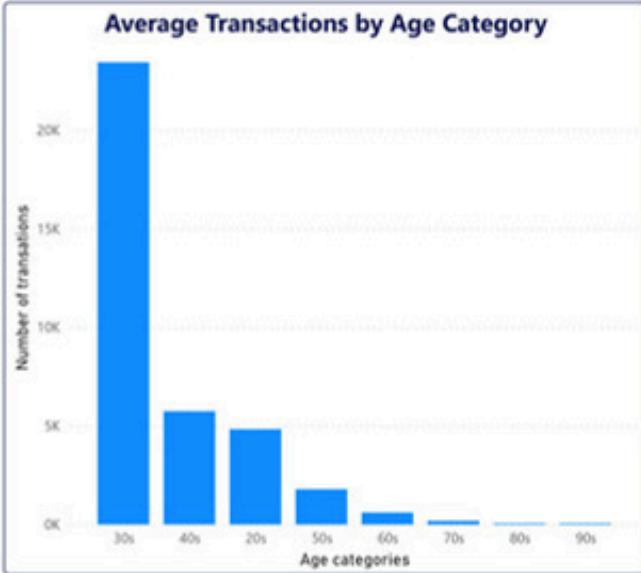







Analyze user transactions

Average Transactions by Age Category



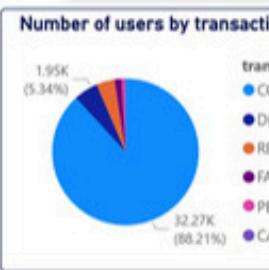
Number of transactions

Age categories

The number of users by transaction type and transaction state

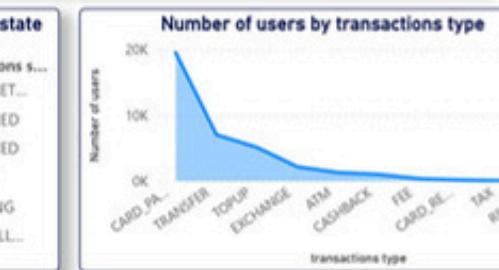
transactions_type	CANCELLED	COMPLETED	DECLINED	FAILED	PENDING	REVERTED	Total
ATM	1055	203	2	16	1276		1276
CARD_PAYMENT	16675	1657	279	900	19511		19511
CARD_REFUND	140						140
CASHBACK	916	47		26			989
EXCHANGE		2137					2137
FEE	334						334
REFUND	14						14
TAX	44						44
Total	24	32273	1952	544	308	1486	36587

Number of users by transactions state



transactions s...
● COMPLET...
● DECLINED
● REVERTED
● FAILED
● PENDING
● CANCELLED

Number of users by transactions type



Number of users

transactions type

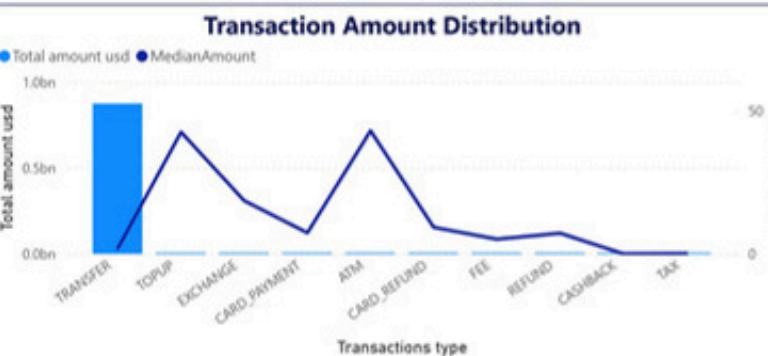
Number of transactions by Year and Month



Number of transactions

Year

Transaction Amount Distribution



Total amount usd

MedianAmount

Transactions type

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1/1/2018 5/16/2019








Analyze user retention

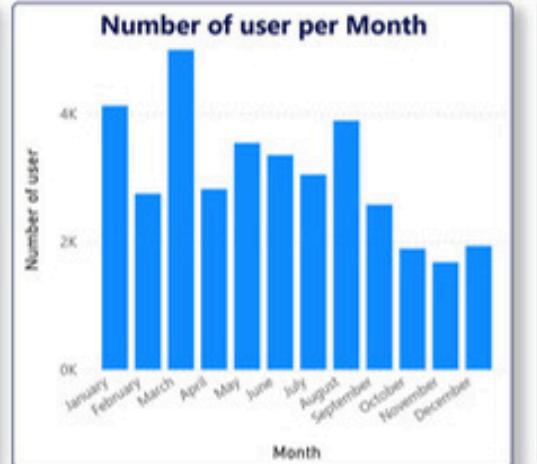
Retention Rate by Year and Month



Retention Rate

Year

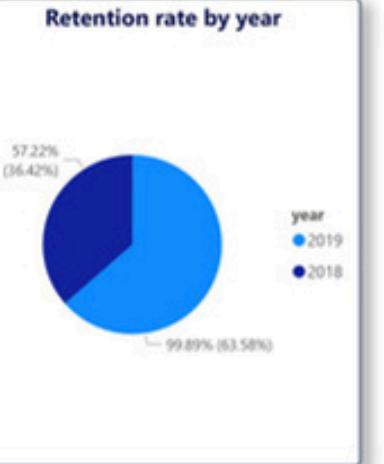
Number of user per Month



Number of user

Month

Retention rate by year



year
● 2019
● 2018

New customers and End customers by Month and Year

year	2018	2019				
month	Sum of new_customers	Sum of end_customers	Sum of retention_rate	Sum of new_customers	Sum of end_customers	Sum of retention_rate
1	1105	778	-42.03%	62	11411	99.46%
2	898	1301	30.98%	0	11147	100.00%
3	1782	2771	35.69%	0	11571	100.00%
4	1186	3037	60.95%	0	11528	100.00%
5	1560	4138	62.30%	0	8850	100.00%
6	1577	5195	69.64%			
7	1572	6076	74.13%			
8	1777	7246	75.48%			
9	1782	8152	78.14%			
10	1798	9183	80.42%			
11	1912	10230	81.31%			
12	2419	11857	79.60%			
Total	19368	69964	686.60%	62	54507	499.46%

New customers

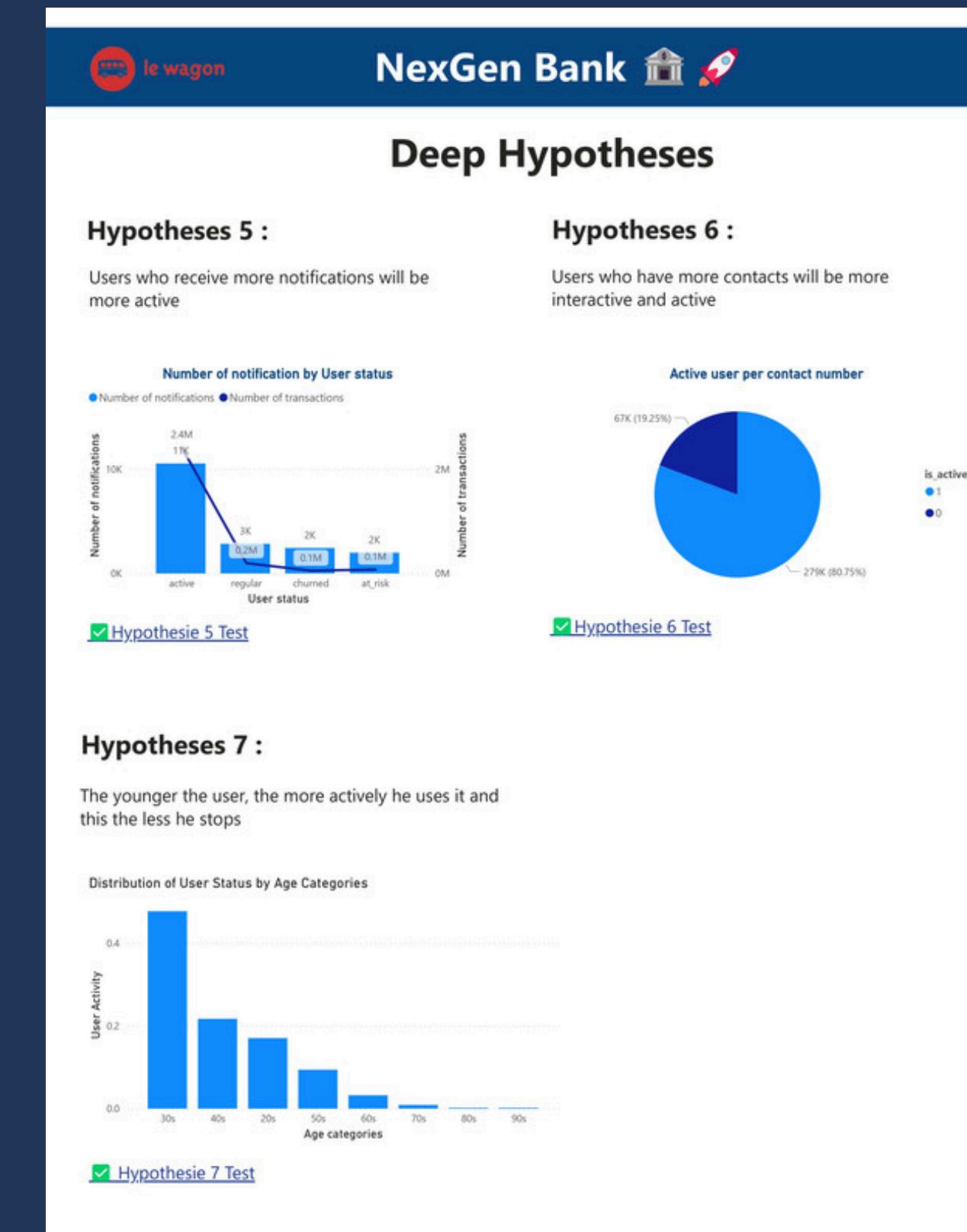
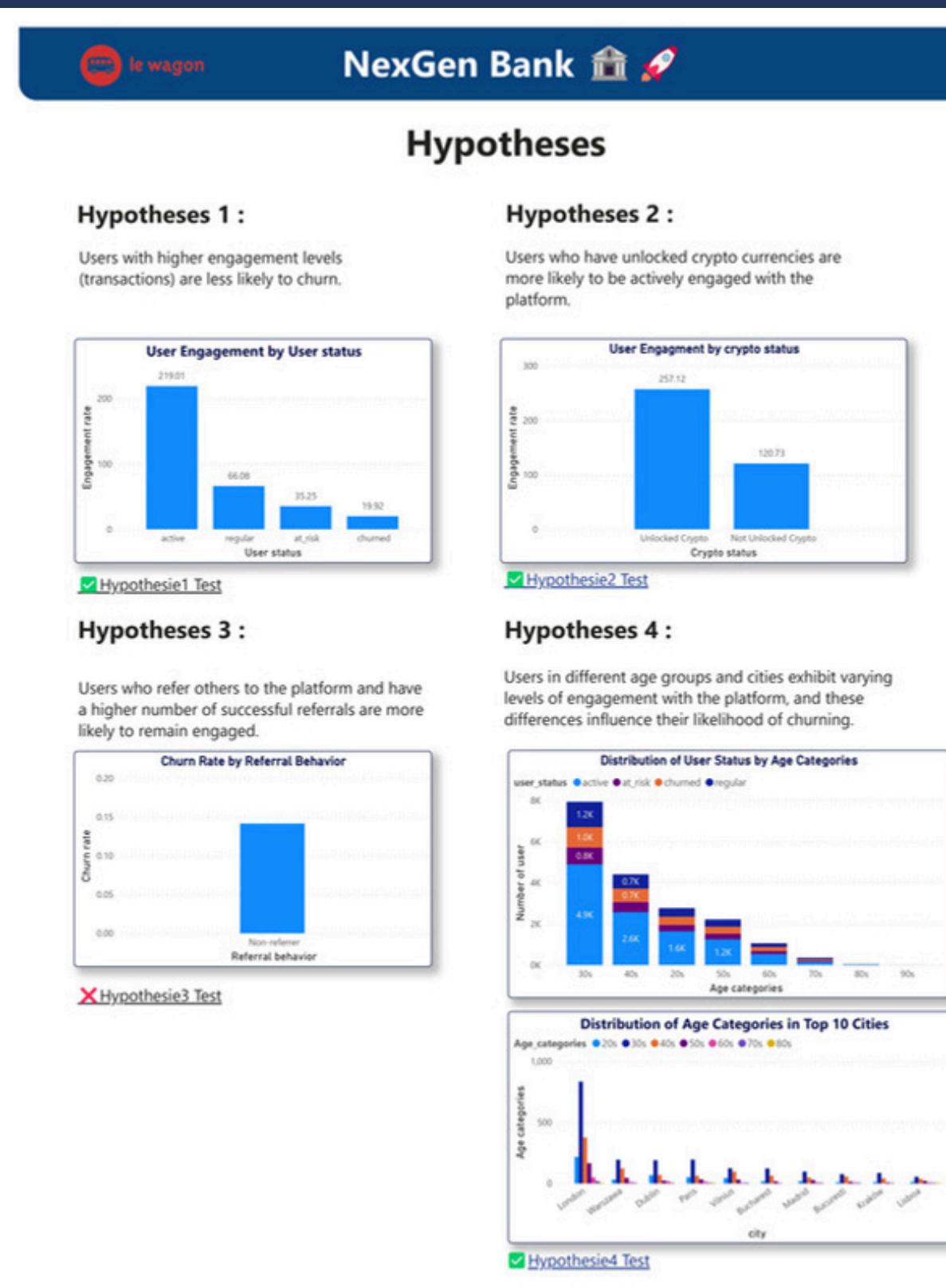
End customers

Month



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Dashboard





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OUR TEAM



FATIMA ALZAHRANI

FATIMA
ALZAHRANI

FY | FATIMAH ALTHAQIB
COMPUTER INFORMATION
SYSTEM

FATIMAH
ALTHAQIB

RANEEM
WAZI

RANEEM
WAZI

GHADEER
ALMOTIRI

GHADEER
ALMOTIRI





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Thank You



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