A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE : INSIGHTS FROM A LEADING BANKS.

1.INTRODUCTION

Android operating system(os) is the most popular platform for mobile device since it owns 74.5% of the market place. As a result, there is a significant increase in developing third party applications by individual developers and companies to respond to this market shift.

1.1 OVERVIEW

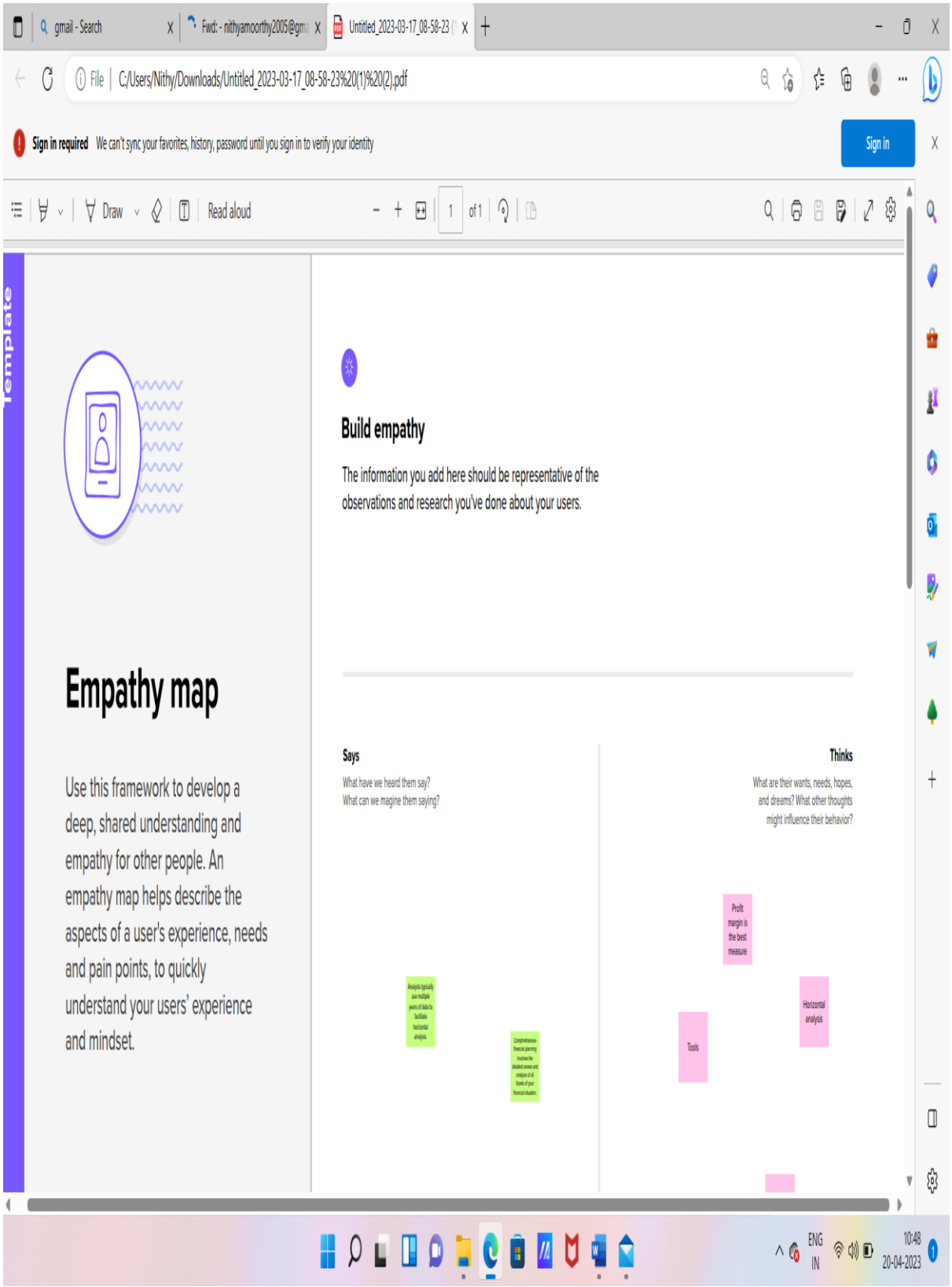
Android is one of the most essentials and highly used operating systems. Android permission system is a core security component that offers an access control mechanism to system resource and user privacy. As search it has experienced continuous change over each android release.

1.2 PURPOSE

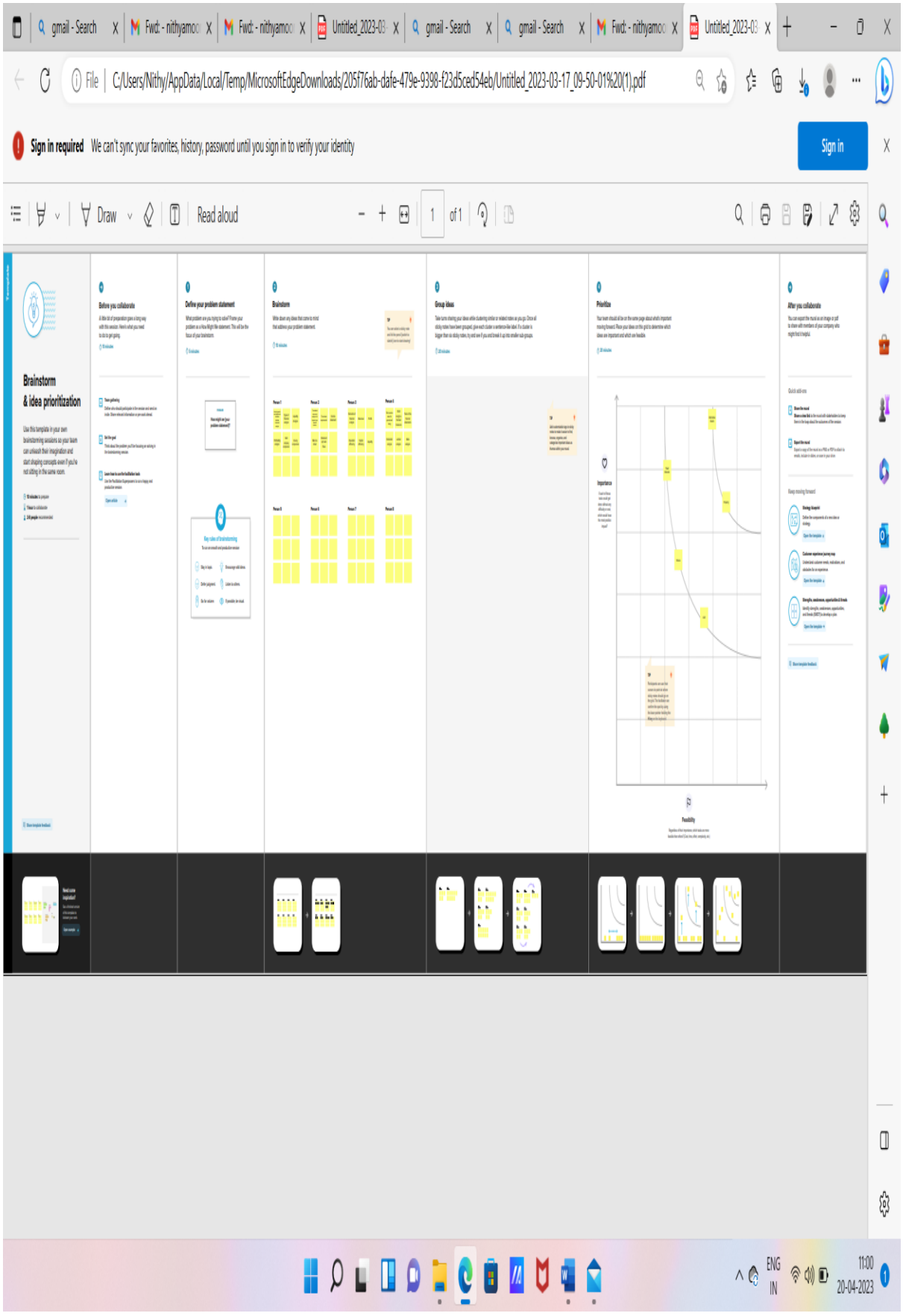
The financial analysis aims to analyze whether an entity is stable, liquid, solvent, or profitable enough to warrant a monetary investment. It is used to evaluate economic trends, set financial policies, build long-term plans for the business activity, and identity projects or companies for investment.

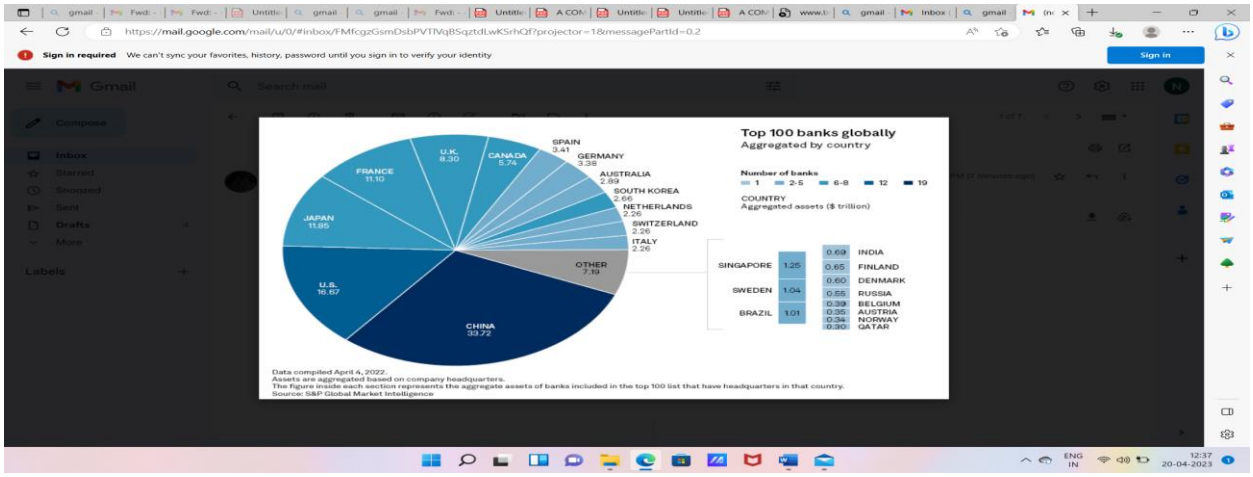
2. PROBLEM DEFINITION AND DESIGN THINKING

2.1 EMPATHY MAP

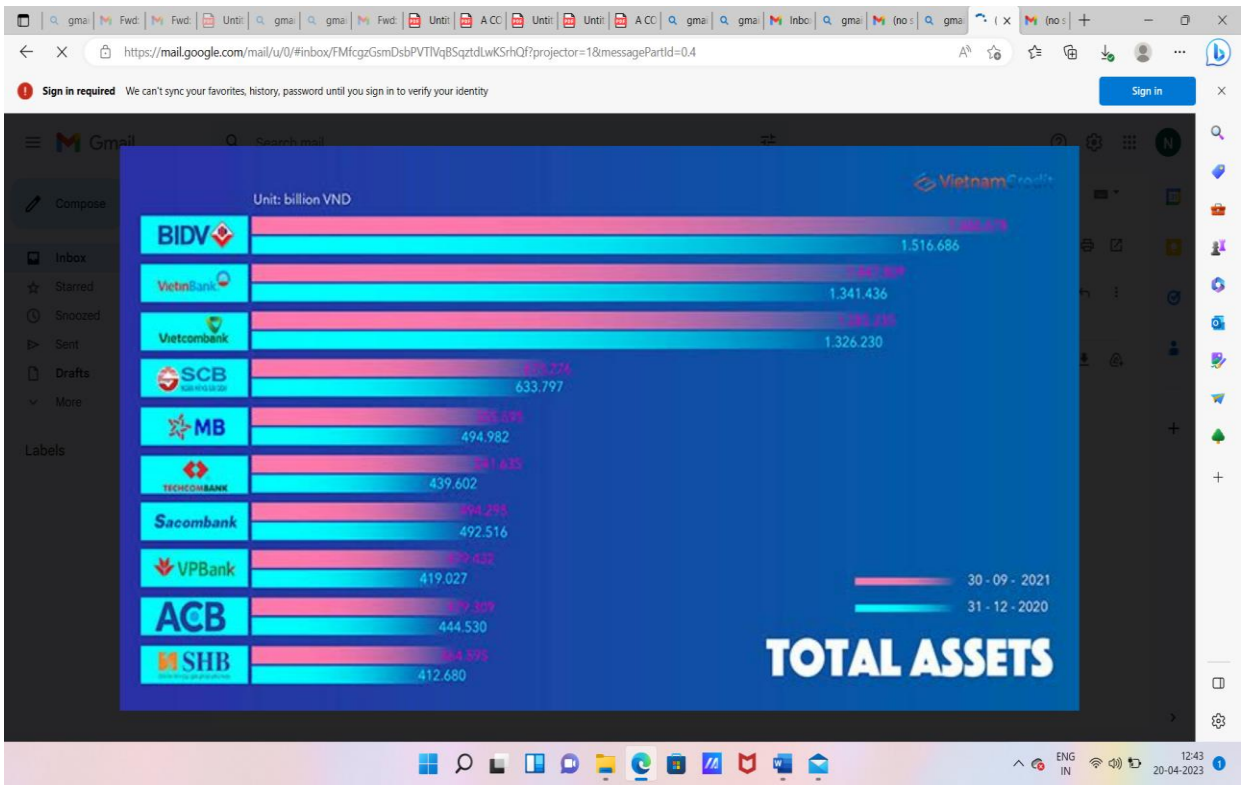


2.2 IDEATION AND BRAINSTROMING MAP




Top 100 banks globally
Aggregated by country
Number of banks
1
2-5
6-8
12
19
COUNTRY
Aggregated assets ($ trillion)
U.S. 16.67
CHINA 33.72
JAPAN 11.85
FRANCE 11.10
U.K. 8.30
CANADA 5.74
SPAIN 3.41
GERMANY 3.38
AUSTRALIA 2.89
SOUTH KOREA 2.66
NETHERLANDS 2.26
SWITZERLAND 2.26
ITALY 2.26
OTHER 7.19
SINGAPORE 1.25
SWEDEN 1.04
BRAZIL 1.01
INDIA 0.69
FINLAND 0.65
DENMARK 0.60
RUSSIA 0.55
BELGIUM 0.39
AUSTRIA 0.35
NORWAY 0.34
QATAR 0.30
Data compiled April 4, 2022.
Assets are aggregated based on company headquarters.
The figure inside each section represents the aggregate assets of banks included in the top 100 list that have headquarters in that country.
Source: S&P Global Market Intelligence

TURKEY 24.7%
ARGENTINA 23.6%
SOUTH AFRICA 21.8%
THAILAND 21.3%
PHILIPPINES 21.1%
NIGERIA 21.0%
SINGAPORE 19.5%
BRAZIL 19.3%
U.A.E. 18.8%
INDONESIA 18.4%
NETHERLANDS 18.3%
INDIA 17.2%
PORTUGAL 15.9%
U.S.A. 15.9%
VIETNAM 15.8%
SOUTH KOREA 15.7%
MALAYSIA 15.5%
HONG KONG 15.4%
SWITZERLAND 14.2%
AUSTRALIA 14.1%
CANADA 14.1%
AUSTRIA 13.1%
NEW ZEALAND 13.0%
COLOMBIA 12.5%
IRELAND 12.3%
WORLDWIDE 12.1%
CZECHIA 12.0%
DENMARK 11.8%
SPAIN 11.2%
GREECE 10.8%
U.K. 10.4%
MEXICO 10.3%
GERMANY 9.8%
TAIWAN 9.8%
POLAND 9.6%
BELGIUM 9.3%
ROMANIA 9.2%
SWEDEN 9.2%
SAUDI ARABIA 8.6%
KENYA 7.9%
ISRAEL 7.3%
ITALY 7.2%
FRANCE 7.0%
EGYPT 6.0%
JAPAN 5.7%
CHINA 5.5%
GHANA 4.3%
RUSSIA 3.8%
MOROCCO 3.7%


Unit: billion VND
BIDV 1.516.686
VietinBank 1.341.436
Vietcombank 1.326.230
SCB 633.797
MB 494.982
TECHCOMBANK 439.602
Sacombank 492.516
VPBank 419.027
ACB 444.530
SHB 412.680
30 - 09 - 2021
31 - 12 - 2020
TOTAL ASSETS

4. ADVANTAGES AND DISADVANTAGES

ADVANTAGES

- Data analytics helps finance teams gather the information needed to gain a clear view of key performance indicator (KPIs).

- Examples include revenue generated, net income, payroll costs, etc.

- Data analytics allows finance teams to scrutinize and comprehend vital metrics, and detect fraud in revenue turnover.

DISADVANTAGES

- on the market it may change quickly, so executives should not assume that the numbers from a previous financial statement will statement will remain the same or increase.

- Just because a company has sold 5 millions copies of a previous financial statement will remain the same or increases.

- By using the financial statement for decision making is that the data and figures are based on the market at that given time.

- It may sell much less if a computer releases a similar product or increases.

Application

1. Fraud detection.
   While fraud reduction is a common goal for banks and the financial institutions, analytics can be used **to manage risk instead of simply detecting fraud.**

2. Risk modelling for investment banks.
   Risk modelling is the process of simulating how a portiofolio of assets (stocks, bonds, futures, options, etc.) or a single assets (such as an interest rate) moves in response to different scenarios. **When risk modelling is done correctly and consistently across all assests, you can reduce your portofolio's overall risk and improve its performance.**

3. Credit risk analysis.
   Banks and financial institutions use **analytics to manage the risk associated with the loans** they make. This is done by the monitoring data they collect on the individual customers.

4. Operational and Liquidity risk.
   The term "operational risk" is used to describe the potential for loss due to actions taken by the business. Operational risk encompasses risks that are **specific to an individual financial** institution.

5. performance Sales analysis.

Performance analysis is just another way you measure performance over time – whether its sales performance or cash flow analysis – and it **enables you to track and measures results over the multiple periods** so you can determine what's happening at each stage of your business.

conclusion

- To control access to sensitive data and system resource, the android platform enforces a permission-based mechanism.

- However, in an effort to enhance efficiency and improved flexibility, the android permission system has been thoroughly updated in each release.

- This paper presents a detailed an overview of the android permission system along with a formal **model of system components and relationship.**

- This study began with a review of all permissions from the first release of android OS until the current one, including all permissions at a different levels **(Normal, Dangerous, Signature, or SignatureOrSystem)** that have been added or deprecated in each release at each API level.

FUTURE SCOPE AND SIGNIFICANCE OF FINANCIAL ANALYSIS

Financial help them in reviewing the investment alternatives for judging the earing potentials of the enterprise.

With the help of financial statement analysis, assessment and prediction of the bankruptcy and probability of business failure can be done.