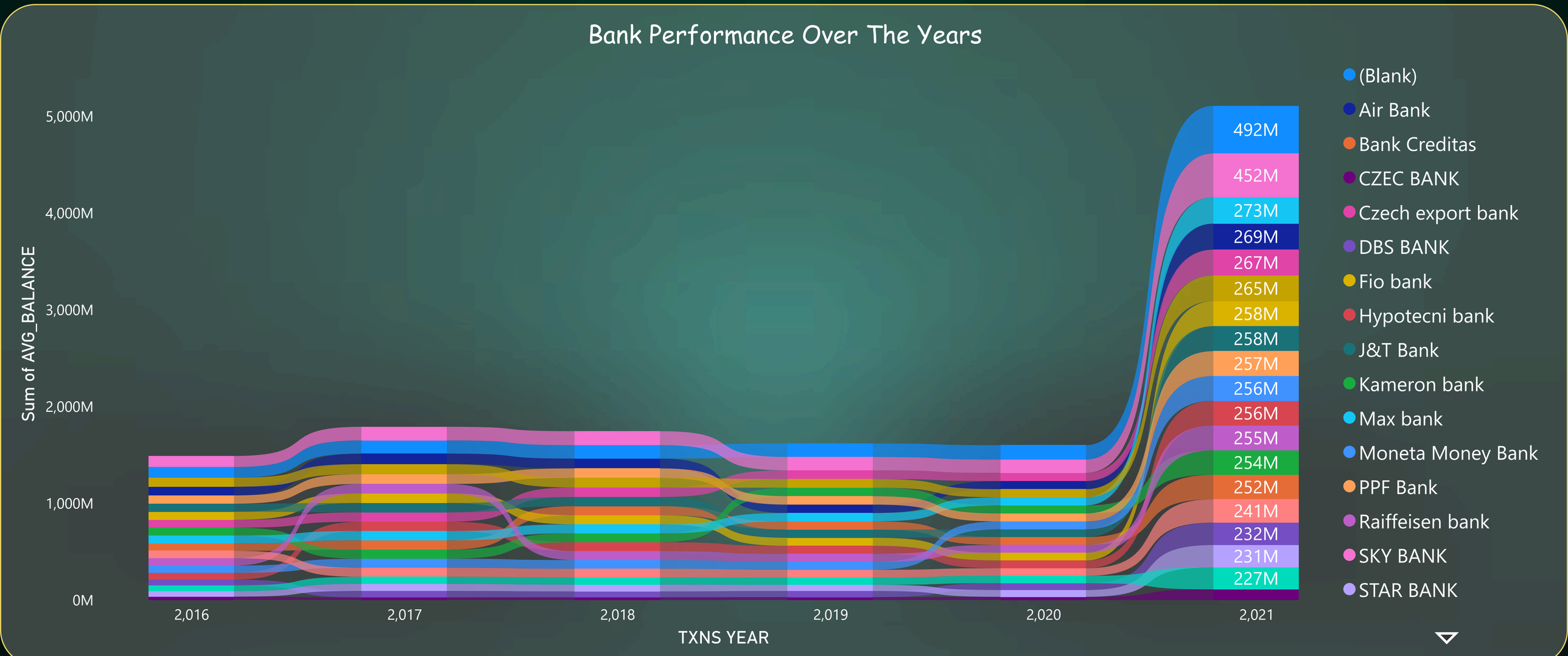
# CZECHOSLOVAKIA ANALYSIS

1 ) Sky Bank is the Top performer among all Banks  as its average balance is more as compared to other banks.
2 ) DBS Bank has done outstanding performance in terms of growth reached to 2nd rank in 2021 from 17th rank in 2017.
3) Czech Bank has to reduce interest rates and give offers to low interest rates to attract consumers.



**INSIGHT:**
**As compare to female in almost every bank male customers are more but almost equivalent.**

**SUGGESTIONS:**
**Bank must offer female customers on voucher cards or discount on cards for household items , etc.**

BANK

- [ ] Air Bank
- [ ] Bank Creditas
- [ ] CZEC BANK
- [ ] Czech export bank
- [ ] DBS BANK
- [ ] Fio bank
- [ ] Hypotecni bank
- [ ] J&T Bank
- [ ] Kameron bank
- [ ] Max bank
- [ ] Moneta Money Bank
- [ ] PPF Bank
- [ ] Raiffeisen bank
- [ ] SKY BANK
- [ ] STAR BANK
- [ ] Trinity Bank
- [ ] UniCredit Bank
- [ ] UNITED BANK

**INSIGHT :**
**83% of people are not using any type of card, So Banks can organize campaign to promote cards with different benefits with minimum interest in order to attract different customers like students, working people and for aged people including insurance.**
**Many people from different regions do not use any kind of cards so bank can attract people from those regions.**

## ACCOUNT DISTRIBUTION - CARD WISE




## ACCOUNT DISTRIBUTION -CARD WISE




## BANK

- Air Bank
- Bank Creditas
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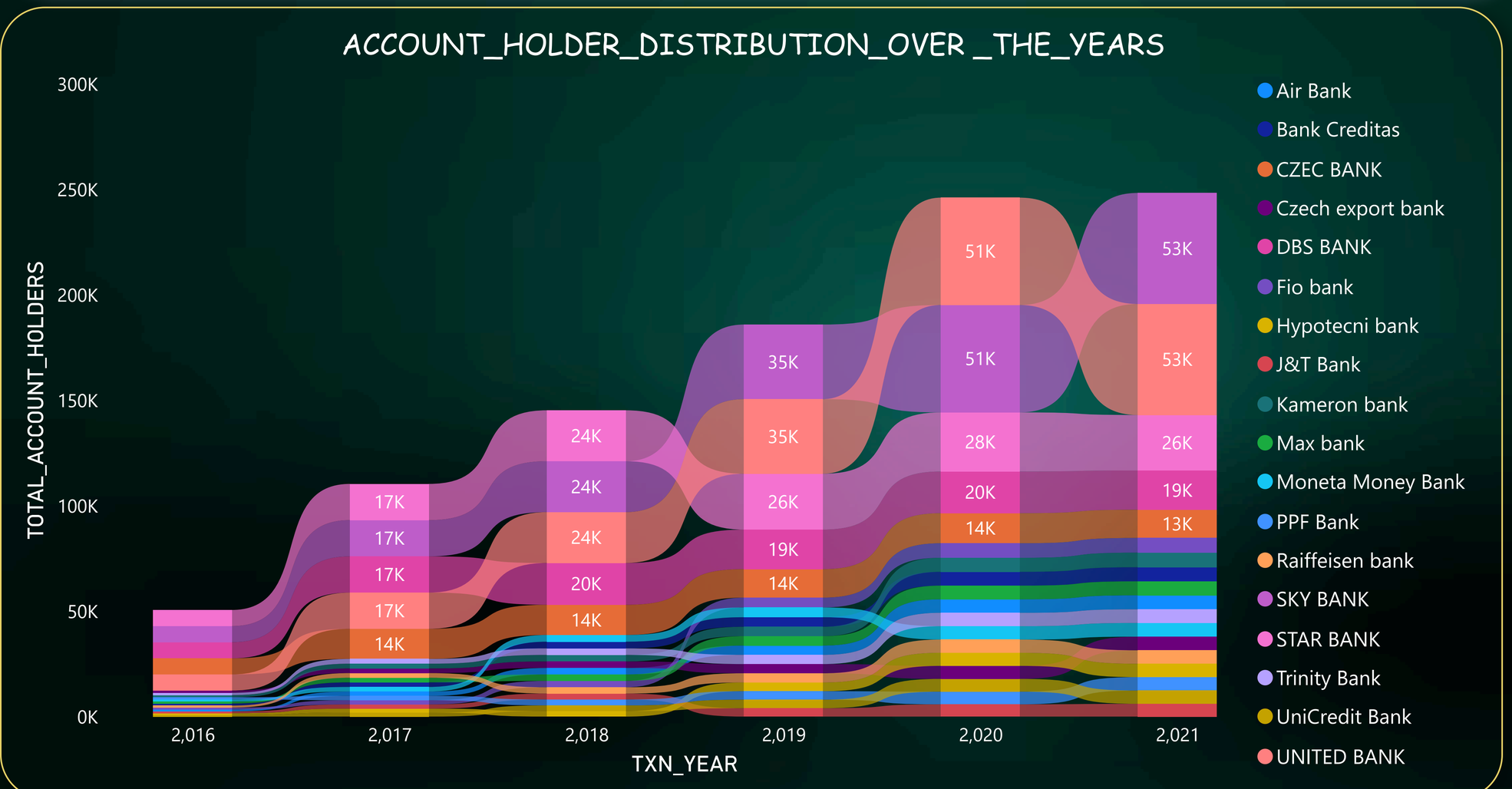
- Czech export bank
- DBS BANK
- Fio bank
- Hypotecni bank

## DISTRICT_NAME

- Benesov
- Beroun
- Blansko
- Breclav
- Brno - mesto
- Brno - venkov

INSIGHT :
1) SKY BANK HAS MAXIMUM NO. OF CUSTOMERS HAVING AND J & T BANK HAS LESS NO. OF CUSTOMERS BUT ITS AVERAGE BALANCE IS BETTER THAN OTHER FEW BANKS LIKE CZECH BANK.
2) DBS BANK IS ALSO HOLDING 2ND POSITION IN TERMS OF AVERAGE BALANCE BUT NO. OF CUSTOMERS ARE LESS.

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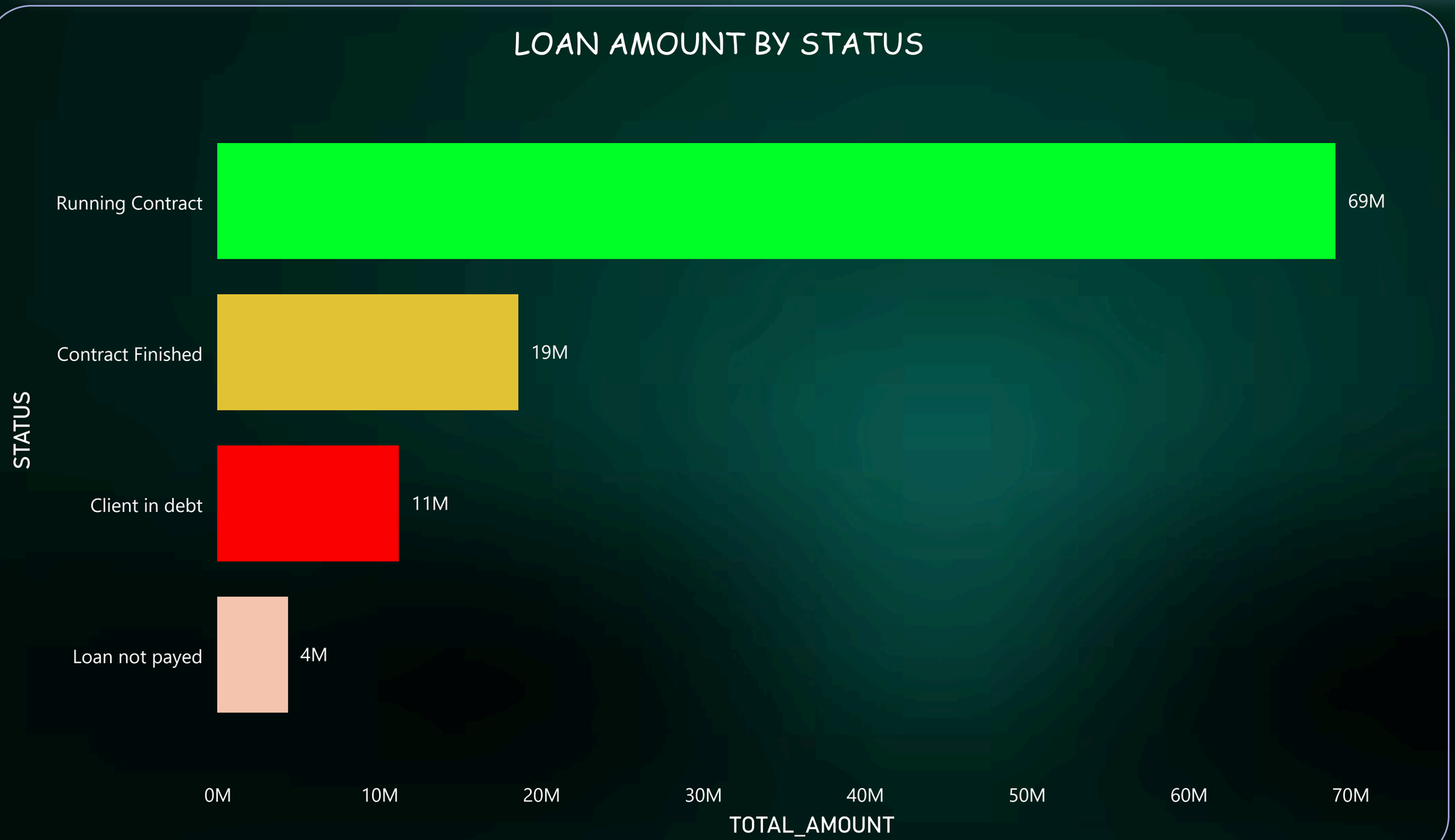
**INSIGHTS:**
**Status of Loan is that most of the loans are running.**
**SUGGESTION:**
**Banks to contact with customers whoever loan is date about to over but loan is not completed till now and give them offer to complete loan  without any interest or  at very low rate of interest in order to take their principle value.**

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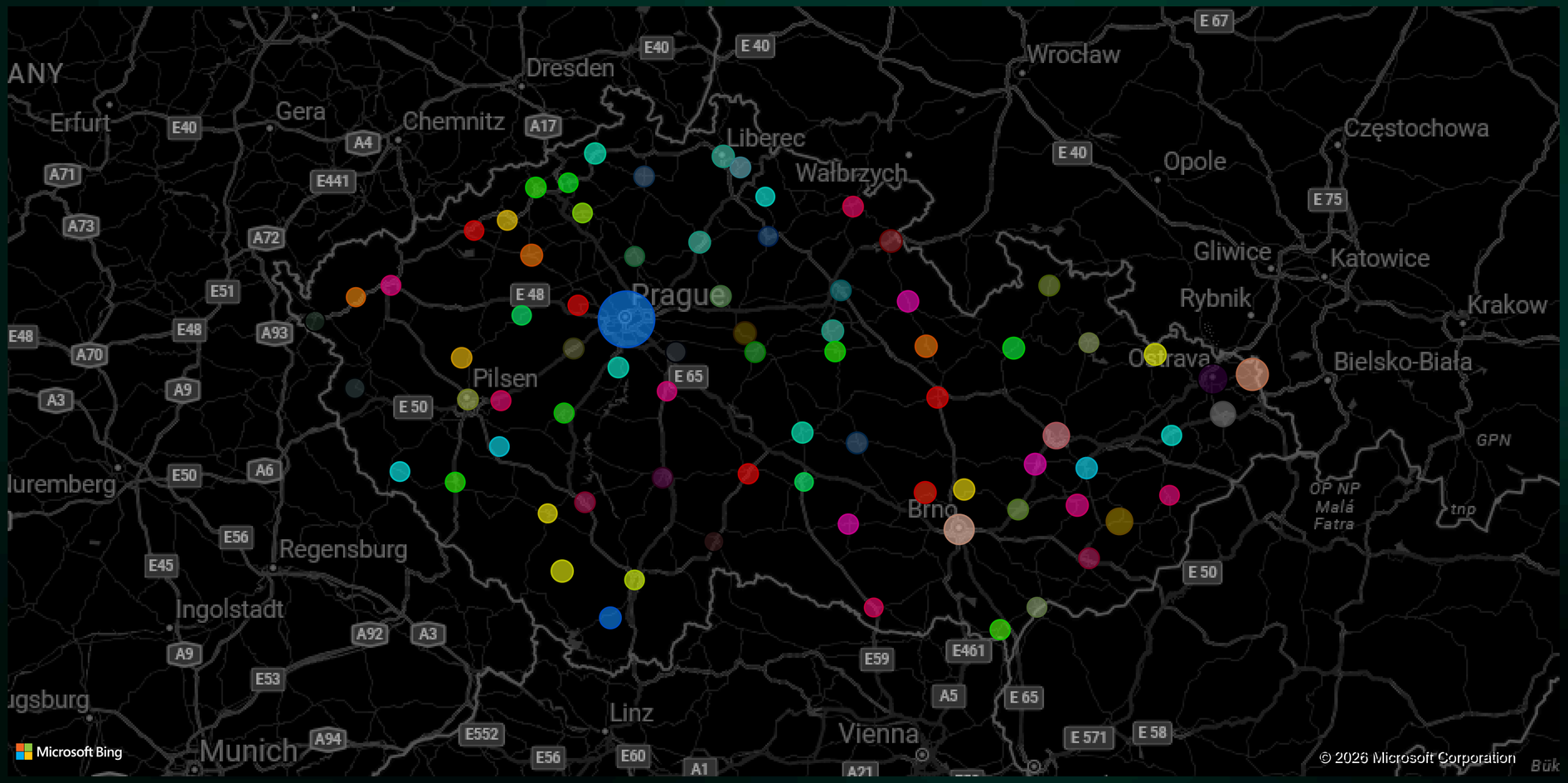
**INSIGHTS:**
**Maximum number of customers belong from Hl.m. Praha district.**

## Total Customers and Average Salary by Districts




DISTRICT_NAME

- [ ] Benesov
- [ ] Beroun
- [ ] Blansko
- [ ] Breclav
- [ ] Brno - mesto
- [ ] Brno - venkov
- [ ] Bruntal
- [ ] Ceska Lipa
- [ ] Ceske Budejovice
- [ ] Cesky Krumlov
- [ ] Cheb
- [ ] Chomutov
- [ ] Chrudim
- [ ] Decin
- [ ] Domazlice
- [ ] Frydek - Mistek

**INSIGHTS:**

**1) Maximum no. of customers belong from Hl.m. Praha district which are using all types of cards.**

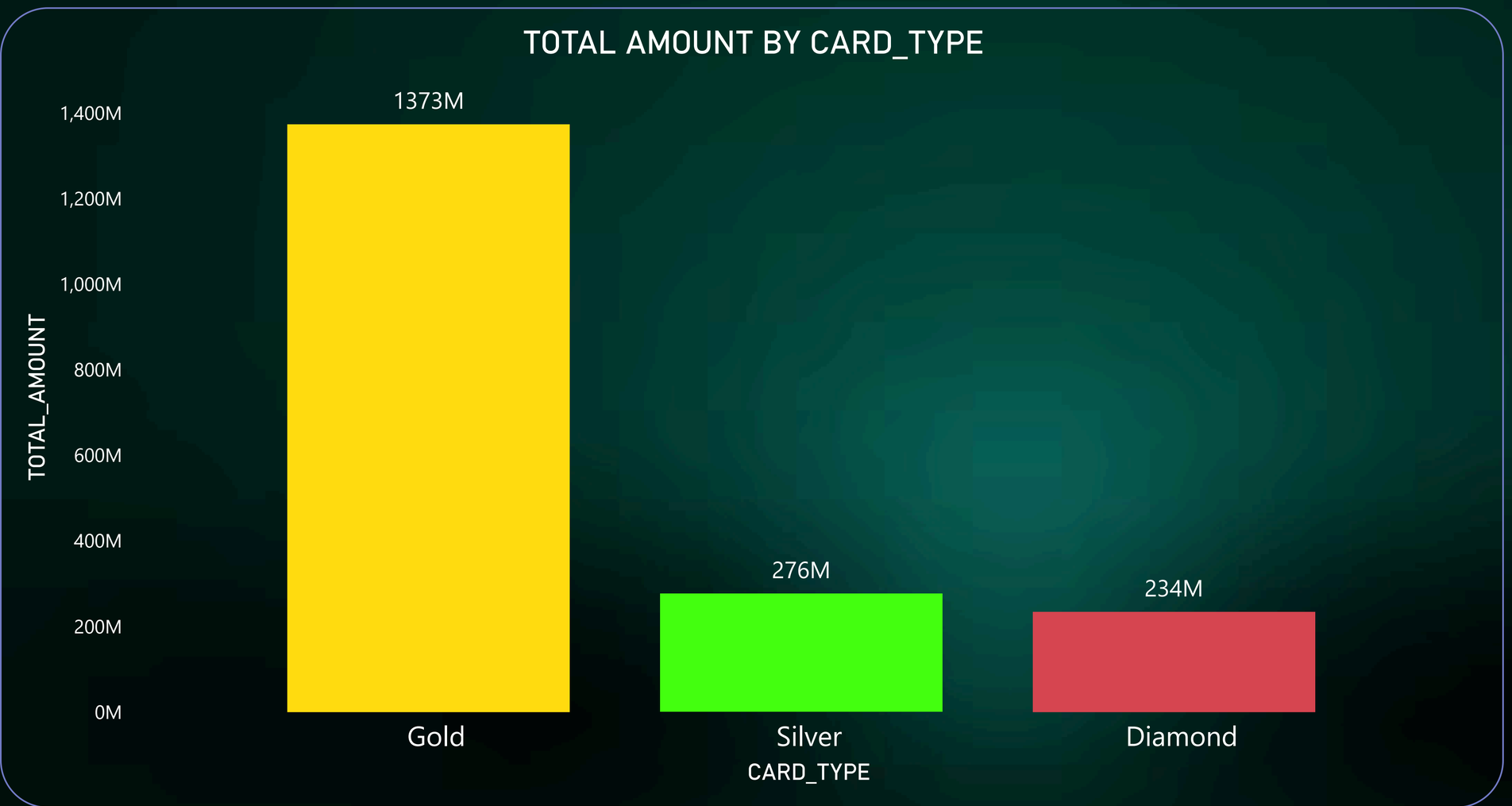
**2) In all cards , gold card is most used card as compare to other cards.**

## TOTAL CUSTOMERS HAVING CARD DISTRICT WISE

**INSIGHTS:**

**1) In all cards , gold card is most used card as compare to other cards.**

**2) Gold Card is the premium card and most of the banks are dependent on gold card.**

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- [ ] Decin
- [ ] Domazlice
- [ ] Frydek - Mistek
- [ ] Havlickuv Brod
- [ ] Hl.m. Praha
- [ ] Hodonin
- [ ] Hradec Kralove
- [ ] Jablonec n. Nisou

BANK

- Select all
- (Blank)
- Air Bank

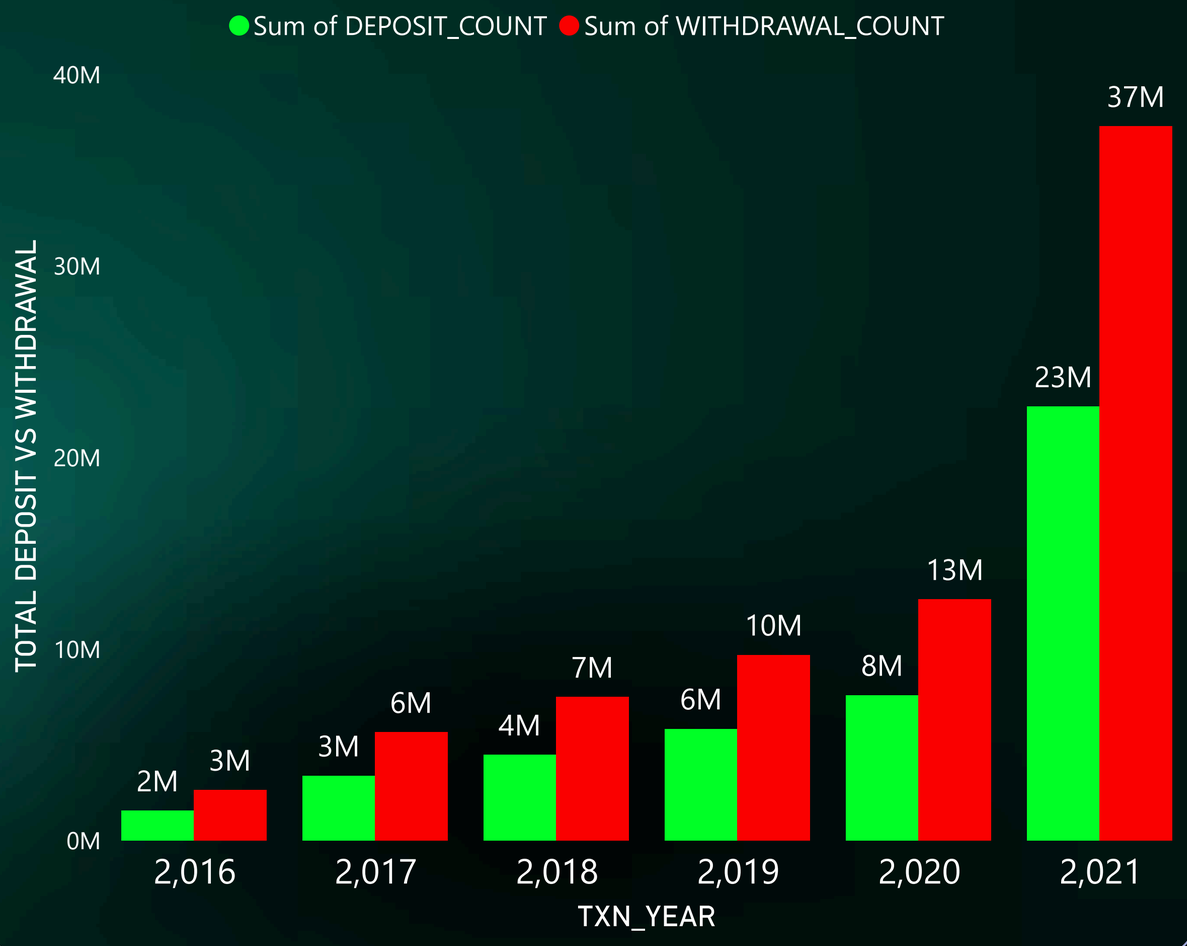
**INSIGHTS:**

**1) Year on Year Banks are increasing their funds which insures banks growth .**

**2) This is due to funds deposition is more in comparison to withdrawal which is also a case of bank growth.**

## TOTAL BALANCE PER YEAR

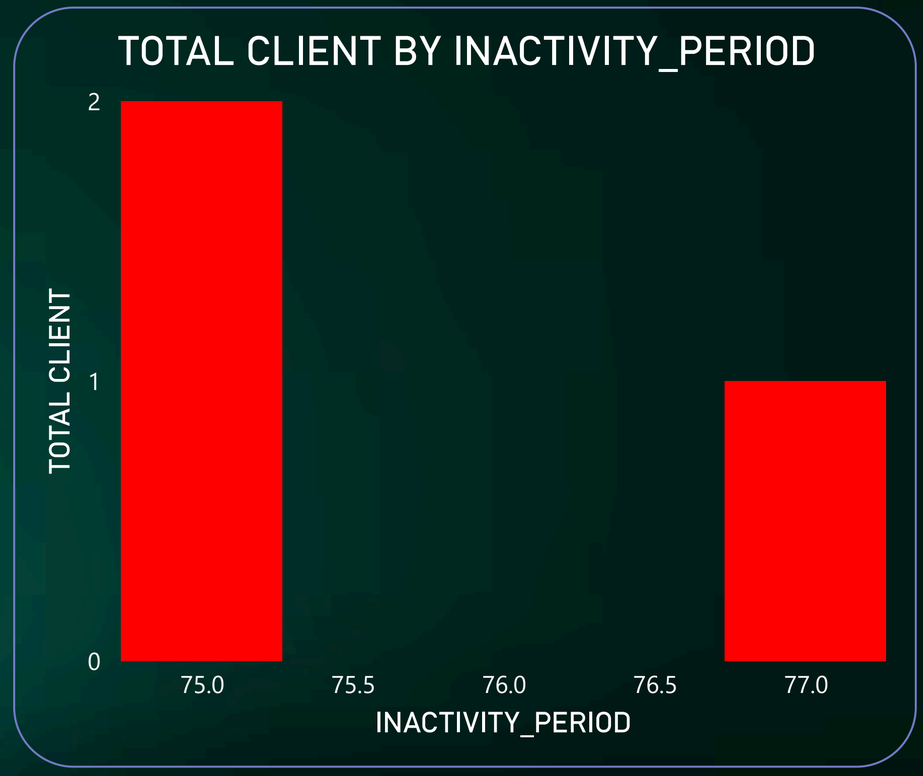
## TOTAL DEPOSIT VS WITHDRAWAL PER YEAR



PURPOSE ×
Household

DISTRICT_NAME ×
Hl.m. Praha

STATUS ×




**INSIGHTS:**

**1) Maximum transactions done for the house hold items.**

**2) Maximum transaction that is done for household items are done from Hl.m. Praha district.**

**INSIGHTS:**

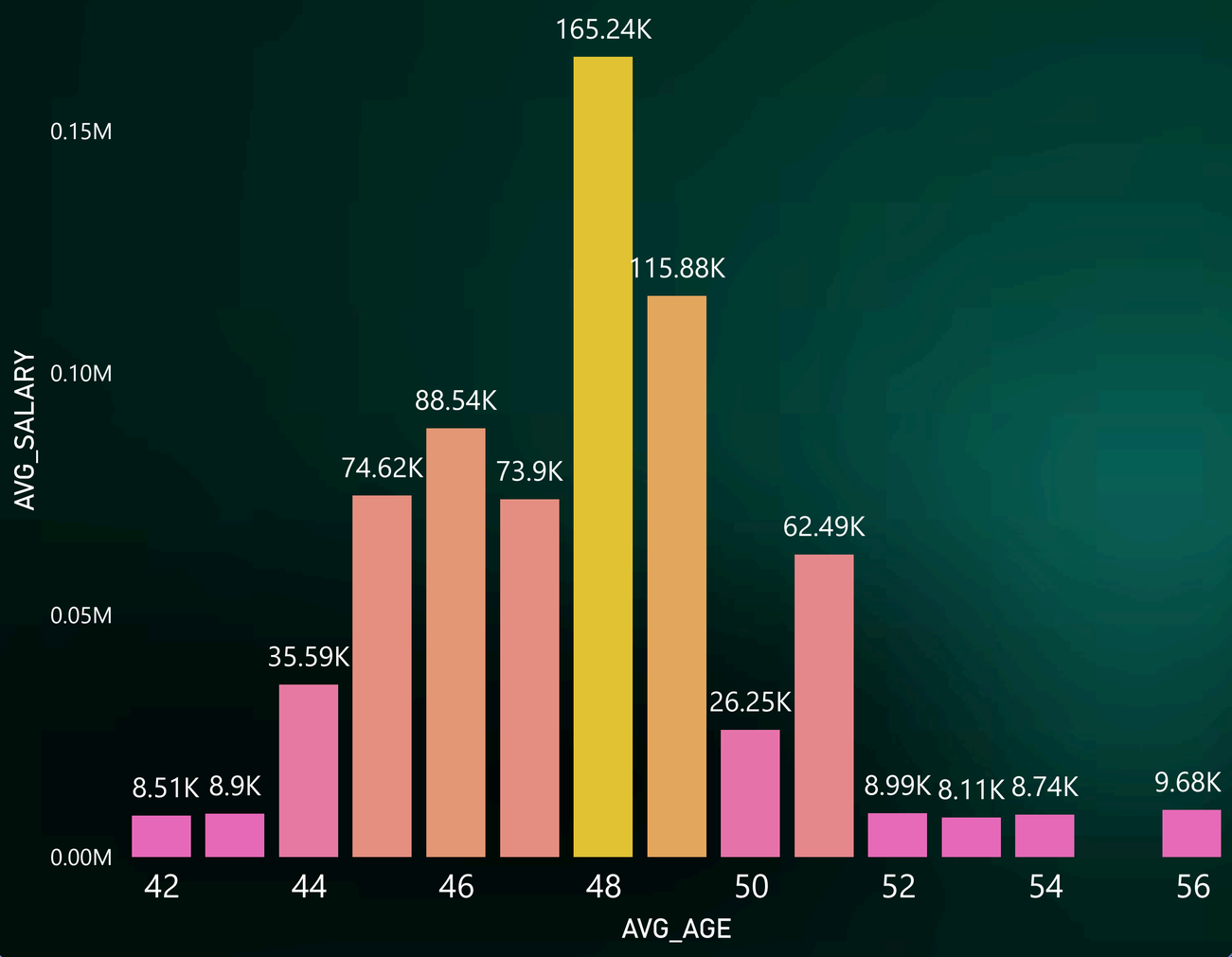
**1) People with the age group of 48-49 having maximum Average salaries.**

**2) After that age group 45-49 having maximum Average salaries.**

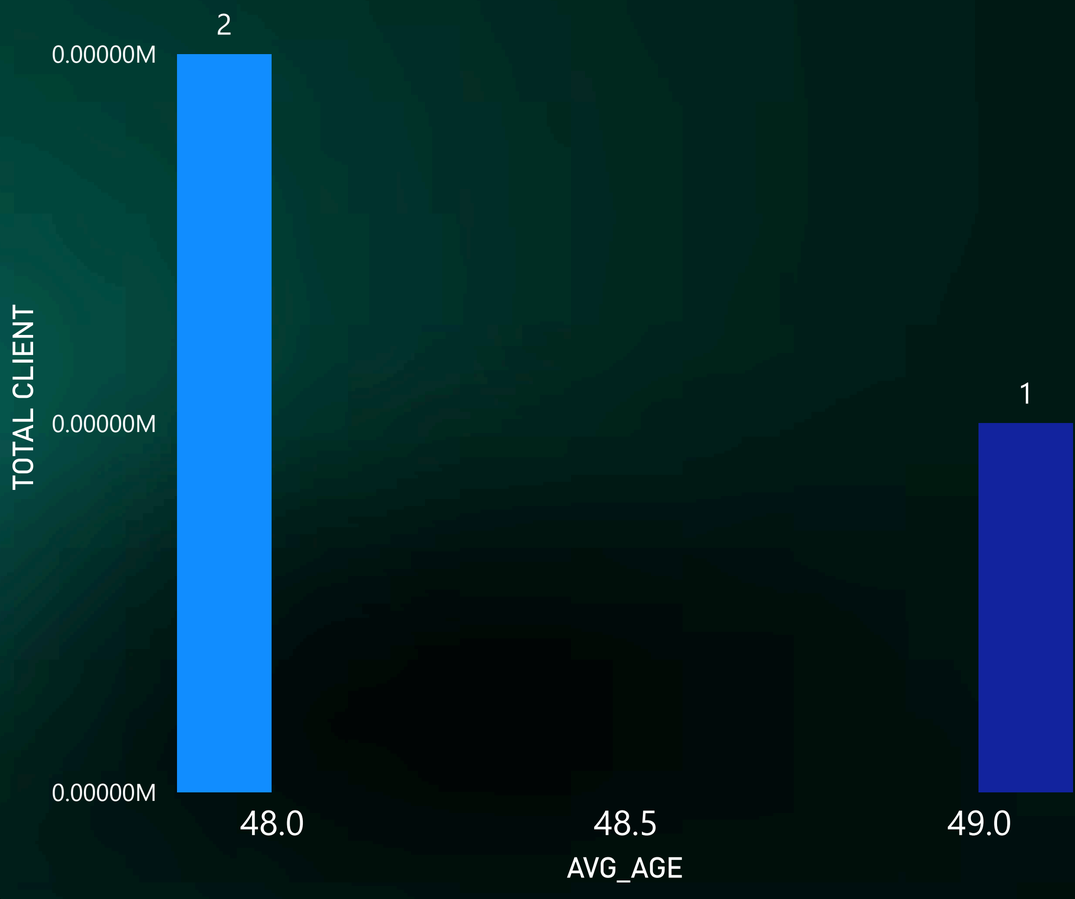
DISTRICT_NAME

- [ ] Select all
- [ ] Benesov
- [ ] Beroun
- [ ] Blansko

## AVERAGE_SALARY BY AVG_AGE




## TOTAL CLIENT BY AVG_AGE and INACTIVITY_PERIOD



## TOTAL CHURN_RATE_PERCENT

## TOTAL BALANCE

**6.64bn**

## TOTAL AMOUNT DEPOSIT

**45.47M**

## TOTAL AMOUNT WITHDRAWAL

**75.33M**

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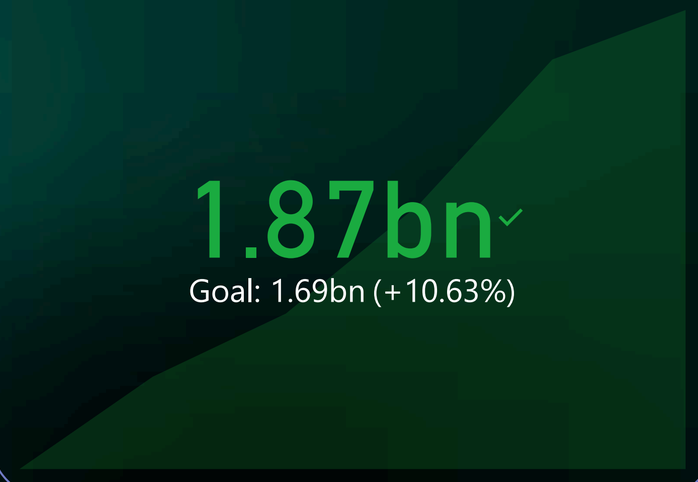
## YoY%



# CZECH BANKING ANALYSIS

**YoY%**
1.87bn
Goal: 1.69bn (+10.63%)

**TOTAL AMOUNT**
6.23bn

**TOTAL WD**
75.33M

**TOTAL BALANCE**
6.64bn

Year
- 2016
- 2017
- 2018

DISTRICT_NAME
- Select all
- Benesov
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- Breclav

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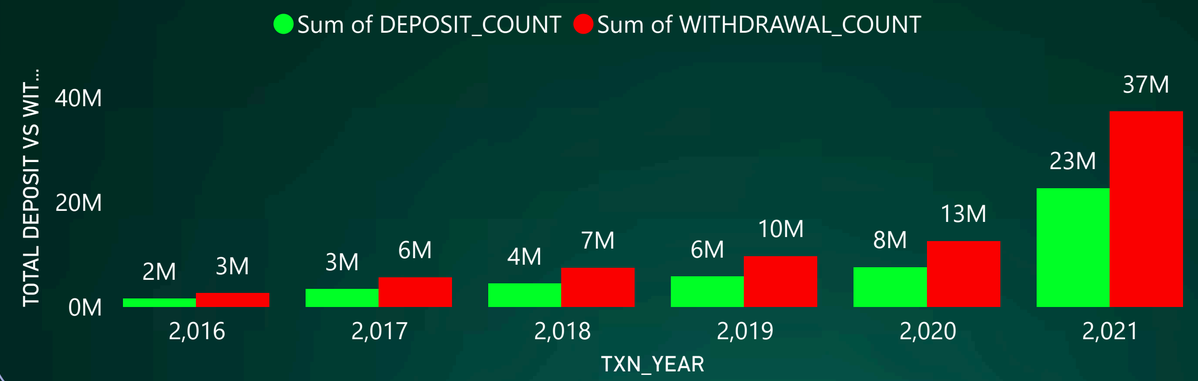
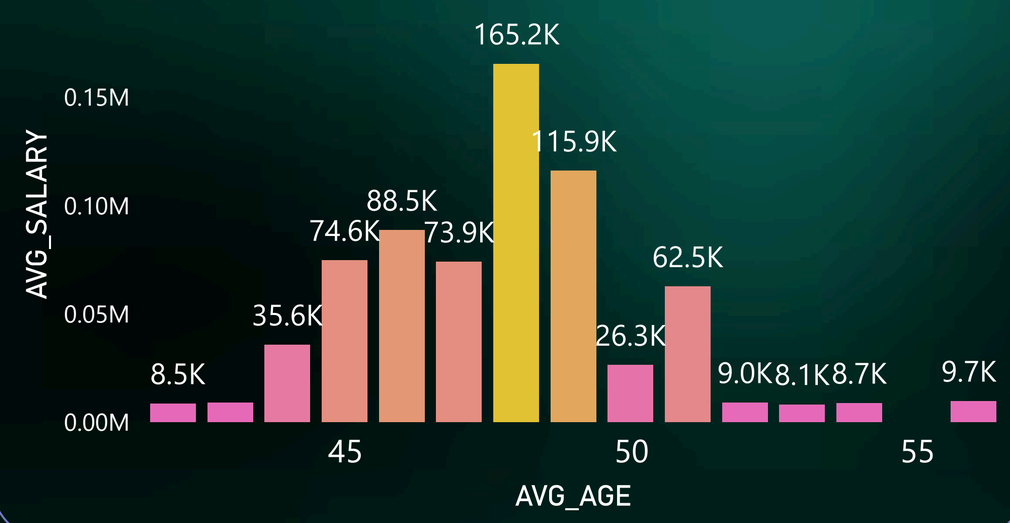
## TOTAL DEPOSIT VS WITHDRAWAL PER YEAR




## CHURN_RATE_PERCENT

## AVERAGE_SALARY BY AVG_AGE




## TOTAL BALANCE PER YEAR

# CZECH BANKING ANALYSIS

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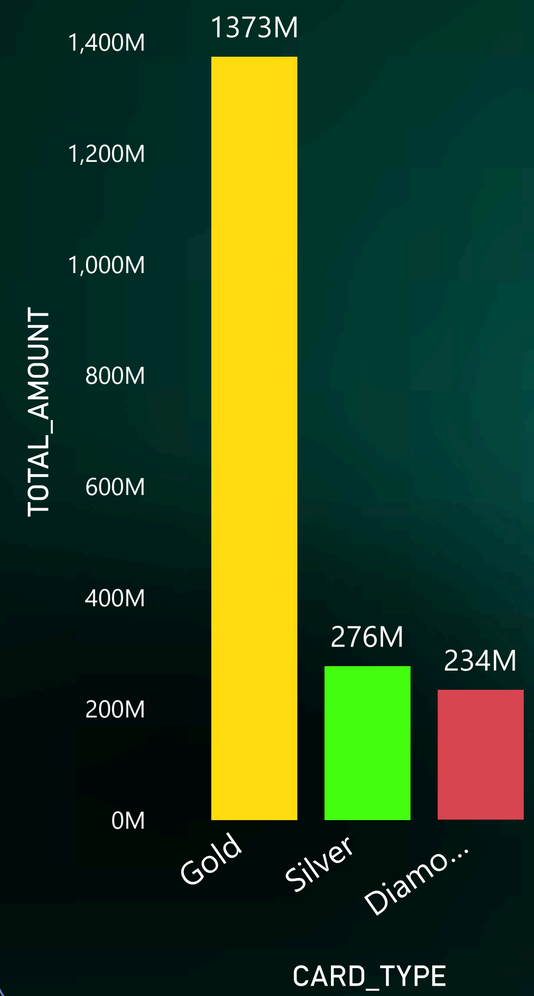
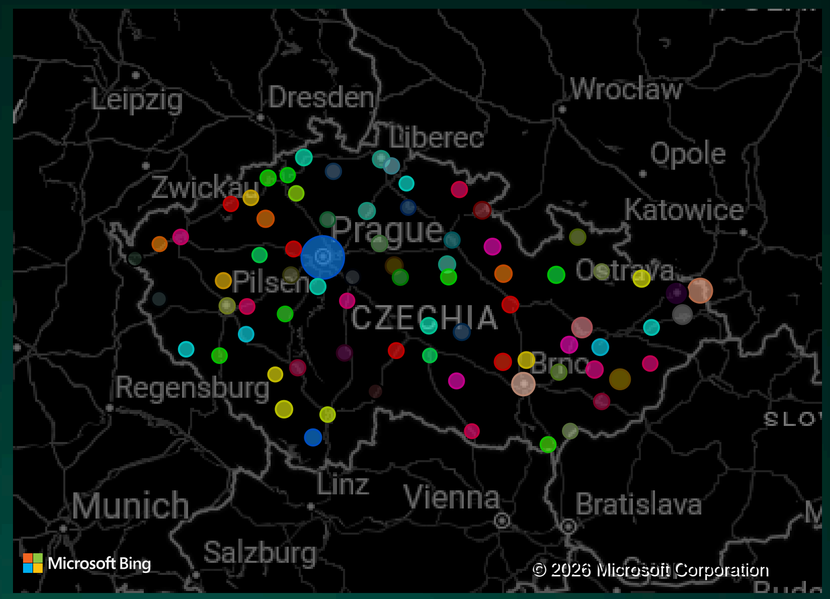
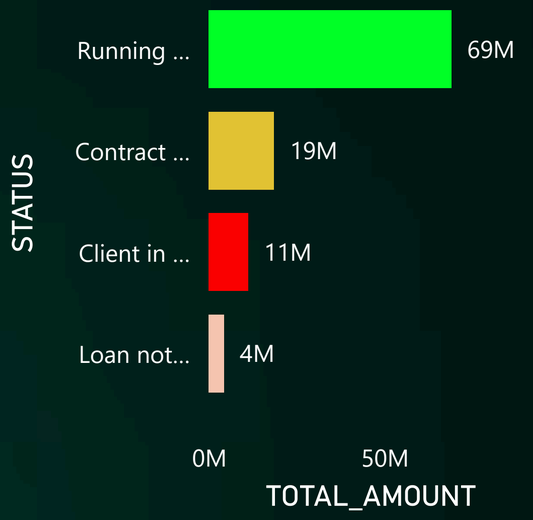
## TOTAL AMOUNT BY CARD_TYPE




## Total Customers and Average Salary by Districts




## LOAN AMOUNT BY STATUS




## TOTAL CUSTOMERS HAVING CARD DISTRICT WISE

# CZECH BANKING ANALYSIS

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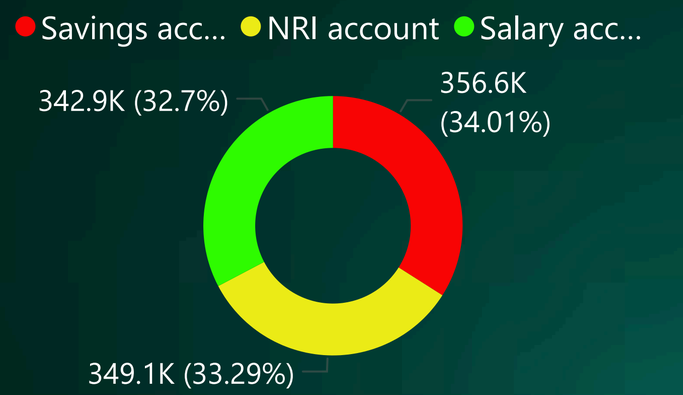
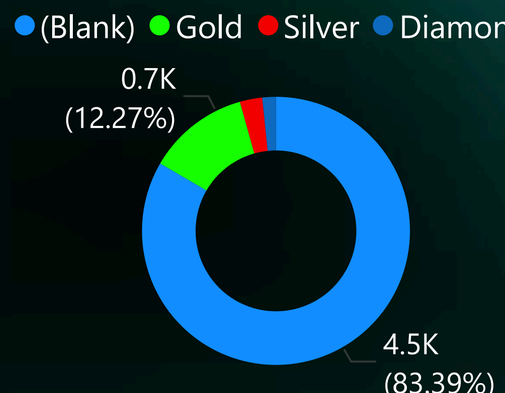
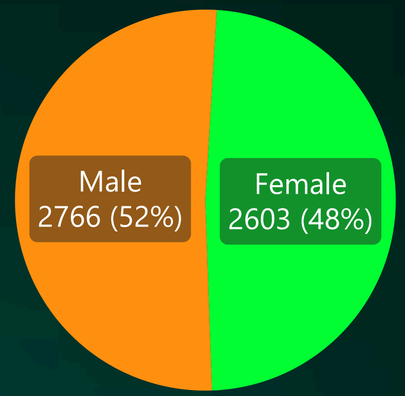
## ACCOUNT DISTRIBUTION - CARD WISE




## ACCOUNT DISTRIBUTION -CARD WISE




## Gender Wise Account




## ACCOUNT_HOLDER_DISTRIBUTION_OVER _THE_YEARS

# CZECH BANKING ANALYSIS

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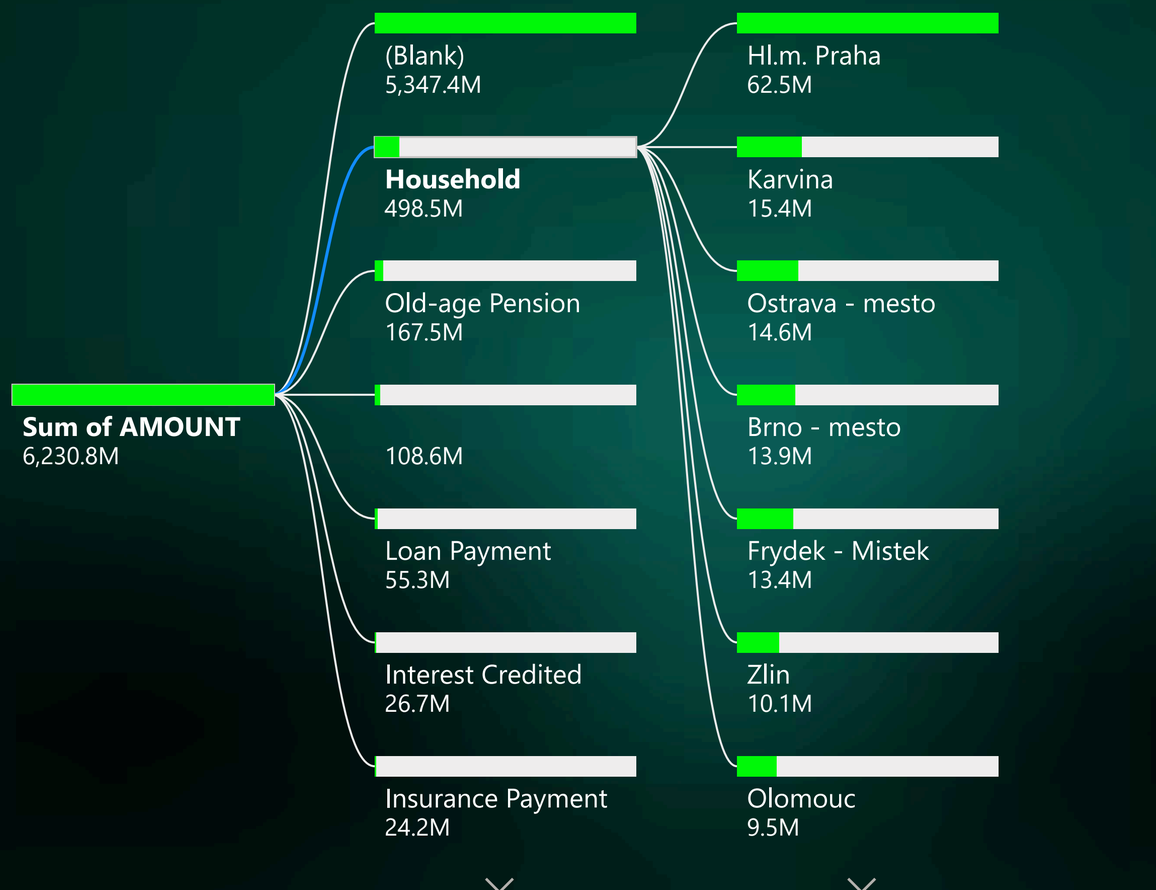
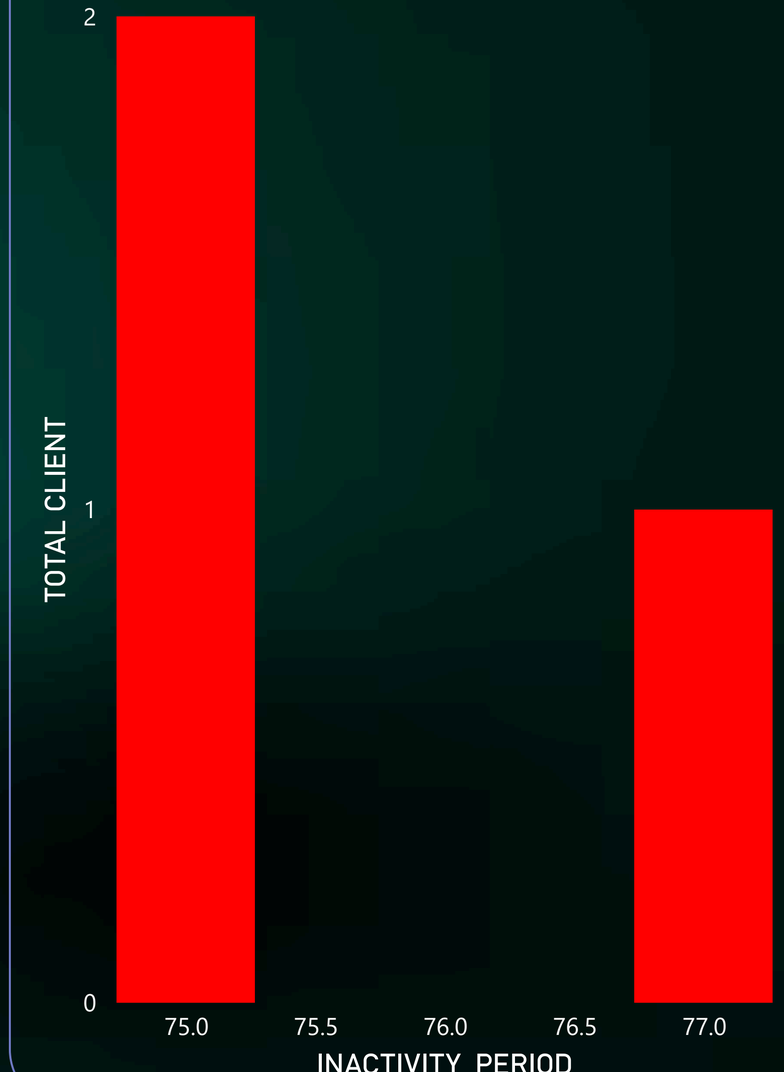
PURPOSE × Household

DISTRICT_NAME ×

STA

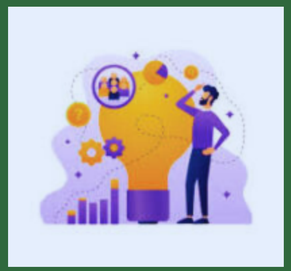



TOTAL CLIENT BY INACTIVITY_PERIOD



# INSIGHTS

1) Among all cards gold card is most common card which is used by customers across all regions.
2) Maximum transactions done for house hold items and from HL.m. Praha district.
3) Maximum transactions observed in the end of the month which is indication that maximum salaries credited in the end of the month.
4) As compare to female in almost every bank male customers are more but almost equivalent.
5) 37% of customers have close their banks its a very high risk like last alarm for banks to work on it.
6) Few customer's about to get their inactive age 48-49, so bank manager should get notification 15 days before customers account get inactive so that he can send them notification as well to do transactions.



# SUGGESTIONS

1) Launch a higher-tier gold card with even more exclusive benefits (e.g.. airport lounge access, higher cashback, concierge services to move the top 5-10% of gold users to a higher fee-paying tier.
2) Implement a points-based loyalty program specifically for gold users that rewards frequency of use, not just the amount spent to increase stick-ness so that they don't switch to competitors.
3) Introduce a 'smart bill manager' in the mobile app that predicts upcoming household expenses based on history and allow for one -click scheduling.
4) Since the Average Age people belongs from 44-46 who are having maximum salaries and in the end of month so bank can send them offers to take home-loan or low interest rate shopping offers for groceries items and during the vacation period bank can offer them travel packages.
5) Bank must offer female customers on voucher cards or discount on cards for household items , etc.