



NexGen Bank
FINANCE SOLUTIONS



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NEXGEN BANK PROJECT III

Batch #1591
Data Analytics

BANK



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.





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BUSINESS OVERVIEW



Main KPIs



Engagement

146.01



Churn rate

0.14



Active rate

0.59



Retention Rate

69.77%



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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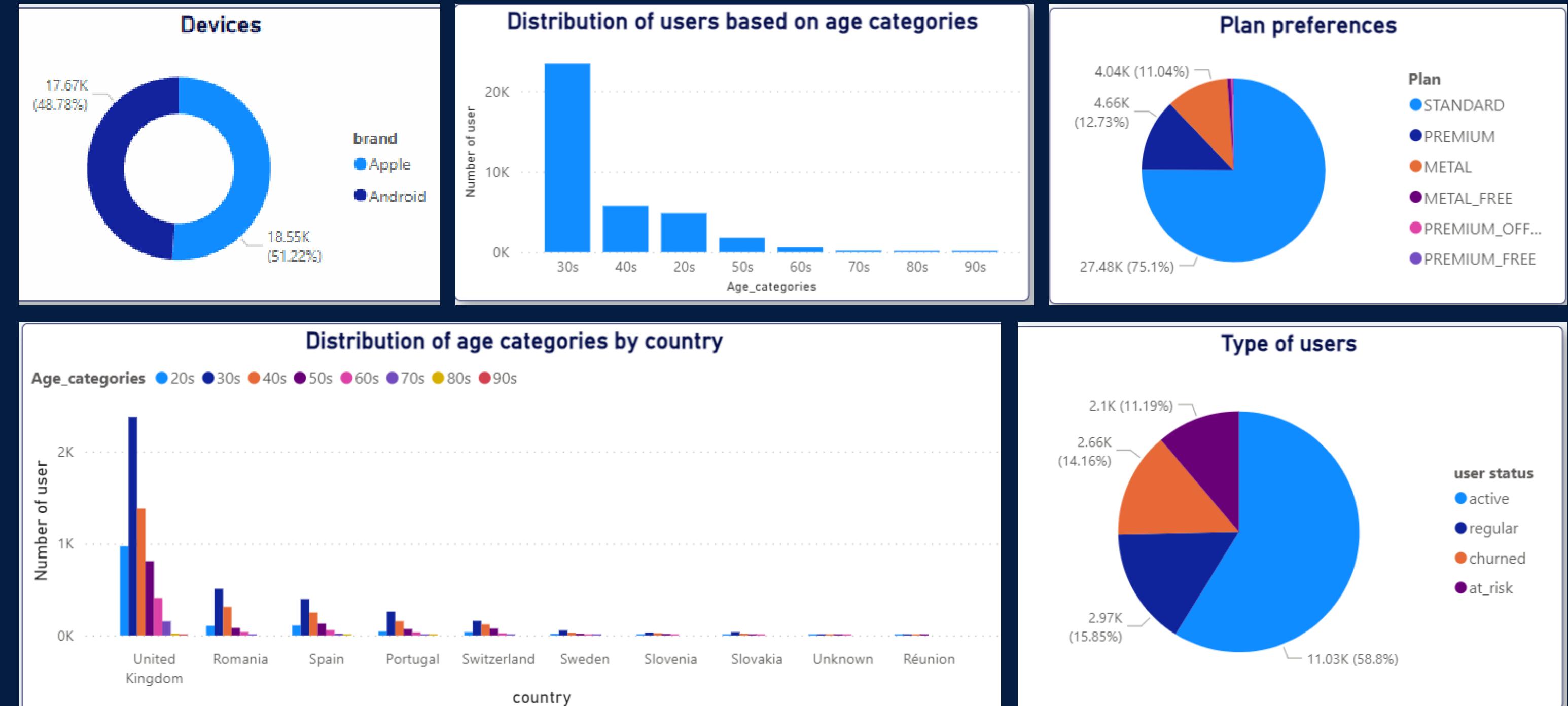


Who are the NexGen users?



Users

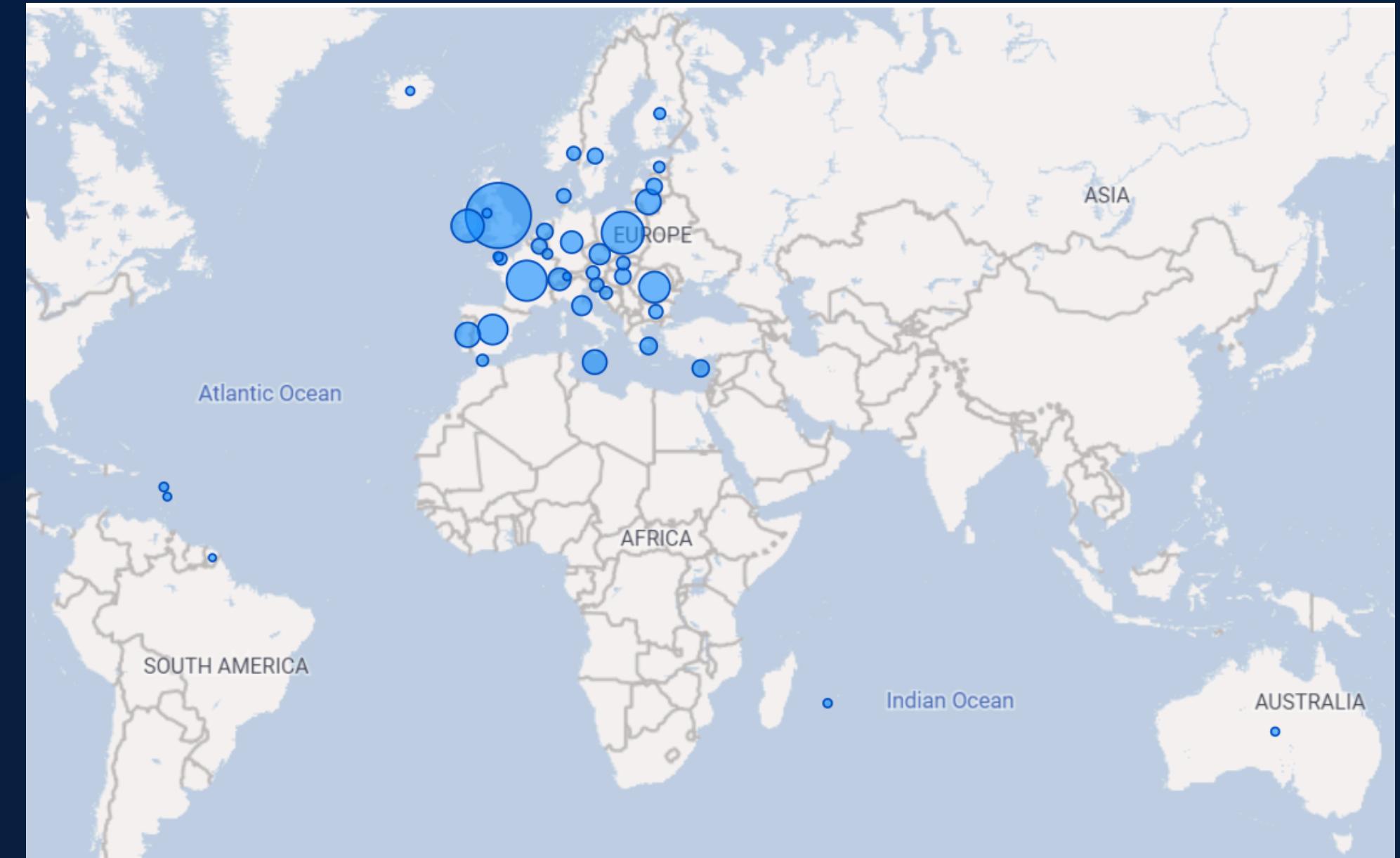
18.77 K



COUNTRIES



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

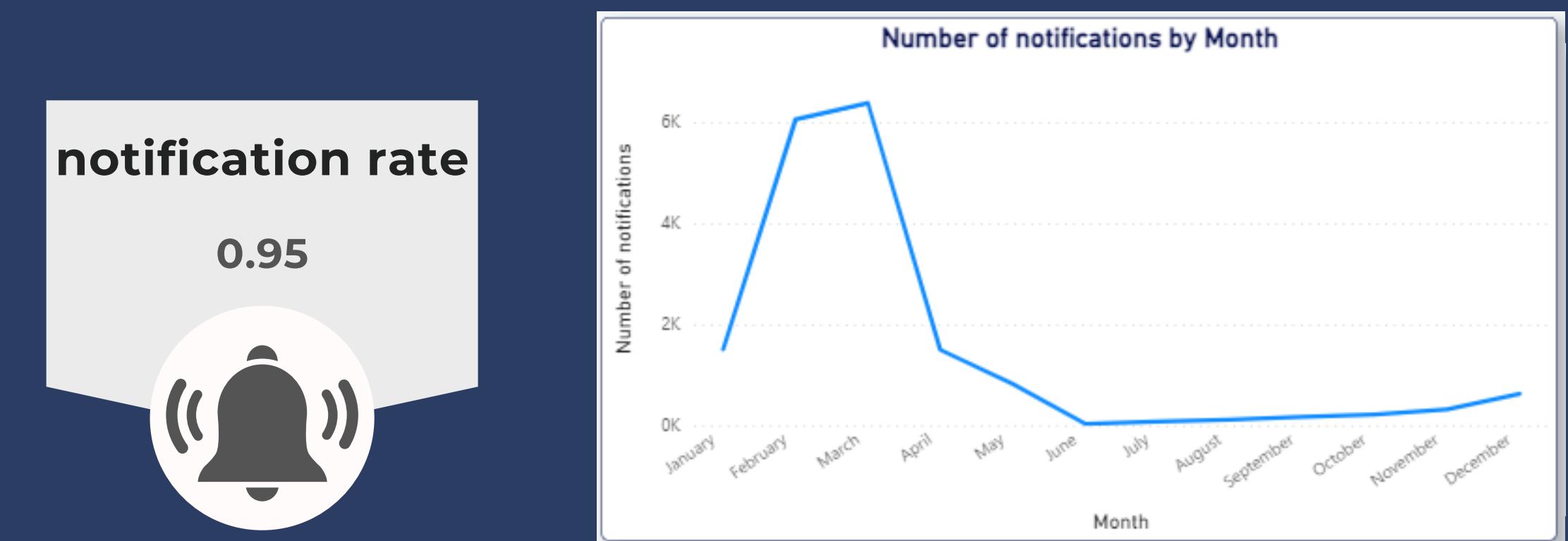
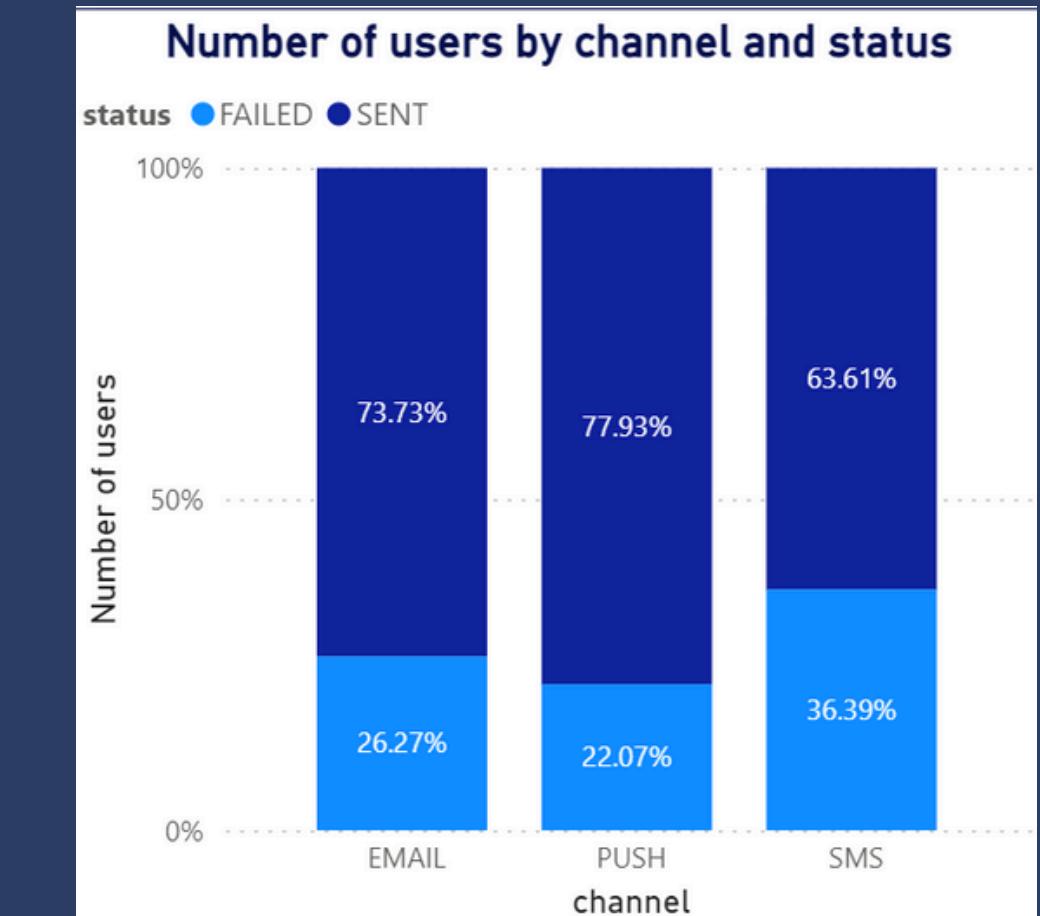
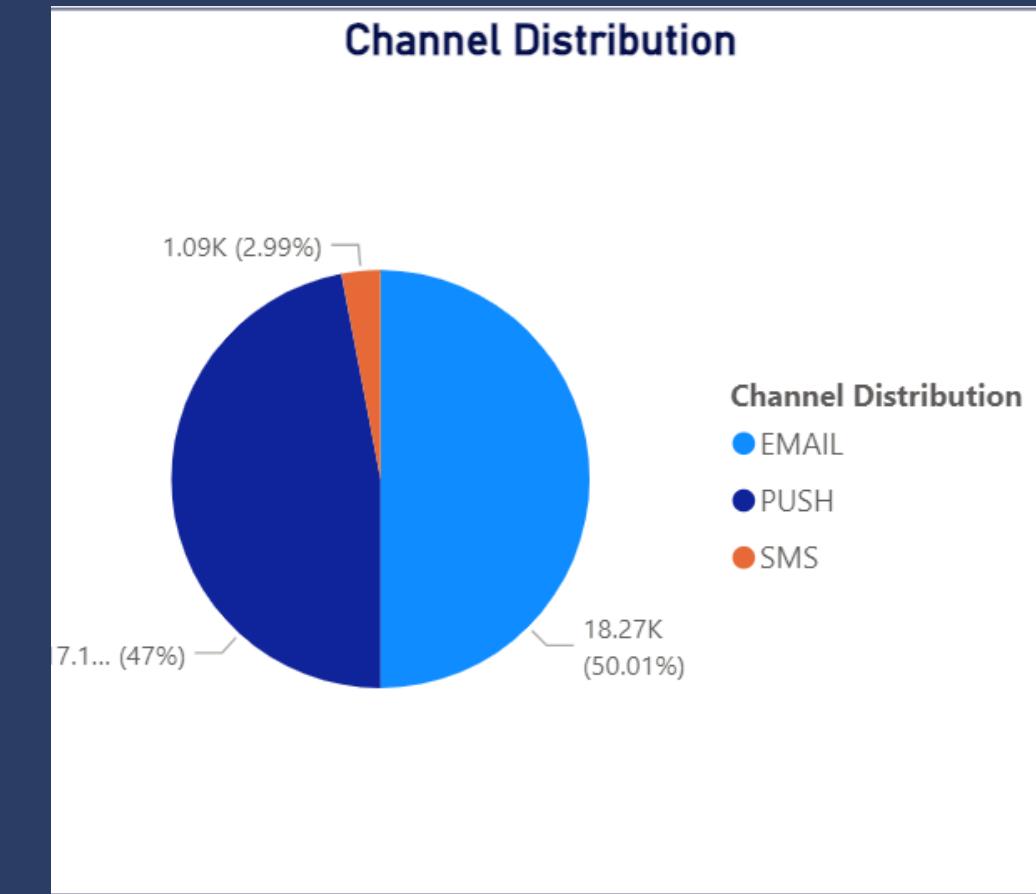


Analyze user notifications

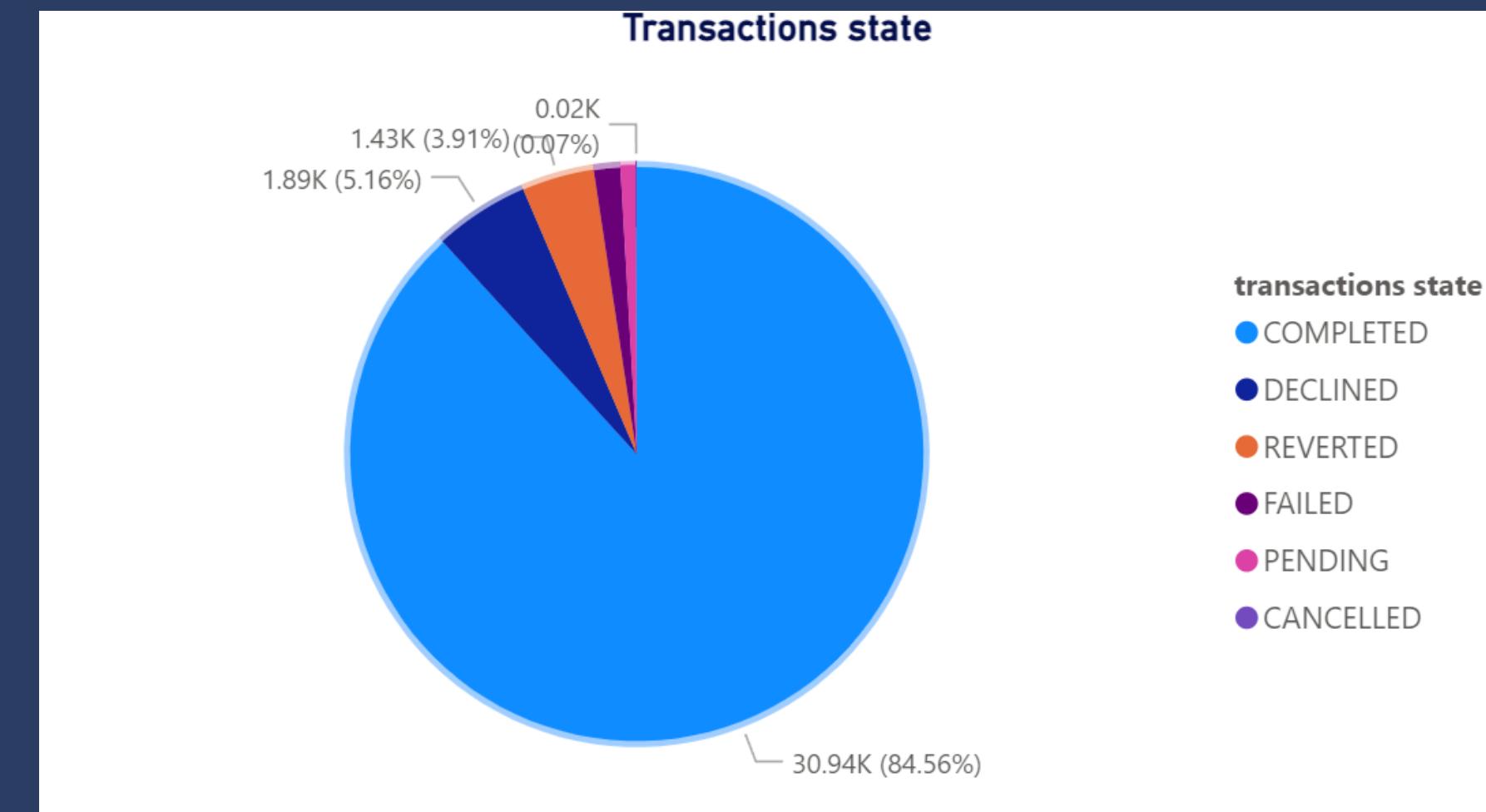
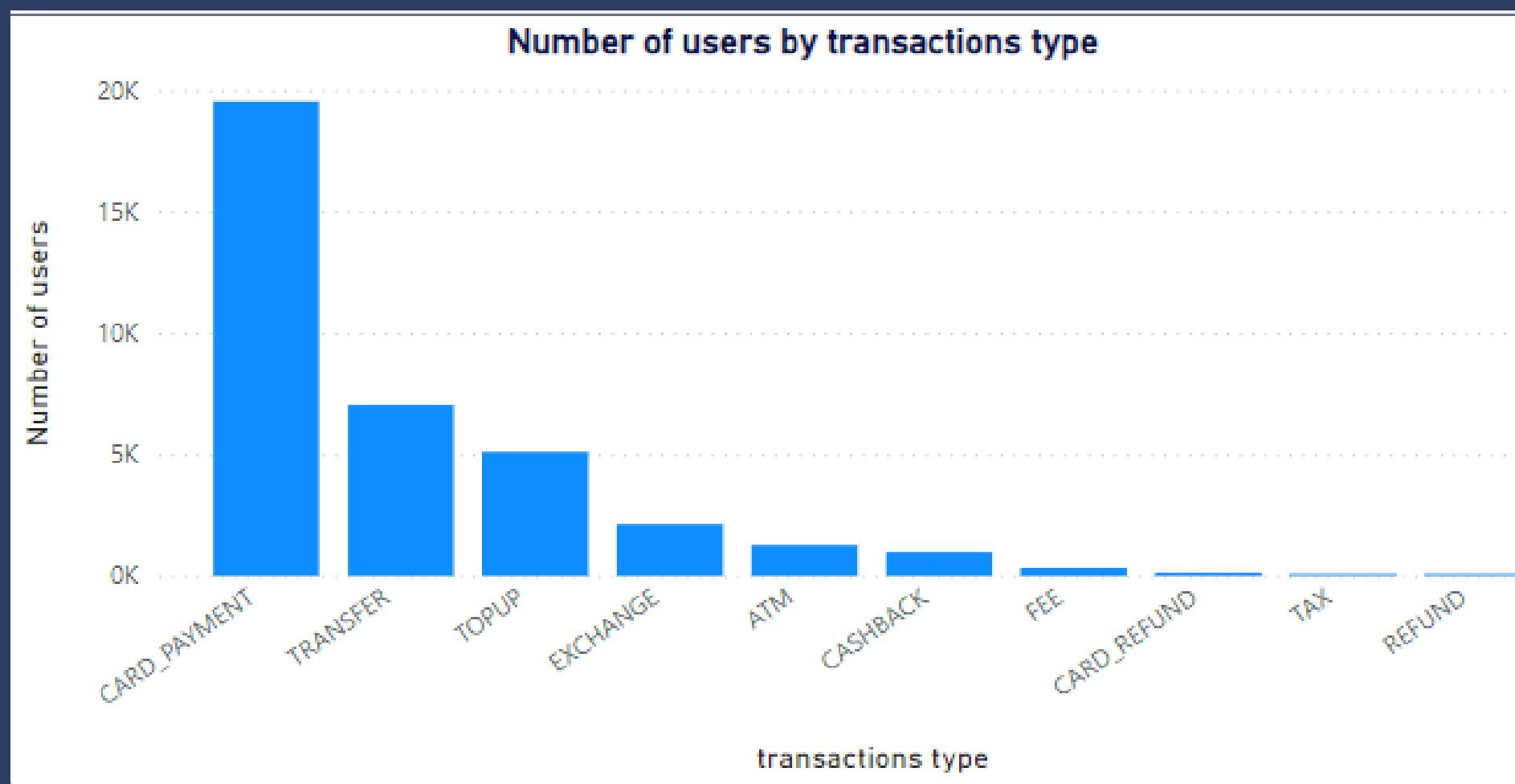


notification rate

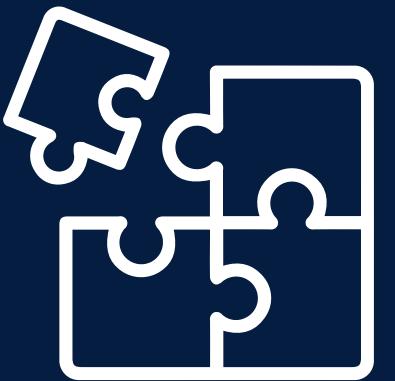
0.95



Type of Transactions



HYPOTHESIS



HYPOTHESIS-1

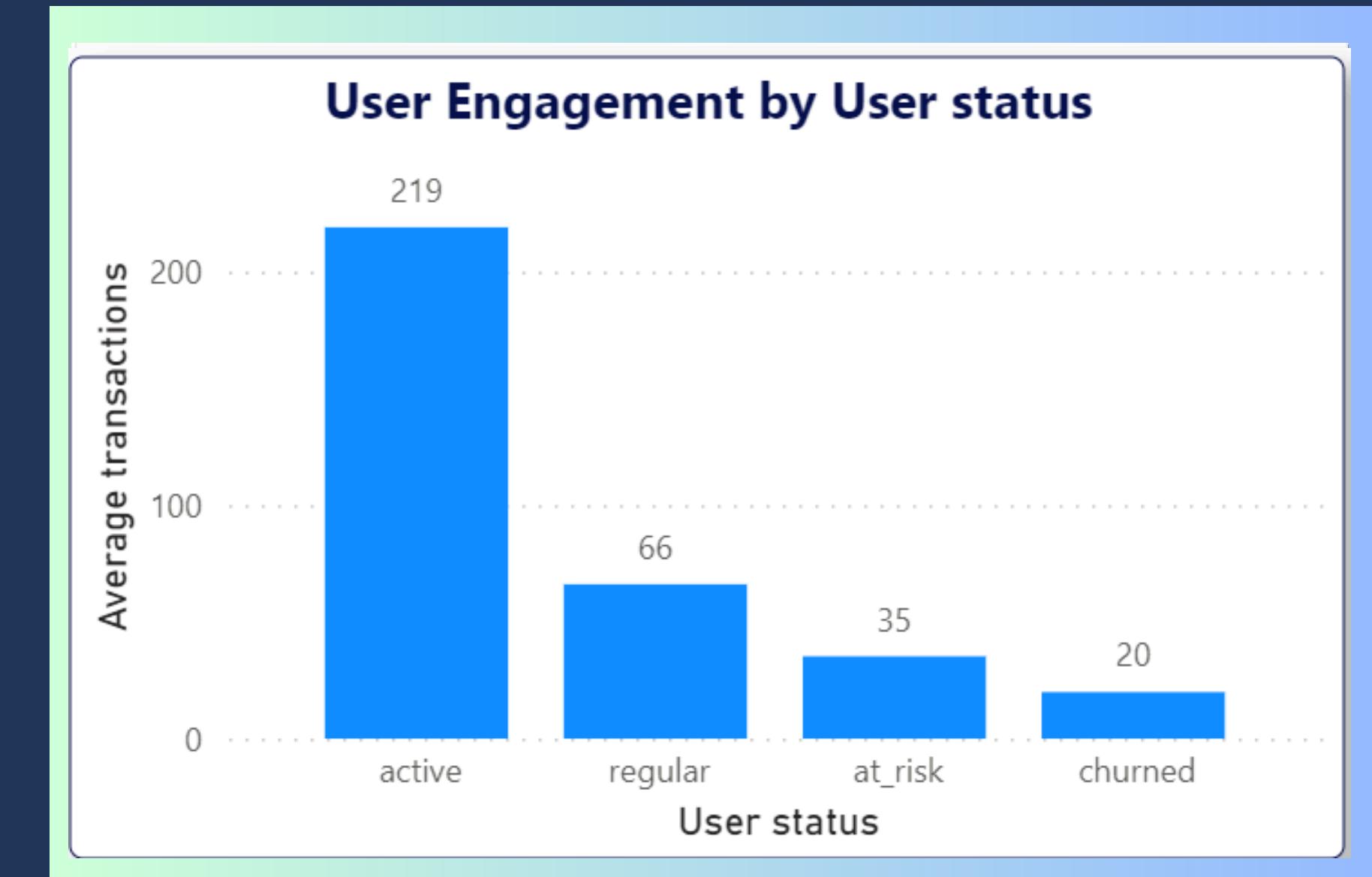


Users with higher engagement levels (e.g, transactions) are less likely to churn.



Recommendation:

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



HYPOTHESIS-2

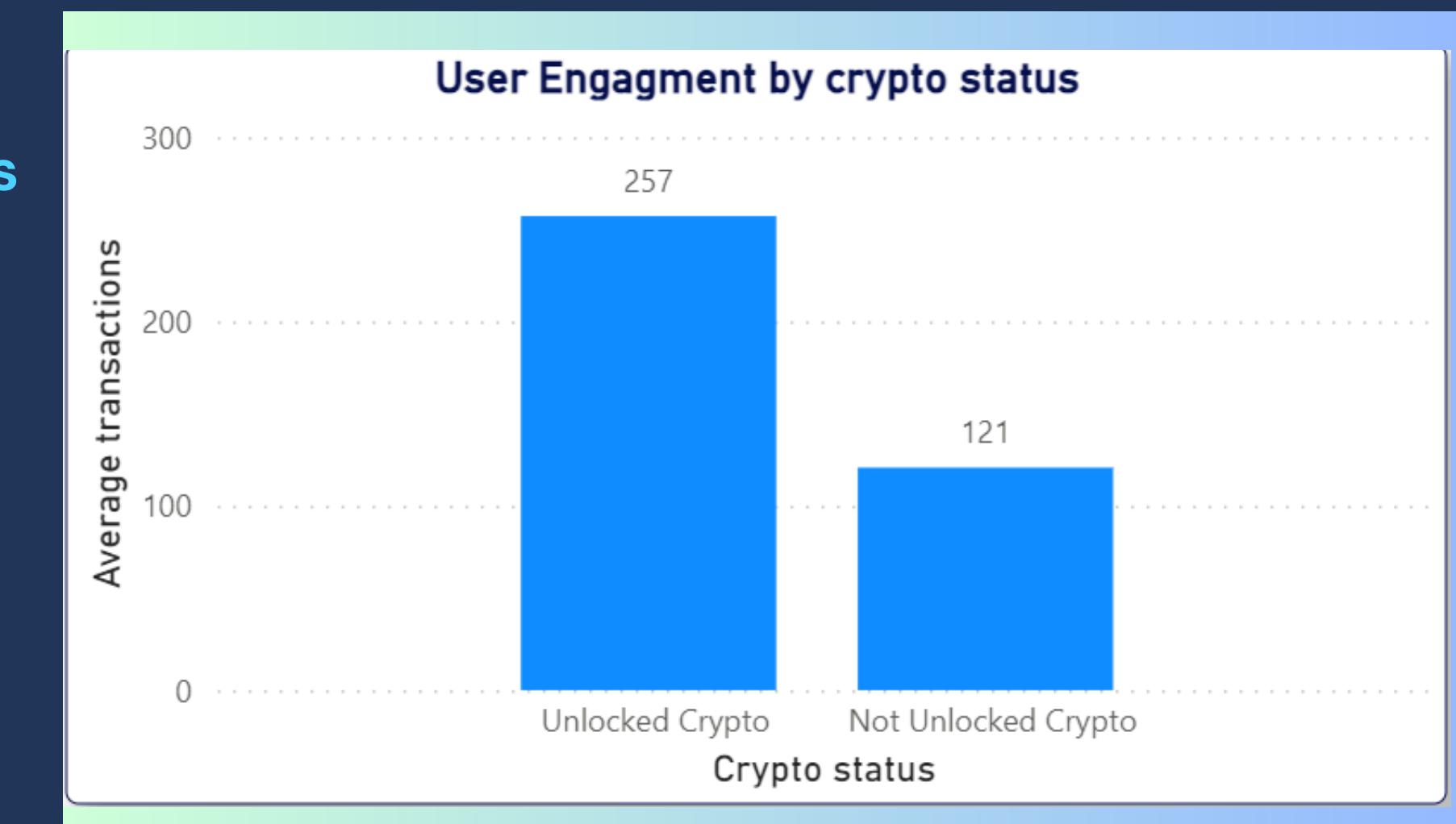


Users who have unlocked crypto currencies are more likely to be actively engaged with the platform.



Recommendation:

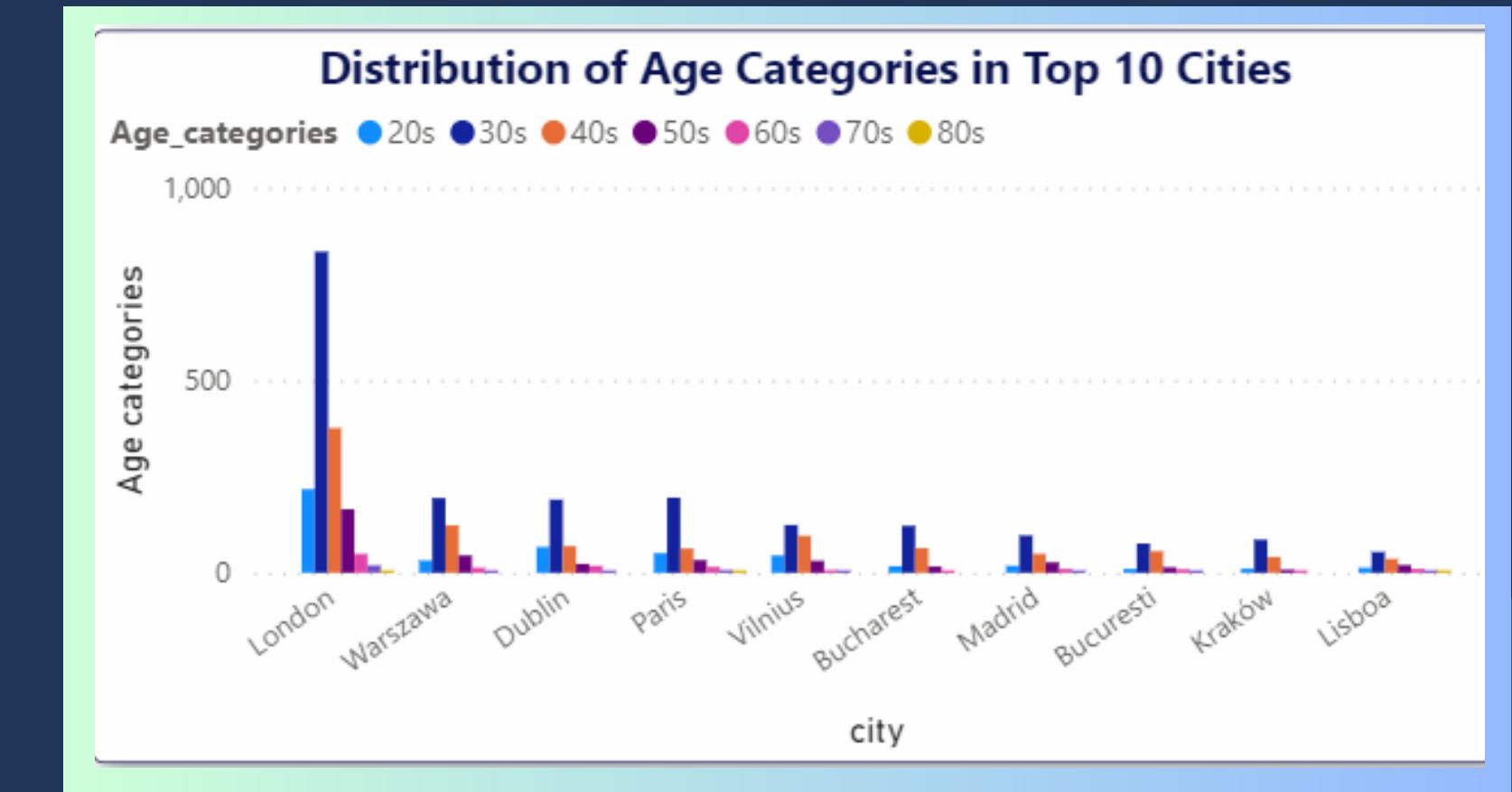
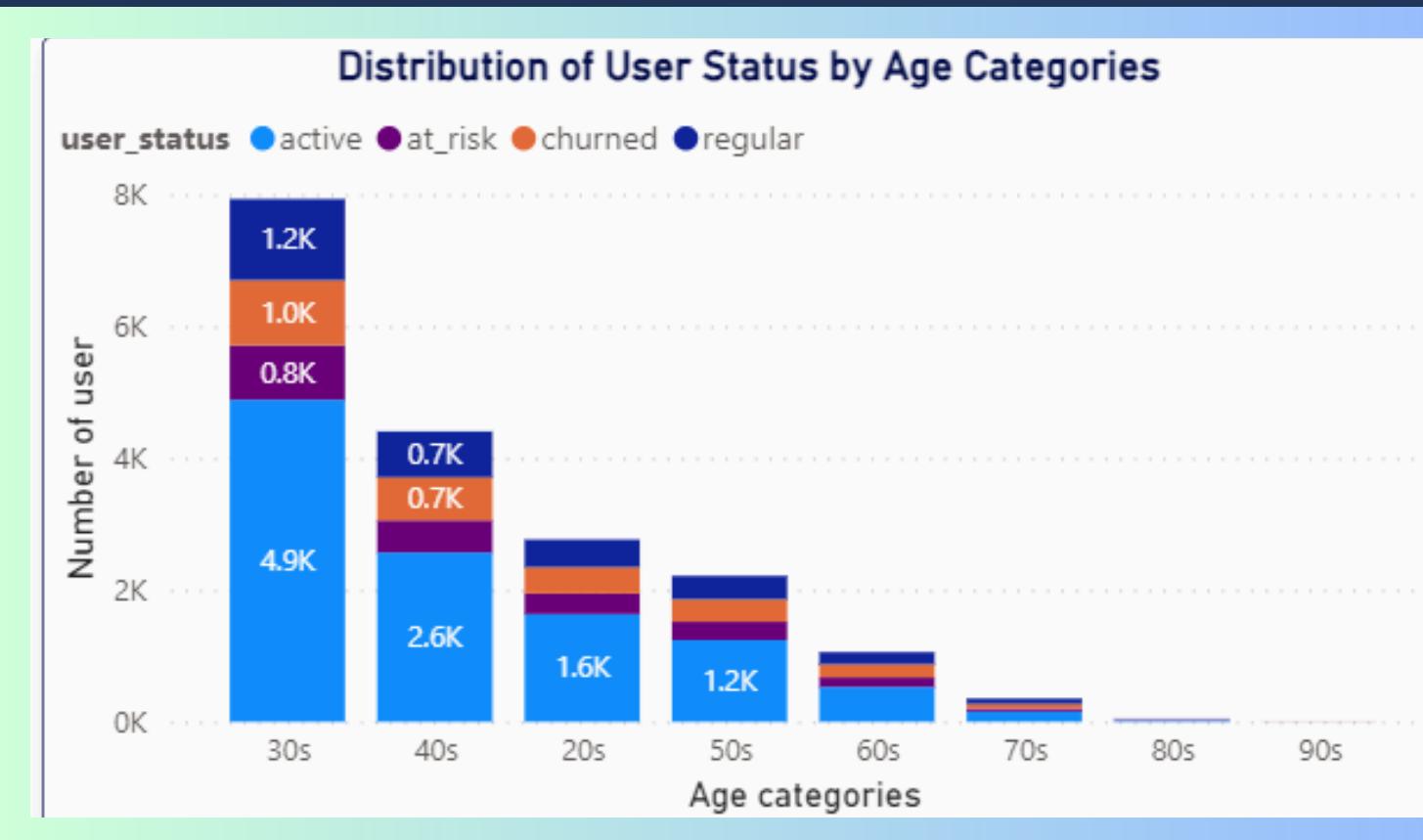
Implement a loyalty program where users earn points or rewards for using cryptocurrency features.



HYPOTHESIS-3



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



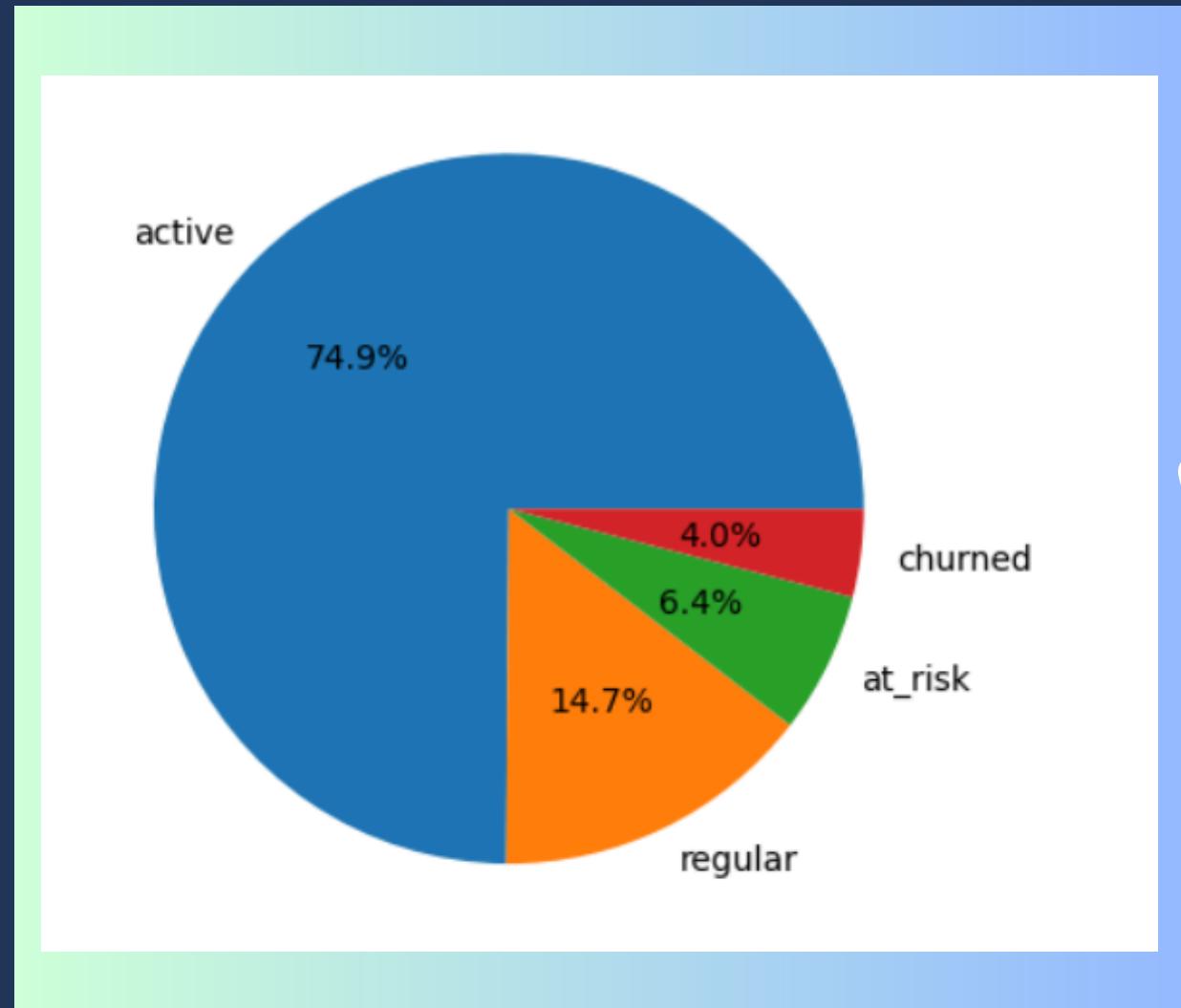
Recommendation:

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

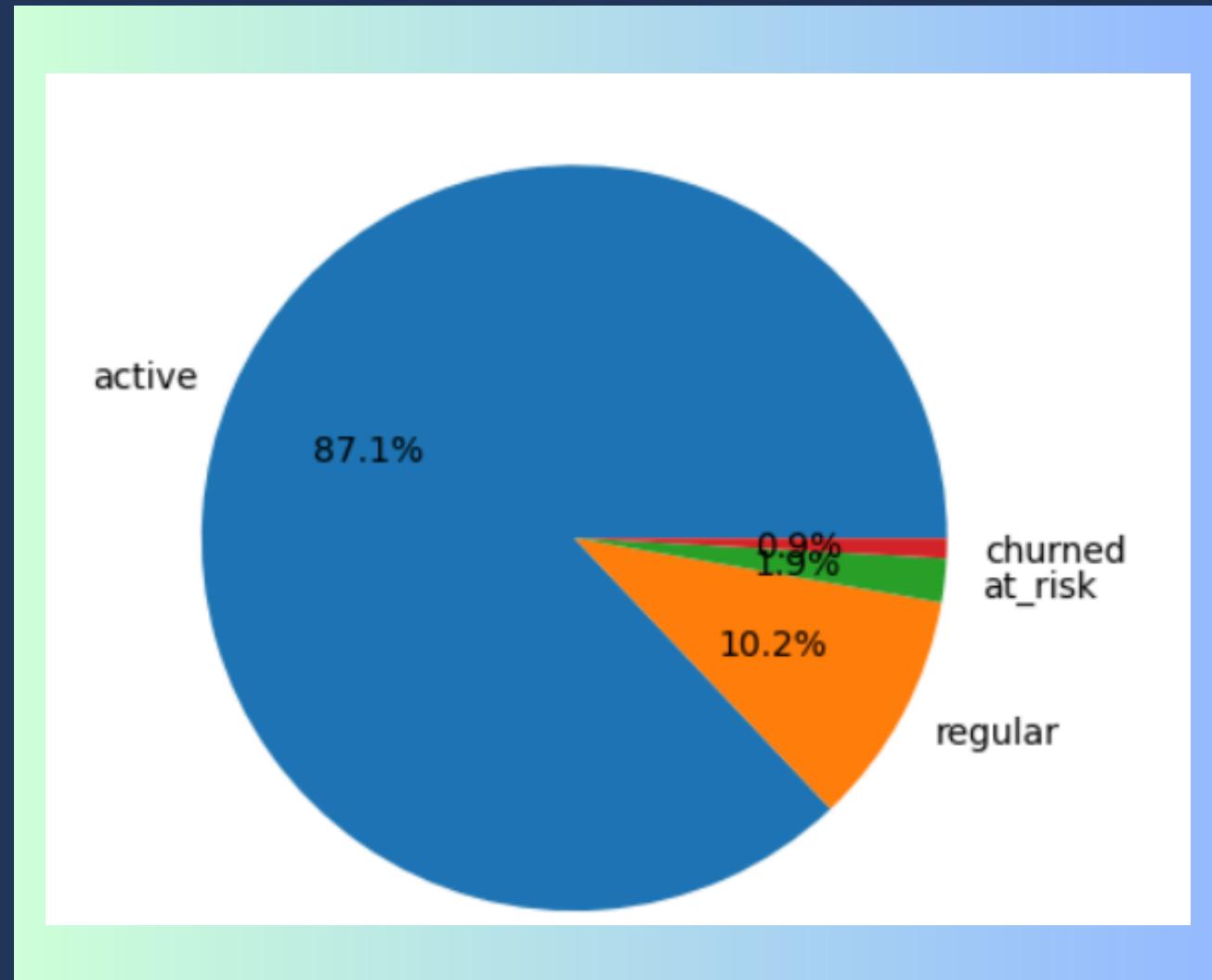
ML Model



User status (Actual)



User status (Predictions)



Score :
86.3%

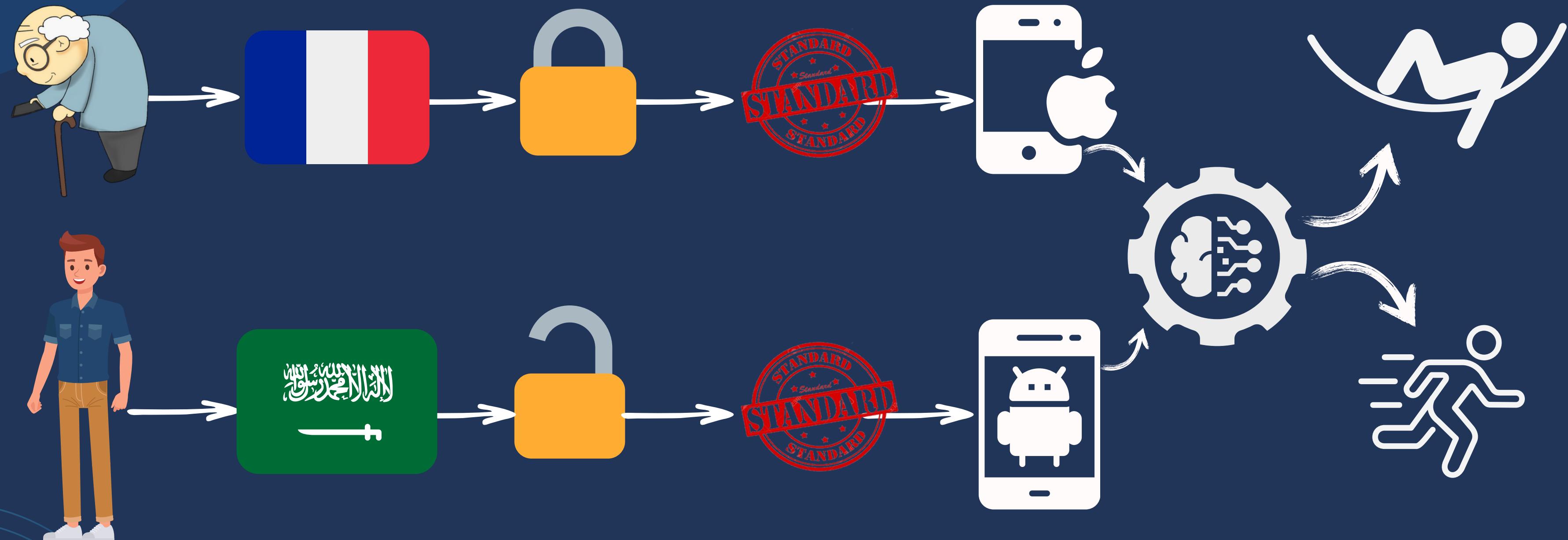


Model type :
Random Forest
Classifier

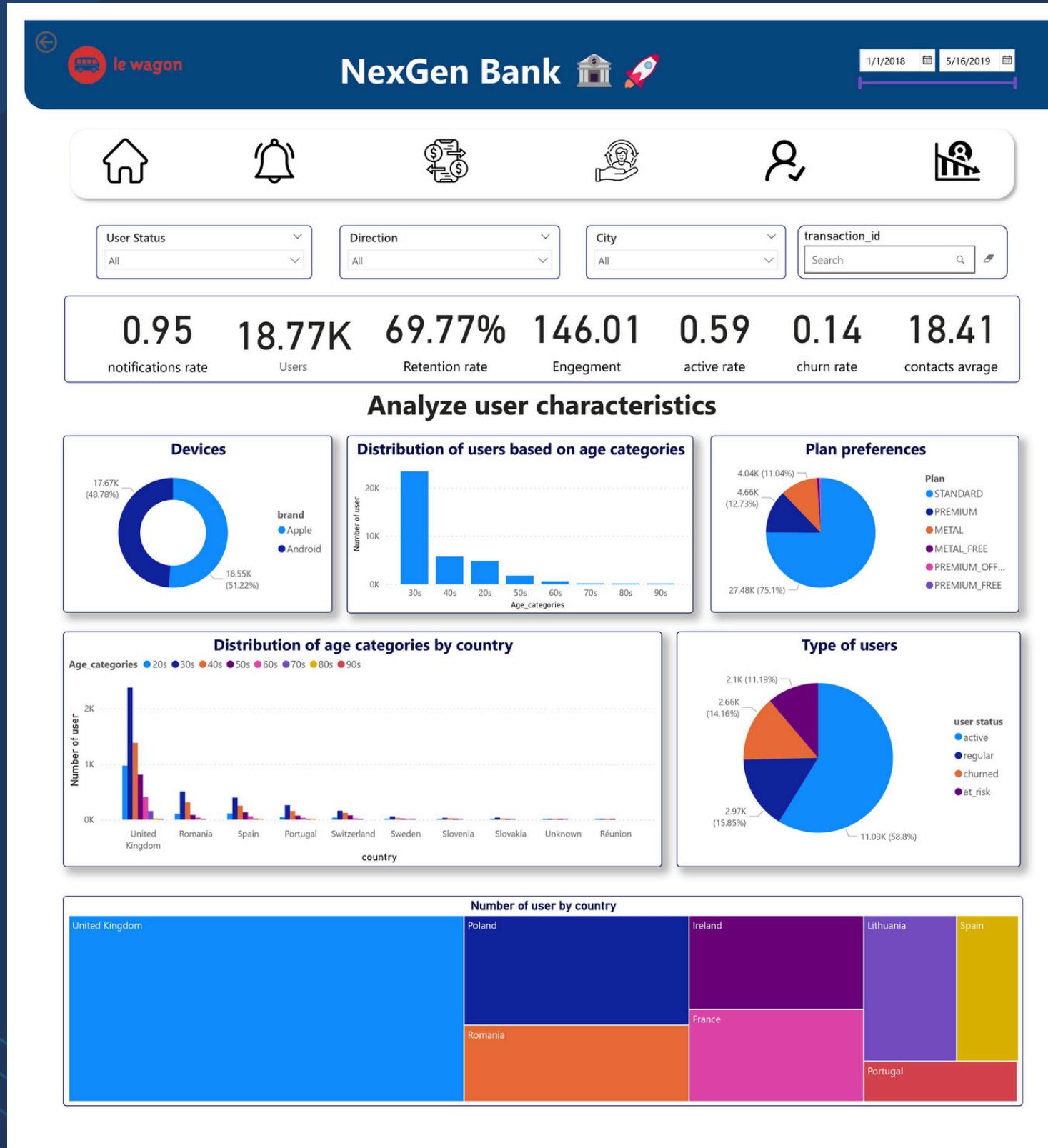


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How our Model work ?



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: 30s, 40s, 20s, 50s, 60s, 70s, 80s, 90s

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	19511	1276
CARD_PAYMENT	16675	1657	279	900	140	140	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
● CANCELL...

1.95K (5.34%)
32.27K (88.21%)

Number of users by transactions type

Number of users

transactions type: CARD_PA..., TRANSFER, TOPUP, EXCHANGE, ATM, CASHBACK, FEE, CARD_REFUND, TAX, REFUND

Number of transactions by Year and Month

Number of transactions

Year: Jan 2018, Mar 2018, May 2018, Jul 2018, Sep 2018, Nov 2018, Jan 2019, Mar 2019, May 2019

Transaction Amount Distribution

Total amount usd

MedianAmount

Transactions type: TRANSFER, TOPUP, EXCHANGE, CARD_PAYMENT, ATM, CARD_REFUND, FEE, REFUND, CASHBACK, TAX

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1/1/2018 5/16/2019

Analyze user retention

Retention Rate by Year and Month

Retention Rate

Year: Jan 2018, Jul 2018, Jan 2019

Month: January, February, March, April, May, June, July, August, September, October, November, December

Number of user per Month

Number of user

Month: January, February, March, April, May, June, July, August, September, October, November, December

Retention rate by year

year
● 2019
● 2018

57.22% (36.42%)
99.89% (63.58%)

New customers and End customers by Month and Year

Year
● 2018 ● 2019 ● End customers

New customers

End customers

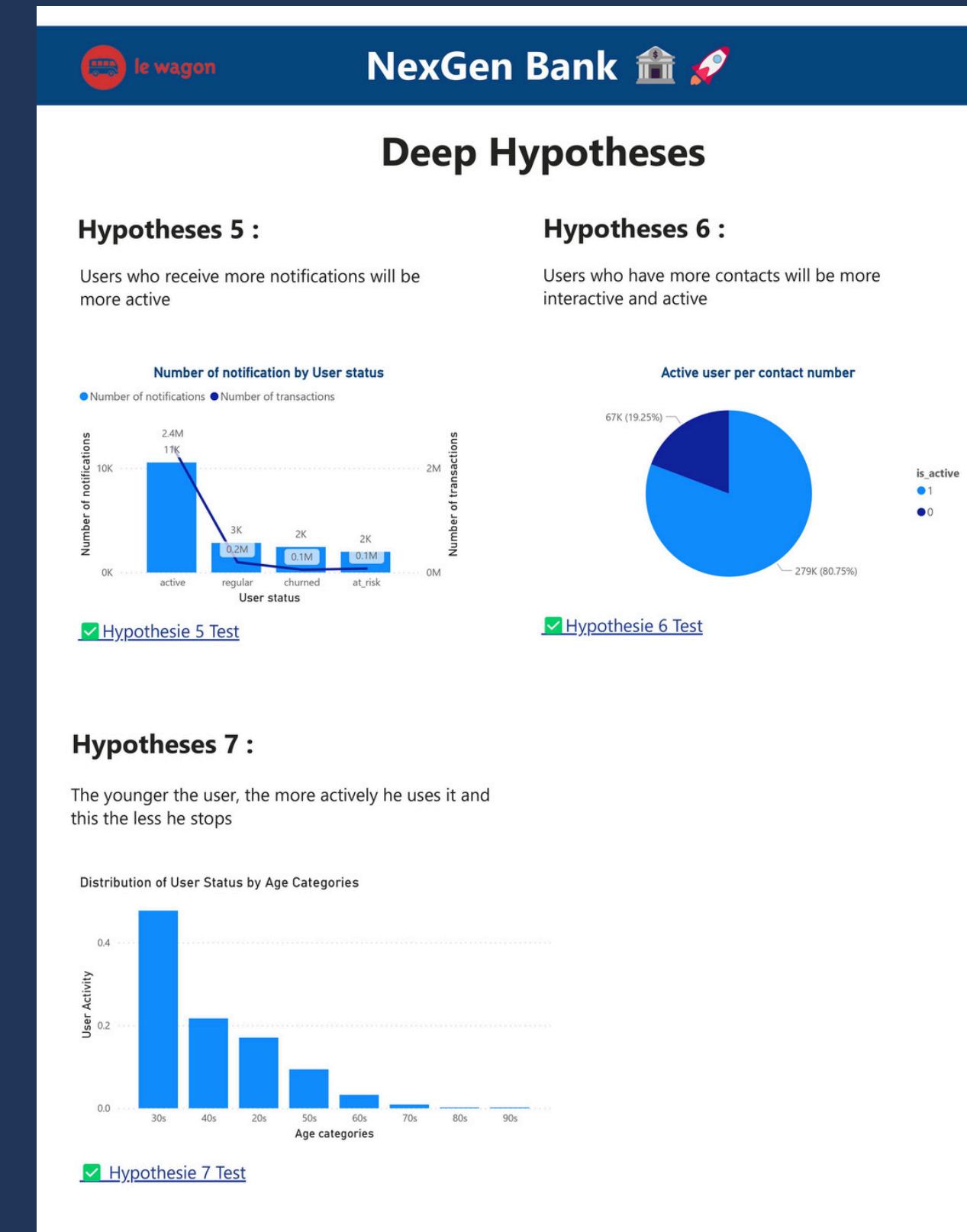
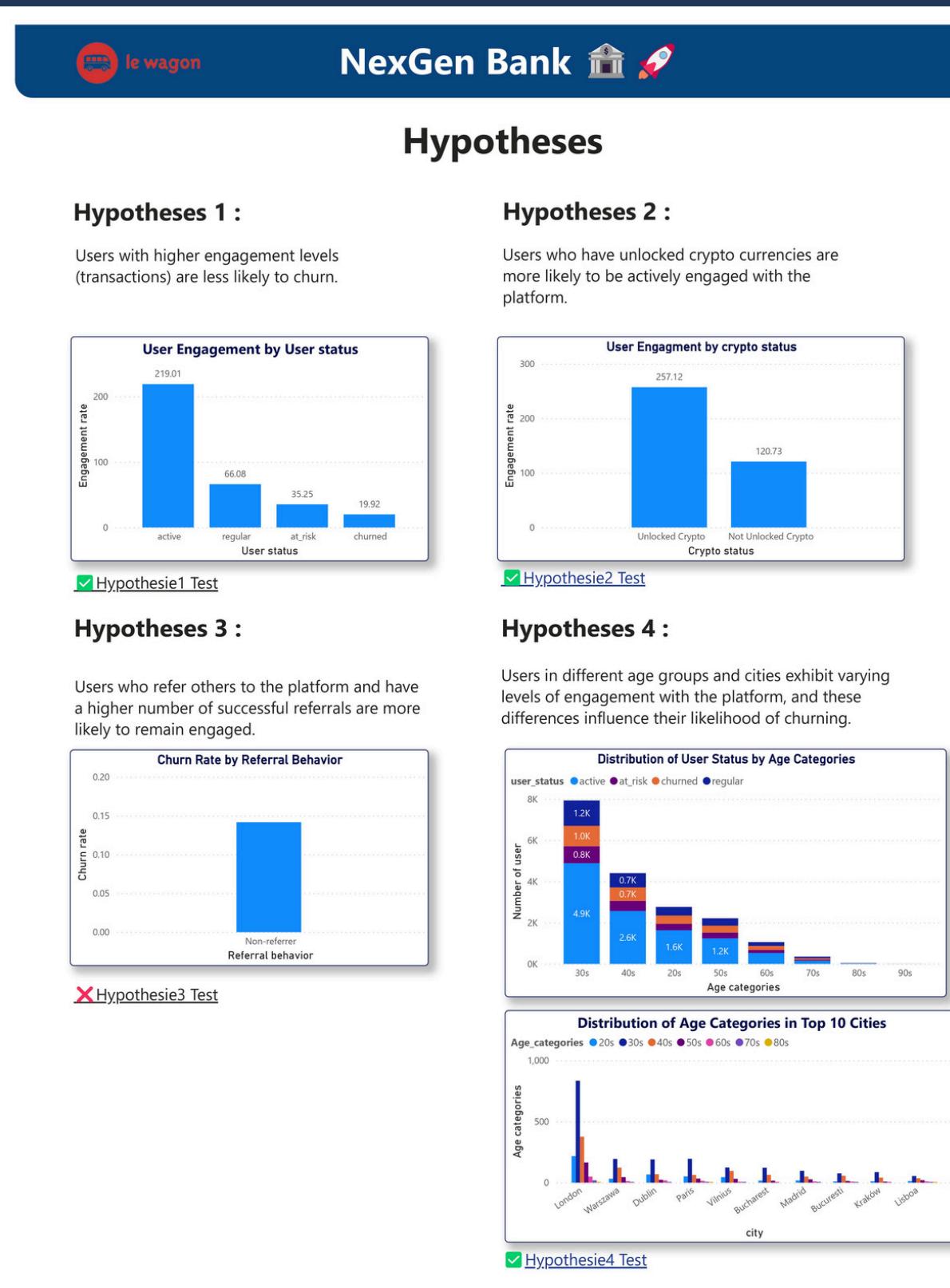
Month: 0, 10, 20

year	2018	2019	End customers
month	Sum of new_customers	Sum of end_customers	Sum of retention_rate
1	1105	778	-42.03%
2	898	1301	30.98%
3	1782	2771	35.69%
4	1186	3037	60.95%
5	1560	4138	62.30%
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%



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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

