Saturday, 6 April 2024 21:02

→ How do bank Make Money ?

Deposit → lend
(5%) (10%)
↓
Net Interest Margin

1. Loan
2. Insurance
3. service charge → AMC
4. Mutal fund commision
5. CREDIT CARD 5% → 10%
↑
35 to 40%
unsecured
6. locker charges
7. forex Trading → 6%
8. CIBIL

Revenue change through App

- → No of Trans per day
- → No of Trans per cust
- → Total Trans value
- → Type of Trans → loan, MF, Deposit, RD, PPF

App
✓
ads,
Notification
Automate call

offline
→ cross selling

Pre appoved Product
qualifed → Personal loan
(18%)

Pay later

90–95%. [80–90%] → App | online
10% → offline

Adoption

Old
→ → No of visit to bank reduced
→ Dep, loans, investment
→ No of New product

New
→ No of accounts open
→ No of deposit
→ No of investment
→ Amount of dep

58+
→ Passbook

1. No of login
2. Task Compeltion Rate ↑

Login → Deposite → Details

3. Abandon Rate ✓

4. Reviews
5. NPS
6. Like/ share

swiggy → Payment → order is placed
✗ ↓
Cod

NPA → 1%

App → Real time → [Clickstream]
(IP) ↓ ← Data Pipeline
→ AWS
→ Azure

Database
↓
SQL
↓
Python

Chrome → GA

Bank

Revenue
+
+
+

User Adpotion
→ login, time spent, Trans
→ value of trans
→ Task Completion Rate
→ Abondant Rate

—x—

Root Cause Analysis

walmart → MBR (Monthly Business Review)
Press, stock

15 days → 2 day → R
(client)

→ SQL → Excel

Trans → 43.0151423 → 43.0

$ 540B (Revenue) → fortune 1
$ 15B (Profit)

Round off → Million
+ 0.3%
540B
537 B

RCA ✓

→ 5 why?

1 why → Rounding
2 why → Not enough (KT)
→ clausual in Building
→ Con

14th Feb →

Money Ball

HCL
→ MU

→ [Root cause]
→

change in number
↓
CRIED
↪ Tropics

Myntra has observed a decline from [5% to 3%] in the no of confirmed orders

→ Perform Root cause Analysis to diagnose the issue

100 100
↓ ↓
5 3

→ No sales| No competition

→ since when it is happening → 2 months

5% to 3% No of confirmed order
→ Paid or cod

1. Payment → check out ?
2. Add to cart – Payment – check out!

Clickstream
→ session id ✓
→ Bounce Rate ✓

→ Home Page 100
↓
50% → Bounced

35 1. Search
2. click on Recommended Product 15
20%

Product Page – 30

Pics
→ Price
→ Reviews
→ Info
→ Delivery
→ Rating
→ color| size (features)
→ Return

← 10%

(5)
wishlist

Add to cart
(10)

2. Buy Now
(5)

10 Check out → delivery estimate
→ final price
→ Coupon| offer
→ Payment
→ Exchange

Confirmed orders → Make Payment (5) or Cod

→ 40%
3%
2.5% 4%

Rule out

- → Bugs No
- → No external event
- → No Govt intervention
- → No change in supplier
- → No payment issues reported

Internal

TROPICS

T → Timeframe

→ (2 month) → sesonal
→ short term – sudden
↓
Gradual → change in cust behavior

R → Region

→ Rural vs urban ↓ → Inventory issues | Delivery issue quality|
fine
→ state
→ Assortment ✓
→ City | Pin code → Delivery issue

O → Other Related factor

- → Lack of Recommendation
- → Incorrect searches
- → Less of people adding to wishlist
- → out of stock
- → Less of Product
- → Returns Rate

P → Platform

→ online vs offline
→ App| web → Contour
↓
→ ios | And →
↓
– App issues on ios
– Affluent users are not liking | Product App
→ App goes unresponsive

C → Cannebalization

flipKart ↔ Myntra
shoes shoes
✓

Sales in 15 days

current sales → future sale ✓

S → Segment

→ old vs New cust
→ HV vs LV
→ feq vs infrequent
] →

→ gender
→ Age
→ Product seg
→ Income
→

TROPICS

CRIE

External

→ Marketing
→ Competition
→ PR (Bad)
→ AJio → sale
→