
Strategic Portfolio Analysis of Thailand's Export Sector:

Identifying High-Quality Growth Opportunities for Financial Institutions

A Capstone Project for the Google Data Analytics Professional Certificate

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From Mass Demand to Quality Demand

The Problem: The Rising Tide of Low-Quality Loan Demand

In today's economic climate, loan demand is high, but the financial health of many businesses is weak. This creates a significant risk of Non-Performing Loans (NPLs) for lenders. The challenge is no longer just finding businesses that want to borrow, but identifying those that can reliably repay.



From Mass Demand to Quality Demand

Goal: To Mitigate Loan Risk by Proactively Identifying High-Quality Demand

This model was built to shift the bank's focus from "lending to whoever asks" to "strategically targeting sectors with a proven ability to repay." By analyzing historical data, the model achieves this by:

- 1. Distinguishing sustainable, long-term growth from volatile, short-term spikes.
- 2. Identifying industries whose stable performance indicates a stronger capacity to service debt, even in economic downturns.
- 3. Enabling lenders to proactively target these high-quality segments, thereby minimizing the risk of future bad debt.



My 3-Layered Analytical Framework



Statistical Smoothing

What: Applied a 3-Year Moving Average to raw export data.

Why: To filter out short-term market "noise" (e.g., stockpiling, temporary disruptions) and reveal the stable, underlying growth trend of each industry



Strategic Classification

What: Used the calculated Trend CAGR (growth) and Trend Volatility (risk) to plot industries on a BCG-inspired matrix.

Why: To translate complex statistical outputs into a familiar, executive-friendly framework (Stars, Question Marks, Cash Cows, Dogs).



Economic Weighting

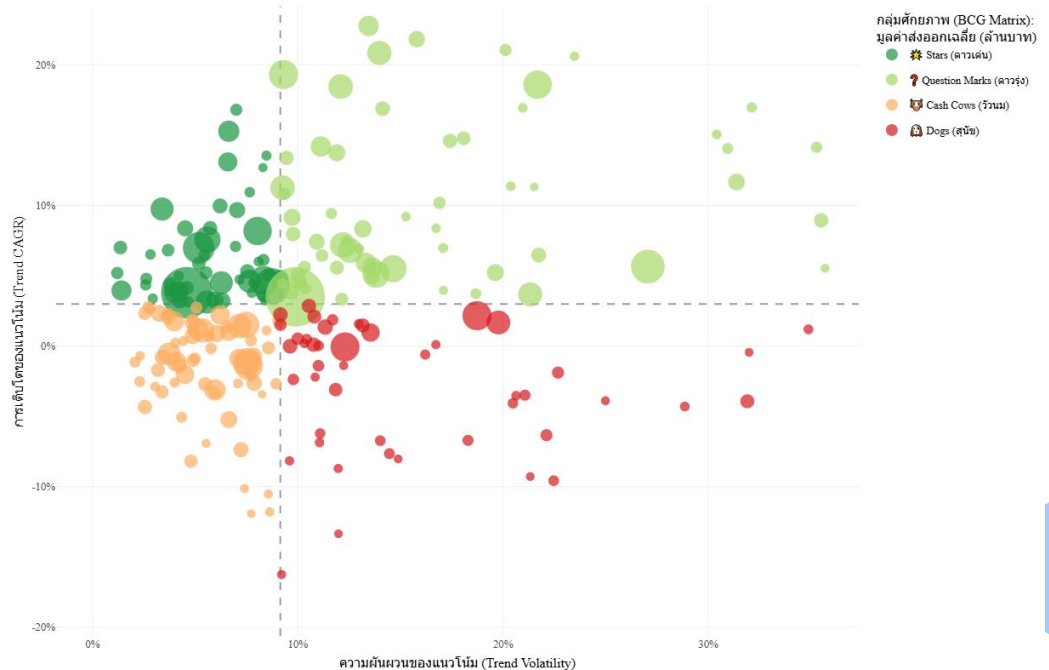
What: Sized each data point on the matrix by its average annual export value.

Why: To ensure focus remains on economically significant opportunities, distinguishing a multi-billion Baht industry from a niche market.

The Result: An Interactive BCG Matrix Dashboard

This interactive dashboard allows for a dynamic exploration of Thailand's export landscape. Each bubble represents an industry, positioned by its risk and growth profile, sized by its market value, and colored by its strategic category.

LIVE DEMO: Click here to explore the interactive dashboard





Key Actionable Insights for Risk Mitigation

Insight 1: "Low-Risk Growth" Segments (The True Stars)

- Profile: Industries with high, stable growth and significant market size
- Strategic Implication: Highest Quality Demand. Their consistent performance suggests strong financial health and the lowest probability of default.
- Actionable Strategy: Prioritize for investment loans. Actively target with marketing campaigns to capture the most secure, high-growth loan portfolio.



Key Actionable Insights for Risk Mitigation

Insight 2: "Emerging Quality" Segments (The Hidden Gems)

- Profile: Niche industries with strong, stable growth, indicating disciplined management.
- Strategic Implication: Future High-Quality Demand. Their stability points to a strong potential to become reliable long-term clients. An opportunity to build relationships early.
- Actionable Strategy: Proactive engagement by Business Development. Offer tailored advisory and smaller credit lines to secure future loyalty and mitigate competitive risk.



Key Actionable Insights for Risk Mitigation

Insight 3: "Stable Repayers" Segments (The Cash Cows)

- Profile: Mature, large-scale industries with predictable, low-volatility performance.
- Strategic Implication: Lowest Risk for Short-Term Lending. Their predictable cash flow makes them ideal, secure clients for working capital or trade finance products.
- Actionable Strategy: Focus on transactional, low-risk products. A primary target for the trade finance and cash management teams.

Model Strengths & Strategic Value

Strengths of the Model

- **Focus on Stability, Not Just Speed:** Prioritizes the quality and consistency of growth over short-term, volatile spikes.
- **Forward-Looking Indicator:** Uses trend analysis to identify future potential, moving beyond lagging historical data.
- **Holistic View:** Combines growth, risk, and economic size into a single, comprehensive framework for decision-making.

Strategic Value for Lenders

- **Reduces NPL Risk:** Enables the bank to systematically avoid sectors with high-risk growth profiles, preserving the quality of the loan book.
- **Improves Resource Allocation:** Allows marketing and sales teams to focus their efforts and budget on segments with the highest probability of conversion and repayment.
- **Creates Competitive Advantage:** By identifying and securing high-quality clients before competitors, the bank can build a more resilient and profitable portfolio.

Conclusion

In an economy where loan demand is abundant but quality is scarce, this model provides a crucial strategic filter. It empowers lenders to proactively identify and target industries with a proven capacity for stable growth and repayment, ultimately building a more secure and profitable loan portfolio for the future.



Thanks!

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