

# Czechoslovakia Banking Financial Data Analysis →

CUSTOMER DEMOGRAPHY

ACCOUNTS

BANKING

LOAN

TRANSACTION

CONCLUSION



# DEMOGRAPHIC ANALYSIS



DISTRICT NAMES

All

AVERAGE SALARY

9.03K

TOTAL CLIENTS

5.37K

AVERAGE AGE

43.78

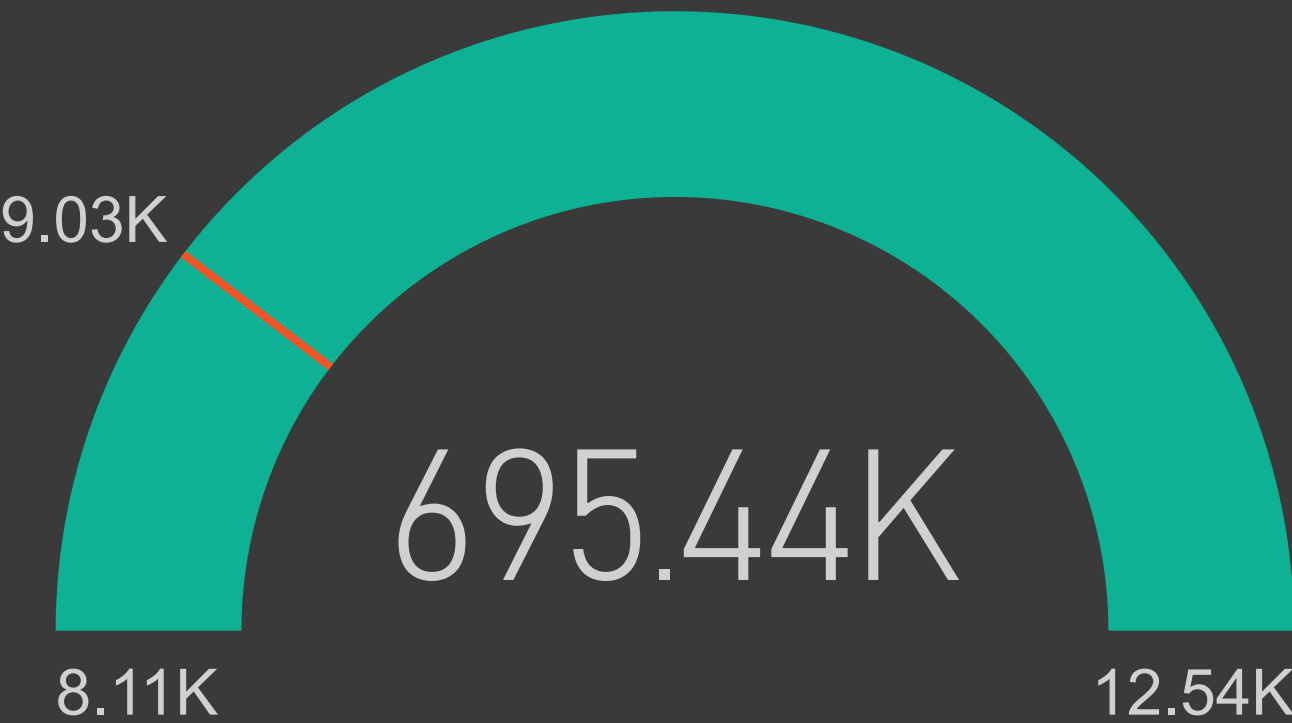
Number of Districts

77

Top 10 Districts by Average Salary



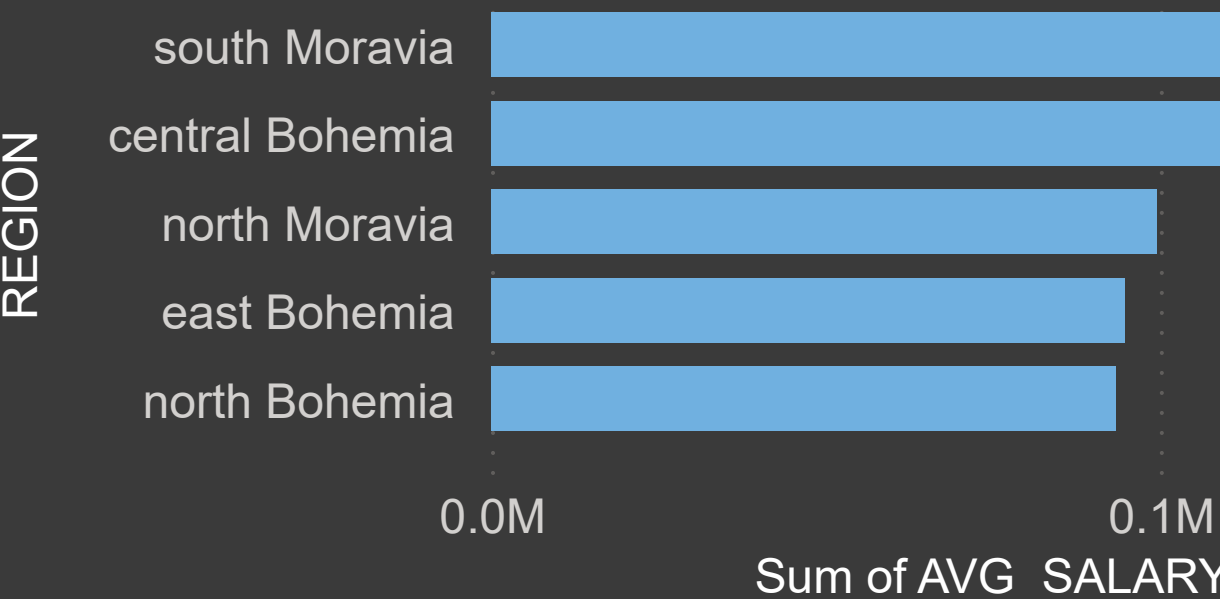
TOTAL, MIN, AVG, MAX OF SALARY



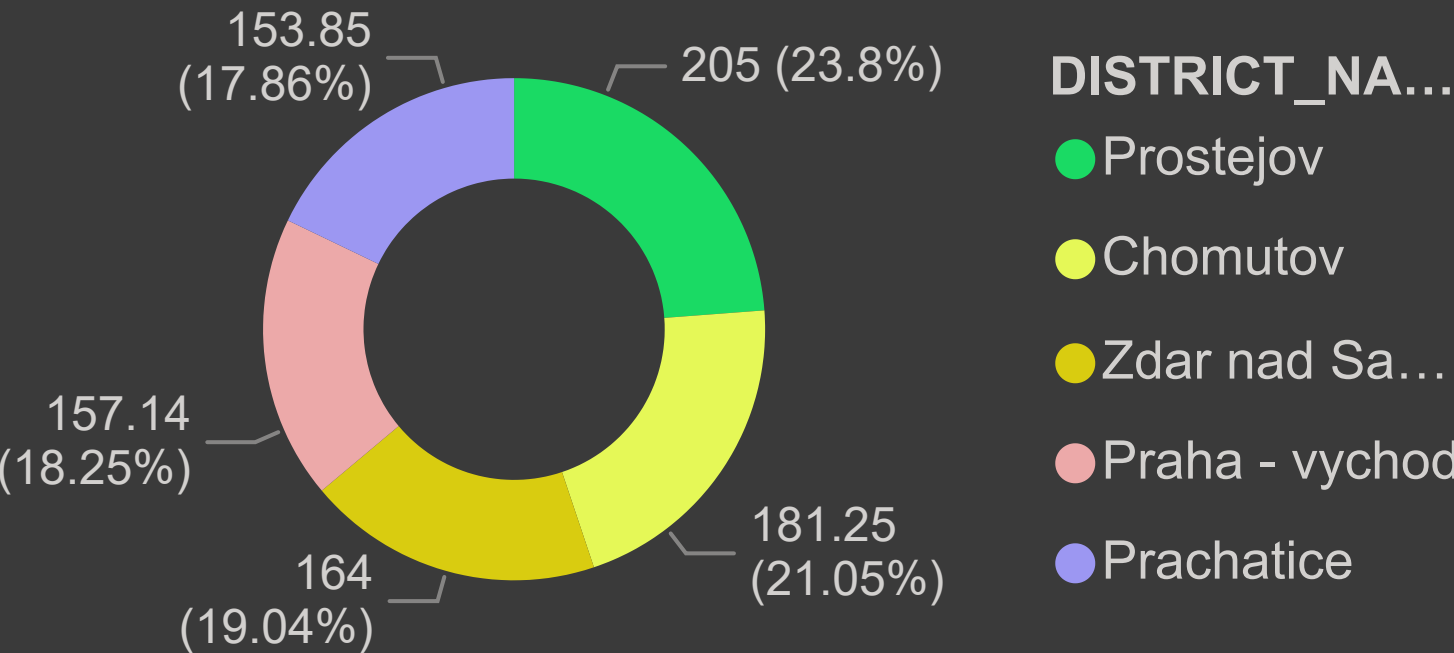
DISTRICTS by NUMBER OF CUSTOMERS



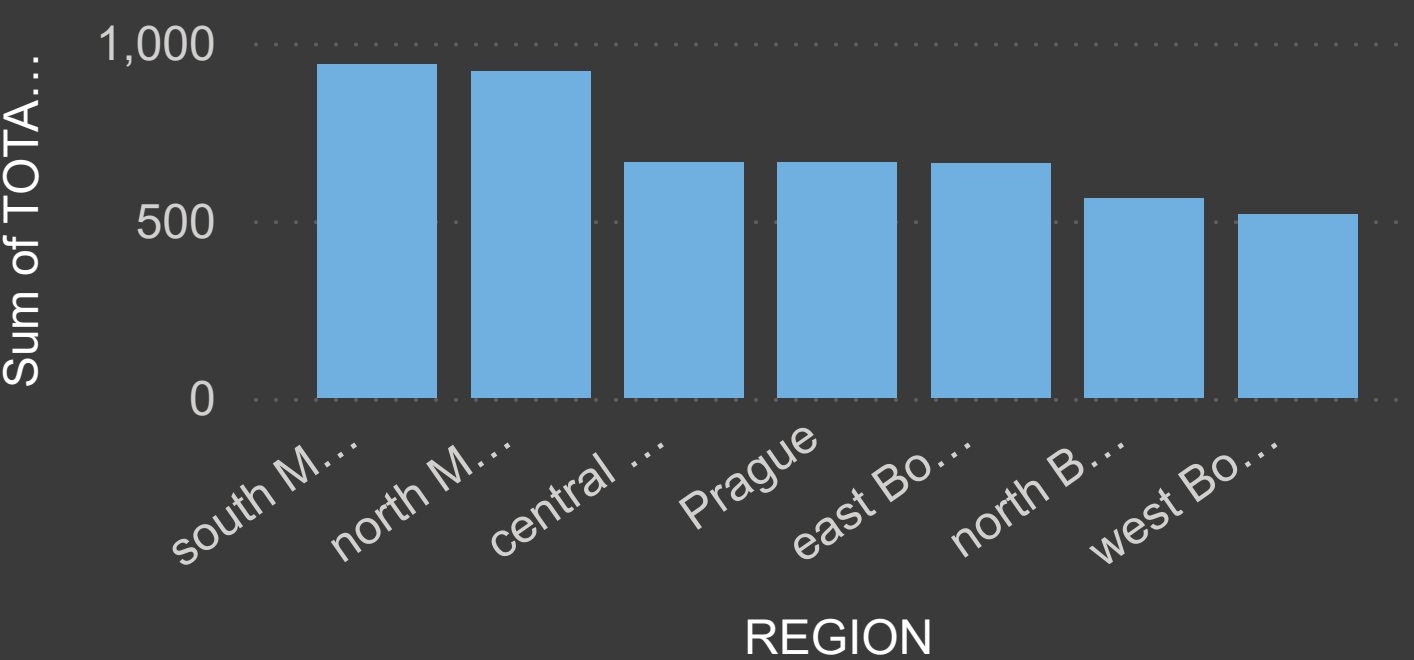
Top 7 REGION by AVG\_SALARY



MALE\_TO\_FEMALE\_PCT by DISTRICT\_NAME



Top 7 REGION by TOTAL\_CLIENTS





# ACCOUNT ANALYSIS

TOTAL ACCOUNTS

4500

YEAR

Select all

2016

2017

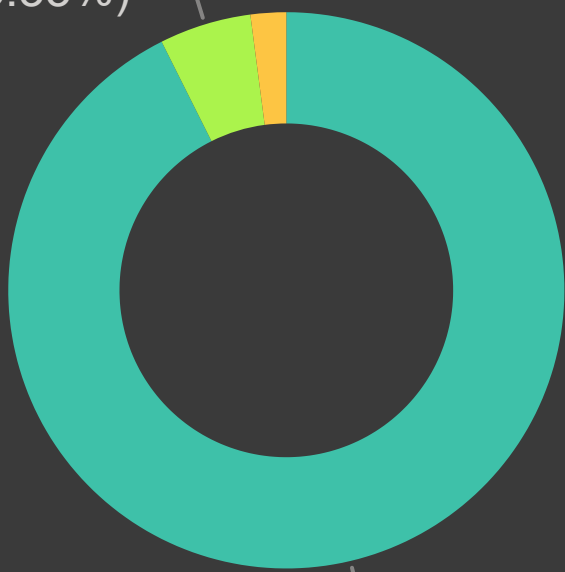
2018

2019

2020

TYPES OF CARDS by NUMBER OF ACOCUNTS

0.24K (5.33%)



4.17K (92.6%)

CARD\_ASSIGNED

- Silver
- Diamond
- Gold

NUMBER OF ACCOUNTS by CARD TYPE and FREQUENCY

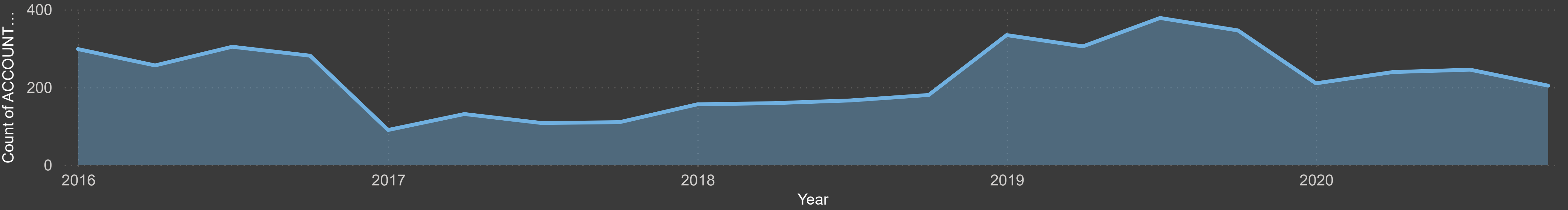
FREQUENCY ● ISSUANCE AFTER TRANSACTION ● MONTHLY ISSUANCE ● WEEKLY ISSUANCE

ACCOUNT\_TYPE

- Savings account
- NRI account
- Salary account



ACCOUNTS OPENED OPENED - YEAR WISE





# BANKING DATA ANALYSIS

YEAR

All

BANK

All

NUMBER OF ACCOUNT  
HOLDERS

1.12M

TOTAL BANKS

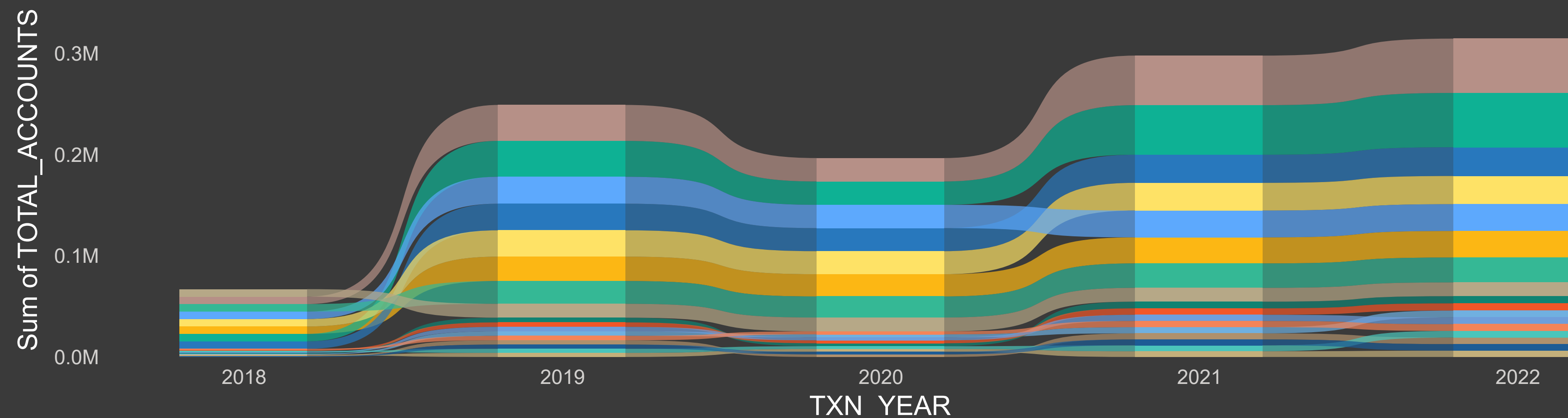
17

AVG TXNS PER  
ACCOUNT BY MONTH

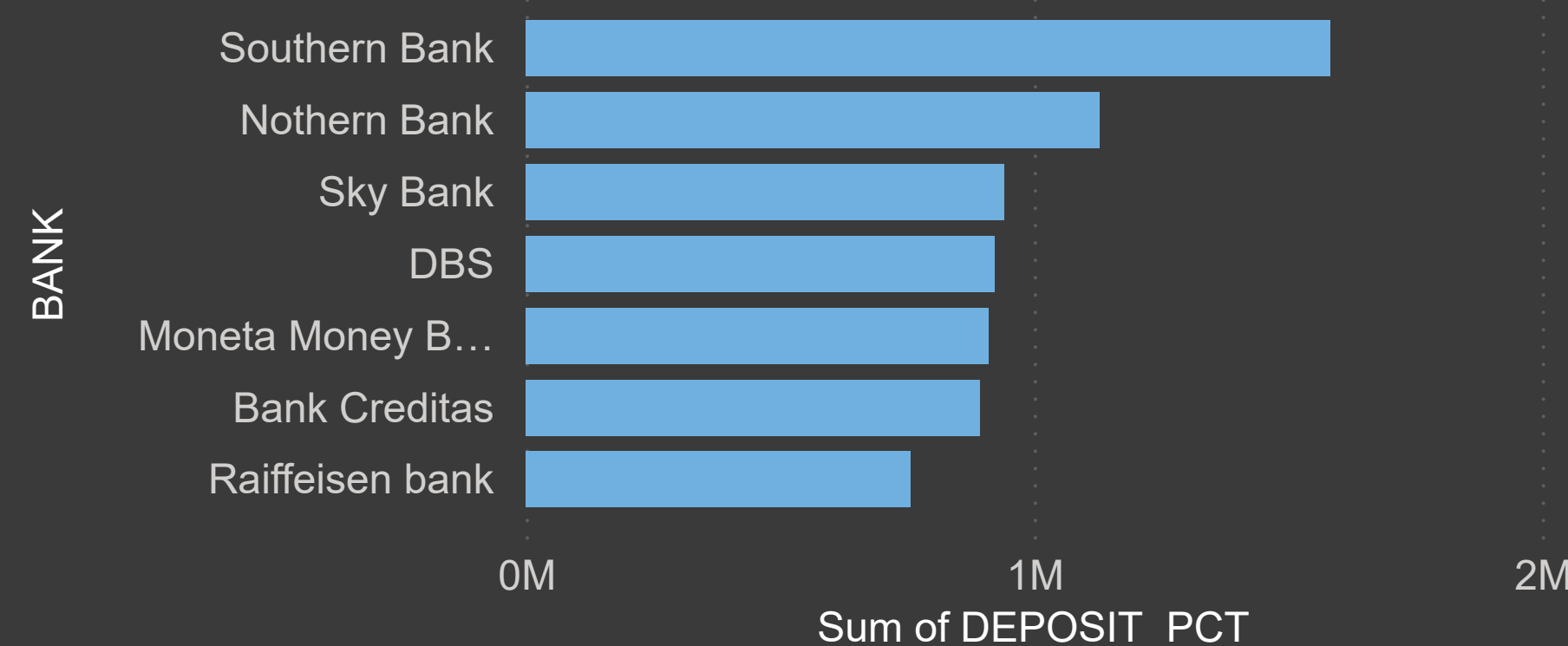
43.60

## ACCOUNTS OPENED by YEAR and BANK

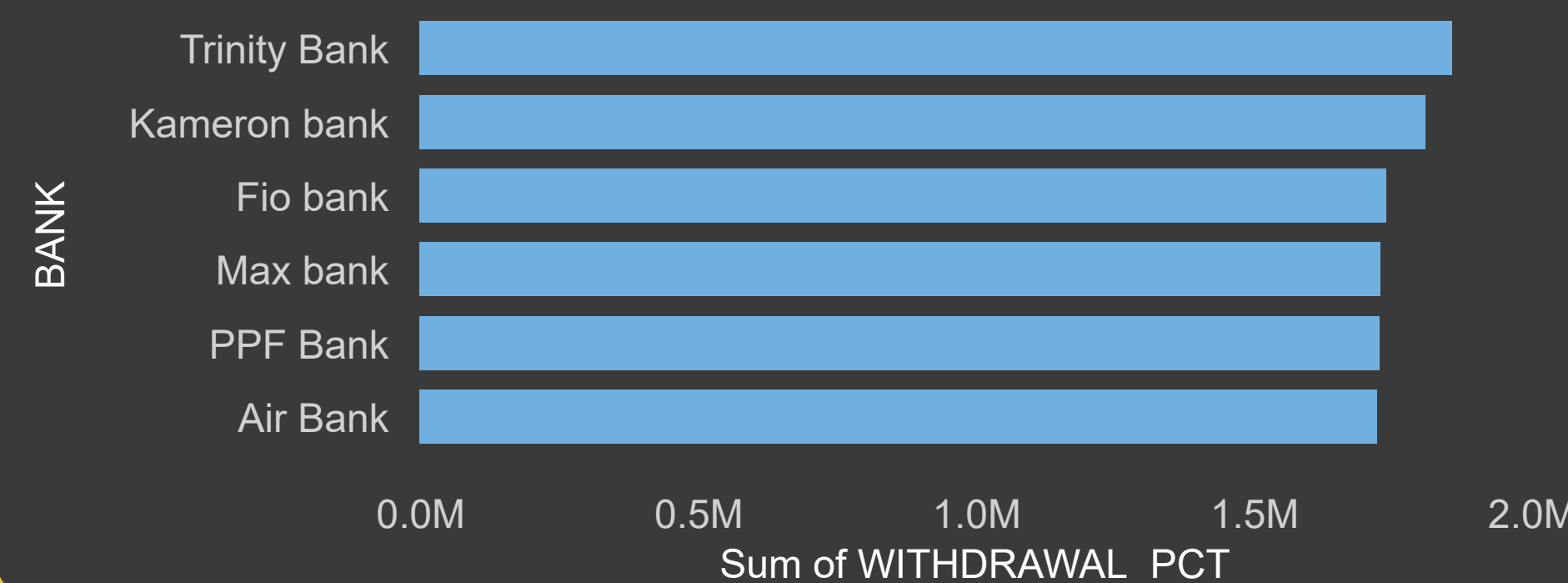
BANK ● Air Bank ● Bank Cr... ● Czech ... ● DBS ● Fio bank ● Hypote... ● J&T Bank ● Kamer... ● Max bank ● Moneta ... ● Nother... ● PPF Bank



## DEPOSIT\_PCT by BANK



## WITHDRAWAL\_PCT by BANK





# LOAN PAYMENT ANALYSIS



BANK

☐ Select all

☐ Air Bank

☐ ...

TOTAL LOAN PAYMENT

103.26M

TOTAL LOAN ACCOUNTS

682

LOAN\_YEAR

Select all

2016

2017

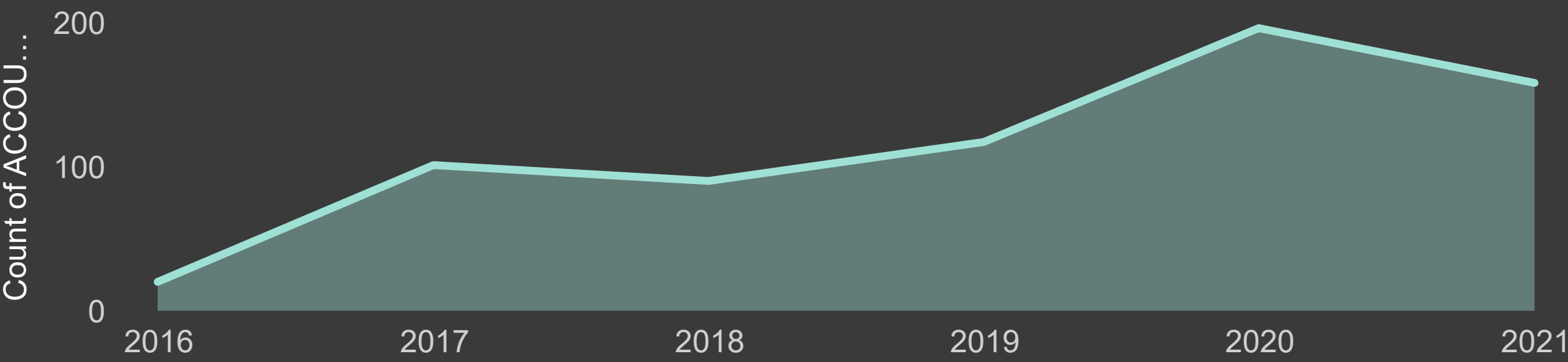
2018

2019

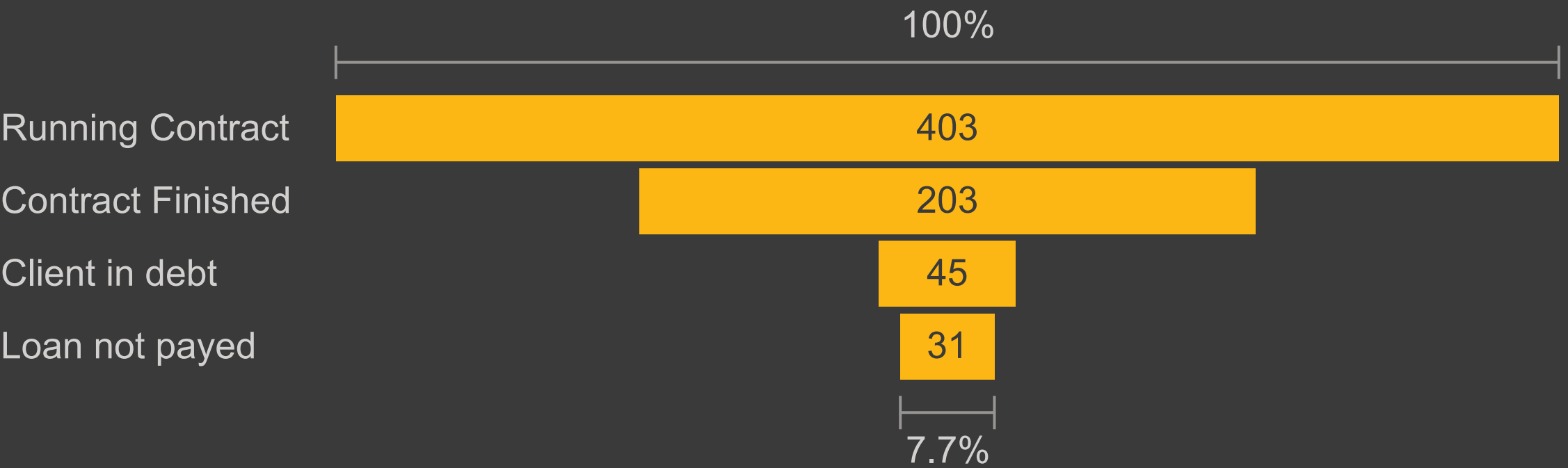
2020



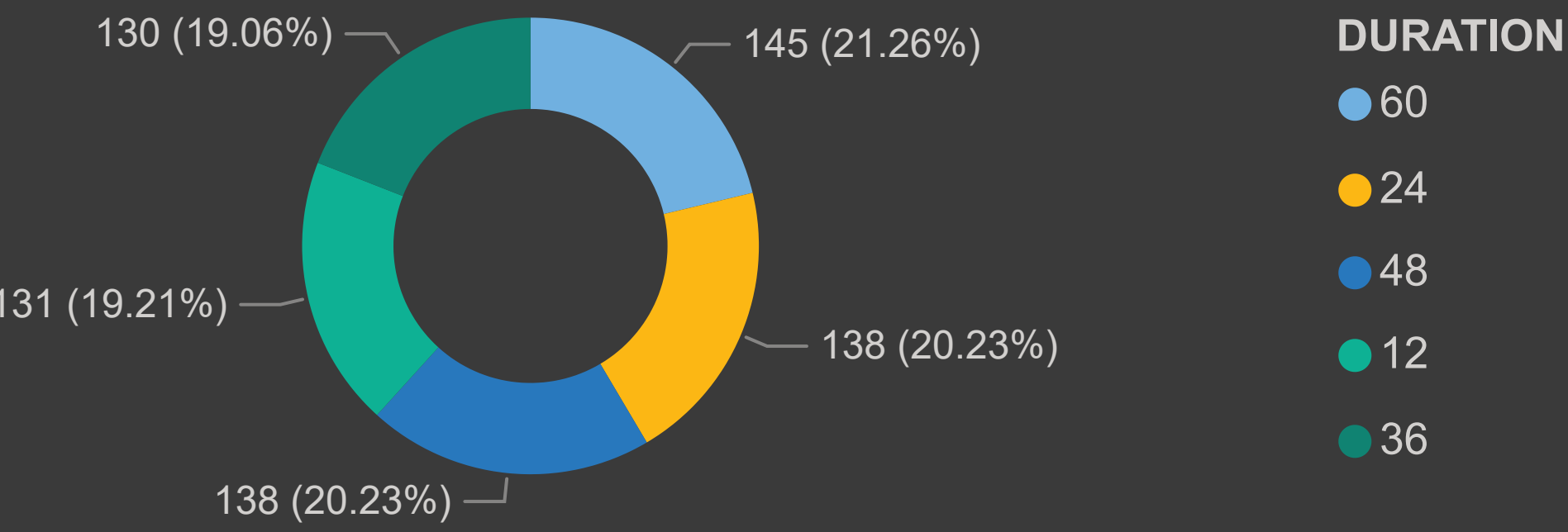
NUMBER OF ACCOUNTS TAKING BY YEAR



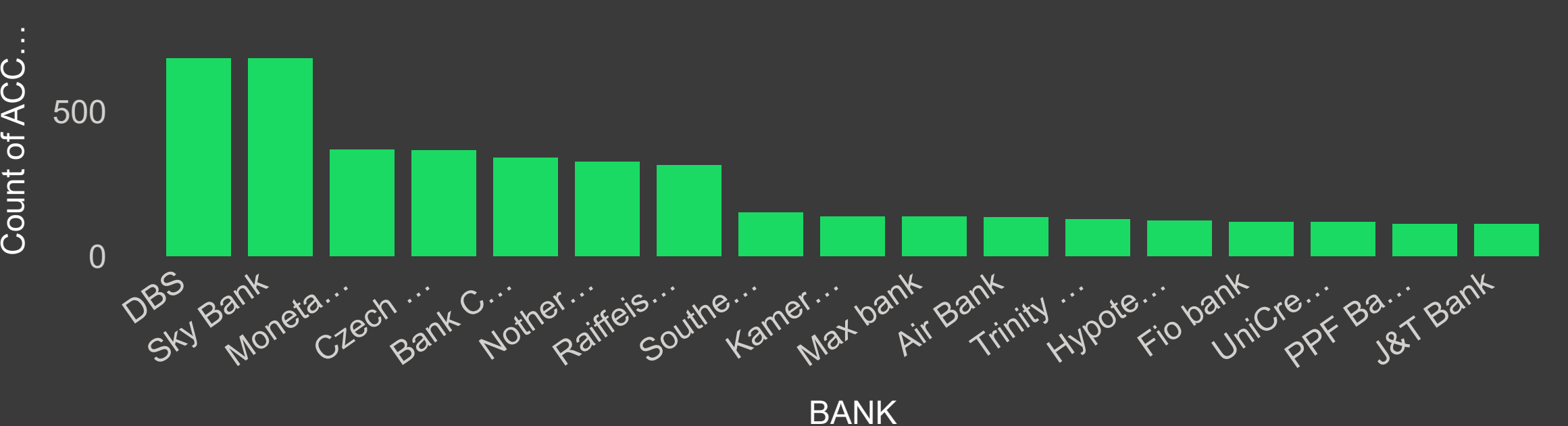
LOAN STATUS by NUMBER OF ACCOUNTS



LOAN PAYMENT DURATION(days)



NUMBER OF LOAN ACCOUNTS PER BANK







# TRANSACTION ANALYSIS



Year

All

BANK

All

TOTAL  
TRANSACTIONS  
1M

TOTAL ACCOUNTS

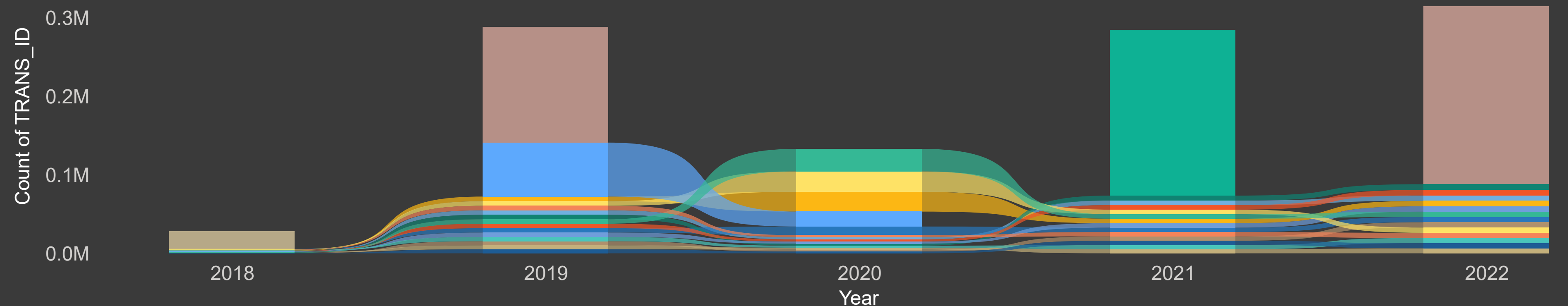
4500

AVERAGE TXN  
AMOUNT

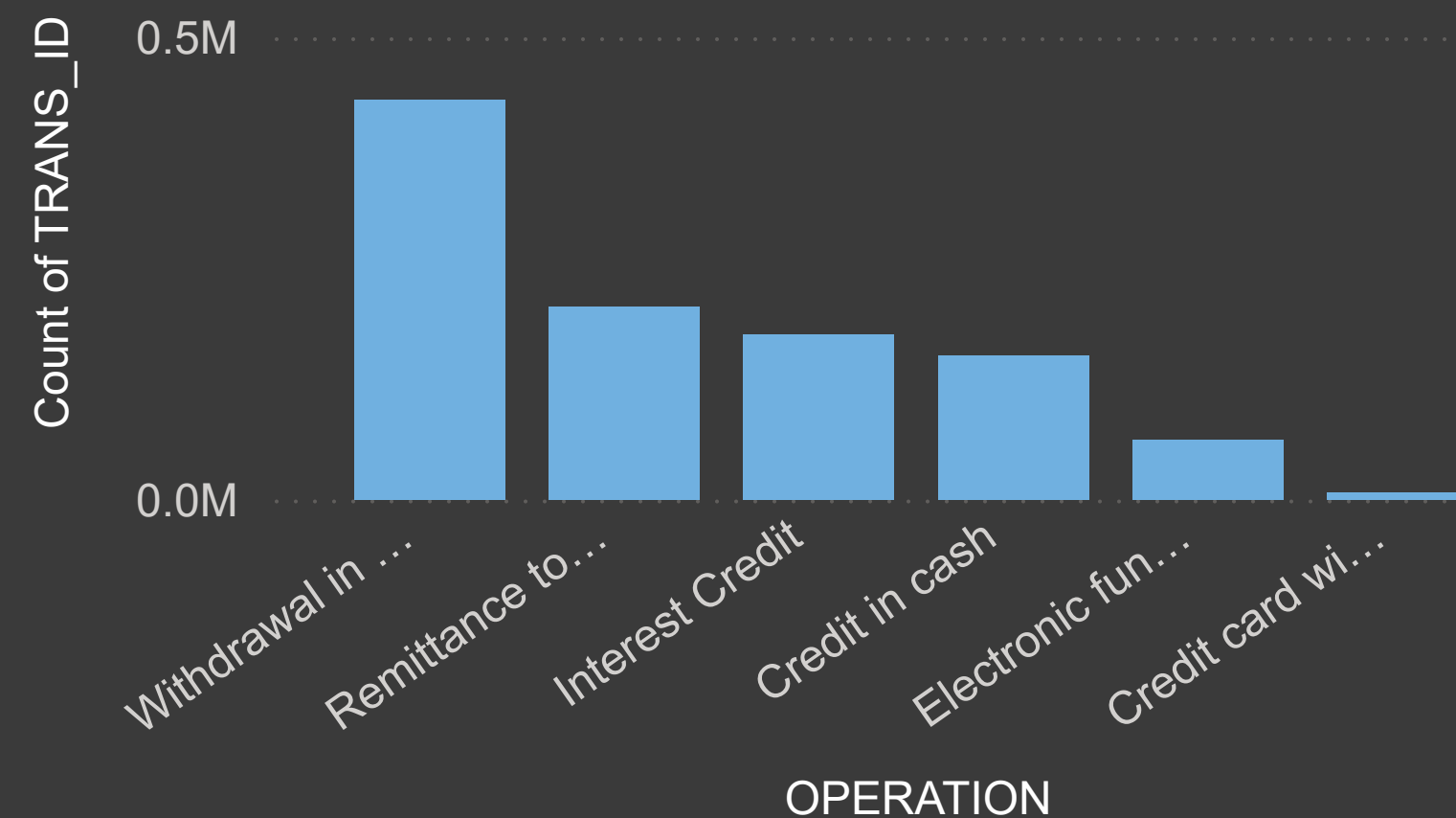
5.94K

## NUMBER OF TRANSACTIONS by Year and BANK

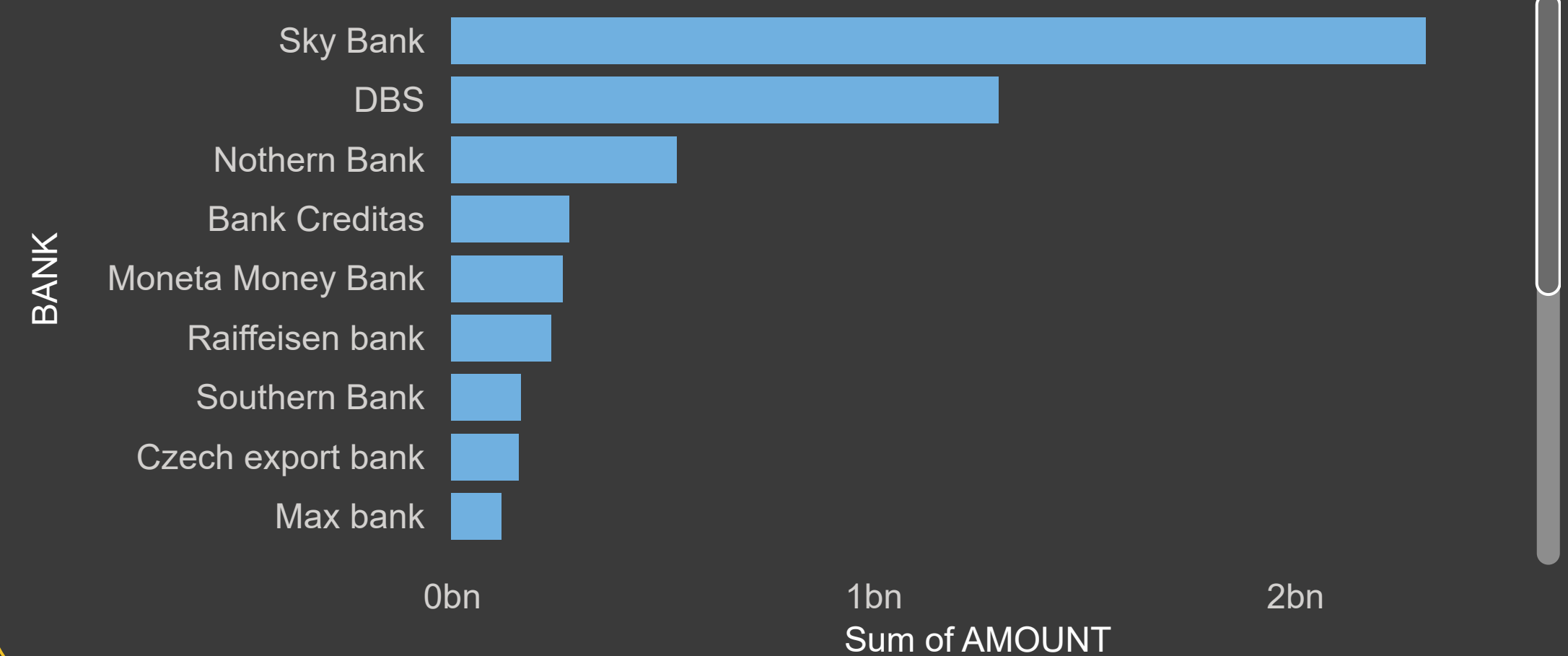
BANK ● Air Bank ● Bank Cr... ● Czech e... ● DBS ● Fio bank ● Hypotec... ● J&T Bank ● Kamero... ● Max bank ● Moneta ... ● Nothern ... ● PPF Bank ● Raiffeise...



## NUM OF TRANSACTIONS BY OPERATION



## TOTAL TRANSACTION AMOUNT BY BANK





# CONCLUSION

## WHAT WORKED :

- 1) Czechoslovakia has banks in every district and major city.
- 2) Loans borrowers have increased in the past 5 years, except in 2021.
- 3) The male-female ratio of wealthy individuals is almost equal.
- 4) Account holder distribution and year-wise withdrawals have an upward trend. Sky Bank is the best performer of all time.
- 5) Gold Card usage is high, but Diamond Card usage increased in Q3 2020 and Q3 2021 compared to Silver Card.

## AREAS OF IMPROVEMENT:

- 1) There aren't many in Czechoslovakia banks, indicating a lack of awareness among the people.
- 2) Future predictions suggest a decrease in year-wise account openings.
- 3) Gold and Diamond usage is not prevalent among Czechoslovakia's people.
- 4) Yearly loan borrowers have decreased in the past year and are expected to continue declining.



# CONCLUSION

To improve customer service and satisfaction levels in the following ways:

- 1) Increase financial literacy initiatives to raise awareness and encourage account openings.
- 2) Offer customized loan products that cater to the specific needs of different customers.
- 3) Provide incentives and rewards to increase Gold and Diamond card usage.
- 4) Focus on improving customer experience through better communication, faster service, and personalized attention.
- 5) Enhance digital banking services to offer greater convenience and accessibility to customers.
- 6) Conduct regular customer surveys to gain feedback and address issues promptly.
- 7) Invest in staff training and development to improve knowledge and skills to better serve customers.





# CONCLUSION

Czechoslovakia banks can introduce new financial products or services:

- 1) Launch awareness campaigns to educate people about the benefits of banking and credit cards.
- 2) Launch awareness campaigns to educate people about the benefits of banking and credit cards.
- 3) Introduce new loan products with competitive interest rates to attract more borrowers.
- 4) Invest in digital banking services for better accessibility and convenience.
- 5) Provide personalized financial advice to increase customer satisfaction and loyalty
- 6) Expand the bank's reach by opening new branches in underrepresented areas.
- 7) Collaborate with other companies to offer bundled services.
- 8) Develop a customer loyalty program.
- 9) Explore alternative revenue streams like investment banking or insurance.