



A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE: INSIGHTS FROM A LEADING BANKS

Project Based Experiential Learning Program

A Comprehensive Analysis of Financial Performance: Insights from a Leading Banks

Milestone 1: Define Problem / Problem Understanding

Activity 1: Specify the business problem

The banking industry world-wide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national level and opening-up to international competition; and - equally important - changes in corporate behavior, such as growing disintermediation and increased emphasis on shareholder value. In addition, recent banking crises in Asia and Latin America have accentuated these pressures. The banking industries in central Europe and Latin America have also been transformed as a result of privatizations of state-owned banks that had dominated their banking systems in the past. In this project we are trying to analysis the bank related data and able to extract some insights from the data using Business Intelligence tools. To Extract the Insights from the data and put the data in the form of visualizations, Dashboards and Story we employed Tableau tool.

Activity 2: Business requirements

The business requirements for analyzing the performance and efficiency of banks in world include identifying KPIs, comparing performance across different countries and states, identifying patterns and trends over time, identifying affecting factors, creating interactive dashboards and reports, identifying areas for improvement, making data-driven decisions, comparing to the industry average and creating forecasting models for future performance. The ultimate goal is to gain insights and improve performance through data visualization techniques.

Activity 3: **Literature Survey** (Student Will Write)

This study analyses existing literature review studies on banking sector

performance. Specially, this research aim is to identify topics of interest and development niche for this vast field. The paper presents a content analyses of 14 literature review on banking sector performance studies, selected using clear and transparency methodology.

The content analysis of the papers identified that themes are diverse: banking performance and efficiency analysed using the DEA (Data Envelope Analysis) method, banking efficiency and risk, banking efficiency and competition, mobile banking and bank profitability. Based

on selected papers this study identified that in recent years number of systematic literature review studies increase, in the same time traditional literature review are decreasing.

Activity 4: Social or Business Impact.

Social Impact: Financial analysis of banks can have a significant social impact by identifying areas where the bank's operations or lending practices may be causing harm to vulnerable communities or perpetuating inequality. For example, a financial analysis might reveal that a bank is heavily invested in fossil fuel companies, contributing to climate change, or that the bank is disproportionately denying loans to minority-owned businesses, perpetuating economic discrimination

Business Model/Impact: Financial analysis of banks can have a significant impact on the business operations of the bank itself and its competitors. For example, a financial analysis can help the bank identify areas where it is underperforming compared to its peers, such as in terms of profitability or asset quality. This information can then be used to develop strategies for improving the bank's performance, such as by reducing costs, increasing revenue, or improving risk management practices.