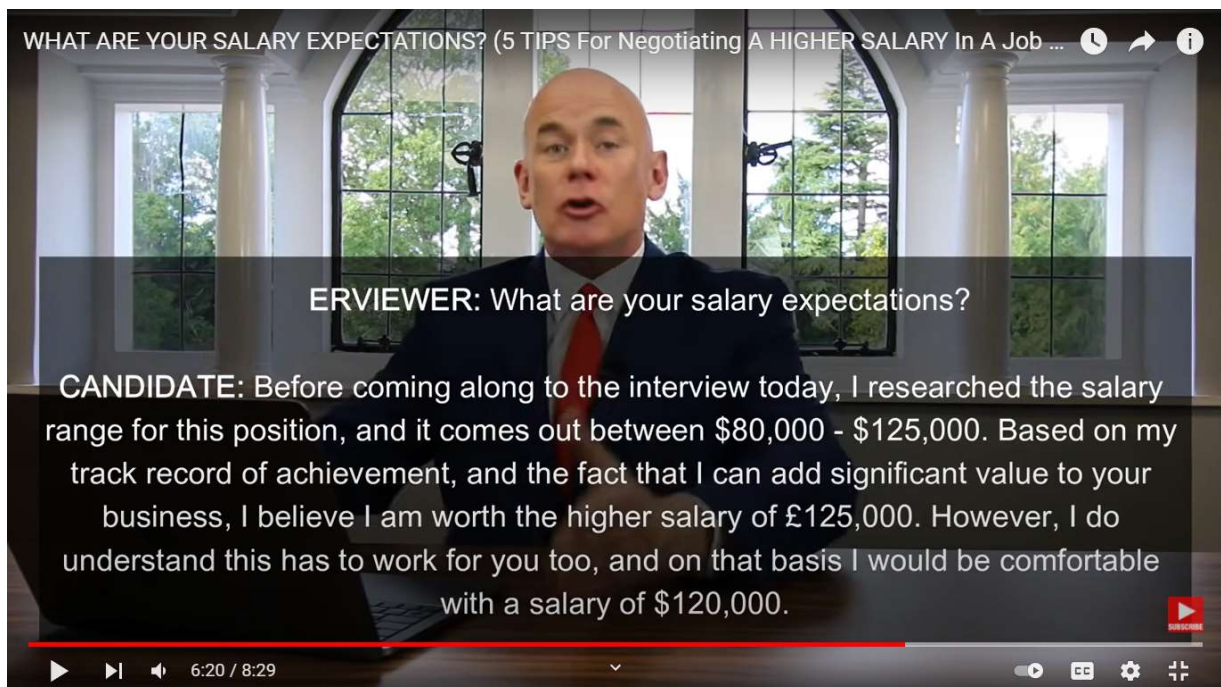


Q: What are your salary Expectations?

A: I need bit more information to get a better idea of what the position entails. That way I can provide a more realistic salary expectation. What have you allocated for the right candidate?

OR

Since i am not aware about my complete role i am still evaluating my expectation. What is the range for this position?



Tell me about yourself?

TELL ME ABOUT YOURSELF **ANSWER** - Tell me about yourself.

“Thank you very much for inviting me to be interviewed for this position today. I have applied for this job because I believe the skills, the qualities and the experience I have are a strong match for the job description.

Over the years, I have built up lots of skills and qualities that I believe will be of benefit to your organization. I am a very strong team worker and I understand that in order to achieve difficult projects and tasks, you must work with other people, and you must bring in their skills and their experiences.

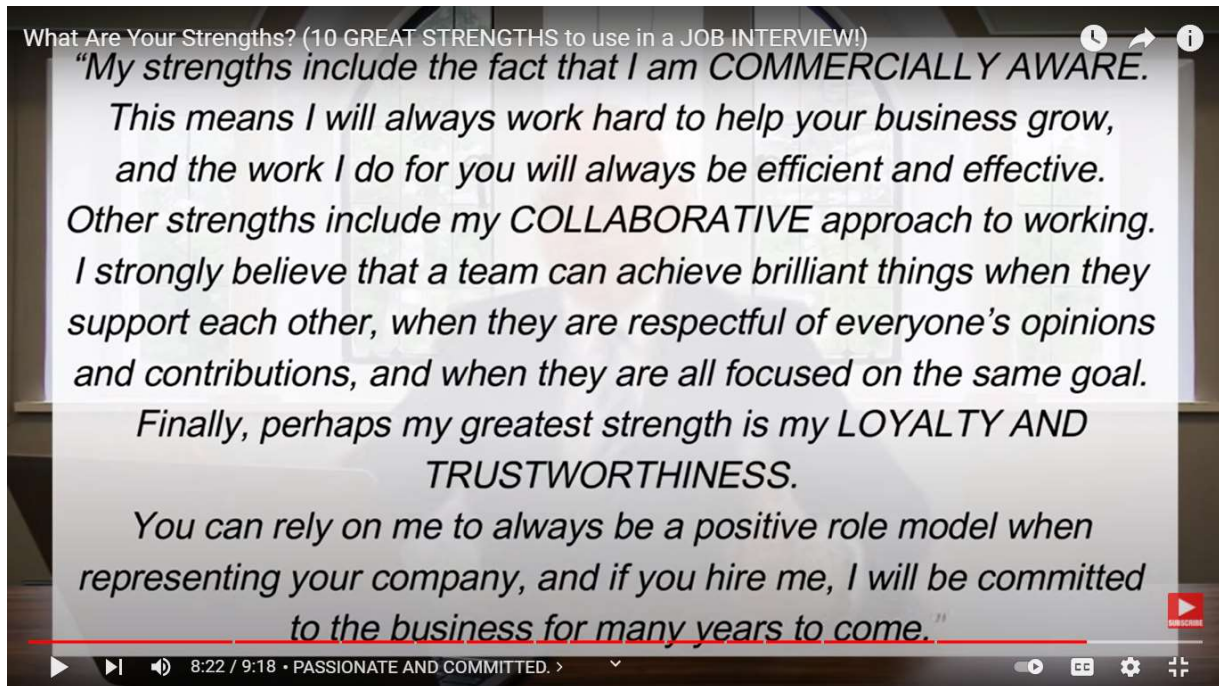
I am also very good at working under pressure and I actually prefer to be in situations where the pressure is on, because I believe this is where I am at my best. I am also very good at building up relationships with clients and customers, and I feel this will benefit your organization from a commercial perspective.

Highlights of my career include, in particular, in my last role, I was praised by my manager for working as part of a team that managed to increase company sales by twenty five percent. So, I am very focused on achieving difficult tasks and projects that are aligned to your strategic objectives.

I am the type of person who will work hard, I will never let you down, and I will always act as a positive role model when dealing with your customers and clients. If you hire me this position, you will quickly see a positive return on your investment.”

What are your Strengths?

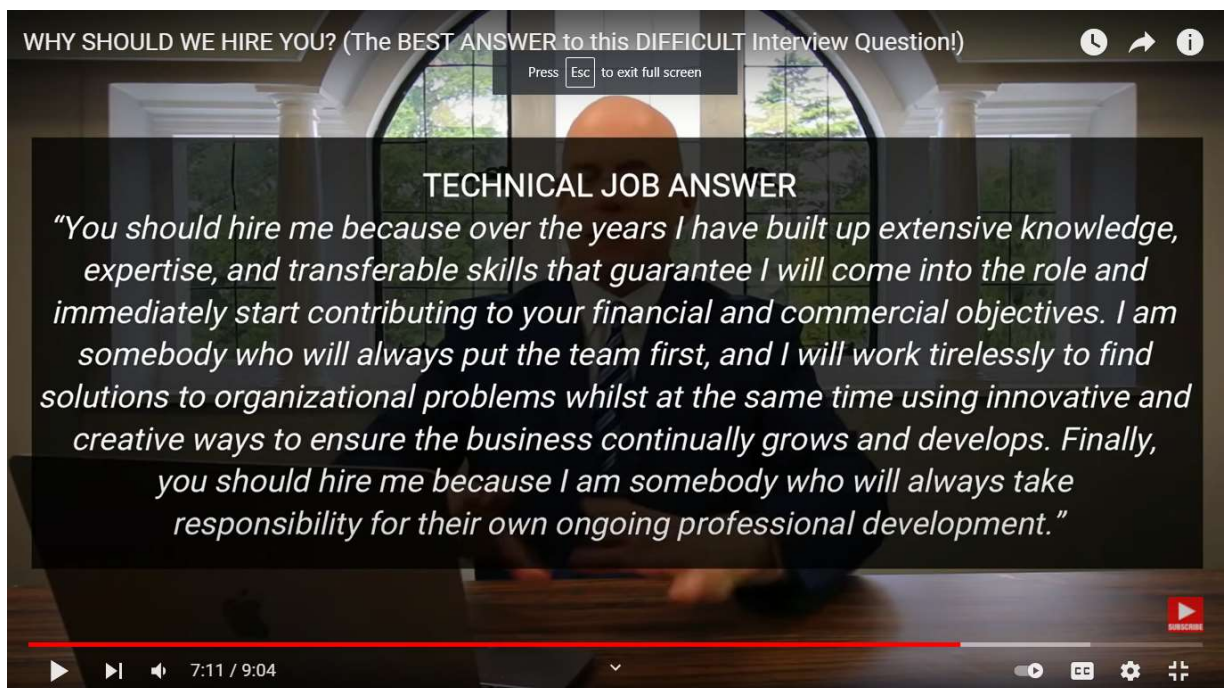
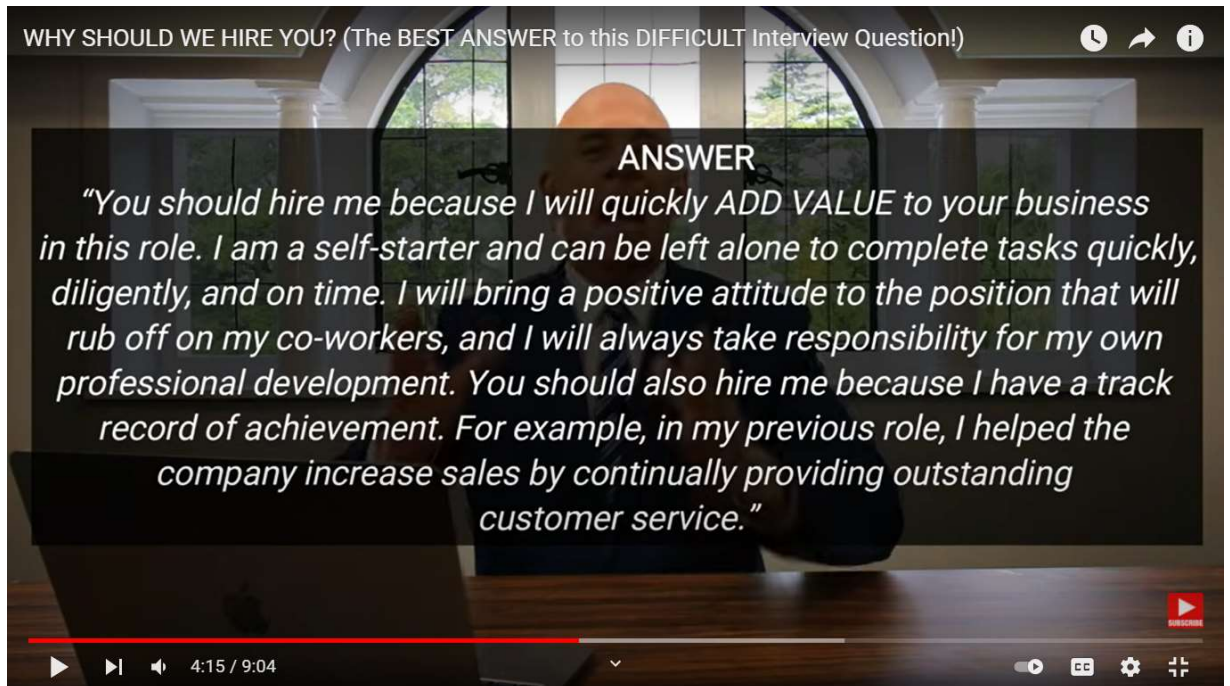
1. Discipline and focus
2. Collaborative worker(It means you are team worker)
3. Fast Learner who is always seeking to improve
4. Passionate and committed



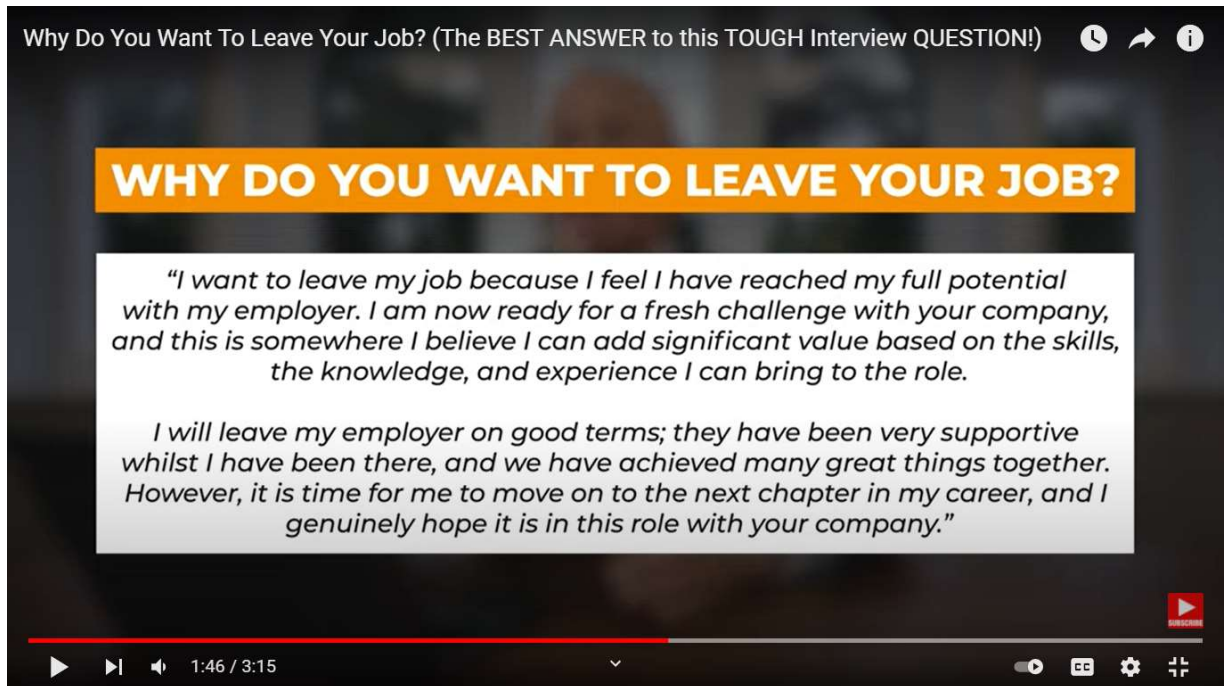
What's your biggest weakness

1. I am not very good at giving people feedback (If someone ask me for the feedback i would rather avoid it as i don't want to avoid their feelings however i do appreciate feedback is an important part of self-development and i have been trying to improve in this area by forcing my self to give people feedback when it is requested)
2. I find it hard saying no to people (This has been problem of mine because i always say yes to everything even if i don't have the capacity to do so now in the past i have sometimes become overwhelmed by taking on too many responsibilities now before i say yes to thing i now take my time assess my own workload to make sure i do have the capacity to commit to the extra work responsibilities)
3. I am sometimes too sensitive (i am sometimes too sensitive and in the past i would take criticism personally however i do understand for me to continually improve professionally i need view other people's comments as constructive and productive so i am learning to be more mindful in situations such as these when people are simply trying to help me improve and develop)
4. I currently don't have any leadership experience (I currently don't have any leadership experience but this is something i really want to improve on if you asked me now to take lead on something i wouldn't feel confident in doing so however to improve in this area i would seek to observe how managers and team leaders tackle projects and tasks so i can then learn how to do it myself when the opportunity presents itself)

Why should we hire you?



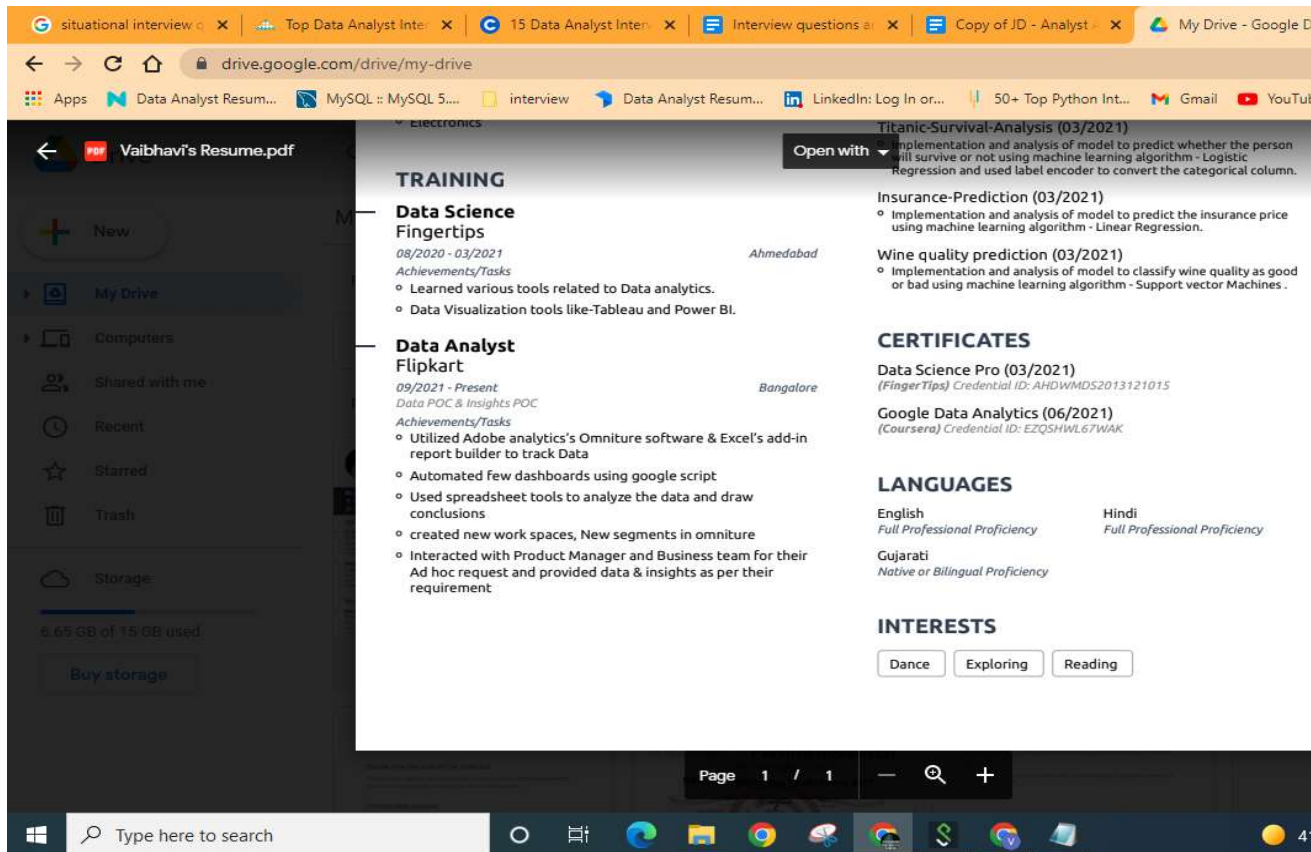
Why you want to leave your job?



1. Why Flipkart?
 2. Why do you want to make a career as a data analyst?
- OR
2. Why do you want to switch careers from PHP developer to Data analyst?
 3. Where do you see yourself in the next 5 years?

Questions for the recruiter:

1. What's the next step in the interview/hiring process?
2. How long does your recruitment process usually take?
3. What are the primary responsibilities of the position?
4. What would my day-to-day routine look like if I got the job?
5. What would I be expected to accomplish in my first month/year on the job?
6. What is the key to succeeding in this role?
7. I would like to know your feedback for this round



Roles and responsibilities

- Create business reports and process all data extracts and imports; ensuring accuracy and attention to detail at all times
- Collate and produce metrics dashboard for the business leaders.
- Analyse/maintain/update the daily/weekly/monthly metrics on an internal system and reporting tools
- Provide recommendations and insights for process improvement.
- Proactive and reactive analysis and interpretation from reporting to support business strategy and planning
- Create intelligent and informative written and visual reports or dashboards
- As part of the analytics team, communicate and meet with business leaders to deliver and present reports
- Support the production of quality reports by developing reporting processes and identify the areas where value can be added.
- Gathering reporting requirements to support the business on a day to day basis, to allow the business to make informed decisions.
- Progression and support of department's BI capabilities
- Create customer segmentation and models
- Data processing via Excel to support business requirements

- Operational day-to-day management.
- Identify the facts in data and understanding and managing a range of analytical and modelling projects from inception to delivery
- Providing accurate information within a set deadline
- Pro-actively managing the support relationships with customers across the business
- Any other duties that may be required from time to time for the smooth running of the Business

THE CHALLENGES OF NEOBANKS

Rapid technological progress changes the neobanking sector as well as brings the new challenges:

1. Breakdown of differentiators. Neobanks are trying to differentiate themselves by creating very distinguishing packages of services and features.
2. Regulation raises the barrier for everyone. Throughout Europe, the Fintech industry's compliance practices differ from country to country and fall within several jurisdictions.
3. Big banks own neobanks. Neobanks either obtain a banking license themselves or operate based on one of the existing banks, essentially buying services in bulk from the approved financial institution and selling them at retail to their customers.
4. Security challenges. Neobanks deal with tons of delicate and essential financial information like passwords, bank accounts, identity data, etc. Integrating with third-party components like payment gateways, analytics systems, social network buttons, and chatbots can compromise any product's security.
5. Convincing enough people to switch = neobanks need to achieve profitability as quickly as possible. For the neobanks to make some profit, they need to create a great customer base, which means they need to make people want to change their accounts from other neobanking providers.
6. Coronavirus impact. The Covid-19 pandemic influenced almost every business in the world. In times of crisis, consumers tend to take much fewer risks. People's use of neobanks dropped dramatically at the start of the UK's lockdown. The lockdown showed digital banks' dependency on interchange fees and travel for revenue. On the other side, customers started to use more mobile apps, experiencing the inability to access the bank branches.

IS THERE ANYTHING TECHNOLOGY CAN HELP WITH?

Neobank is already a technology aimed to make your product more successful, affordable, safe, and fast. The traditional banking models don't always work in the modern world. They need to change to provide all kinds of consumer services while using a more cost-effective and interactive approach. There were cases when some neobanks have failed to move fast because their platforms appeared to be not so adjustable or flexible. To re-engineer these solutions, develop the service and expand the markets, the companies have to spend more resources.

Thanks to the technology, neobanks can experience the following practical functionality and features:

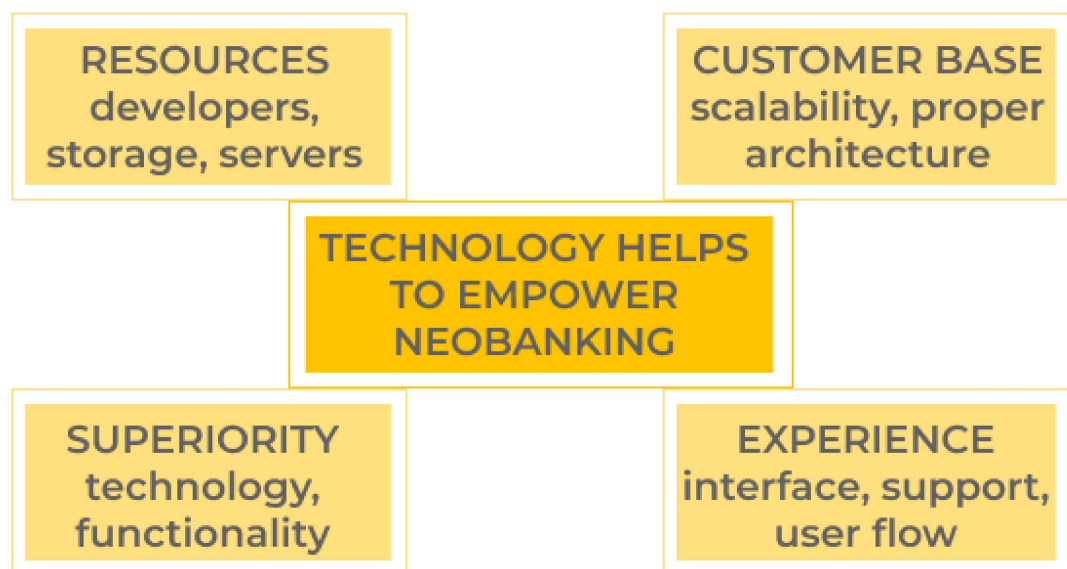
- Transferring money to other accounts in a few clicks;
- Splitting bills easily;
- Fast international payments;
- Splitting money into several accounts;
- ApplePay function;
- Setting a joint account;
- Security and control over spending;
- Fee-free cash withdrawal;
- Calculating interest rates;
- Immediate customer support;
- Getting full history of purchase;

To provide positive services, neobanks need to overcome several challenges, like:

1. A lack of initial resources;
2. Pressure of competing with other neobanks;
3. Create a large customer base;
4. Compile with regulations;
5. Provide a better digital experience.

For all the challenges above, technology can be salvation:

1. When lacking the resources, neobank can get support from professional software developers from Fintech that own needed storage, servers, and so on, alongside talented and skillful developers.
2. The pressure of competing can be quickly overcome with expanded functionality or technological superiority. Give the users something they can't have from the other digital bank, and they'll become yours.
3. A bigger customer base (except for the marketing efforts) can be supported with the proper system architecture to help numerous clients simultaneously.
4. Regulations are what keep the financial sector running smoothly. And most of them are considered by your trusted software development vendor.
5. A better digital experience is based on the following grounds: modern technology, proper software architecture, in-time technical support, security, following compliance policies, and wide functionality.



WHAT SHOULD BE DONE TO MAKE YOUR NEOBANKING SERVICE NUMBER ONE?

1. Business strategy
While consumers choose between neobanks and the challenges of free banking and digital tools they bring, banks need to focus on new ways to compete for the market and calculate the customer's demand.
2. Technology
Research the best technology for digital banking or hire software development vendors who aren't new in the niche and know all the possibilities for engaging one or another tech solution. To bring your

business the values you are looking for, they use ML and AI, explore the top languages, frameworks, integrations, databases, and best storages for 2021.

3. Financial experts

Get more information from financial experts from leading Fintech consulting firms, like Tal Sharon, Managing Partner at Equitech, and FinTech consultant who specializes in analyzing corporates and financial institutions' requirements in their FinTech transformation process. Such experts will give you a solid understanding of your prospects and help you build a plan.

4. Trusted software development partners

Involve software engineers who know all about digital Fintech solutions, regulations, pitfalls, challenges, have significant experience, and provide quality services. UppLabs, of course!