## Banking Analysis

In this challenge, you are taking the role of a bank data analyst and analysing a comprehensive banking dataset that simulates internal transaction data used by financial institutions to understand customer behaviour, optimize services, and inform strategic planning.

This dataset contains 20,000 enriched financial transactions across products like checking accounts, loans, mortgages, and card payments. Each record is embedded with detailed attributes such as:

• Customer income brackets and credit scores

• Transaction types, fees, and amounts

• Branch location and transaction channels (ATM, Mobile, Branch)

• Segment classification and recommended financial offers

The goal is to extract patterns, segment behaviours, and revenue drivers that banks use to:

• Improve personalization

• Assess customer risk and profitability

• Refine marketing campaigns

• Optimize branch and channel performance  
**About**

The FP20 Analytics Challenge 27 is brought to you in collaboration with ZoomCharts. Thanks to this partnership, we're integrating ZoomCharts' exceptional Power BI solutions into this competition. You will gain skills to create Pro reports that help business users explore data faster and more intuitively.

To participate in the challenge with ZoomCharts, [register here](https://zoomcharts.com/en/microsoft-power-bi-custom-visuals/challenges/fp20analytics-march-2024?utm_source=challenge&utm_medium=fp20analytics&utm_campaign=fp20analytics_web_march&utm_term=register&utm_content=registration) and create a Power BI report including at least 2 ZoomCharts Drill Down Visuals in one report page.

**Why participate in the Challenge with ZoomCharts?**

1. **Personalized feedback ️**  
   The ZoomCharts team provides personalized feedback to EVERY report entry that meets the requirements. This gives all participants the chance to hone their skills and adjust their report before deadline, giving you an extra competitive edge in the challenge.
2. **Receive a free license**  
   Upon signing up for the challenge, you will receive a FREE Drill Down Visuals Developers License that lets you access the full Drill Down Visuals PRO library.  
   This license remains active for a year after the last challenge you take part in. This means that you can access the latest advanced data visualization tools to enhance your projects for a full year.
3. **Learning resources**   
   Participants receive all the latest information on upcoming workshops and events where our team of proven professionals share their knowledge and tips on how to approach visualizing the given dataset for the challenge.  
   You also have the chance to book 1:1 calls with a Power BI mentor who will analyse your report and give specific suggestions to improve it.
4. **The main prize**   
   Last but not least, entering the challenge with ZoomCharts puts you in the running for an additional $300 Amazon gift card!

**Introduction**

Below is your show time. Read me carefully!

**Timeline**

Start: **Wednesday the 28th of May 2025** at 15:00 pm UK time

Submission Deadline: **Monday** **the 16th of June 2025** at 11:59 pm UK time

Workshop: **Wednesday** **the 4th of June 2025** at 14:00 pm UK time

Winners’ announcement: **Friday the 20th of June 2025** at 14:00 pm UK time

**Access to the LinkedIn Group and Forum**

**https://www.linkedin.com/groups/12751070/**  
  
**NovyPro:**  
[**https://www.novypro.com/**](https://www.novypro.com/)  
  
**Instructions Video:**  
[**https://www.youtube.com/watch?v=jkcAYgFGWUY**](https://www.youtube.com/watch?v=jkcAYgFGWUY)

#### **Questions:** Your analysis will help the bank:

#### • Understand how different customer segments behave financially

#### • Identify high-fee and high-risk patterns for cost control and opportunity

#### • Evaluate operational efficiency by channel and region

#### • Develop data-driven strategies to boost engagement and retention

#### **Customer Insights & Segmentation**

• Which customer segments (e.g., high income vs. low income) are most transaction-active?

• Which financial products are most popular within each segment?

• Do credit scores align with transaction frequency or accumulated fees?

#### **Transaction Behavior Analysis**

• What are the dominant transaction types by volume and value?

• Which cities or branches are transaction hotspots or underperformers?

• How does usage vary between mobile, ATM, and branch banking?

#### **Revenue & Cost Insights**

• Which transactions drive the most fee-based revenue (e.g., credit card, insurance, late payments)?

• Are certain customer groups incurring disproportionate costs?

• What are the most frequent sources of revenue-generating friction?

#### **Trend & Performance Analytics**

• Do certain months or seasons reflect transactional peaks or slowdowns?

• Are product recommendations aligned with actual customer needs and behaviors?

• What trends emerge across segments or channels over time?

#### **Technical Requirements**

* All tools are permitted for FP20 Analytics Challenge.
* For ZoomCharts Challenge: create a Power BI report including at least 2 ZoomCharts Drill Down Visuals in one report page.
* Reports are restricted to a maximum of two pages.
* Canvas size is 16:9 (Default Power BI size) or Full HD size = w:1920 - h:1080.

##### **Judging Criteria**

Business users use reports to make data-driven decisions. That’s why reports are called effective if they enable users to drill down and filter data quickly and intuitively to find answers to any question they might have and analyse data in all possible directions and dimensions. We will evaluate:

**1) How easy is it to understand the data? (max 10 points)**

* Is too much text used for explanation?
* Are the indicative colours in charts instinctually understandable?
* Does it tell a story?

**2) How easy-to-use is the report? (max 14 points)**

* Cross-chart filtering implementation across the report. Can other visuals provide relevant data as the user explores the report?
* Response time
* Drill Down: multi-layer data exploration. Can the user drill down and gain additional insights within the report?
* Use of tutorial overlays and other elements to assist new users. Can a new user start using this report straight away with just the guidance provided within the report itself?

**3) How good is the report design and is it suitable for its purpose? (max 10 points)**

* Visual design: is the overall look consistent, no empty spaces, no overcrowding?
* Interface design: are there unnecessary visualisations/buttons/complexity in use?
* UX design: is the produced report usable?
* Report design: is the main challenge answered?
* Technical: are all the fonts used the same, are the sizes readable?

You are encouraged to use various techniques at your disposal, such as tooltips, drill-throughs, drill-downs, cross-chart filtering and page navigation features, to enhance your analysis.

### **Resources.**

1. Excel Spreadsheet with dataset and data dictionary.

2. Word Document with the Intro and Brief in English.

3. Word Document with the Intro and Brief in Spanish.

### **ZoomCharts Resources.**

Resources that will inspire you to master Power BI reports that end-users will love:

1. [Use-Case Gallery](https://zoomcharts.com/en/microsoft-power-bi-custom-visuals/dashboard-and-report-examples/?utm_source=challenge&utm_medium=fp20analytics&utm_campaign=fp20analytics_web_march_2024&utm_term=resources&utm_content=use-case_gallery): Try live demos and download reports made by the ZoomCharts team

2. [Video tutorials](https://academy.zoomcharts.com/?utm_source=challenge&utm_medium=fp20analytics&utm_campaign=fp20analytics_web_march_2024&utm_term=resources&utm_content=video_tutorials): Watch engaging video guides on how to set up and use the visuals

3. [Documentation](https://zoomcharts.com/en/microsoft-power-bi-custom-visuals/documentation/general/getting-started/?utm_source=challenge&utm_medium=fp20analytics&utm_campaign=fp20analytics_web_march_2024&utm_term=resources&utm_content=documentation): Technical deep-dive about ZoomCharts visuals

4. [ZoomCharts Blog](https://zoomcharts.com/en/microsoft-power-bi-custom-visuals/blog/?utm_source=challenge&utm_medium=fp20analytics&utm_campaign=fp20analytics_web_march_2024&utm_term=resources&utm_content=blog): Useful tips & tricks for data visualization and report creation

5. [Visuals Gallery](https://zoomcharts.com/en/microsoft-power-bi-custom-visuals/gallery/?utm_source=challenge&utm_medium=fp20analytics&utm_campaign=fp20analytics_web_march_2024&utm_term=resources&utm_content=visuals_gallery): Explore all the possible customization options for Drill Down Visuals.

### **Submissions of Entries.**

**\*IMPORTANT\***

To submit your two-page report, please follow these steps, if you want to be considered for the Zoomcharts' prize, otherwise post your entry in the challenges group.

### **1.**[**Submit your entry .pbix file here.**](https://zoomcharts.com/en/microsoft-power-bi-custom-visuals/challenges/fp20analytics-march-2024?utm_source=challenge&utm_medium=fp20analytics&utm_campaign=fp20analytics_web_march&utm_term=register&utm_content=registration) Your report will undergo validation to ensure it meets all the technical requirements. If the report is valid, you will receive a 'Publish to Web' link. If it does not meet the requirements, you will receive a rejection reason and will have the opportunity to resubmit your report.

### **2. Post your submission on LinkedIn:**

1. Upload the report as a PDF document on your LinkedIn feed.

2. Use the caption "I am participating in FP20 Analytics Challenge 27”, along with screenshots from your report.

3. Include a summary of your report's key insights and publish it to the web or NovyPro link.

4. Use the hashtags #FP20Analytics, #FP20BankingAnalysis, #builtwithzoomcharts, tag @Federico Pastor and @Zoomcharts.

5. Additionally, post your report in [the FP20 Analytics LinkedIn Community Group.](https://www.linkedin.com/groups/12751070/)

### **Dataset.**

### **Click on the link below to get your dataset: The files contain all the necessary data and information to create your report.**

### **Dataset** **Intro & Brief in English** **Intro & Brief Español**

\*Any questions, please post them in the challenges group; a member of the team will get back to you ASAP. Please do not send challenge questions via private messages to the members of the team, these will not be answered.