

PAYSWIFT GHANA DASHBOARD

Default Risk



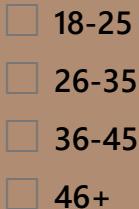
Features Used



Churn



Age Group



Low Tx = 5x Higher Default Risk

Churned ● No ● Yes



Total Users

99

Avg. Monthly Transaction

12.58

Churn Rate

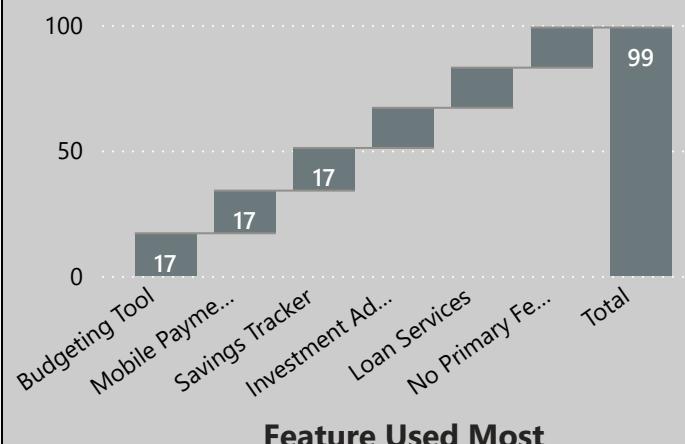
33%

High Default Risk: Young, Low Transaction Users



Budgeting & Savings Users Are Most Loyal

● Increase ● Decrease ● Total



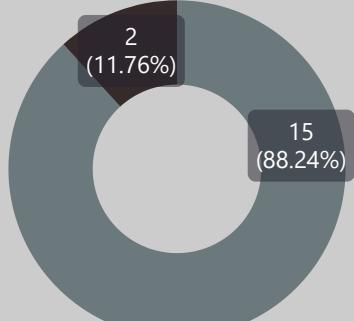
Default Rate

0.32

0.00

Top Tools vs Age Group

Age Group ● 36-45 ● 26-35



PaySwift Ghana, a small fintech company.

Core Services:

Mobile payment solutions for businesses.

Micro-loans and credit scoring.

Personal finance management tools.

Key Challenges:

Low Feature Adoption: Users are not actively using all the digital services offered.

High Loan Defaults: A significant number of customers are failing to repay their microloans.

Customer Churn: Many users stop using the service entirely after a few months.

The Central Question from the Head of Product:

"How can we use data to solve these three problems—increase feature adoption, reduce loan defaults, and improve customer retention?"

Recommendation 1: Targeted Risk Management

Problem: High default rates among young, low-activity users

Solution: Implement tiered lending criteria

For 18-25 age group with <6 transactions/month: Require smaller first loans, offer financial literacy resources

Use transaction frequency as a key risk indicator in credit scoring

Incentivize transaction activity before offering larger loans

Recommendation 2: Leverage Budgeting Features for Retention

Problem: Customer churn after signup

Solution: Make budgeting tools central to user onboarding

"Budgeting First" onboarding: Guide all new users to set up budgeting goals immediately

Feature bundling: Link budgeting tools to loan applications (show how loans fit into financial plans)

Loyalty rewards: Offer better loan terms to active budgeting tool users

Recommendation 3: Age-Segmented Feature Promotion

Problem: Low feature adoption overall

Solution: Personalized feature recommendations by age group

18-25: Promote micro-savings and educational content

26-35: Highlight investment features and family budgeting

36-45: Emphasize business tools and wealth building features

46+: Focus on retirement planning and secure transactions

Recommendation 4: Transaction-Based Engagement Strategy

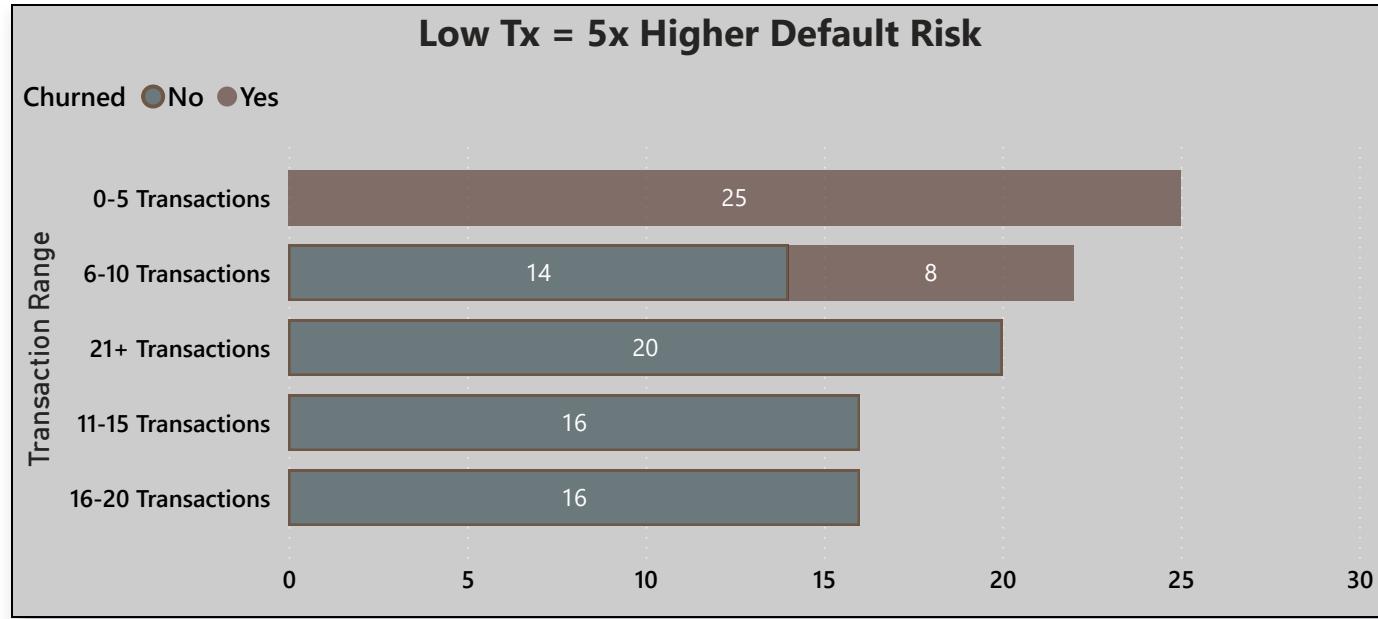
Problem: Low transaction users = high risk + likely churn

Solution: Gamify transaction activity

"Transaction milestones" with rewards at 5, 10, 15 transactions per month

Push notifications encouraging specific transaction types based on user behavior

Social features allowing users to share (anonymous) savings goals and achievements

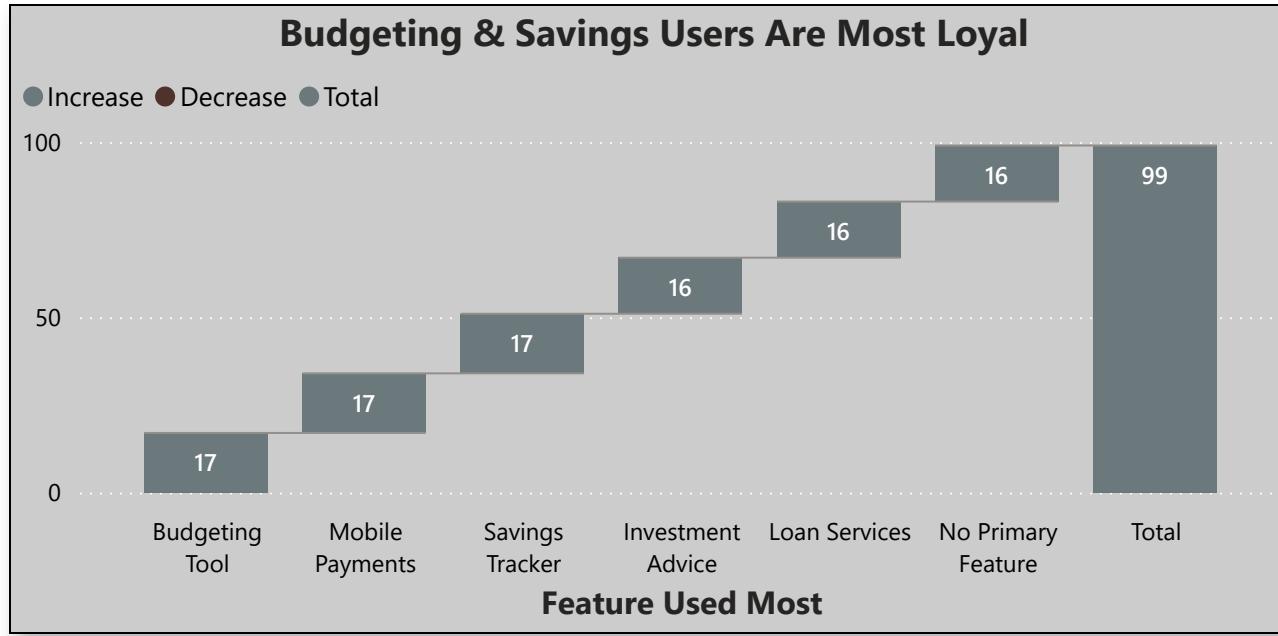


Transaction Frequency Distribution

Purpose: To segment the user base by their level of activity.

What it shows: A stacked bar chart showing the number of users that fall into each transaction band (e.g., 0-5, 6-10 transactions over a period).

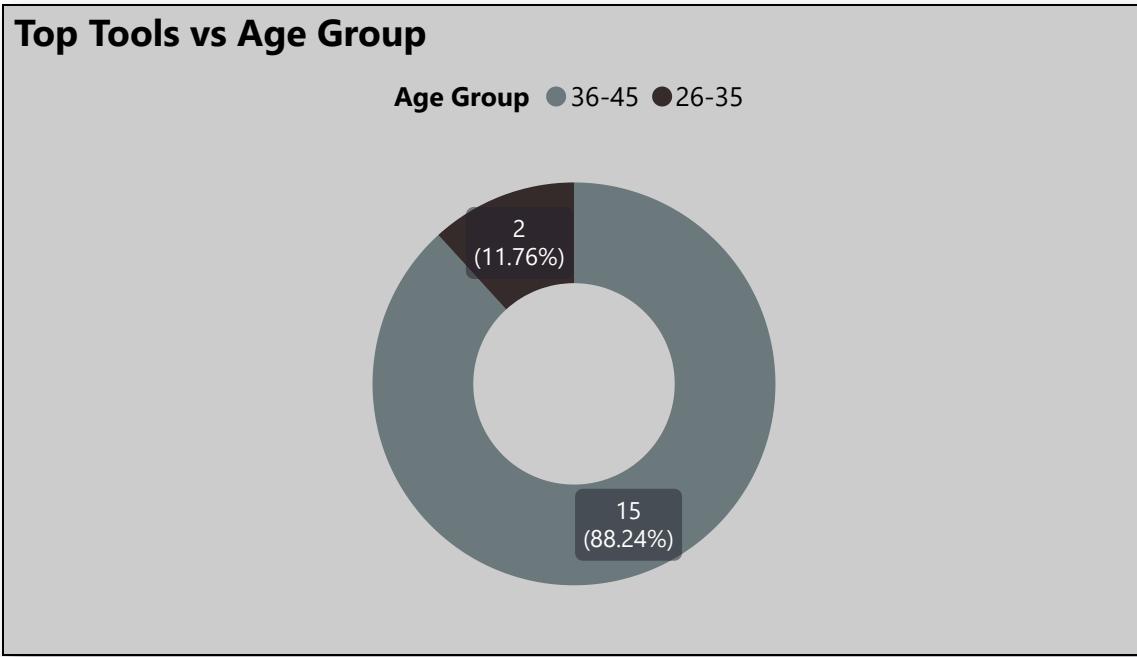
Key Insight: It helps quantify the size of the "high-risk" segment (users with very low transactions).



Purpose: To demonstrate which product features drive long-term customer loyalty.

What it shows: A waterfall chart comparing the churn rate or retention rate of users who actively use specific features (e.g., Budgeting Tool, Savings Tracker, Loan Services) versus those who don't.

Key Insight: Users of the Budgeting & Savings tools have near-perfect retention (100%), while users who only access loan services have the highest churn.

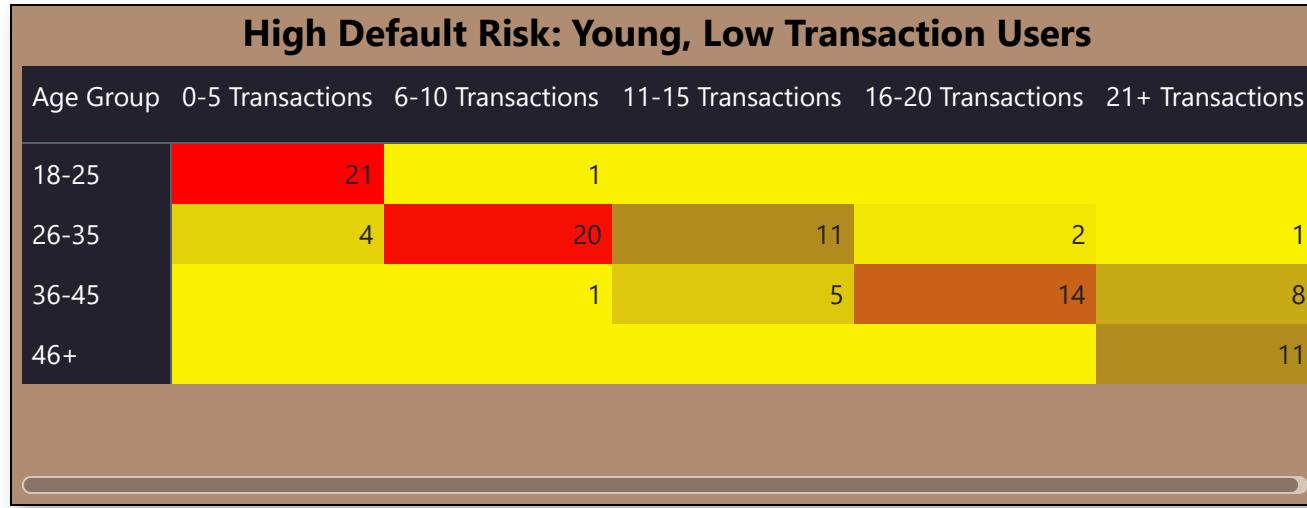


Feature Adoption by Age Group

Purpose: To understand how different age groups interact with PaySwift's product suite.

What it shows: A donut chart showing the most-used tool between two age brackets.

Key Insight: Different age groups prefer different features, allowing for personalized marketing and onboarding.



Default Risk Heatmap / Matrix

Purpose: To show the combined impact of age and transaction behavior on loan defaults.

What it shows: A grid with Age Groups on one axis (18-25, 26-35, etc.) and Number of Monthly Transactions on the other (0-5, 6-10, etc.). The cells are color-coded, red for high risk and yellow for low risk.

Key Insight: The "Young (18-25), Low Transaction (<5)" segment is the highest risk, visually proving that "Low Tx = 5x Higher Default Risk."