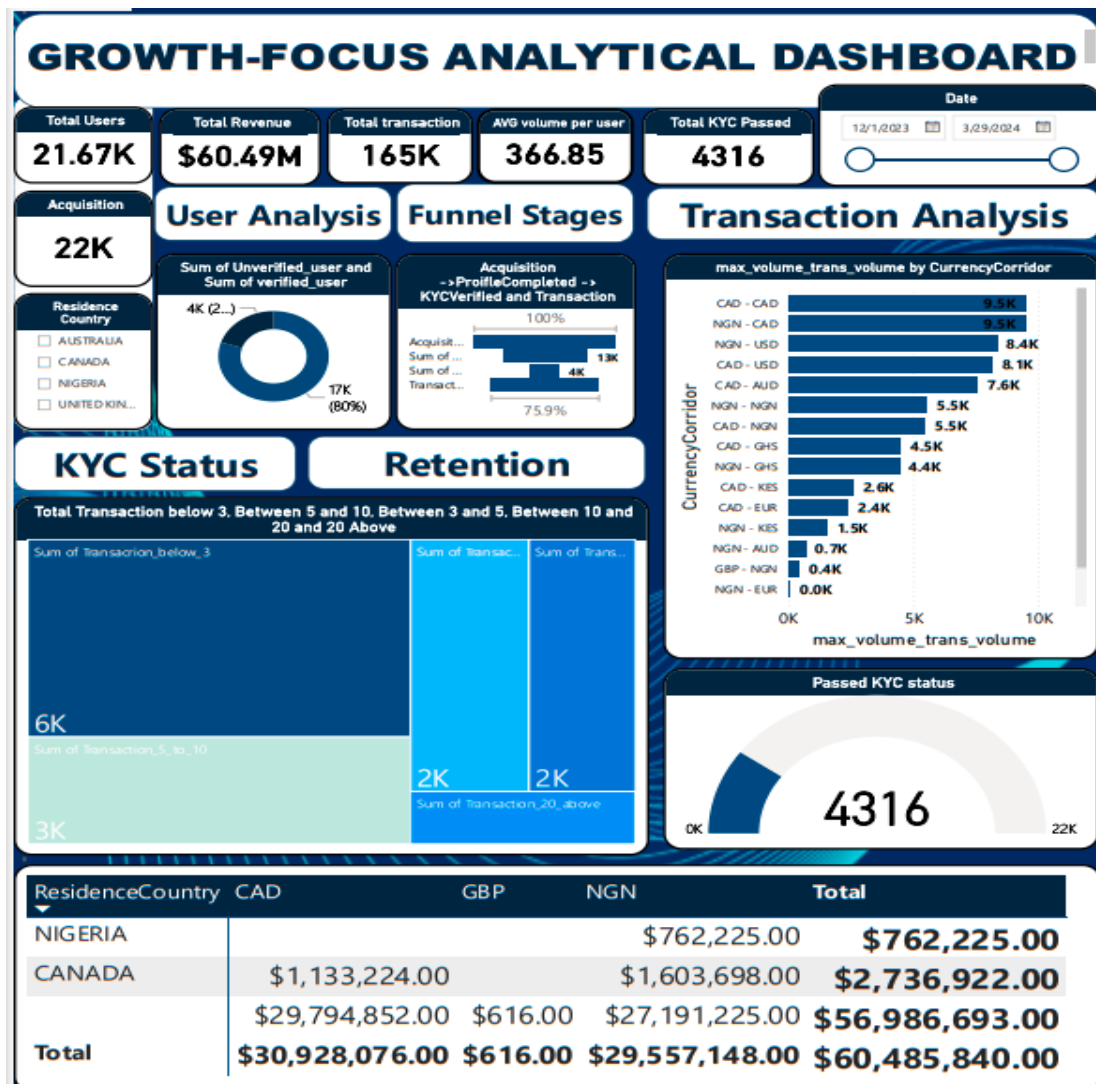# GROWTH-FOCUS ANALYTICAL REPORT

This report presents a comprehensive analysis of user and transaction data to assess the growth performance of the company. It focuses on five key areas: User Analysis, KYC Status, Transaction Patterns, Retention Trends, and Funnel Stages. The goal is to identify bottlenecks in user engagement, highlight revenue opportunities, and provide strategic recommendations for sustainable growth.

**Data Files Description**:

 - **Users Table:** Contains information about users, including registration details, KYC status, deactivation status, and occupation.
- **Transactions Table**: Contains transaction details, including amounts, currency corridors, and transaction dates.



**GROWTH-FOCUS ANALYTICAL DASHBOARD**

| Total Users | Total Revenue | Total transaction | AVG volume per user | Total KYC Passed | Date |
|---|---|---|---|---|---|
| 21.67K | $60.49M | 165K | 366.85 | 4316 | 12/1/2023  3/29/2024 |

**Acquisition**
22K

**User Analysis** | **Funnel Stages** | **Transaction Analysis**

Residence Country
- [ ] AUSTRALIA
- [ ] CANADA
- [ ] NIGERIA
- [ ] UNITED KIN...

Sum of Unverified_user and Sum of verified_user
4K (2...)
17K (80%)

Acquisition ->ProifleCompleted -> KYCVerified and Transaction
100%
Acquisit...
Sum of ...  13K
Sum of ...  4K
Transact...
75.9%

max_volume_trans_volume by CurrencyCorridor

| CurrencyCorridor | max_volume_trans_volume |
|---|---|
| CAD - CAD | 9.5K |
| NGN - CAD | 9.5K |
| NGN - USD | 8.4K |
| CAD - USD | 8.1K |
| CAD - AUD | 7.6K |
| NGN - NGN | 5.5K |
| CAD - NGN | 5.5K |
| CAD - GHS | 4.5K |
| NGN - GHS | 4.4K |
| CAD - KES | 2.6K |
| CAD - EUR | 2.4K |
| NGN - KES | 1.5K |
| NGN - AUD | 0.7K |
| GBP - NGN | 0.4K |
| NGN - EUR | 0.0K |

**KYC Status** | **Retention**

Total Transaction below 3, Between 5 and 10, Between 3 and 5, Between 10 and 20 and 20 Above

Sum of Transacrion_below_3
6K
Sum of Transaction_5_to_10
3K
Sum of Transac... 2K
Sum of Trans...
Sum of Transaction_20_above 2K

**Passed KYC status**
0K    4316    22K

| ResidenceCountry | CAD | GBP | NGN | Total |
|---|---|---|---|---|
| NIGERIA | | | $762,225.00 | $762,225.00 |
| CANADA | $1,133,224.00 | | $1,603,698.00 | $2,736,922.00 |
| | $29,794,852.00 | $616.00 | $27,191,225.00 | $56,986,693.00 |
| Total | $30,928,076.00 | $616.00 | $29,557,148.00 | $60,485,840.00 |

The dashboard above is showing a summary of the main dashboard show us the total amount of user we are having which is about **21,000+**,resulting to over a total of **165k+** transaction generating a revenue of **$60.49M**.

## There are have five main dashboard which are

1. User Analysis
2. KYC Status
3. Transaction Analysis
4. Retention
5. Funnel Stages.

**OBJECTIVE OF THE DASHBOARD:**
**-**1. To give a breakdown of the Data which has been done above and the sub-dashboards
2. Key explanation of the rate of users not verified, why KYC status have not been passed, checking the transaction country and analyzing the cause of low retention.
3. To monitor the KYC status performance to know increase the rate of transaction in other currency not only in Canadian dollars and to increase the retention rate of the customers.

## USER ANALYSIS

The **USER ANALYSIS** is a sub-dashboard drill down of the users, talking about the Users, Volume of users, Verified and non-verified, Age Distribution, Location and their profession.

We have about **21,670** users where about **20% (4333)** are verified and **80% (17332)** un-verified users. A significant portion of users remain unverified, especially in countries like Nigeria and Australia. Most unverified users fall within the age group of **19 – 24**, with a high concentration of students and traders.

So I was able to deduce that lack of chance might be the cause of there unverification probabaly school stress as a student so they might not put there mind in the verification and lack of time for those in the other profession expecially the traders who hardly have time.

 **Recommendation:**

- Implement targeted in-app nudges and outreach campaigns focused on students and traders, addressing barriers such as lack of time and awareness

# User Analysis

The charts below is showing details about
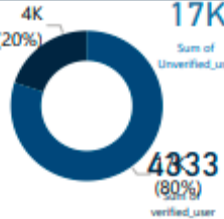1. Number of users
2. Volume of users

## Total Users

**21.67K**

## AVG volume per user

**366.85**

## Sum of Unverified_user and Sum of verified_user

4K (20%)

**17K**
Sum of Unverified_user

**4833** (80%)
verified_user

## KYC Not verified (0) – verified (1)

☐ 0
☐ 1

### Max trans volume

**9500**

### Min trans volume

**0**

### Max Age

**116**

### Min Age

**19**

## Gender

4.16K (19.18%)

4.79K (22...)

12.72K (58.73%)

**Gender**
- Male
- Female
- Non-Binary

## Sum of Age by AgeGroup

Sum of Age vs AgeGroup (25-34, 35-44, 19-24, 45-54, 55-64, 65+)
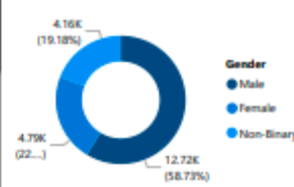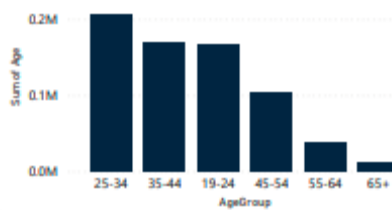
## Count of ResidenceCountry by ResidenceCountry

Count of ResidenceCountry (NIGERIA, CANADA, AUSTRALIA, UNITED KIN...)

## Count of UserId by Profession Group

Count of UserId vs Profession Group (Other, Student, Business..., Creative..., Agricult..., Enginee..., Skilled T..., Education, Healthc..., Retail/C..., Transpor..., Public S..., Energy, Athelets)
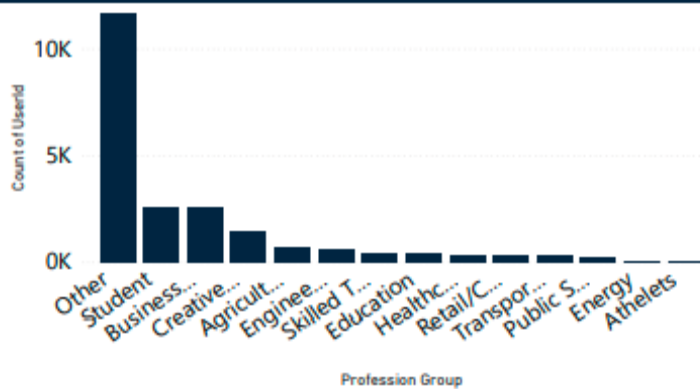
### Residence Country

☐ AUSTRALIA
☐ CANADA
☐ NIGERIA
☐ UNITED KINGDOM

### Professions

☐ Agriculture/Natur
☐ Athelets
☐ Business/Finance
☐ Creative/Media
☐ Education
☐ Energy
☐ Engineering/IT
☐ Healthcare
☐ Other
☐ Public Service
☐ Retail/Customer
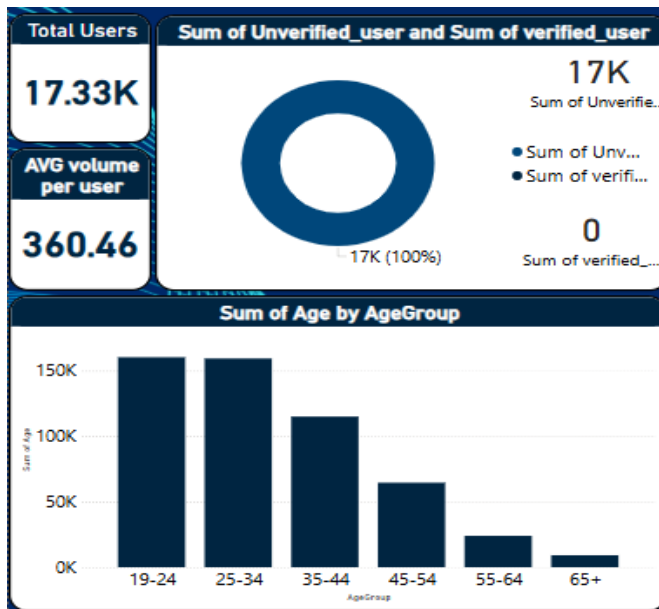
We can use the slicer in the main 'pbix' to check for additional information.

# KYC STATUS

The KYC stands for **K**now **Y**our **C**ustomer status. The sub-dashboard below gives us each details about the status of the KYC, The total number customers which was about **22k** and then the people which have been verified and those that have not been verified. We also have a break down for the KYC.

**Not Started = 13543(61.75%), Pending = 2120(9.68%), passed = 4354(19.9%), In Review = 68(0.3%), Failed = 1816(8.29%)**
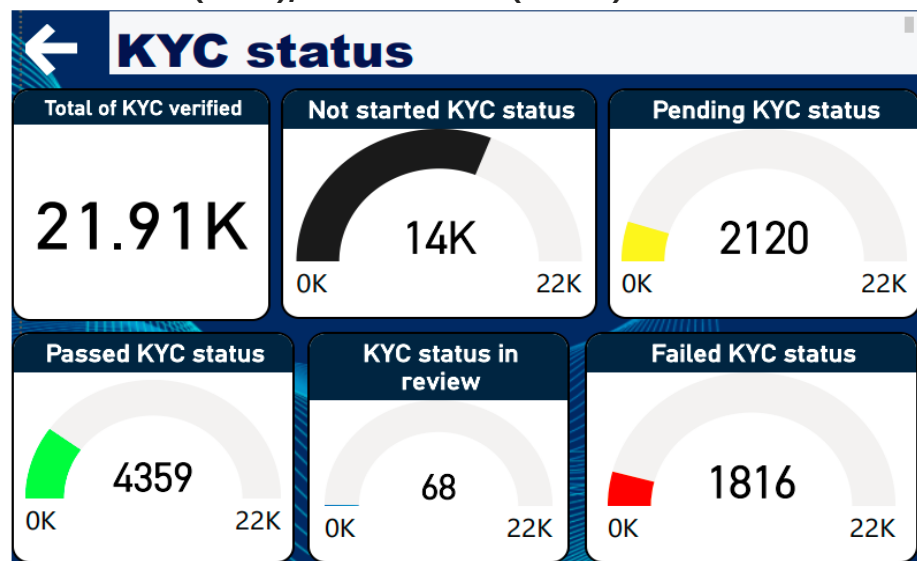


From the chart we can see that a lot of people have not started there KYC status verification process which

lead to low amount of customer who has been verified, and we also have to check on those who failed the process to have more verified people.

**Recommendation:**

- Prioritize clearing users in Pending, Review, and Failed stages through direct support.
- Launch a simplified KYC collection process (e.g., embedded forms, mobile-first design).
- Increase awareness via personalized notifications and educational content.
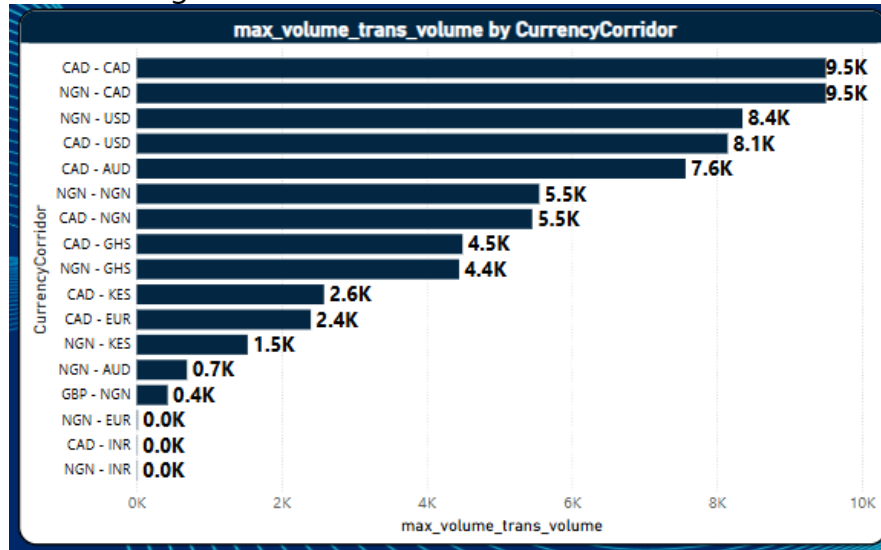
# TRANSACTION ANALYSIS

This sub-dashboard deal majorly with the transactions history and the corridors.
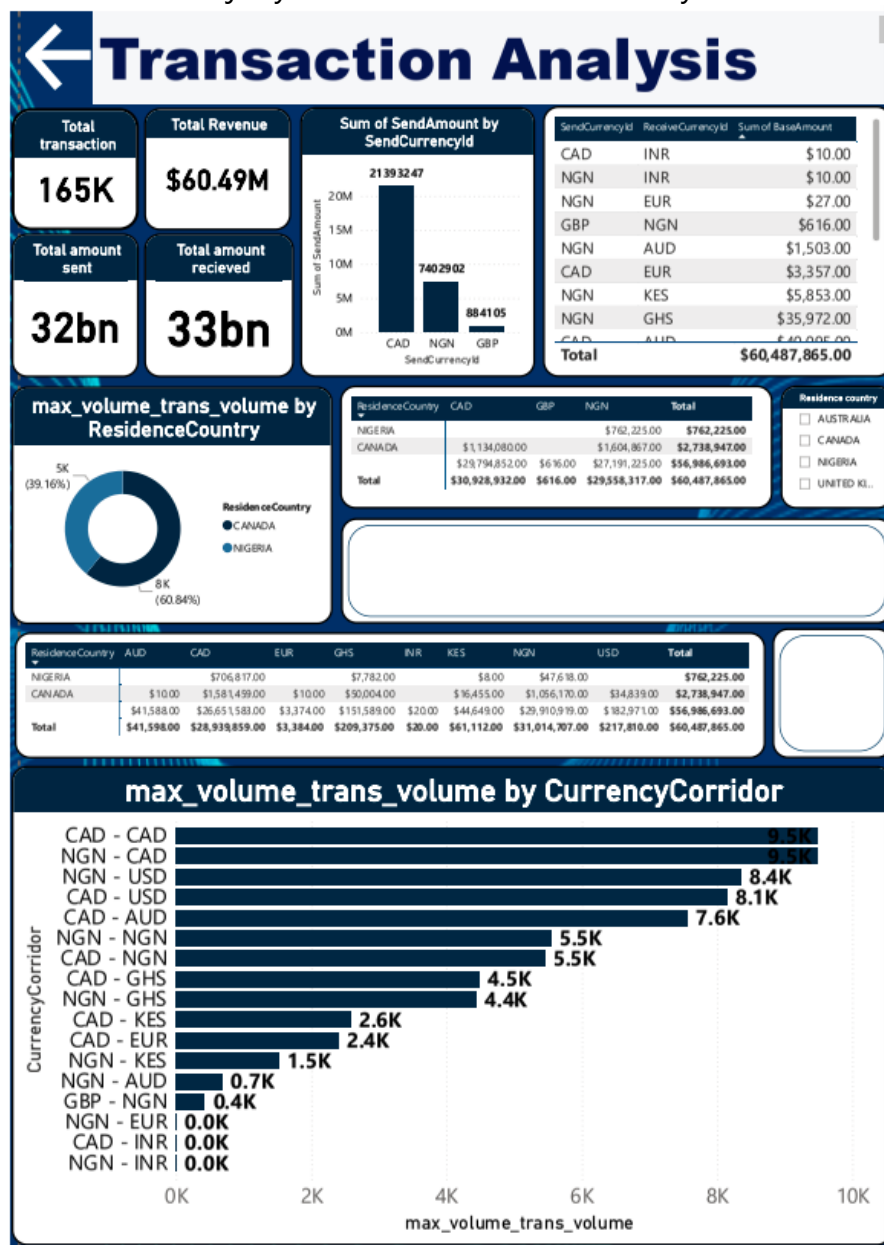
From the charts we have total number of transaction which is **165,000** which gives us a total revenue of **$60M+**. We also denote the top corridor to be CAD – NGN and CAD - USD and the inactive corridors are EUR and INR (0.0 record).
**CAD**(Canadian Dollar), **NGN**(Nigerian Naira), **USD**(United State Dollar), **AUD**(Australian Dollar), **GHS**(Ghanaian Cedi), **KES**(Kenyan shilling), **EUR**(Eurozone), **INR**(Indian Rupee).
I guess there is an error in the data the total amount send should be the same that is entering or they should have been a miscalculation it should have been 32bn going out same coming in or 33bn.



max_volume_trans_volume by CurrencyCorridor

| CurrencyCorridor | max_volume_trans_volume |
|---|---|
| CAD - CAD | 9.5K |
| NGN - CAD | 9.5K |
| NGN - USD | 8.4K |
| CAD - USD | 8.1K |
| CAD - AUD | 7.6K |
| NGN - NGN | 5.5K |
| CAD - NGN | 5.5K |
| CAD - GHS | 4.5K |
| NGN - GHS | 4.4K |
| CAD - KES | 2.6K |
| CAD - EUR | 2.4K |
| NGN - KES | 1.5K |
| NGN - AUD | 0.7K |
| GBP - NGN | 0.4K |
| NGN - EUR | 0.0K |
| CAD - INR | 0.0K |
| NGN - INR | 0.0K |

This chart is concern with the currency corridors. With the above we can see that a lot of money was send into the Dollars region where a lot was also exchange from between the CAD - CAD and the NGN – CAD while non from the EUR and INR. The place we are having 0.0 we might be having no customers in those region that's why we are having low amount of money there. The reason why we might be having low currency rate in from other currency to Nigeria may be due to currency exchange rate. Which we will need to introduce a direct payment mode from different currencies.

**Recommendation:**

- Introduce localized pricing and direct payment gateways for underserved regions.
- Investigate and resolve possible data or integration issues causing currency mismatch.

# RETENTION ANALYSIS
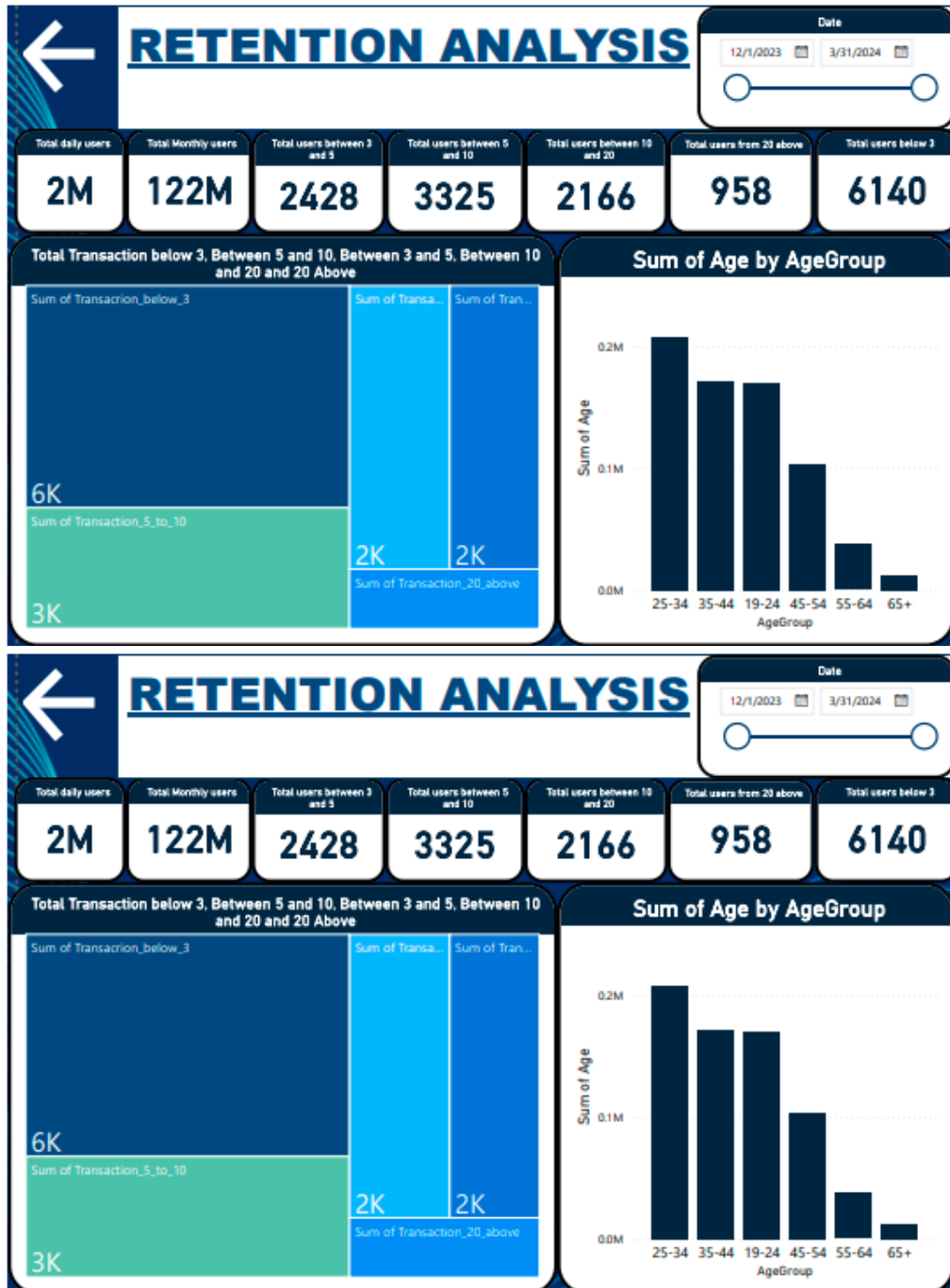
The Retention analysis tracks users that patronize the store often which we have a total of **2million** users Daily and **122million** users monthly. We then break the users into user segmentation by transaction volume into categories base on total number of transaction they've done.

- 0–3 transactions: Very Poor  = 6,140
- 3–5 transactions: Poor  = 2,428
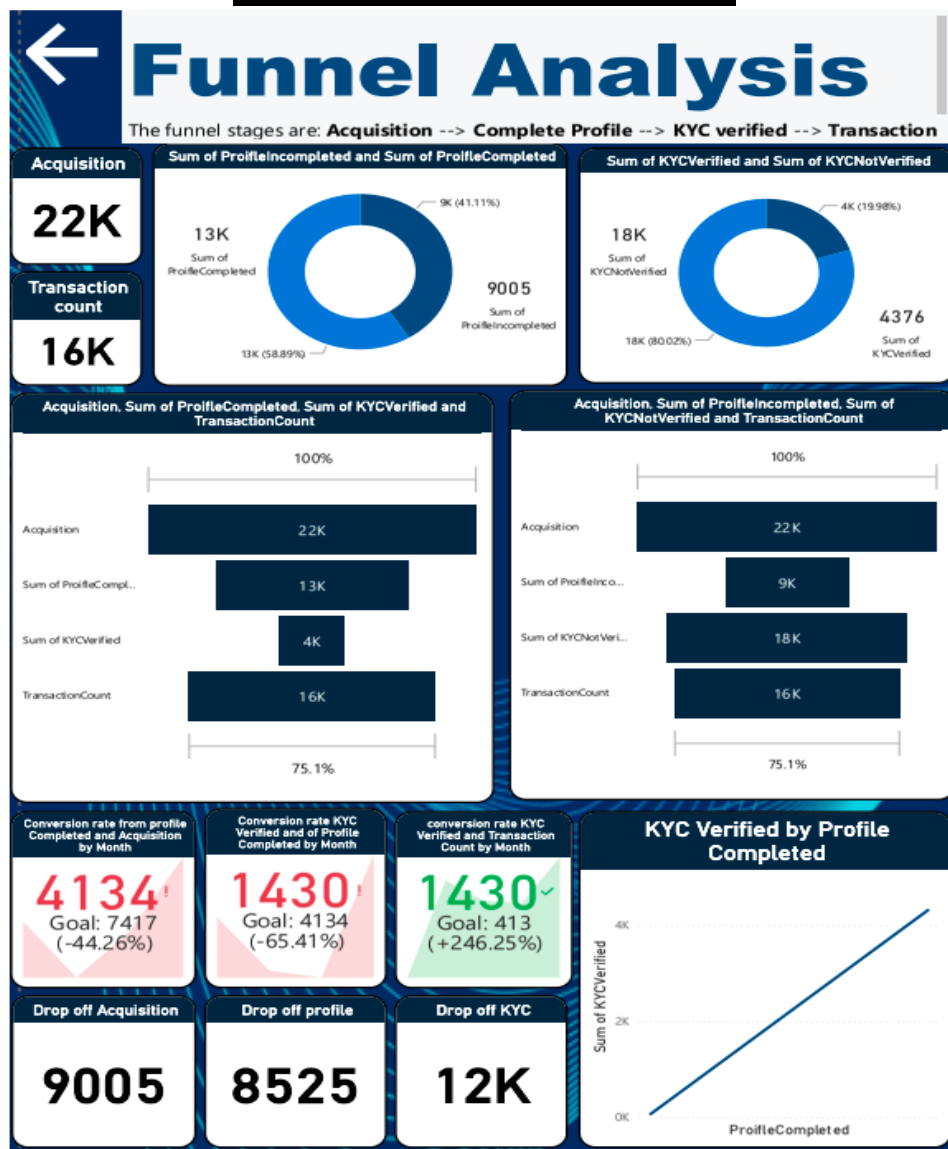- 5–10 transactions: Good = 3,325

- 10–20 transactions: Very Good = 2,166
- 20 transactions: Excellent = 958

Majority of users are in the 0–3 transaction segment, indicating low engagement.
**Recommendation:**

- Create loyalty tiers or incentives to encourage repeat usage.
- Focus on converting "Poor" users to "Good" users through retargeting campaigns.

# FUNNEL ANALYSIS

The funnel stage analysis shows the drop of rate according to each stages of movement from the **Acquisition** --> **Complete Profile** --> **KYC verified** --> **Transaction** which dropped from 100% to 75.1%. We also had a large drop off amount form the early stages which is from the Acquisition to the profile completed stage which is about **9005 users** which is about -44.36%. And we can check further from the KPI to see other drop off rate.
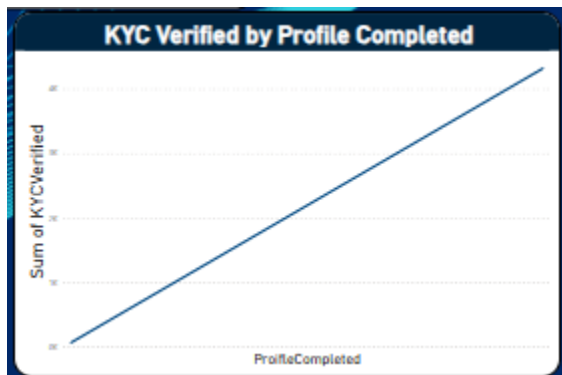


I added this chart to show increase in the KYC verification will increase the rate of profile that are completed, ones the profile rate is increased the KYC will also increase which will cause high rate of increase in the transactions.

## Recommendation:

- Simplify the onboarding flow.
- Offer real-time assistance or FAQs during signup.
- Improve follow-ups for incomplete profiles via email/SMS.

## Final Recommendations:

1. **Boost KYC Completion**: Focus on pending and failed cases first; automate follow-ups.
2. **Expand Currency Access**: Enable direct payments and pricing in local currencies.
3. **Retain More Users**: Incentivize returning users; use segmentation to target low-engagement users.
4. **Fix Data Issues**: Investigate mismatches in currency data and correct inconsistencies.
5. **Polish User Experience**: Redesign onboarding, use friendly UI/UX and real-time support.

**Conclusion :**

This growth-focused analysis reveals key gaps in user verification, engagement, and currency support. By addressing these bottlenecks with targeted product and communication strategies, the company can significantly improve user retention and revenue generation.