SavingBox Data Intelligence Report

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Executive Summary

This report delivers deep insights from the Power BI dashboard analysing SavingBox's performance across four strategic pillars: user engagement, campaign effectiveness, savings behaviour, and loan health. Drawing on real platform metrics, the report answers key business questions and recommends tactical and strategic actions to help drive sustainable growth, customer retention, and responsible lending.

📌 Key Highlights:

- 70% of users are active — strong base for growth

- Locked Savings leads in adoption; Power Savers drive 80% of volume

- Campaigns increase savings activity 2.2x for participants

- 46% loan default rate signals urgent need for behavioural risk scoring

1. User Overview & Engagement

Key Insights:

- Total Users: 1,000 | Active Users: 700 (70% activity rate)

- Gender Balance: Male 50.6%, Female 49.4% — a rare equilibrium

- Age Group Distribution: Peak engagement from users aged 25–34 (215 users)

- Regional Activity: Highest engagement in North-West and North-Central

Strategic Interpretation:
SavingBox appeals to a broad base but has unique traction among young adults and users in Northern regions. With 70% activity, there's a strong engagement foundation to build on.

Recommendations:

- Design referral or influencer campaigns targeting 45–54-year-olds to diversify user base

- Use geo-personalized push notifications to deepen regional relationships

- Set Q3 MAU growth target at +12% and track weekly login rates to monitor churn

2. Campaign Performance

Key Insights:

- Campaign Participation Rate: 31% of users joined at least one campaign

- Top Regions: North-West & North-Central show strongest conversion

- Engagement Drivers: Females more likely to engage with campaigns; prize eligibility drives behaviour
- Top 10 Savers through campaigns saved between ₦600K and ₦660K each

Strategic Interpretation:
Campaigns are a core growth engine. Female users and regional influencers are leading participation. However, opportunities exist to increase depth and breadth.

Recommendations:

- Expand campaign types (e.g., savings leagues, team challenges, region vs. region contests)
- Develop a "SavingBox Star" spotlight series featuring top savers as ambassadors
- Measure campaign ROI monthly and set a conversion rate improvement goal of +15% in next quarter

3. Savings Behaviour Analysis

Key Insights:

- Total Savings (June): ₦84M (highest across four tracked months)
- Average Save Per User: ₦49,640 | Frequency: 5x/month
- Top Product: Locked Savings leads in adoption and volume
- User Segments: Power Savers = 80.3% | Casual = 17.2% | Low Activity = 2.5%
- Most savings volume comes from users aged 25–44

Strategic Interpretation:
The savings engine is highly active. Most users are consistent and contribute high value. The Locked Savings product has become a behavioural anchor.

Recommendations:

- Promote Locked Savings as the default option in onboarding flows
- Introduce loyalty tiers (Bronze, Silver, Gold) for savers with badges, perks, and rewards
- Set retention KPIs for Casual Savers to shift 20% into Power Saver status by next quarter
- Monitor savings streaks and flag drop-offs for personalized nudges

4. Loan & Risk Analytics

Key Insights:

- Loan Applications: 292 | Approved: 146 (50%) | Repaid: 53% | Defaulted: 46%
- Default Hotspots: Unemployed users and applicants under 25
- Completed Loans: 27%; Rejected: 50%
- Highest Average Loan Amounts found in Rejected cohort (₦278K)

Strategic Interpretation:
While loan disbursement is growing, the high default rate is a red flag. Savings history is a powerful predictor and should shape loan approvals.

Recommendations:

- Deploy Savings-Based Credit Scores to automate risk screening

- Introduce a "Starter Loan" tier with education-first design and repayment incentives

- Track repayment rates by segment and reduce default ratio to below 30% over next 2 quarters

- Use goal-based post-loan messaging (e.g., "You're halfway to your next loan tier!") to retain borrowers

Business Impact Summary

- Campaigns: Strong performance; optimize for demographics and prize structure

- Savings: Robust behavior; opportunity to gamify loyalty

- Loans: Risk is evident; use behavioral analytics to preempt default

- Users: Engagement is high; expand across underserved segments for sustained growth

Suggested KPIs to Track:

- Monthly Active Users (MAU)

- Campaign Conversion Rate

- Power vs Casual Saver Ratio

- Loan Default Rate (by segment)

Next Steps

- Book a leadership review session to present insights and demo dashboard interactivity

- Embed key Power BI visuals in internal planning meetings and OKR reviews

- Set quarterly targets for MAU (+12%), Campaign ROI (+15%), Power Saver Retention (+20%), and Loan Default Rate (<30%)

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