

# ANALYSIS FOR CREDPAL BY TEAM 6

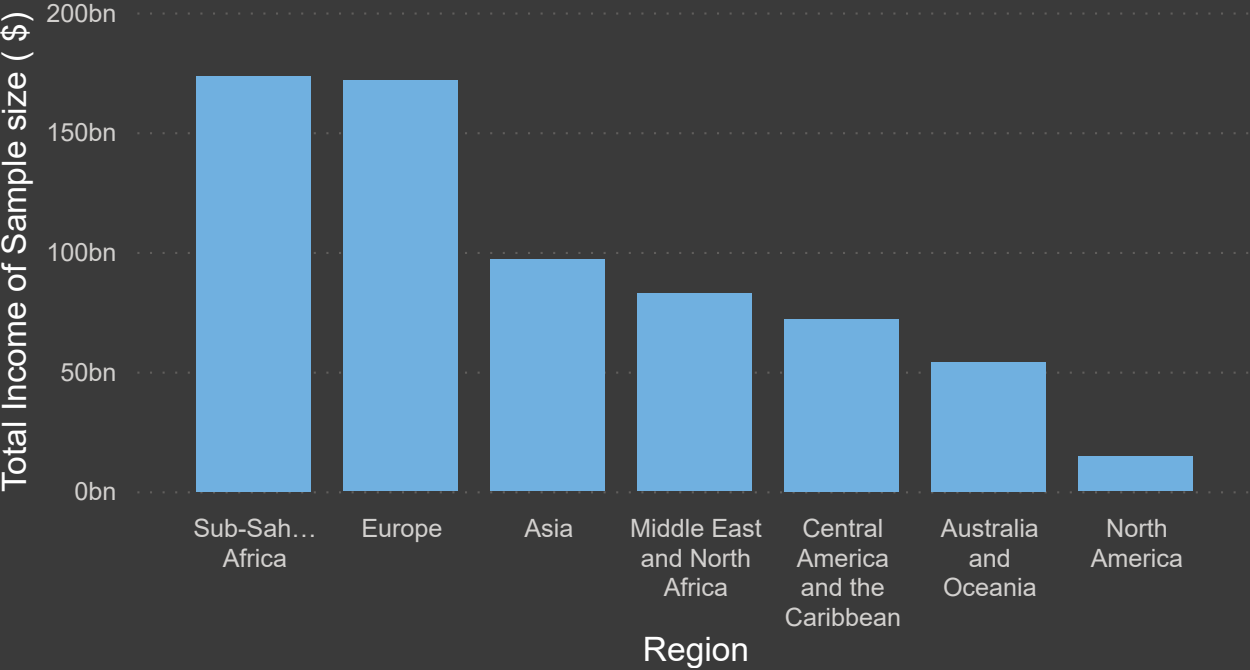
## **INTRODUCTION**

**CredPal is a fintech company that develops point-of-sale credit infrastructure to ease consumer credit purchases and enables retail businesses to provide on-demand credit for the consumer population. Working from Lagos Nigeria**

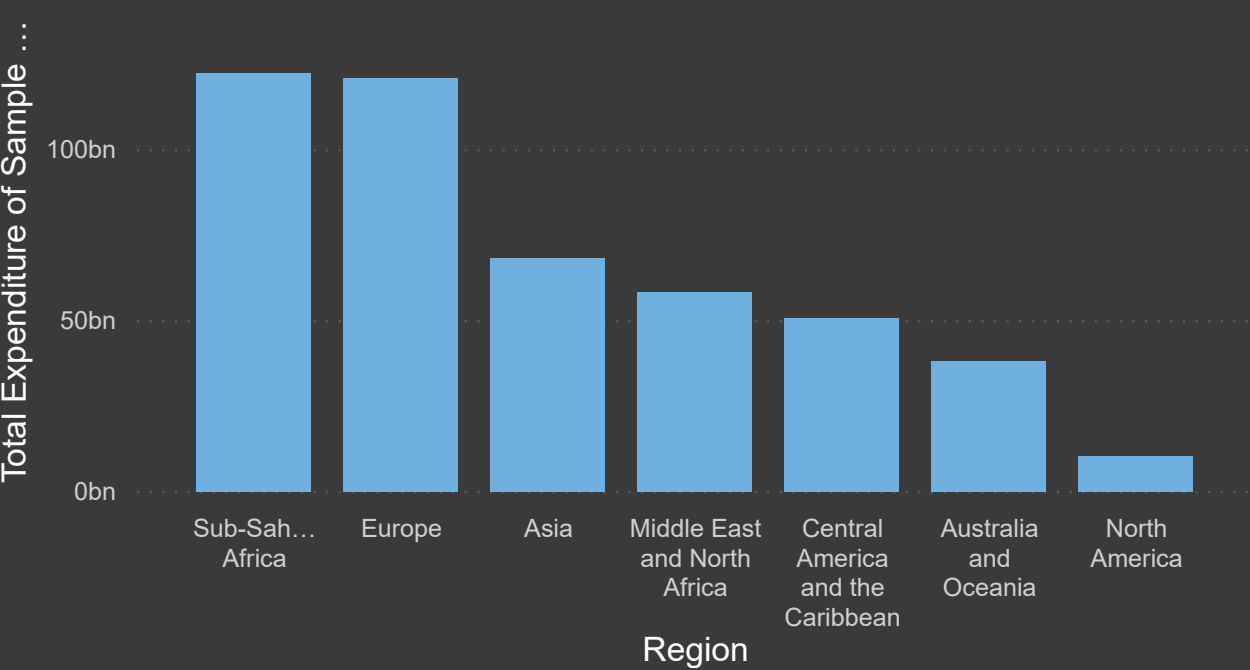
## **PROBLEM STATEMENT**

**We are here to know if Stripe, a software technology company, is safe in investing in Credpal and if, yes, how we can maximize revenue.**

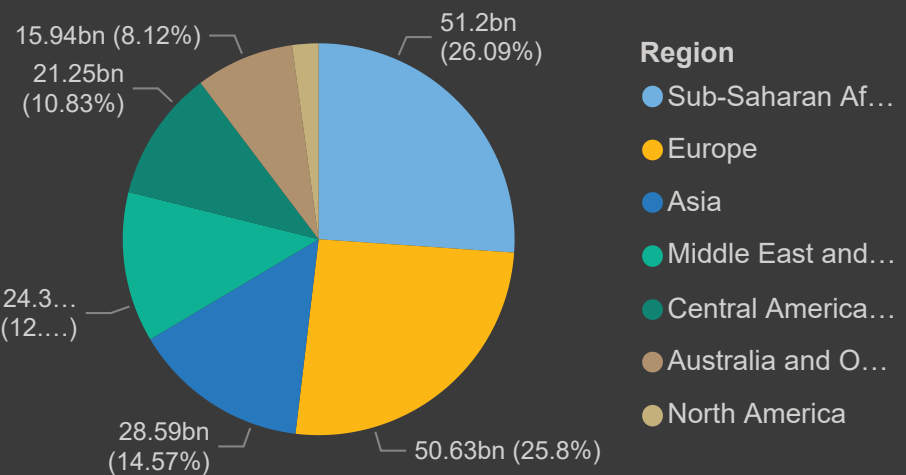
Total Income of Sample size ( \$) by Region



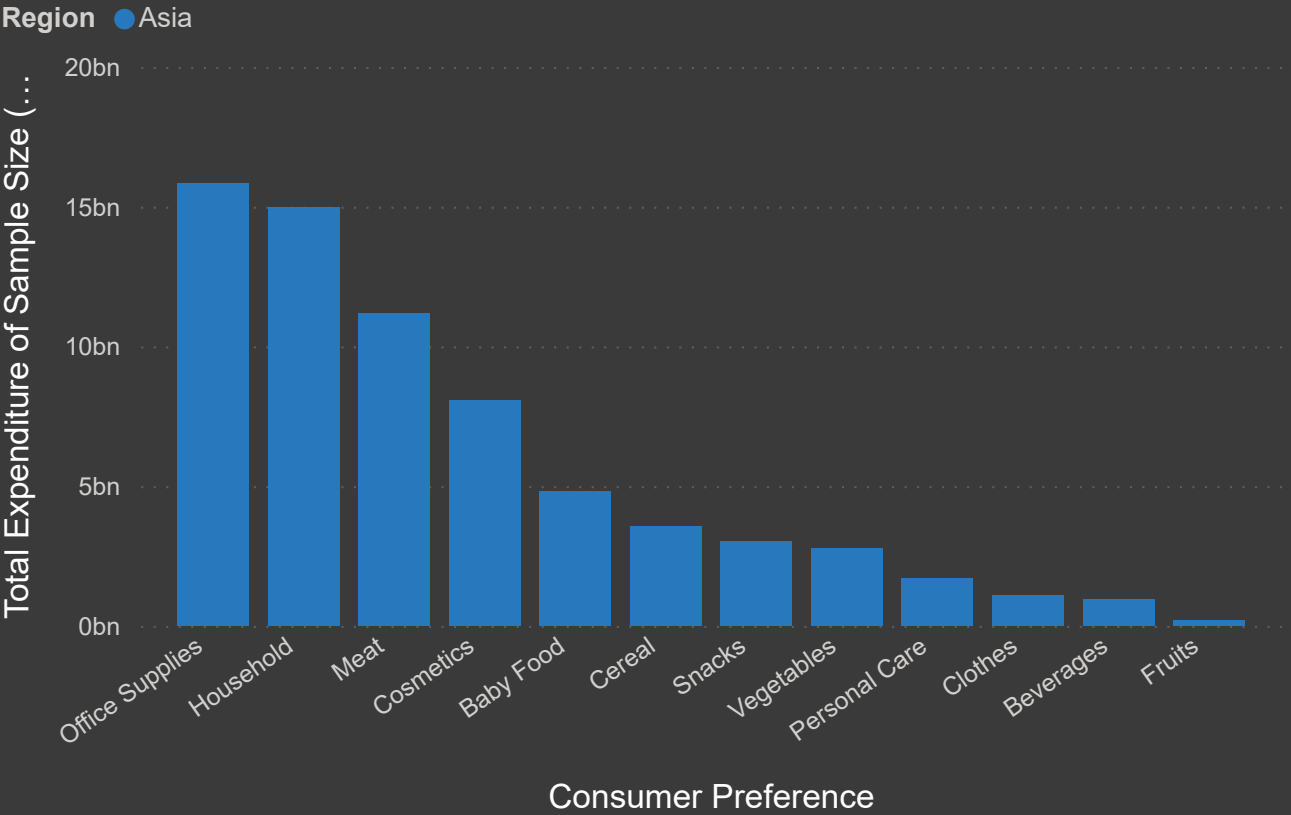
Total Expenditure of Sample Size (00 \$) by Region



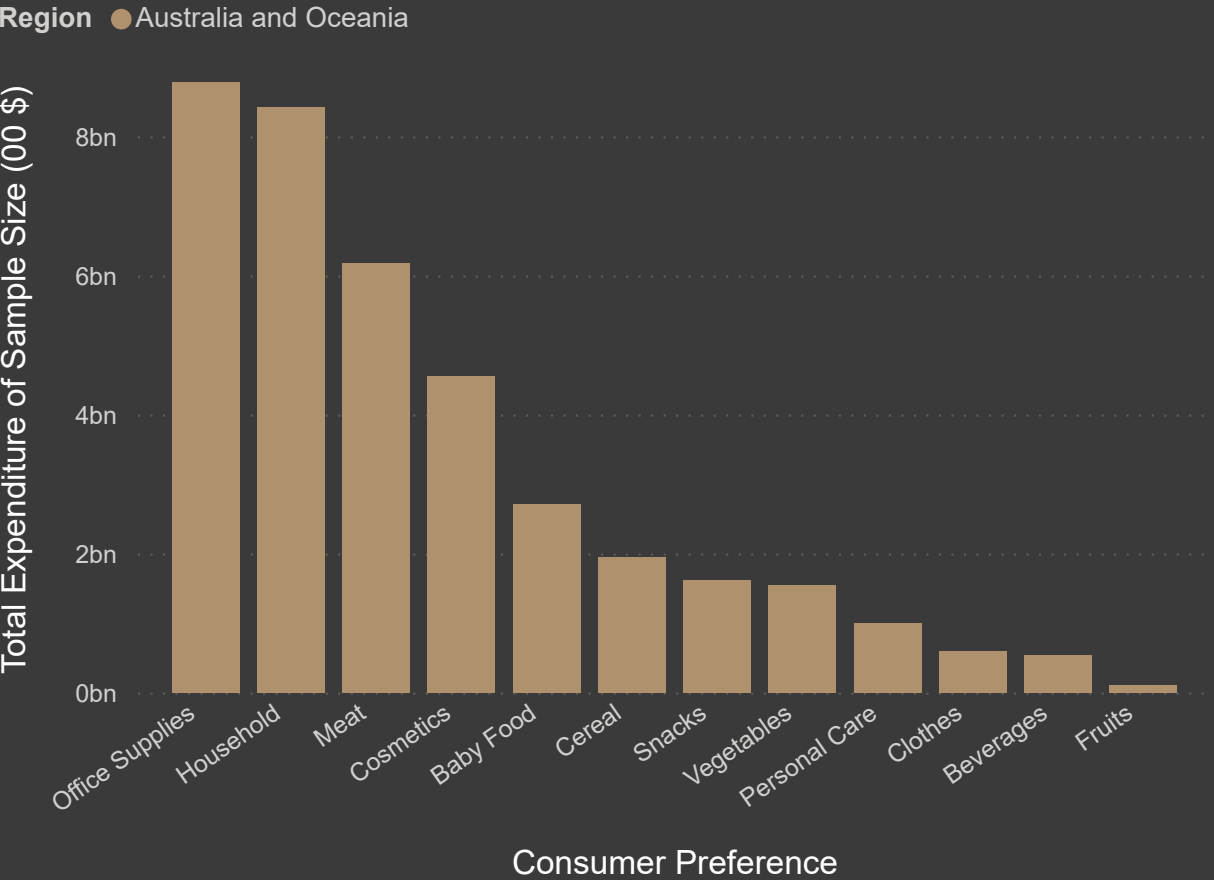
Disposable Income of Sample Size (00 \$) by Region



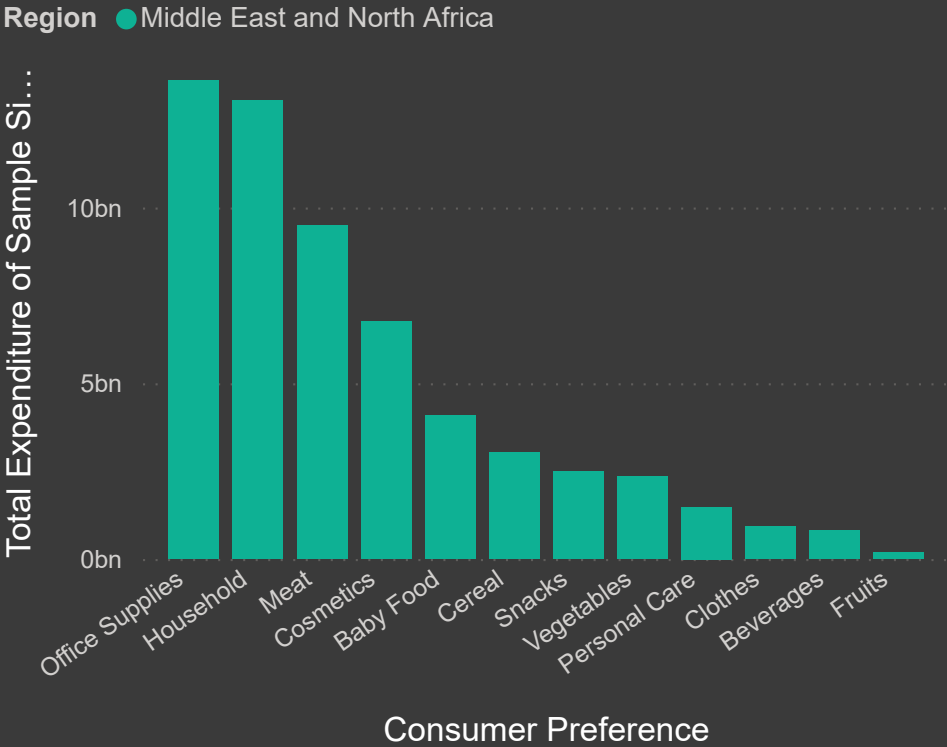
Total Expenditure of Sample Size (00 \$) by Consumer Preference and Region



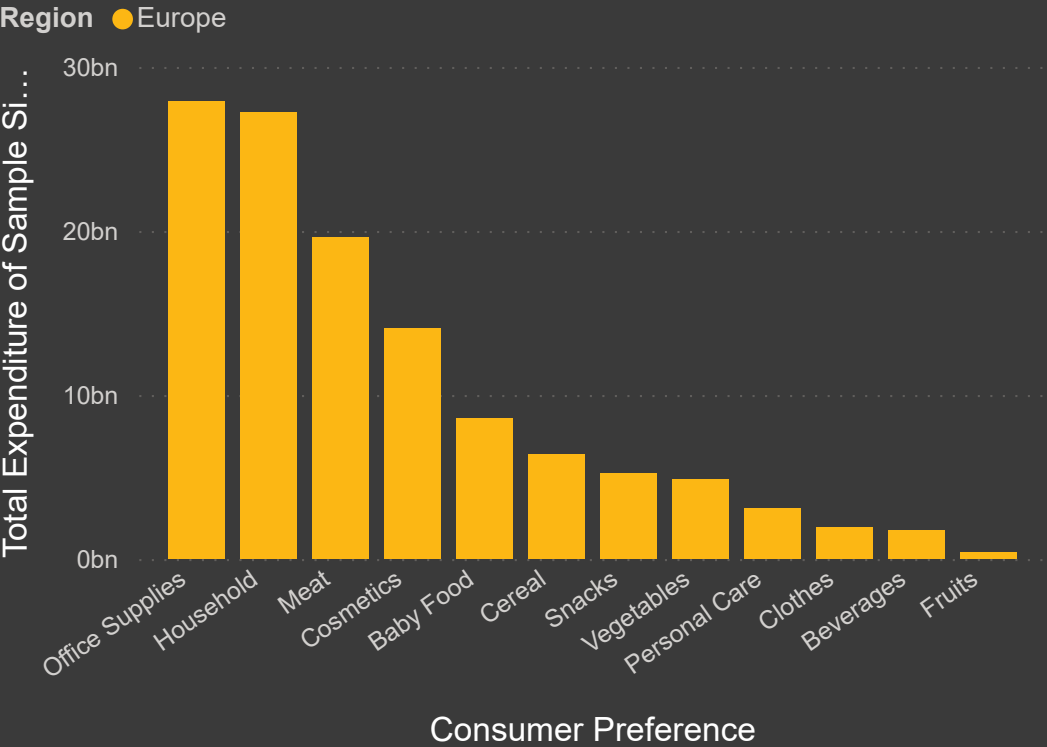
Total Expenditure of Sample Size (00 \$) by Consumer Preference and Region



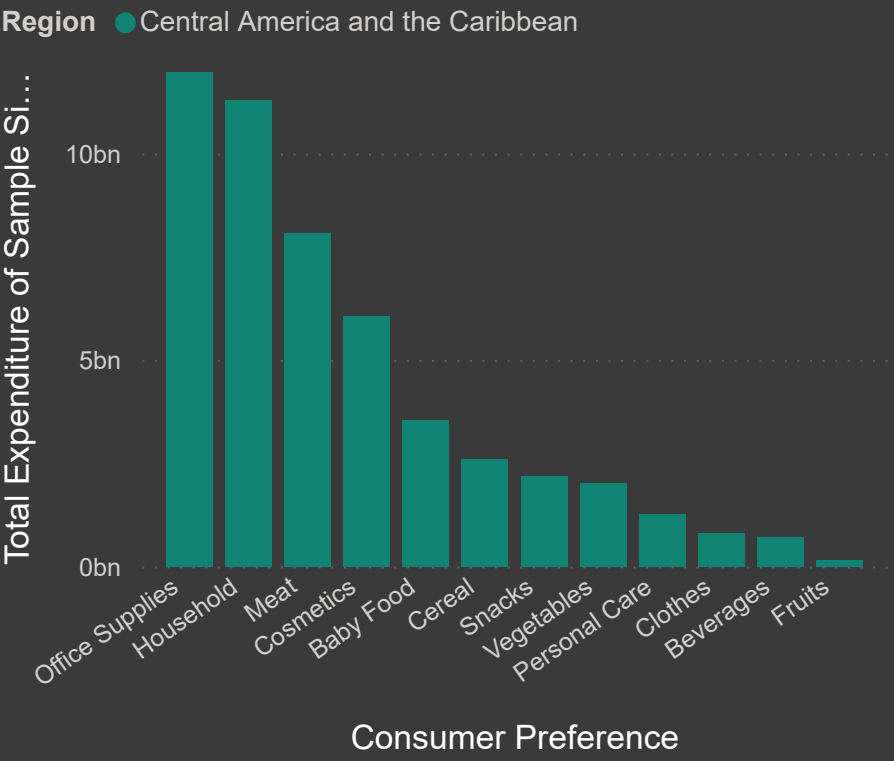
Total Expenditure of Sample Size (00 \$) by Consumer Preference and Region



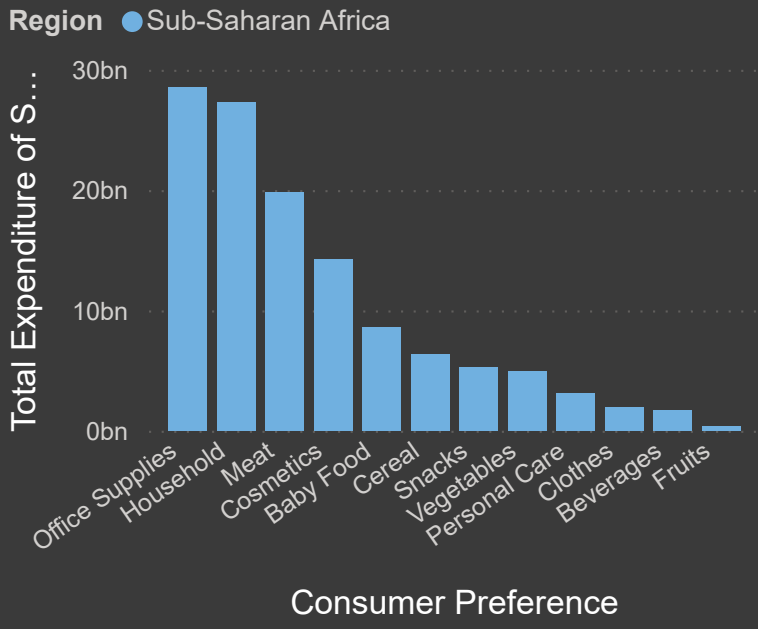
Total Expenditure of Sample Size (00 \$) by Consumer Preference and Region



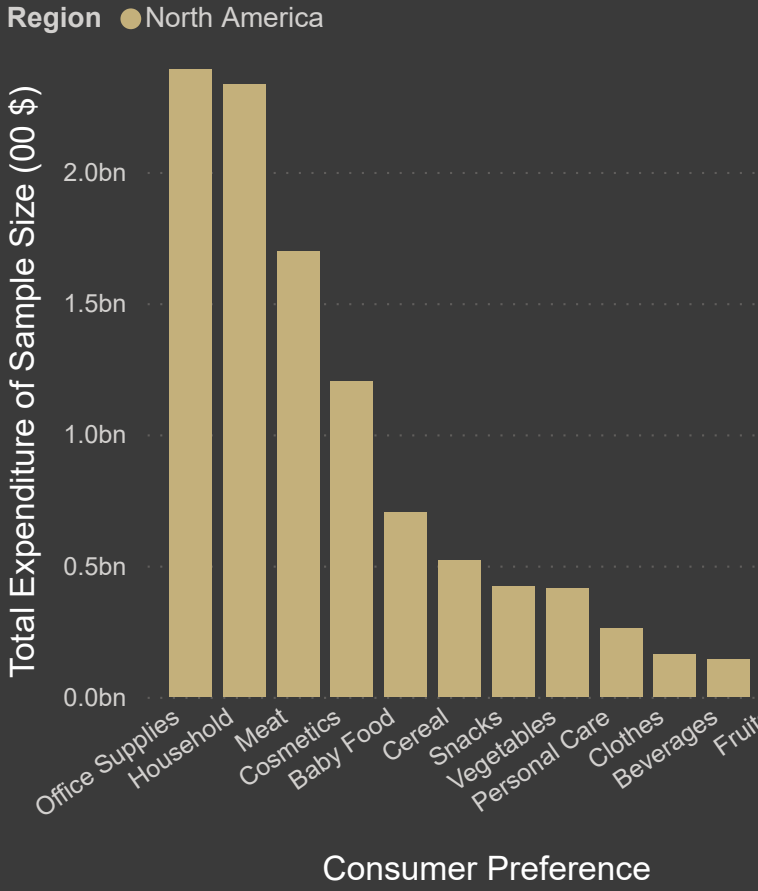
Total Expenditure of Sample Size (00 \$) by Consumer Preference and Region



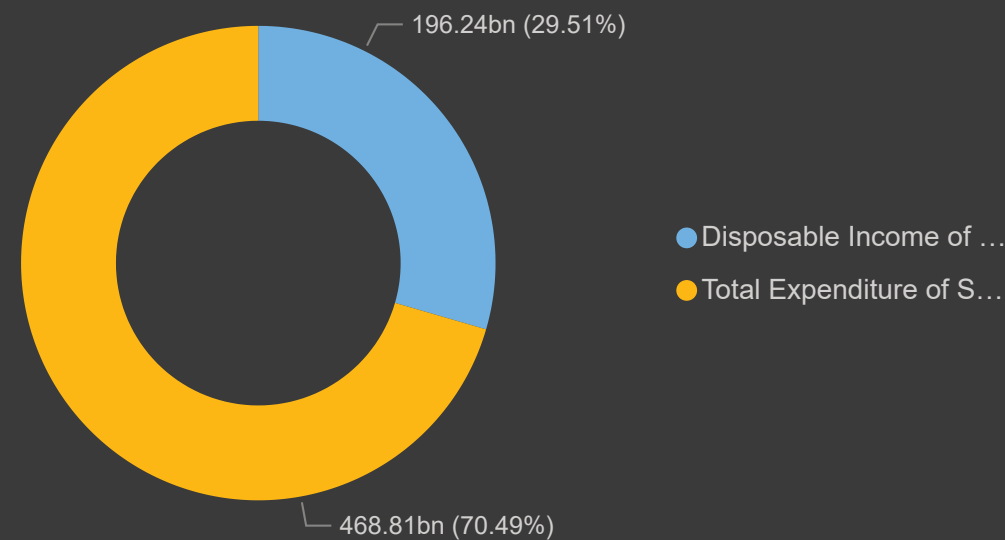
Total Expenditure of Sample Size (00 \$) by Consumer Preference and Region



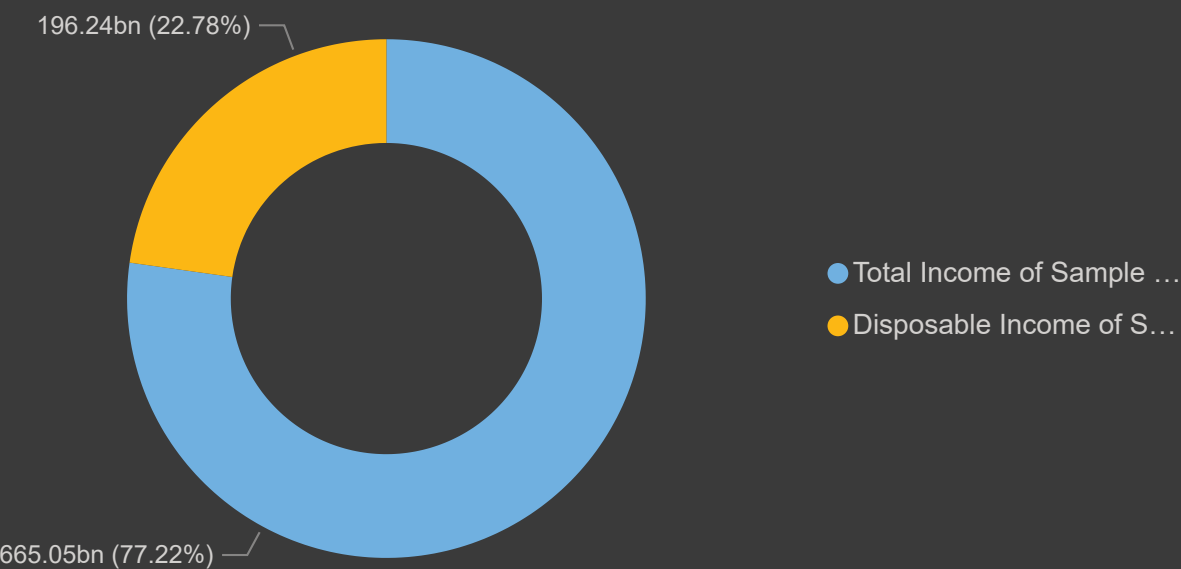
Total Expenditure of Sample Size (00 \$) by Consumer Preference and Region



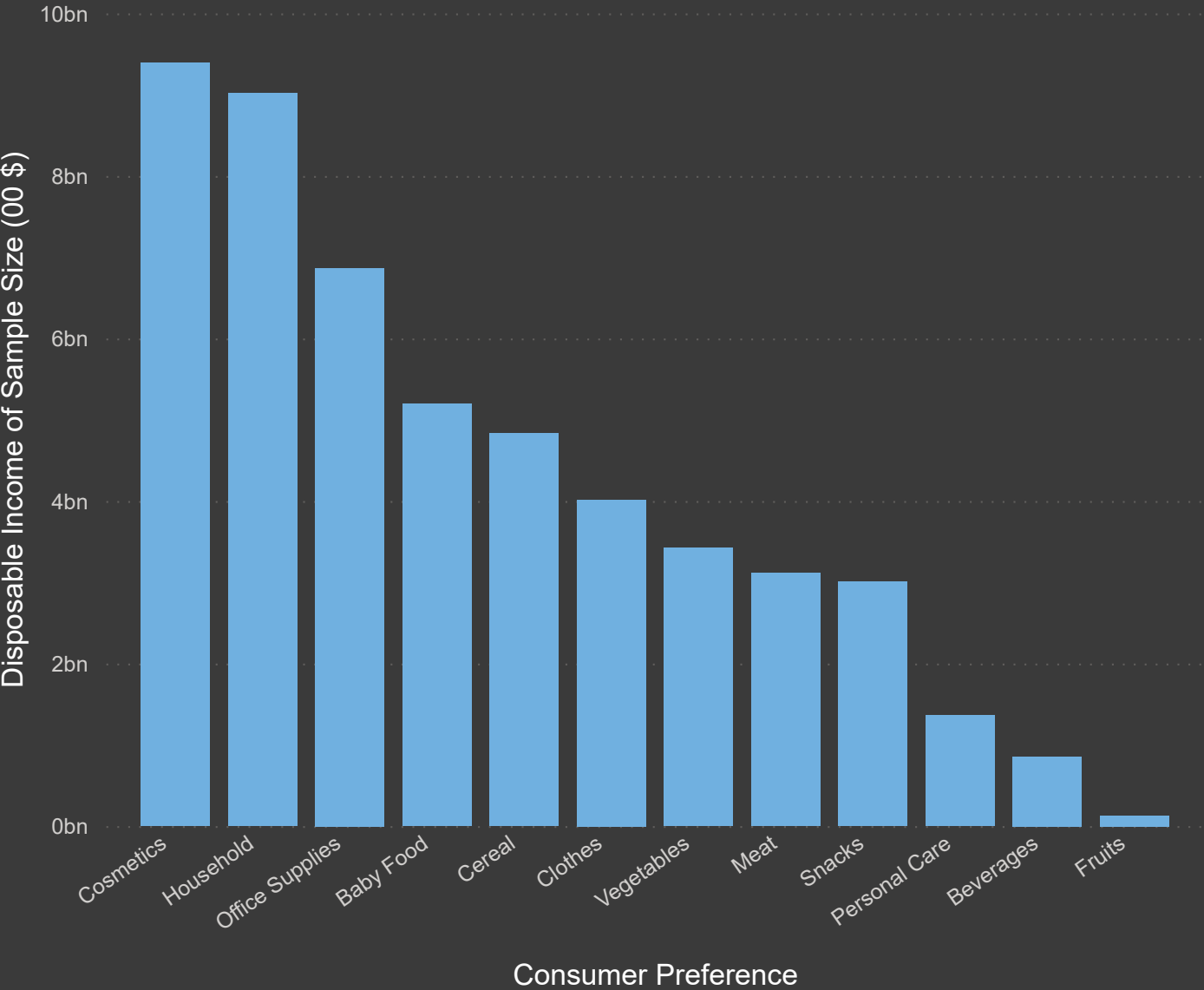
Disposable Income of Sample Size (00 \$) and Total Expenditure of Sample Size (00 \$)



Total Income of Sample size ( \$) and Disposable Income of Sample Size (00 \$)



Disposable Income of Sample Size (00 \$) by Consumer Preference

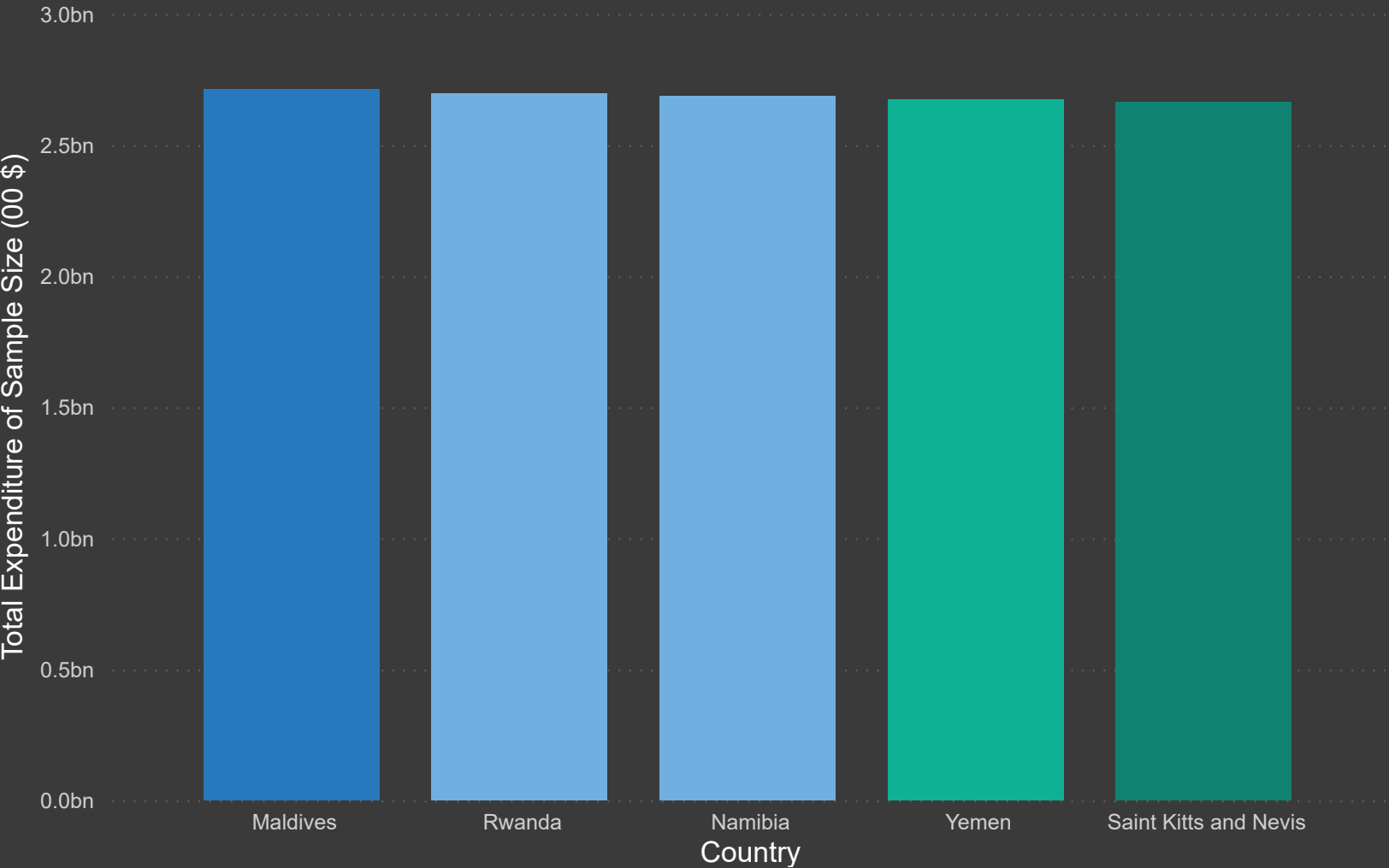


Region

- Asia
- Australia and Oceania
- Central America and the Caribb...
- Europe
- Middle East and North Africa
- North America
- Sub-Saharan Africa

Total Expenditure of Sample Size (00 \$) by Country and Region

Region ● Asia ● Central America and the Caribbean ● Middle East and North Africa ● Sub-Saharan Africa





## **ANALYSIS**

**FROM THE DATA SET GIVEN, WE FIND THERE TO EXIST A LOT OF DIFFERENCES IN AMOUNT IN RELATION TO TOTAL INCOME AND DISPOSABLE INCOME, THIS GOES A LONG WAY TO SHOW THAT THE NEED FOR CREDIT PURCHASES IS VERY MUCH NEEDED FOR THESE REGIONS.**

**ANALYSIS SHOWS THE PURCHASE OF COSMETICS TO MEET EFFECTIVE DEMAND ON THE PART OF THE CONSUMERS AS THEY PREFER TO SPEND THEIR RESOURCES ON IT.**

**FRUITS HAVE SEEMED TO BE THE LEAST PURCHASED, THIS CAN BE LINKED TO THE FACT THAT IT IS THE MOST PERISHABLE IN THE LIST, THUS THE COST OF PRESERVATION MAKES IT HARD TO KEEP.**

**ON THE BASIS OF REGION, NORTH AMERICA HAS THE LEAST DISPOSABLE INCOME AND THUS THE LOWEST CAPACITY TO SAVE.**

**EUROPE HAS THE LEAST DISPOSABLE INCOME BY COUNTRIES, THUS THE NEED TO DRIVE THEIR MARKET FOR CREDIT PURCHASES.**

## **RECOMMENDATIONS**

- THE COMPANY SHOULD FOCUS MORE ON THE TOP COUNTRIES WITH THE HIGHEST EXPENDITURES**
- AWARENESS SHOULD BE CREATED ON THE IMPORTANCE OF PERSONAL HEALTH AS THIS WOULD INHERENTLY INCREASE REVENUE BY INCREASING PURCHASES OF FRUITS,VEGETABLES,MEAT AND PERSONAL CARE**
- LOOKING GOOD IS GOOD BUSINESS AS SUCH THERE SHOULD BE PUBLIC AWARENESS ON THE NEED TO LOOK GOOD BY INVESTING MORE IN THEIR WARDROBES**
- RESEARCH SHOULD BE CARRIED OUT ON BETTER WAYS TO PRESERVE PERISHABLE PRODUCTS AS TO INCREASE THEIR SALES.**
- CREDPAL SHOULD INVEST MORE IN THEIR DIGITAL MARKETING BY THE USE OF SEO,SOCIAL MEDIA E.T.C.**