

## EXECUTIVE SUMMARY

### CUSTOMER ACQUISITION

**Objective:** Evaluate marketing effectiveness and customer acquisition strategies.

**Key Insights:**

- **Average CAC:** ₦250.60; **Avg Conversion Rate:** 0.48, indicating marketing efforts are fairly efficient.
- **Referral Type Performance:** 54.15% of revenue came from high-performing referrals.
- **Acquisition Channels:** Spread across 5 major sources (Paid Ads, USSD, Organic, Partner, Referral), each contributing nearly equally (~20%).
- **Campaign Effectiveness:** "BackToSchool" had the highest ROI among all campaigns with a strong balance of cost and conversion.
- **Source Medium Analysis:** Organic/search and referral/email had the highest conversion and efficiency ratios.

### CUSTOMER BEHAVIOR

**Objective:** Understand customer churn, satisfaction, and segmentation for retention strategies.

**Key Insights:**

- **Churn Rate:** 0.49, with **36.8% of customers at high churn risk**.
- **Customer Satisfaction (CSAT):** Average of 3.00 on a 5-point scale.
- **Average Lifetime Loans:** 6.13; indicating recurring use of services.
- **Customer Segmentation:** Revenue is fairly balanced across age and borrowing groups.
- **Satisfaction vs Repeat Borrowing:** Higher satisfaction aligns with increased repeat borrowing.
- **Product Usage by Age Group:** WalletOnly and BNPL are more used by younger segments.
- **Lifetime Value:** Paid Ads and USSD yielded the highest LTV, showing stronger ROI potential.

### LOAN PERFORMANCE

**Objective:** Evaluate loan product revenue, CAC, and customer behavior by channel.

**Key Insights:**

- **Total Borrowed:** ₦2 billion, with an **average loan size of ₦122.93K**.
- **Campaign ROI:** ₦604.01M - a strong return.
- **Revenue Breakdown by Product:**
- **Highest Revenue:** WalletOnly (₦82.3M) and POSLoan (₦75.6M).
- **Highest Performance Index:** WalletOnly (1.04) and POSLoan (1.03).
- **Product CAC:** Ranged from ₦121K–₦130K.
- **Revenue YoY Growth:** All products saw negative growth YoY, suggesting market maturity or marketing inefficiencies.
- **Borrowed Amount Segments:** Evenly split (Low/Mid/High ~33%), with **Mid-tier customers contributing the most revenue (33.76%)**.

Customer Acquisition - Dashboard

Abuja

Ibadan

Kano

Lagos



2000

Total Customers

968

New Customers

250.60

Average CAC

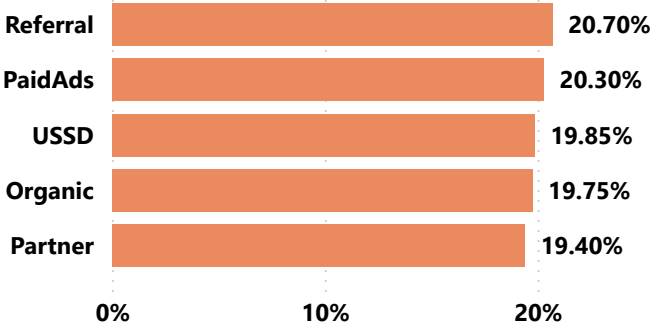
0.48

Avg Conversion Rate

Customer Effectiveness Analysis

| Marketing_CampaignName | Sum of Total Cost | Sum of Total Revenue | Campaign ROI | Sum of Customer Count | Sum of Avg Conversion |
|------------------------|-------------------|----------------------|--------------|-----------------------|-----------------------|
| BackToSchool           | 100,281.85        | 65,139,168.25        | 649.56       | 413                   | 0.47                  |
| LoanBlitz              | 107,941.59        | 61,432,150.21        | 569.12       | 420                   | 0.48                  |
| NewYearBoost           | 100,156.09        | 60,920,535.40        | 608.26       | 397                   | 0.47                  |
| Not specified          | 99,268.59         | 58,565,343.19        | 589.97       | 401                   | 0.47                  |
| XmasPush               | 93,547.23         | 56,671,581.16        | 605.81       | 369                   | 0.49                  |

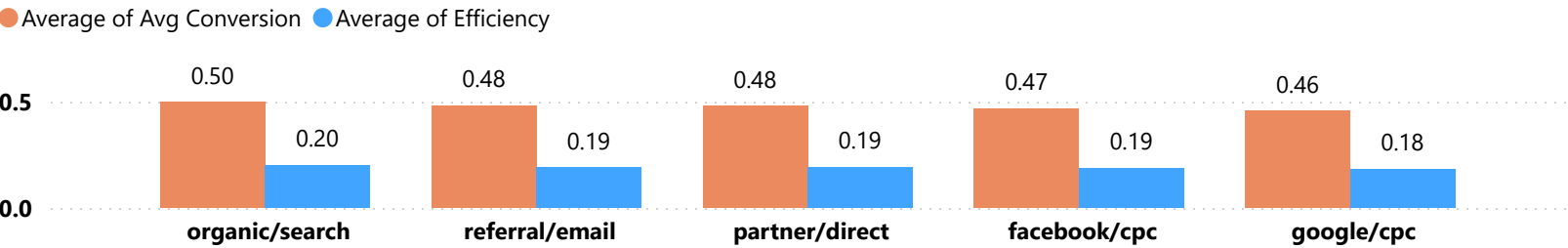
Count of Customer by AcquisitionChannel



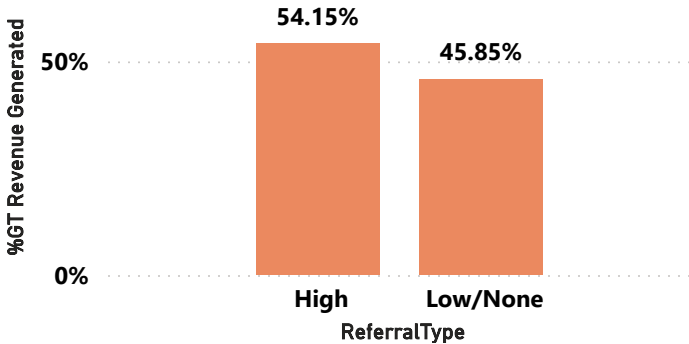
Campaign Source Analysis

| CampaignName | SourceMedium   | Sum of Customer Count | Sum of Avg CAC | Sum of Efficiency | Sum of Avg Conversion |
|--------------|----------------|-----------------------|----------------|-------------------|-----------------------|
| BackToSchool | facebook/cpc   | 100                   | 265.05         | 0.18              | 0.47                  |
| BackToSchool | google/cpc     | 77                    | 229.60         | 0.19              | 0.43                  |
| BackToSchool | organic/search | 91                    | 245.02         | 0.20              | 0.48                  |
| BackToSchool | partner/direct | 64                    | 222.50         | 0.20              | 0.45                  |
| BackToSchool | referral/email | 81                    | 241.49         | 0.21              | 0.51                  |
| LoanBlitz    | facebook/cpc   | 76                    | 241.04         | 0.20              | 0.48                  |

Average Conversion & Efficiency by SourceMedium



Revenue Generated by ReferralType



Customer Behavior Dashboard

Abuja

Ibadan

Kano

Lagos



0.49

Churn Rate

3.00

Avg CSAT

6.13

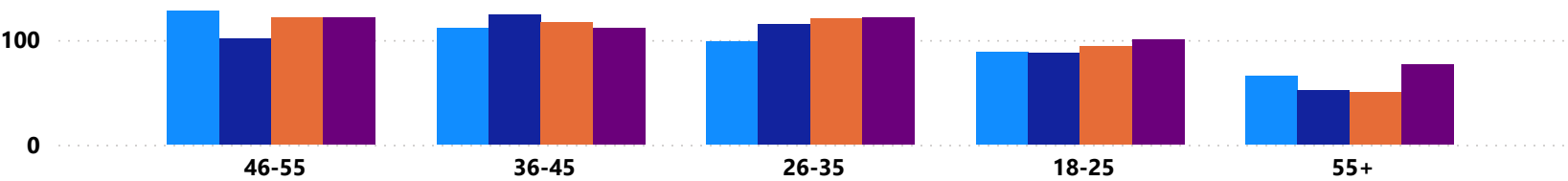
Avg Lifetime Loans

1007

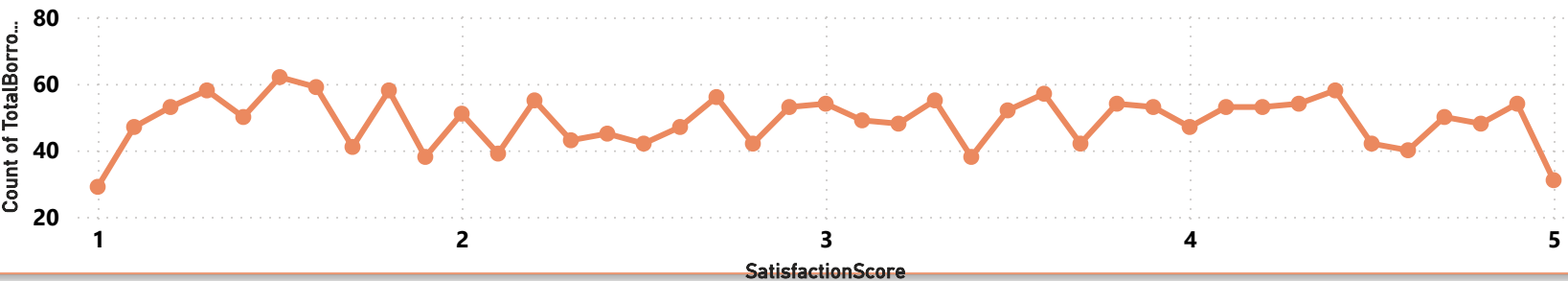
Active Users

Count of Customers by Age Group and ProductUsed

ProductUsed BNPL CashLoan POSLoan WalletOnly



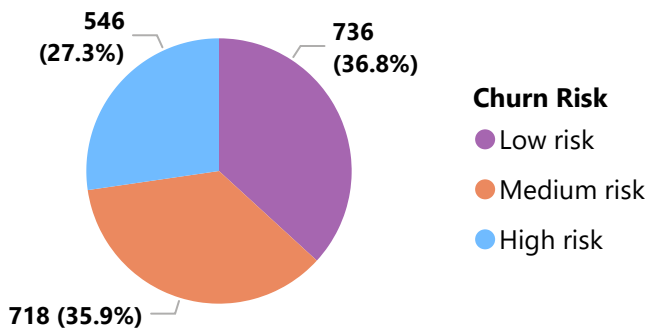
Satisfaction VS Repeat Borrowing



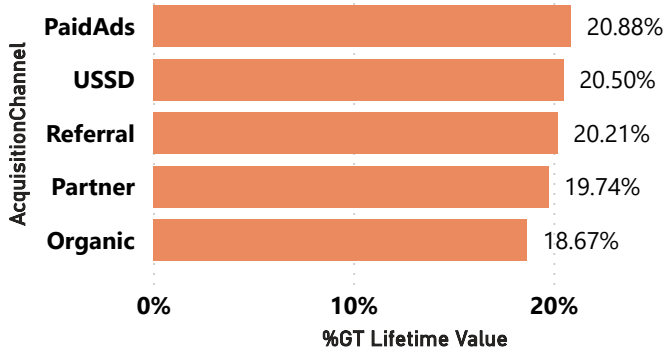
Customer Segmentation Analysis

| Age Group | High (500k-1M) | Low (<100k) | Medium (100k-500k) | Very High (1M+) | Total      |
|-----------|----------------|-------------|--------------------|-----------------|------------|
| 18-25     | 145,322.07     | 143,217.36  | 162,868.51         | 142,949.23      | 148,848.66 |
| 26-35     | 156,793.08     | 173,611.33  | 149,516.59         | 148,718.57      | 152,907.44 |
| 36-45     | 146,629.82     | 180,065.38  | 142,623.37         | 149,553.28      | 148,759.58 |
| 46-55     | 162,610.76     | 149,105.17  | 142,143.54         | 154,234.38      | 154,280.06 |
| 55+       | 140,400.00     | 100,000.00  | 100,000.00         | 150,000.00      | 150,000.00 |

Customers by Churn Risk Score



Lifetime Value by AcquisitionChannel



# Loan Performance Dashboard

2bn  
Total Borrowed Amt

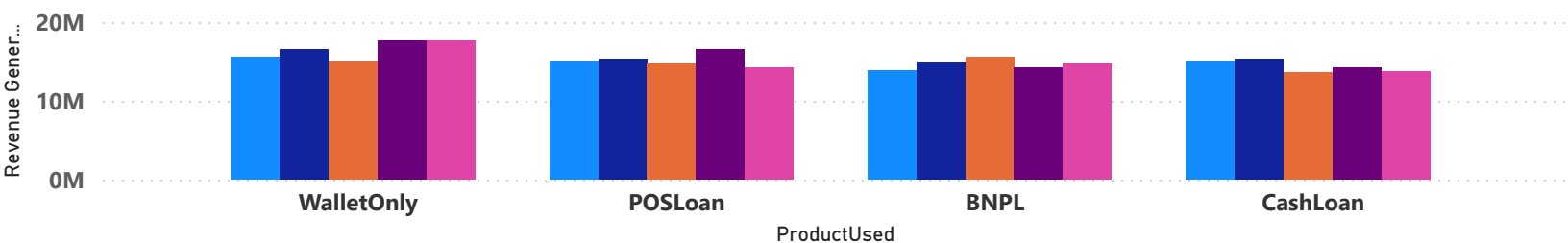
122.93K  
Avg Loan Size

302.73M  
Revenue Generated

604.01  
Campaign ROI

## Product/Channel Revenue Performance

AcquisitionChannel ● Organic ● PaidAds ● Partner ● Referral ● USSD



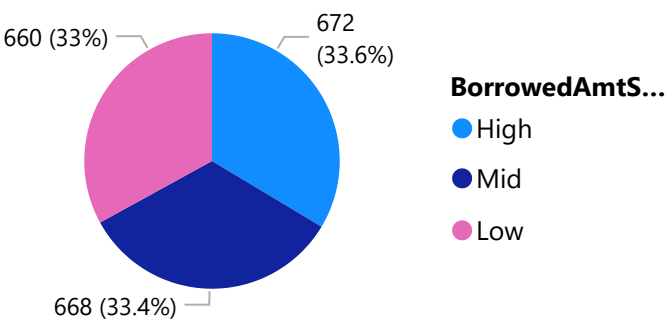
## Product/Channel Overall Performance

| AcquisitionChannel | ProductUsed | Sum of RevenueGenerated | Total Customers | Churn Rate | Avg CSAT |
|--------------------|-------------|-------------------------|-----------------|------------|----------|
| Organic            | BNPL        | 13,869,601.30           | 93              | 0.54       | 2.83     |
| Organic            | CashLoan    | 14,921,252.69           | 100             | 0.48       | 3.11     |
| Organic            | POSLoan     | 14,929,458.86           | 100             | 0.52       | 3.04     |
| Organic            | WalletOnly  | 15,567,011.90           | 102             | 0.41       | 2.84     |
| PaidAds            | BNPL        | 14,875,687.85           | 93              | 0.59       | 2.91     |
| PaidAds            | CashLoan    | 15,282,175.26           | 105             | 0.39       | 2.96     |

## Product Performance Analysis

| ProductUsed | Product Performance Index | Product CAC | Revenue Generated | Revenue YoY Growth |
|-------------|---------------------------|-------------|-------------------|--------------------|
| BNPL        | 0.96                      | 126,212.85  | 73,126,416.68     | -0.51              |
| CashLoan    | 0.97                      | 122,316.92  | 71,665,473.02     | -0.50              |
| POSLoan     | 1.03                      | 121,875.78  | 75,667,721.50     | -0.38              |
| WalletOnly  | 1.04                      | 130,789.80  | 82,269,167.01     | -0.50              |

## Customers by Borrowed Amount Segment



## Revenue Generated by BorrowedAmtSegment

