**Should we Invest in Payment Reminders?**

**Introduction**

This A/B test simulates how SMS reminders influence member contributions. Group A received SMS reminders while Group B did not. We analyzed total contributions, payment timing, and default rates to determine if sending reminders is beneficial.

**📊 Key Insights**

Total Contribution:

Group A (with reminders): Ksh 50,067

Group B (without reminders): Ksh 46,946

Defaulters:

Group A: 3 members

Group B: 12 members

Average Payment Days:

Group A: 4.8 days

Group B: 8 days

**Recommendation**

The data shows a clear improvement in contribution behavior when reminders are sent. With higher contributions, fewer defaults, and faster payments, reminders play a positive role in member engagement.

**Conclusion**

SMS reminders significantly improve member contribution performance. Based on the results, investing in reminders is strongly recommended to enhance financial participation and reduce default rates.