



## **CrediLink Product Analytics & Retention Dashboard**

*Data-Driven Insights for User Growth  
and Retention*



Title of Project: Fintech App Product Analytics & Retention Insights for CrediLink

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# Executive Summary

## Key Highlights:

- MAU Growth: 83% decrease in the last quarter
- Churn Reduction: 56.3% improvement in retention
- Strong user intent: High loan demand, low cancelation rate but zero disbursement recorded
- Loan application pending: 87.5% of application stuck in pending
- Revenue Impact: 8.85 Billion revenue at risk identified

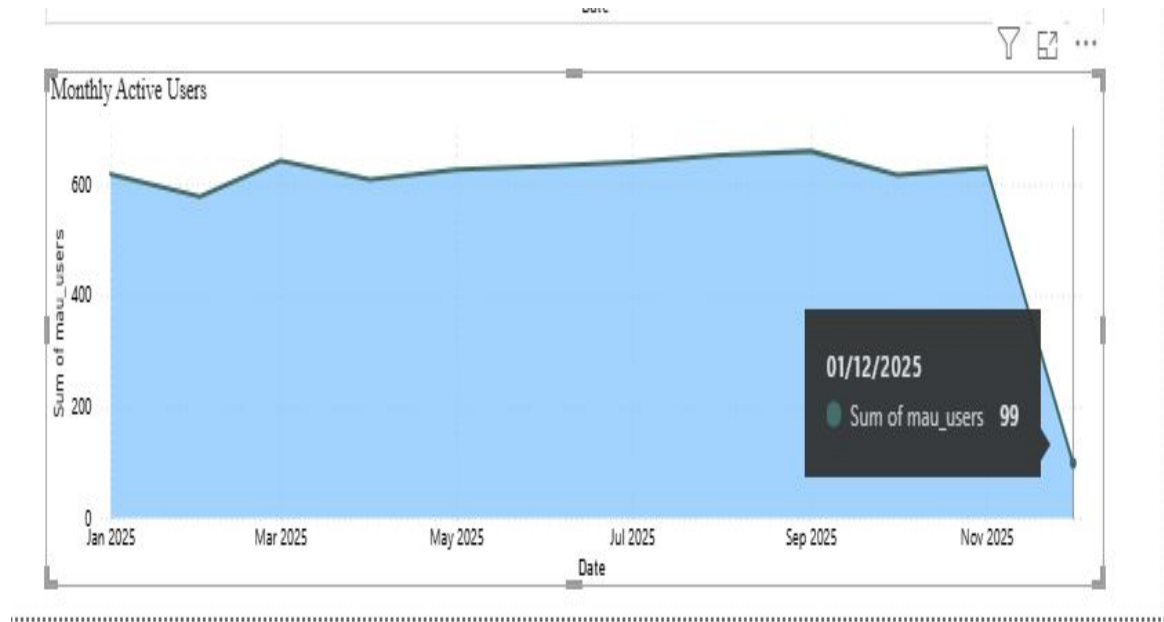
## Recommendations:

1. Focus retention efforts on "Critical Risk" segment
2. Increase feature adoption among bill payment users to increase retention
3. Fix disbursement and wallet/bank integration issues
4. Validate loan status tracking in the app

## User Growth & Activity Trends

### MAU Growth Trend (Line Chart)

- Current MAU: 99
- MoM Growth: 17%
- Target: 348 by next quarter



## Retention Analysis

### Cohort Retention Curves (Line Chart)

- October Cohort: 5.87% retention in October
- November Cohort: 5.41% retention in November (decrease)
- December Cohort: 10.09% retention in December (improvement)

### Key Insight:

- Highest retention among users in December
- Lowest retention among users in November

## Churn Risk Assessment

### Churn Risk Distribution (Pie Chart)

- Critical Risk: 25.31% (1,772 users)
- Low Risk: 74.69% (5,228 users)

### Revenue at Risk:

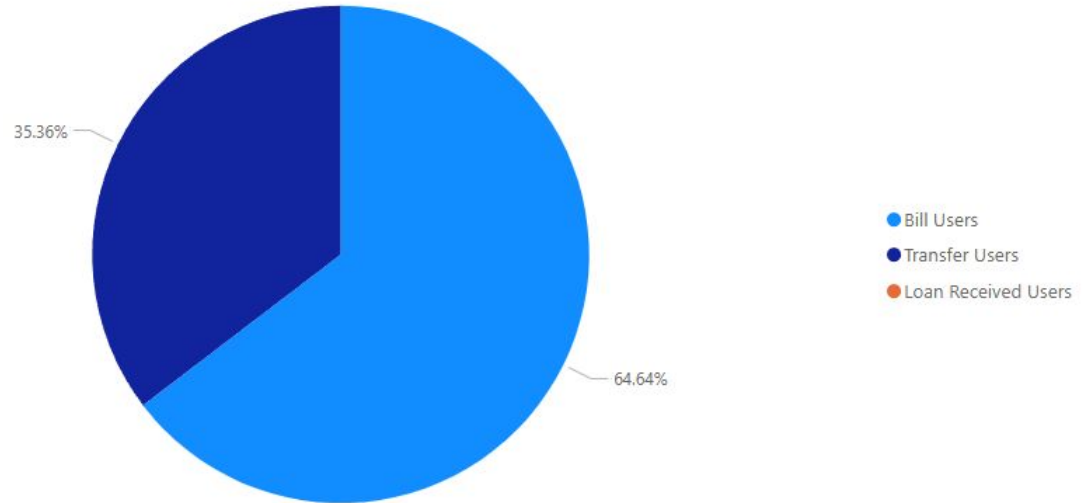
- Total: 8.85 Billion
- Critical Segment: 4,995,031 (average revenue per at-risk-user)
- Low Risk Segment: Zero

# Feature Adoption Analysis

## Feature Adoption Rates (Pie Chart)

- Loans: 0% adoption
- Bill Payments: 64.64% adoption
- Transfers: 35.36% adoption
- Savings :0% adoption

BILL USERS, TRANSFER USERS AND LOAN RECEIVED USERS



User Segmentation Insights

Segment Performance Table

| Segment                     | Size  | Churn rate | Action  |
|-----------------------------|-------|------------|---|
| android_user                | 10039 | 33.51%     | Prioritise app performance and UX issues              |
| ios_user                    | 6755  | 33.48%     | Prioritise app performance and UX issues              |
| web_user                    | 10255 | 33.01%     | Prioritise web performance and UX issues              |
| Payment_type                | 13841 | 1.76%      | Maintain current payment flow performance             |
| Is_referred (referral type) | 6285  | 0.86%      | Strengthen referral programs to expand user referrals |



## Predictive Insights

### Machine Learning Findings:

- Top 3 Churn Predictors:
  1. Days since last active day (<91 days)
  2. No savings activity
  3. Preferred payment method: Wallet balance
- Model Accuracy: 98% precision in predicting churn
- Implementation: Model deployed in Power BI dashboard

# Recommendations & Action Plan

- Quarterly Objectives:
  - Immediate Actions (Next 30 days):
    - Fix loan disbursement and wallet bank integration to unblock 87.5% pending loans
    - Audit and validate loan status tracking and event logging in the app
    - Resolve critical Android, iOS, and Web performance issues impacting high-churn users
    - Launch targeted retention nudges for Critical Risk users (1,772 users) identified by the Machine Learning model
    - Re-engage inactive users last active < 91 days with push and in app messaging
  - Strategic Initiatives (Next 90 days):
    - Redesign loan flow to reduce approval and disbursement delays
    - Introduce savings activation journeys to reduce churn risk
    - Scale referral acquisition given lowest churn rate segment
    - Increase bill payment feature adoption to improve retention and MAU growth
    - Automate churn prediction driven interventions in Power BI
  - Product Improvements:
    - Add loan application sub statuses for better visibility and control
    - Improve wallet balance payment reliability and success rates
    - Optimize onboarding to drive early feature adoption
    - Introduce clear user communication during loan pending stages
    - Enhance cross platform UX consistency
  - Additional Key Recommendations:
    - Focus revenue protection on Critical Risk users contributing 8.85 Billion at risk
    - Track ARPU and retention by feature adoption and platform
    - Set SLAs for loan processing and pending resolution
    - Use December cohort retention drivers to replicate successful behavior

# Dashboard Walkthrough

Power BI Dashboard Sections:

1. Executive View: Top KPIs at a glance
2. Trend Analysis: Daily/Monthly trends
3. Cohort Analysis: Retention curves
4. Risk Assessment: Churn prediction scores
5. Segmentation: User behavior clusters
6. Drill-Through: Individual user details

## Appendix & Q&A

- Data Sources
- <https://www.kaggle.com/datasets/niketdheeryan/fintech-users-data>
- <https://www.kaggle.com/datasets/harunrai/fintech-customer-life-time-value-ltv-dataset>
- <https://www.kaggle.com/code/malyshevartem/product-metrics-and-retention-analysis>
- <https://www.kaggle.com/datasets/mustafakeser4/bigquery-fintech-dataset>
- MySQL Workbench
- Tools Used: Python, Power BI, SQL, Excel, Google Slide
- Contact: [Lydiaseniiodame@gmail.com](mailto:Lydiaseniiodame@gmail.com)
- Dashboard Access: [lydyaforson18@outlook.com](mailto:lydyaforson18@outlook.com)
- Q&A