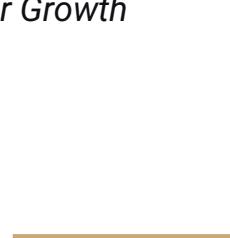


CrediLink Product Analytics & Retention Dashboard

*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 cancellation rate but zero disbursement recorded
- Loan application pending: 87.5% of application stuck in pending
- Revenue Impact: 8.85 Billion revenue at risk identified

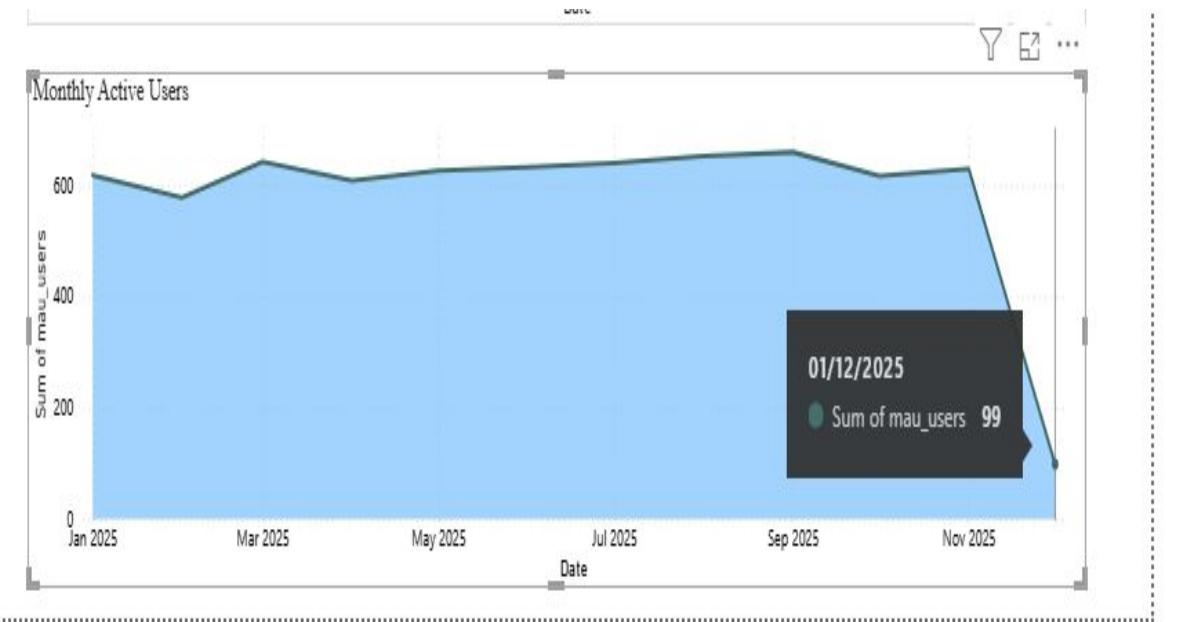
Recommendations:

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)

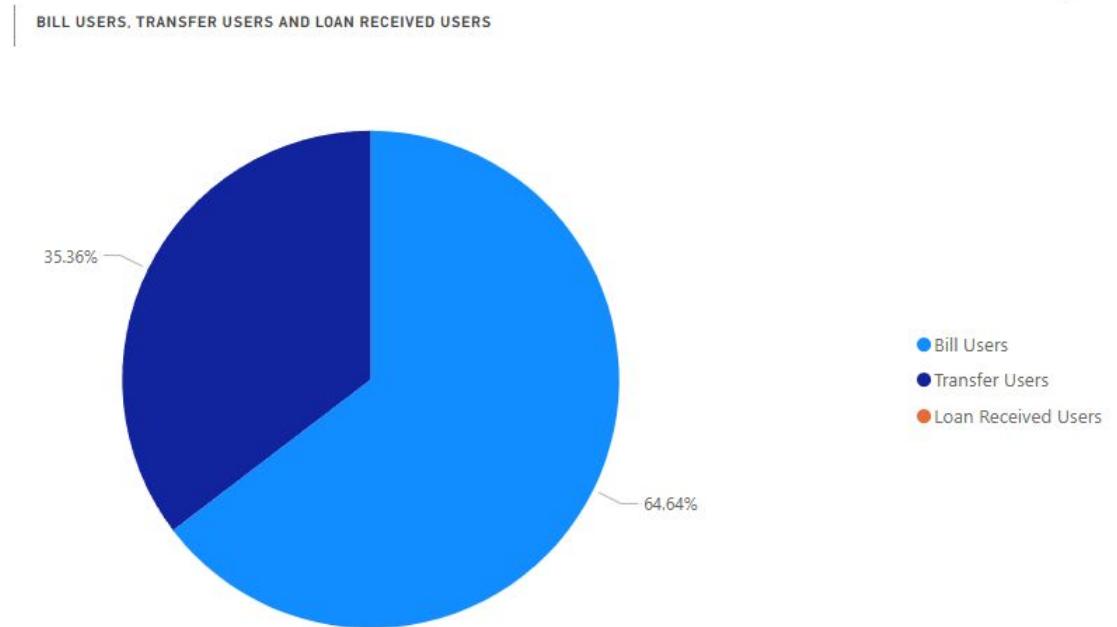
Revenue at Risk:

- 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



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: Lydiaseniodame@gmail.com
- Dashboard Access: *lydyaforson18@outlook.com*
- Q&A