

IZWE LOANS PAYROLL CUSTOMER PROFILING

CUSTOMER PROFILING AND PERSONA



SUSTAINED LOYALTY:

96% Payroll customers are repeat customers

Unveiling Izwe Loans' Payroll Microfinance Triumph

This analysis reveals Izwe Loans' strategic loan approach and identifies growth opportunities within specific payroll segments, emphasizing its impactful presence in microfinance

81,355

Customer portfolio over the last six years

KES 5.2B+

Amount disbursed since 2018

KES 64,301.51

Average loan disbursed in the past 6 years

KES 50,000

Most common loan amount.

89% **REPEAT COMMITMENT**
89% of repeat customers opt for 4 or more loans

2:1 **GENDER DISTRIBUTION**
Male to Female ratio is 2:1 among repeat customers.

67% **DOMINANT LOYALTY**
67% of repeat customers with 4+ loans, fall within the age range of 30-49.

86% **ROBUST SETTLEMENT**
repeat customers with 4+ loans have successfully settled their obligations.

82% **PERSISTENT ENGAGEMENT**
Active loans in Repeat customer signifying continued involvement

66% **LOAN & REPAYMENT**
Borrowing & Repayment rate stands at 66% for individuals aged 30-49

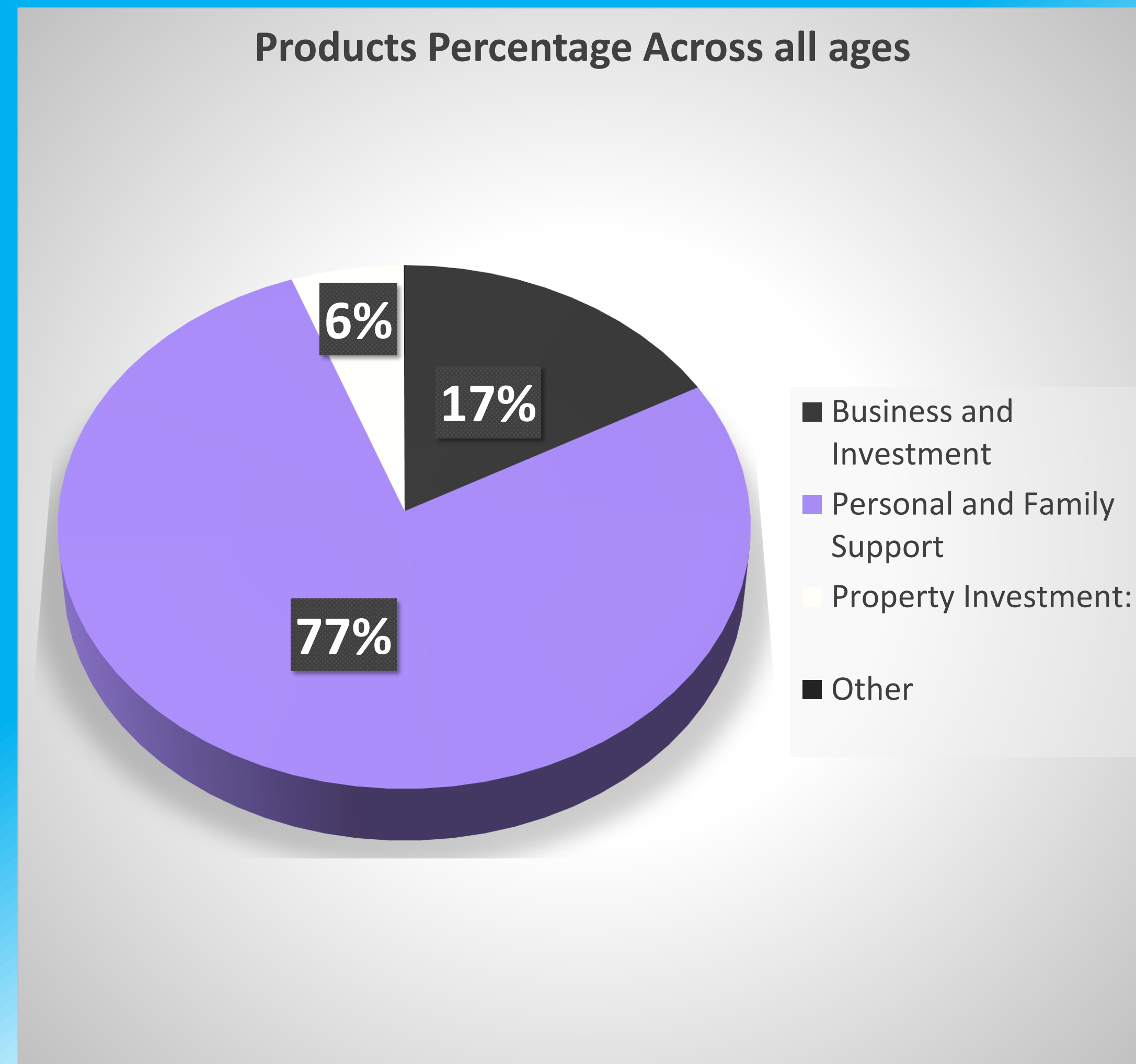
FUTURE ENGAGEMENT POTENTIAL
84% of non-repeat customers are active, suggesting retention and targeted strategy opportunities.

POST-COVID IMPACT
17% Decrease in Customer Numbers (2020-2023)

SUMMARY
Izwe thrives in microfinance, showing customer loyalty, active engagement & adaptive resilience, paving way for sustained success & growth

SEGMENTATION OF LOAN REASONS BY AGE RANGES

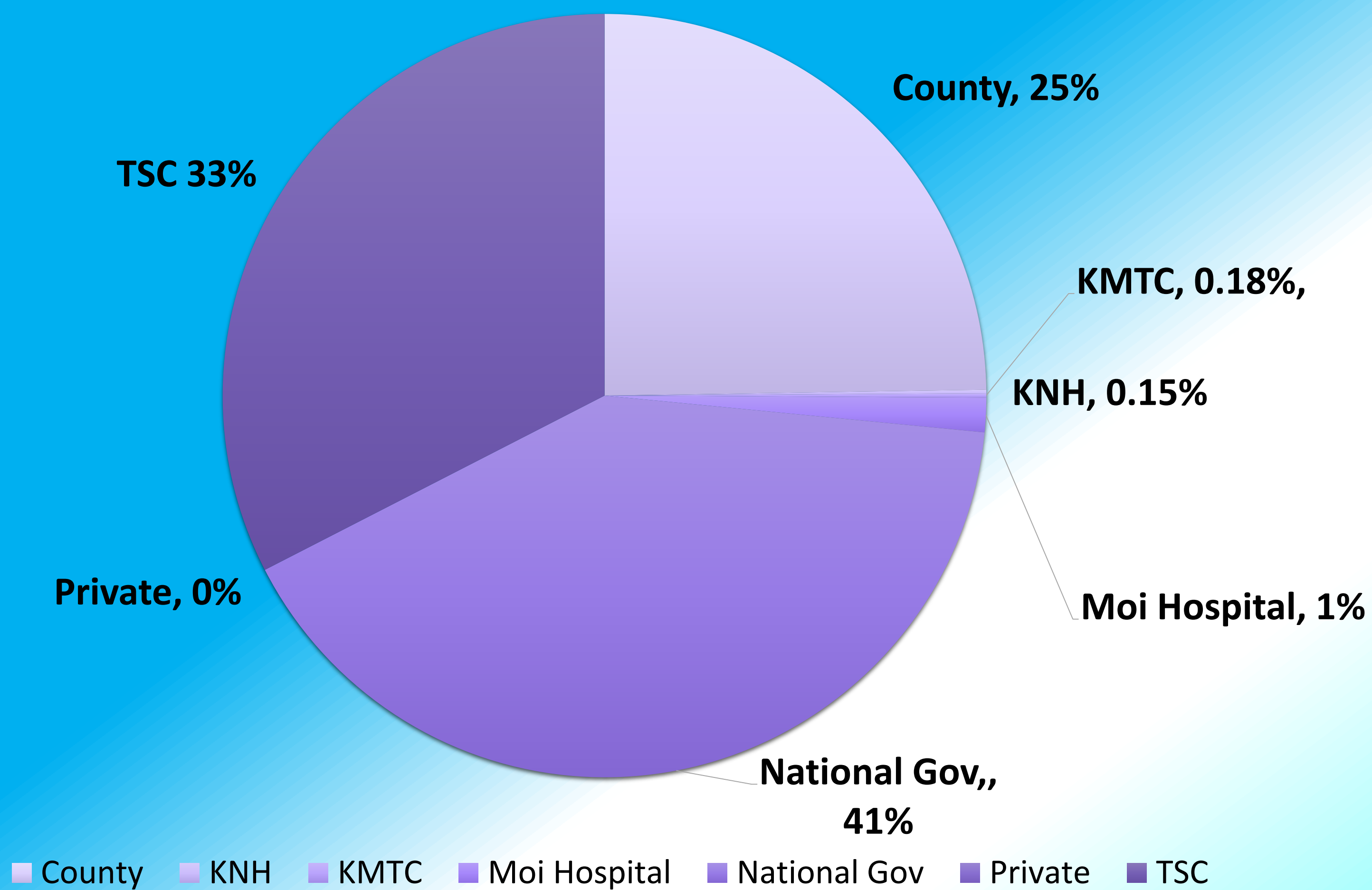
Age Range	Reason for Loans	Percentage
20-29	Business and Investment	19.17%
	Personal and Family Support	75.13%
	Property Investment:	5.56%
	Other	0.13%
30-39	Business and Investment	17.43%
	Personal and Family Support	76.51%
	Property Investment:	6.04%
	Other	0.02%
40-49	Business and Investment	16.21%
	Personal and Family Support	77.95%
	Property Investment:	5.82%
	Other	0.01%
50-59	Business and Investment	16.27%
	Personal and Family Support	78.13%
	Property Investment:	5.58%
	Other	0.01%
60-69	Business and Investment	15.26%
	Personal and Family Support	79.91%
	Property Investment:	4.82%
	Other	0.00%



- "Personal and Family Support" is the predominant reason for loans, with the highest repeat customers in all age groups.
- The "Business and Investment" category has a notable number of repeat customers.
- Overall, customers in all age segment demonstrate comparable loan trends, underscoring the importance of "Personal and Family Support." This presents opportunities for targeted marketing and also for refining products in the "Business and Investment" and "Property Investment" categories.

PAYROLL TYPE

Percentages



Profile Overview



Izwe Customer Persona

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Izwe's customer balance family and smart investments, showing financial strength and commitment.

About



AGE RANGE: 30-49



AVG INCOME:
KES 13,967



**TEACHER SERVICE
COMMISSION**

Predominant Employer

Biography

Meet the preferred Izwe customer aged 30-49. This persona embodies a balanced approach to financial decisions, seamlessly navigating family priorities and business ambitions. With a robust repayment record, this customer stands out as a loyal and active participant in Izwe's financial ecosystem.

Loan Motivation

- **Predominant Loan Reason:**
Personal and Family Support
- **Secondary Loan Motivation:**
Business and Investment
- **AVG LOAN AMOUNT:**
KES 50,000

Interactions

Repeat Rate



Retention Rate



Borrowing & Repayment

