

S. No	Data Insights from Analysis	Why is it a problem and potential root cause?	High Level Solutions (Optional)
1.	Roughly equal amount of transactions done in both the currencies for ATM, Bank Transfer, Card Payment and Topup Type whereas In P2P Transfers, transaction amount is 19905.82 EUR & 82075.52 GBP. This shows approximately 76% less transactions in EUR as compared to GBP when it comes to P2P Transfers .	The significant difference raises a concern about user preference and adoption for P2P Transfers in different currencies. The root cause may be attributed to factors such as unfavorable exchange rates which is an assumption if a person is transferring the amount to someone who is located geographically somewhere else. Location data would be required in this scenario to validate.	<ul style="list-style-type: none"> • Introduction of short-term promotional offers that encourage users to opt for EUR P2P Transfers. Offering discounts, cashback, or rewards for users who choose EUR transactions. • Potentially optimize the exchange rates for EUR P2P Transfers to make it more attractive for users.
2.	The total number of transactions spiked up in the second half of 2016. Number of Transactions from (01/2016-06/2016) were 2748 whereas Number of Transactions from (07/2016-12/2016) were 6914. This shows that in the later half of 2016 the number of transactions increased by 2.5x .	It indicates an abnormal change in user behavior. There could be multiple potential root causes such as intense marketing campaigns, more promotional offers, new product features, holidays or special events in the second half of 2016.	<ul style="list-style-type: none"> • Collaboration with the marketing team to understand if any specific campaigns were introduced. • Reviewing product changes/updates introduced in the second half of 2016. • Examine holidays or special events that might have contributed to the increased transaction activity.
3.	The count of total active users is 1134 and the count of active users in the last 30 days is 400. So the retention rate is 35.27% and the churn rate is 64.72% .	It suggests that a large number of users are either losing interest or facing challenges in the platform. The potential root cause could be difficulty in onboarding, strong competition in the market and minimal user experience.	<ul style="list-style-type: none"> • Increase value proposition by regularly introducing new features/updates. • Streamlining the user onboarding experience. • Analyzing the competitive landscape to understand what other platforms are offering and identifying opportunities.
4.	P2P Transfer contributes 5.74% to total number of transactions whereas contribution of other Transaction types such as ATM, Bank Transfer, Card Payment and Topup is roughly equal to 23% .	Indicates an imbalance in the usage and adoption of P2P Transfer feature leading to missed revenue opportunities and lower user engagement. Root cause for this could be lack of awareness of the benefits and ease of P2P Transfer or friction points within the P2P Transfer process.	<ul style="list-style-type: none"> • Conducting a thorough UX analysis of the P2P Transfer process to eliminate friction points. • Implementing rewards for users who initiate P2P Transfer transactions, encouraging adoption and usage.
5.	Most common day of the week is Friday when the maximum number of transactions is done and hourly peak time is 12 PM . Common Hours of Transaction for all transaction types is typically between 12-4 PM .	(Assumptions) The hourly peak time of 12 PM could be attributed to users making transactions during their lunch break, resulting in a sudden spike in activity. Users might be finding it more convenient to transact on Fridays, possibly due to their payday schedule.	<ul style="list-style-type: none"> • Encouraging users to transact during off-peak hours through incentives or rewards, promoting a more evenly distributed load.

SUMMARY OF INSIGHTS

1. Currency Breakdown for Transaction Types:

- ATM, Bank Transfer, Card Payment, and Topup transactions are roughly evenly distributed between GBP and EUR.
- P2P Transfers have significantly fewer transactions in EUR (approximately 76% less) compared to GBP.

2. Transaction Volume Over Time:

- Transaction volume increased notably in the second half of 2016.
- From January to June 2016, there were 2,748 transactions, while from July to December 2016, there were 6,914 transactions, indicating a 2.5x increase in the latter half of the year.

3. User Retention and Churn:

- The total count of active users is 1,134.
- The count of active users in the last 30 days is 400.
- This leads to a retention rate of 35.27% and a churn rate of 64.72%.

4. Transaction Type Distribution:

- P2P Transfers account for 5.74% of the total number of transactions.
- ATM, Bank Transfer, Card Payment, and Topup transactions collectively make up roughly 23% each

5. Transaction Timing:

- Friday is the most common day for transactions.
- The peak transaction hour is at 12 PM.
- Common transaction hours for all transaction types are typically between 12 PM and 4 PM.