FUNNEL

LEADS:	3,341
RESPONDED:	2,298
RISK:	2,298
APPROVED:	1,505
REJECTED:	793
DELIVERED:	1,046

LEADS:	100%
RESPONDED:	68.78%
RISK:	68.78%
APPROVED:	45.05%
REJECTED:	23.70%
DELIVERED:	31.31%

CREDIT

RESPONDED: 2,298

APPROVED USERS: 1,505

PLASTIC USERS: 1,046

DIGITAL USERS: 459

TOTAL CREDIT: $21,792,100.00

AVG CREDIT: $14,479.80

AVG INTEREST RATE (%): 39.7

AVG CAT (%): 39.66

APPROVAL RATE: 65.49%

PLASTIC RATE: 69.50%

DIGITAL RATE: 30.50%

REJECTIONS

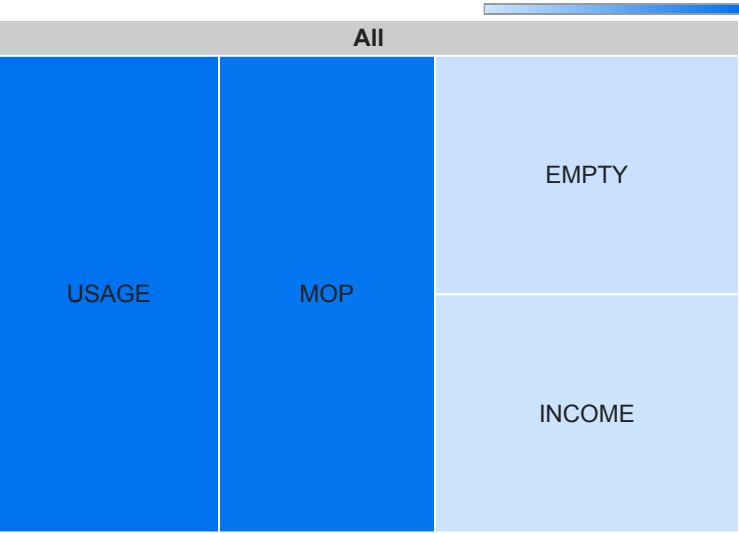RESPONDED: 2,298

REJECTED: 793

REJECTION RATE: 34.51%

MOTIVES

MOP: 232   29.26%

USAGE: 234   29.51%

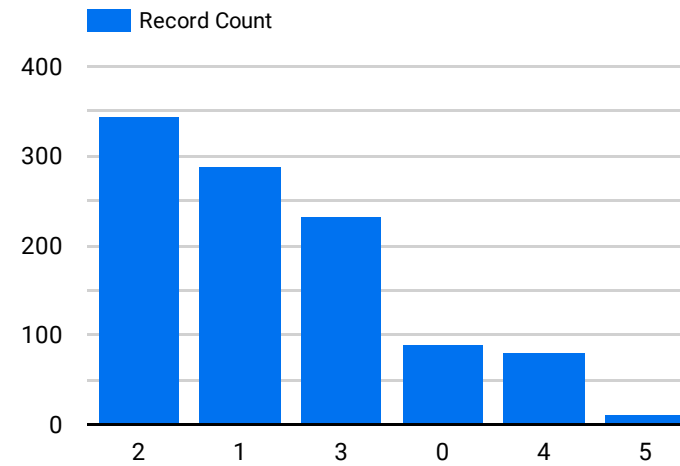INCOME: 163   20.55%

EMPTY: 164   20.68%

DELIVERY

APPROVED USERS: 1,505

PLASTIC USERS: 1,046   69.50%

DELIVERIES: 1,046   100%

ANSWERED SURVEY: 1,046   100%

AVG SCORE: 1.96

TXNS

APPROVED USERS:	1,505
TXNTING USERS:	1,255 83.38%
TOTAL TXN VOLUME:	$7,582,878.19
TOTAL TXNS:	3,773
AVG TXN VOLUME:	$2,009.77

TXNS PER USER

AVG TOTAL TXN VOLUME:	$6,042.13
AVG TXNS:	3.01

NUMBER OF TXNS PER USER (USER COUNT)
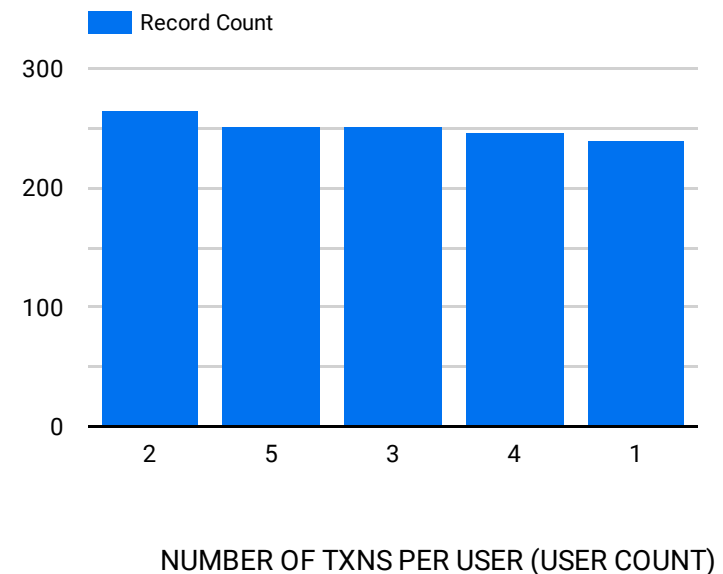
FINAL RECOMMENDATIONS

Under the premise that our company has an expansive strategy and that money is being invested...

1. Our MKT efficiency is 69%, this metric is expected to get lower if we expand our lead generation.
2. Our approval rate is 65%, we should increase this metric by lowering the credit amount.
3. Avg. credit amount is $14,500, as mentioned, this amount should get so more leads become eligible.
4. Our avg interest rate and CAT are both 40%, this is a healthy number given that the values range from 30% to 49%. But we should lower the CAT to become more competitive in the market.
5. The main rejection motives are Method Of Payment and USAGE, both with a share of 30%.
6. We should prioritize DIGITAL cards over PLASTIC cards since our delivery es being rated with a poor avg. of 2 (from 0 to 5). Also, our DIGITAL users represent only 30%, let's increase this to at least 50%, saving manufacturing and delivery costs.
7. Finally, the avg. txn amount is $2,000 MXN and should decrease. The avg. txns per user is 3 and should increase.

All these actions would allow us to create more users. A second stage would be to retain those users and reward the best users by increasing their credit.