

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 decrease 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 at least to 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.