# Operations Analyst Challenge

KPIs, strategic insights, and business recommendations
CloudWalk Inc.

### Introduction

#### CONTEXT

 Transactional database provided for analysis (Jan–Mar 2025 sample).

#### **GOAL**

- Identify patterns and answer key business questions.
- Deliver KPIs and actionable insights.

#### **TOOLS**

- Google Sheets: processing & KPI calculation
- Looker Studio: interactive visualizations
- GitHub: documentation & repository

### **Global KPIs**

**Total TPV** 

R\$ 19.4B

**Total Transactions** 

146M

**Estimated Merchants** 

1.2K

**Average Ticket** 

R\$ 132.72



High volume driven by a few products, with relatively low average ticket

## **Products**

POS

~R\$ 8.2B

**Top Product by TPV** 

Pix + Link

~R\$ 4.9B

high volume, low ticket size

**Bank Slip** 

~R\$ 42M

small share in volume, very high ticket size

Distinct product profiles → mass volume vs. high-value niche

## **Entities (PF vs. PJ)**

PJ ~70% of TPV

PJ = value

PF
~15%
higher transaction share

*PF = volume* 

## **Payments Methods**

**Debit & Credit transactions balanced** 

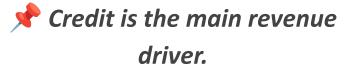
~38%

each

**Credit dominates TPV** 

~74%

higher transaction share



### **Installments**

**Boosts avg. ticket** and TPV

**Concentrates in** few ranges

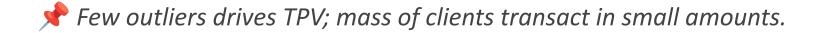


Poptimizing installment incentives can boost revenue.

### **Price Tiers**

Most transactions in lower tiers

Avg. ticket grows in higher tiers



## **Anticipation Methods**

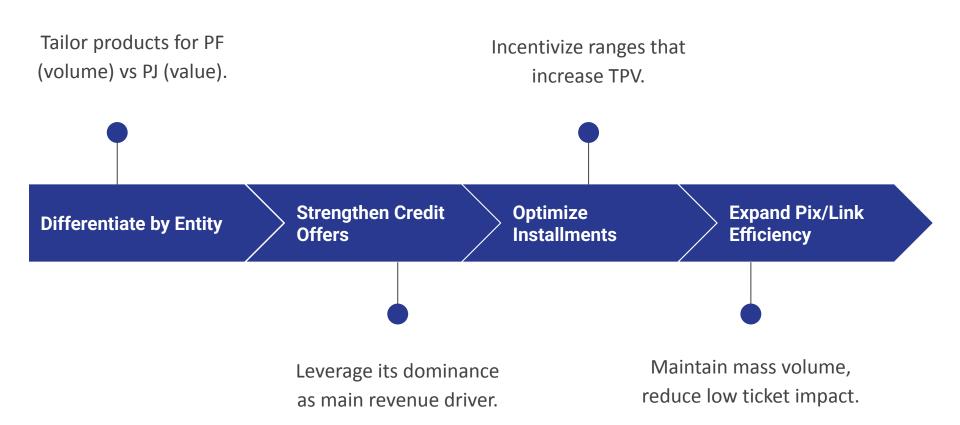
PJ leans on D1

PF concentrated in D0/Nitro

D1 holds largest share in R\$

Different anticipation strategies by profile

## **Conclusions & Recommendations**



# **Impact**

- → Revenue Growth: potential uplift from optimized installments & credit.
- → **m Profitability**: PJ anticipation (D1) holds biggest R\$ share.
- → **©** Customer Strategy: PF = mass adoption; PJ = high-value retention.

