Zopper Device Insurance Attach Analysis

Store-Level Performance & January Forecast

AUTHOR

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1. Executive Summary

This analysis evaluates device insurance attach percentages across 163 retail stores from August to December to identify performance patterns, operational gaps, and improvement opportunities. Overall attach rates show a steady increase toward the year end, with November and December performing significantly better than earlier months. However, substantial variation exists across stores, with a small group consistently achieving high attach rates while several others remain inactive or underperforming. To support planning, January attach percentages were forecasted using recent performance trends. The findings indicate that targeted store-level interventions can meaningfully improve overall attach performance.

2. Data Overview & Methodology

The dataset was provided as part of a Data Science Internship assignment and contains store-level device insurance attach percentages across multiple branches. The data covers a five-month period from August to December and includes 163 stores with complete records and no missing values.

The dataset was reshaped from a wide format to a long format to enable month-wise and store-level analysis. All attach percentage values were numeric and required no imputation. Analysis was conducted at three levels: monthly trends, branch-level performance, and store-level consistency.

3. Month-wise Performance Analysis

 Month-wise analysis shows a clear upward trend in average attach percentages from August to November–December. Early months such as August and September recorded relatively lower attach rates, while performance improved steadily toward the end of the year.

This pattern suggests a seasonal uplift likely driven by higher device sales, festive demand, and improved customer willingness to purchase protection plans during peak periods.

4. Branch & Store Performance Analysis

Branch-level analysis reveals noticeable differences in average attach performance across regions. While some branches perform consistently well, others show lower averages due to a concentration of underperforming stores.

Store-level analysis highlights extreme variability. A small set of stores consistently achieves high attach rates, indicating strong sales execution and effective customer engagement. In contrast, several stores record near-zero attach percentages across multiple months, suggesting operational gaps rather than lack of demand. The wide variation within branches indicates that store-level execution has a greater impact on performance than regional factors.

5. Store Categorization

To enable actionable decision-making, stores were categorized based on their average attach performance:

- High Performers: Average attach ≥ 40%
- Medium Performers: 20% to 40%
- Low Performers: Below 20%
- Inactive Stores: Consistently near 0%

This categorization enables targeted actions such as replicating best practices from high-performing stores and prioritizing corrective measures for low and inactive locations.

6. January Attach % Forecast

January attach percentages were forecasted at the store level using a weighted average of recent performance, giving higher importance to December to reflect current momentum:

January Attach % = 0.5 × December + 0.3 × November + 0.2 × October

This approach is simple, transparent, and business-friendly, making it suitable for operational planning. Forecast results suggest that stores with strong recent performance are expected to maintain higher attach rates, while consistently low-performing stores are unlikely to improve without intervention.

7. Business Recommendations & Conclusion

Based on the analysis, the following actions are recommended:

1. Focus training and incentives on low and inactive stores to address execution gaps.
2. Replicate sales practices from high-performing stores across similar locations.
3. Closely monitor stores with high performance volatility to stabilize results.
4. Use January forecasts to plan branch-level targets and incentive structures.
5. Conduct audits for stores showing prolonged zero attach performance.

In conclusion, the analysis demonstrates that improving store-level execution can significantly increase device insurance attach rates. By leveraging data-driven insights and targeted interventions, Zopper can unlock substantial untapped potential across its retail network.

THANK YOU