BUSINESS REPORT

Part 2 translates the findings from Part 1 into 4 actionable business recommendations, each with an **expected impact, a Gantt-based timeline, and KPIs to track progress**. All insights are backed by BigQuery data and visualized in [the interactive Tableau dashboard](#), which includes trends, engagement metrics, and funnel performance. The section closes with follow-up analyses to refine strategies over time.

💡 Business Recomendations with Gantt Roadmap

1. Optimize Mobile App Shopping Funnel

Goal	Reduce friction in the in-app shopping journey.
Subtasks	- Review UX of the in-app shopping portal. - Run A/B tests on checkout screens. - Add push reminders for abandoned carts. - Measure weekly impact with funnel KPIs.
Expected Impact	🔴 <50% funnel completion → urgent improvements needed 🟡 50–65% → acceptable but needs optimization 🟢 >65% → target achieved (+20% conversion in 6 months)

2. Expand Merchant Partnerships

Goal	Grow the merchant network in high-demand categories.
Subtasks	- Identify high-demand categories (fashion, travel, electronics). - Reach out to top 20 merchants in those categories. - Negotiate competitive commission rates. - Integrate new merchants and launch in-app.
Expected Impact	🔴 <3 new partners/month → low growth 🟡 3–5 partners/month → moderate growth 🟢 >5 partners/month → accelerated growth (+15% annual average ticket value)

3. Personalized Marketing Campaigns

Goal	Increase active user retention via personalized campaigns.
Subtasks	- Segment users based on purchase history and app engagement. - Design campaigns per segment (e.g., high-frequency vs inactive users). - Test different messaging and channels (push, email, SMS). - Monitor CTR and conversion per campaign.
Expected Impact	🔴 <10% uplift in active users → low effectiveness 🟡 10–20% uplift → acceptable 🟢 >20% uplift → target exceeded (+25% sessions per user)

4. Launch Payment Flexibility Features

Goal	Boost adoption of payment management tools (due date changes, refinancing).
Subtasks	- Analyze current adoption by customer type. - Redesign UI to highlight flexibility options. - Create interactive tutorial within the app. - Promote feature via email and push notifications.
Expected Impact	🔴 <5% of orders using flexibility → low adoption 🟡 5–10% → moderate adoption 🟢 >10% → high adoption (+10% retention)

Recommendation / Subtask	Q1	Q2	Q3	Q4
Optimize Mobile App Shopping Funnel				
Review UX of the in-app shopping portal	▇			
Run A/B tests on checkout screens	▇	▇		
Add push reminders for abandoned carts			▇	
Measure weekly impact with funnel KPIs	▇	▇	▇	▇
Expand Merchant Partnerships				
Identify high-demand categories	▇			
Contact top 20 merchants	▇	▇		
Negotiate competitive commission rates		▇	▇	
New merchants and launch in-app			▇	▇
Personalized Marketing Campaigns				
Segment users by purchase & engagement	▇			
Design campaigns per segment		▇		
Test different messaging and channels			▇	
Monitor CTR & conversion per campaign			▇	▇
Launch Payment Flexibility Features				
Analyze adoption by customer type	▇			
Redesign UI to highlight flexibility options		▇		
Create interactive tutorial within the app		▇		
Email and push notifications			▇	▇

📈 Measuring Success: KPIs by Recommendation

Optimize Mobile App Shopping Funnel	**Funnel Conversion Rate (%)** = (Purchases ÷ Portal Sessions) × 100
	Cart Abandonment Rate (%) = (Abandoned Carts ÷ Initiated Checkouts) × 100
	Average Purchase Value (€) = Revenue ÷ Number of Purchases
	Checkout Completion Time (seconds) – Monitor speed improvements
Expand Merchant Partnerships	**Number of Active Merchants** (monthly)
	GMV per Merchant (€) – Gross merchandise value contribution per partner
	Merchant Retention Rate (%)
	% of Orders from New Merchants – Growth from recent integrations
Personalized Marketing Campaigns	**Click-Through Rate (CTR %) per Campaign**
	Conversion Rate (%) from Campaign Clicks
	Revenue per Campaign (€)
	Re-engagement Rate (%) – % of inactive users returning
Launch Payment Flexibility Features	**Adoption Rate (%)** = Users using flexible payment ÷ Eligible Users
	Repurchase Rate (%) among flexible payment users
	Delinquency Rate (%) – Default or late payments for these methods
	NPS (Net Promoter Score) among flexible payment users

🔍 Follow-up Analysis – Next Steps

🔍 Funnel Drop-off Analysis	📊 Merchant Performance Segmentation
Objective: Detect key drop-off points in mobile funnel by stage.	**Objective:** Identify top 20% merchants driving most GMV.
Why: Reducing abandonment can increase conversion without extra traffic cost.	**Why:** Focus resources on high-impact partnerships.
Required Data: Event logs from app portal (views, clicks, intents).	**Required Data:** Sales by merchant, commission rates.
Expected KPI: +5pp conversion rate at weakest stage.	**Expected KPI:** 20% merchants generate ≥80% GMV.
💳 **Payment Flexibility Impact**	📅 **Seasonality vs. Campaign ROI**
Objective: Compare LTV and frequency for flexible payment users vs. others.	**Objective:** Align marketing campaigns with seasonal peaks in ticket value.
Why: Prove ROI of payment flexibility to justify expansion.	**Why:** Maximize ROI during natural demand surges.
Required Data: Purchase history, payment type, customer demographics.	**Required Data:** Monthly sales trends, campaign spend & results.
Expected KPI: +10% purchase frequency among flexible users.	**Expected KPI:** +20% campaign ROI in peak months.