**GHANA PAY PROJECT**

**OBJECTIVE:** Analyse the provided sample transaction data to identify key trends, customer behaviour patterns, and potential areas for improvement.

**FOCUS AREAS:** Mobile Money Services, Digital Payment, Micro-lending Solutions

**BUSINESS CHALLENGE:**

• What key challenges or gaps could be affecting customer experience or business growth?

• What areas of the business (e.g., mobile money, micro-lending, payment volume) should be tracked to make better decisions?

**DATA-DRIVEN APPROACH**

• How would you identify customer behaviour patterns or group customers based on their activity?

• How would you detect unusual patterns that could point to fraud, inactive users, or service issues?

• Suggest specific data points to track (e.g., number of transactions, average transaction size, active users).

• Recommend tools or dashboards to simplify reporting.

**THE CLEANING PROCESS**

1. No duplicates and missing values found
2. Created new column to categorizee transactions (Mobile Money, Digital Payment, Micro-lending) using VLOOKUP
3. Changed the amount column into two decimal places and added the currency
4. Split the Timestamp into date and time column
5. Created a new column as Time of the Day so show the time of the day people normally make transactions
6. Created **Channel** column to group device types (Mobile App, USSD) using VLOOKUP.

**CREATION OF DASHBOARD**

**INSIGHTS**

1. The analysis revealed there is an 8% transaction failure rate and this could pose a risk to customer experience. Transaction failure, as transactions fail it can frustrate users. When this happens, it reduces the trust in the platform which can lead to an increase of inactive users.
2. Transaction volume and value are very low in Accra, this could indicate untapped growth potential.
3. Transaction volume steadily increased from GHS15,547.81 in January to a peak of GHS18,217.96 in March. However, in April, it dropped sharply to GHS833.24 — a significant decrease of about 95.4% compared to March
4. Number of transactions is at its highest in the Morning and had the highest failed transactions compared to Afternoon and Evening session.
5. Mobile app had the highest number of transaction and volume compared to USSD. Mobile App Generates 73% of transaction value vs. USSD (27%).
6. Digital Payments and Micro-lending solutions account for 80% of Ghana Pay's transaction volume, indicating they are the company’s core drivers. It is therefore recommended that strategic efforts and resources be focused on enhancing and expanding these services. The mobile money service category recorded the lowest number of transactions among all service types. This may indicate market saturation where most potential users are already served by competitors such as Vodafone cash limiting Ghana Pay’s growth in this segment.

**RECOMMENDATIONS**

1. Investigate why users aren’t transacting (April) repeatedly and target re-engagement campaigns for inactive users (e.g., SMS/email reminders, loyalty rewards).
2. Explore Accra’s underperformance—competition, poor marketing, or infrastructure gaps. Prioritize localized campaigns (e.g., partnerships with local businesses).
3. Focus on app improvement (e.g., UX/UI, stability).

**CONCLUSION**

Transaction volumes peaked in March but dropped sharply in April, highlighting the need for user re-engagement. Accra shows untapped potential despite being the capital. Mobile App dominates usage, while Digital Payments and Micro-lending drive most transactions. Addressing the 8% failure rate and improving peak-time performance are key to enhancing user experience and growth.