

# FS-ANALYTICS-DASHBOARD: CONSULTING REPORT

As of latest refresh (Sep. 2025)

## KPI OVERVIEW

- Total Revenue: £1.3M
- Average Order Value: £158
- Total Orders: 8000
- Distinct customers: 500
- Active Customers (30D): 271
- Cohort Retention (30D): 58.5%
- Late Settlement Revenue: £563.9K
- Late Settlements: 44.7%
- Average Days to Settle: 8.72

## REGION & OTHER BREAKDOWNS

### Customer Region Breakdown

Region	Total Revenue	Late Settlement %	Avg Days to Settle	Cohort Retention (30D)
London	£366,554.7	45.2%	8.63	63.5%
South East	£231,648.1	44.0%	8.89	62.2%
North West	£175,361.5	44.2%	8.57	55.9%
Midlands	£148,930.8	45.4%	8.33	50.0%
Scotland	£145,072.6	45.4%	8.97	54.5%
Wales	£115,725.6	43.5%	9.04	53.8%
NI	£78,338.4	44.3%	8.82	68.8%
<b>Total</b>	<b>£1,261,631.7</b>	<b>44.7%</b>	<b>8.72</b>	<b>58.5%</b>

### Product Category Breakdown

Category	Total Revenue	Late Settlement %	Avg Days to Settle	Cohort Retention (30D)
Current Account	£790,324.1	44.3%	8.51	41.4%
Credit Card	£173,536.0	43.7%	8.93	10.9%
Savings	£158,121.5	43.9%	8.68	20.0%
Loan	£139,650.0	49.6%	9.74	10.0%
<b>Total</b>	<b>£1,261,631.7</b>	<b>44.7%</b>	<b>8.72</b>	<b>58.5%</b>

## Customer Segment Breakdown

Segment	Total Revenue	Late Settlement %	Avg Days to Settle	Cohort Retention (30D)
Retail	£897,398.7	44.9%	8.72	58.7%
SME	£298,479.5	45.0%	8.81	59.7%
Premier	£65,753.4	40.5%	8.27	50.0%
<b>Total</b>	<b>£1,261,631.7</b>	<b>44.7%</b>	<b>8.72</b>	<b>58.5%</b>

## INSIGHTS

- London region drives most revenue (£367k); 'Retail' generates 71.1% of revenue across all segments; 'Current Account' generates 62.3% of revenue across all categories.
- Late settlements are uniform across all regions (range of 1.4%); 'Loan' transactions have notably high occurrences of late settlements (49.6% | +4.9% avg); 'Premier' transactions have notably low occurrences of late settlements (40.5% | -4.2% avg).
- Average days to settle is uniform across all regions (range of 0.45 days), with the sole exception of 'Loan' transactions (9.74 avg days to settle | +1.02 days avg)
- NI region shows greatest retention (68.8%) with average late settlement proportion (44.3%)

## ACTIONS

### Next 30-60 days, with owners and targets

- **Target cohorts with highest historical late impact.** Prioritise London and South East given their revenue domination. Work the top 20 repeat-late accounts (by historical Late Settlement %) with a T+0/T+2/T+5 cadence and one-click payment links. Measure change vs baseline in the next period. Target (next period): -5-10pp in Late Settlement %.
- **Fix the historically slow product journey (Loan).** With historical late settlement proportion of 49.6% and 9.74 average days to settle, A/B test pre-due reminders, invoice clarity, and a net-14 pilot for high-risk cohorts. Target (next period): Avg Days ≤ 8.5; Late % < 45%.
- **Lift historically weak retention cohorts and preserve strong.** Raise 'Premier' via Day 1/7/21 onboarding and 30-120d win-backs; keep NI (68.8%) cadence stable. Target (next period): +3-5pp in 30D retention.
- **Operating rhythm (historical → forward).** Lock today's baselines and track rolling 3-week averages for Late Settlement %, Avg Days to Settle, and 30D retention by Region/Segment/Category. Target (next period): ≥2 targets hold for 3 consecutive weeks.

## DEFINITIONS

- **Late Settlement %** = proportion of settled transactions that settled after due date (48 hours after transaction date) within the period.
- **Cohort Retention (30D)** = proportion of customers active in current 30 days who also purchased in the preceding 30 days.

- **T+0 / T+2 / T+5 cadence** = timed outreach sequence relative to a trigger (e.g., invoice due or missed payment). T+0 = same day, T+2 = 2 days later, T+5 = 5 days later.
- **Net-14 pilot** = controlled test of 14-day payment terms (vs. your current term) for a defined cohort (e.g., late-prone SMEs). Run A/B with a holdout. Success = lower late settlements and avg days with minimal churn/complaints.
- **Day 1/7/21 onboarding** = three-touch post-signup/first-use journey: Day 1 quick-start + “pay/settle” setup; Day 7 benefits/features; Day 21 habits/next best action. Goal: improve early retention and reduce avoidable lateness.
- **30–120d win-backs** = re-engagement to customers whose last activity was 30–120 days ago. Offer value-led nudges (not blanket discounts); measure lift in 30D retention and conversion vs. control.