

Customer Billing & Payment Analytics – Case Study

Domain: Finance Analytics / Revenue Operations

Function: Billing Efficiency & Cashflow Optimization

FinSight Solutions is a Bengaluru-based SaaS and services company that provides software subscriptions and implementation services to clients across multiple industries.

In early **2025**, FinSight began noticing alarming trends in its **billing and payment operations**. Despite growing sales, **cash inflow slowed down significantly**. Delayed payments, incorrect invoices, and rising customer disputes started affecting monthly revenue recognition.

The finance team discovered that more than **35% of invoices were overdue**, and **average payment delay (DSO)** had risen from **42 days to 68 days** within just two quarters. This created a severe **cashflow crunch** and disrupted working capital planning.

Key Challenges

- Increasing number of **overdue and unpaid invoices**.
 - Frequent **billing errors and tax mismatches** across regions.
 - **Partial payments** and high write-offs from key accounts.
 - Lack of **real-time visibility** into collections performance.
 - **Manual processes** causing inefficiencies in follow-ups and reconciliations.
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Business Response

FinSight's management decided to launch a **Billing & Payment Analytics initiative** to gain complete visibility into the **invoice-to-cash cycle**. The goal was to **identify revenue leakages, prioritize recovery, and optimize billing processes**.

The company appointed a **Billing Analyst**, to lead the analytical effort using SQL and Excel-based dashboards.

Objectives

1. Analyze customer segments to identify **payment behavior patterns**.
 2. Examine **invoice and payment trends** to uncover the root causes of delays.
 3. Track **aging buckets (0–30, 31–60, 61–90, 90+ days)** for better recovery focus.
 4. Evaluate **billing team efficiency** and common error sources.
 5. Recommend **data-driven strategies** to improve collections and reduce DSO.
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Expected Outcomes

- Reduction in average DSO by **15–20 days** within 3 months.
 - Improved **on-time payment rate** through better prioritization.
 - Enhanced **accuracy of invoices**, reducing customer disputes.
 - A unified **Billing & Payment Dashboard** for management visibility.
 - Strategic insights for **customer credit policies** and **incentive programs**.
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Your Task

1. Review the provided dataset (Customers, Invoices, Payments, Products, etc.) and metadata.
2. Perform analysis using **SQL and Excel** to answer key business questions.
3. Design a **Billing & Payment Dashboard** that visualizes key KPIs (DSO, collections, overdue amounts, etc.).
4. Present your findings and actionable recommendations to the finance leadership team.
5. Suggest strategies for **improving cashflow and customer payment discipline**.