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**The General:**

* Momo's total revenue from the beginning of 2021 to the end of March 2022 is 71 billion
* The total number of transactions executed was 49,180 and distributed in 44 locations, the number of users was 6479
* The most paying user via momo has an ID code of 47662326 with 8.5 billion and with a total of 223 invoices.
* However, the user with the code 47433629 had the highest total in the top 10 but ranked 7th.
* The total amount and number of invoices fell almost proportionately between 2021 and March 2022 from 35.4 billion to 35.15 billion, while the number of transactions fell from approximately 30,000 to approximately 13,000. It can be seen that the change in total money is not as large as the number of transactions. However, given that the data is only for March 2022, no further conclusions can be made.
* The proportion of services that users use is also clearly distributed. The highest numbers were cvs (32.31%), followed by marketplace (29.1%), then data (20.5%), supermarket (9.73%), Coffee chains and Milk tea (8.27%) and the lowest was Offline Beverage (0.08%). Momo’s payment needs can be seen mostly through convenience stores, online market sessions or e-commerce exchanges such as Shopee, Lazada, and mobile data.

**Trading habits and level of retention:**

* Since the Momo money-back program was launched, there have been 3,358 users in the first three months of 2022.
* However, unlike 2021, in 2021, the convenience store is where most of the momo transactions are made, but in 2022, users will be transacting via momo to buy mobile data.
* In addition, users also use it for e-commerce platforms, and this is obvious as it will bring a lot of utility to users when they don’t have to go out to buy things but just sit at home waiting for the goods to arrive.
* The convenience store currently ranks in the trial position 3 because in fact in this time almost everyone does not go out but the number 873 is still quite large compared to the general portion.
* So we can see, designing a marketing strategy on data and e-commerce exchanges is quite important.
* The marketing team can issue promotional codes as well as voucher specifically for those who use momo to pay, thanks to which it is possible to attract more users because with the mentality of momo users, we will always feel pleased to get promotional code.
* However, promote in a ‘realistic’ way, that is to say, in order not to make the user wonder when using it, write down each promotional value with the condition next to it in the shortest possible way so that the user can easily read and use it at the right time.
* Since I am a momo user from 2021, there are promotional codes that read the title as such, but when it comes to use, I have to earn the new detailed information with applicable conditions, making the user vulnerable when paying.

**Classified by:**

* Since the start of the refund program, by the end of March 2022, there have been 3,308 STANDARD ratings users, 227 SILVER ratings, 28 GOLD ratings and only 2 DIAMOND ratings.
* In March 2022, 13 users were ranked GOLD.
* According to statistics ranked over the three months since the start date of the program, the number of users achieving the STANDARD rating increased over time from 1715 to 1911 users while SILVER had a slight decrease from 115 to 87 users. In addition, GOLD rating users also account for a small number of 17 to 13 users and the lowest number of DIAMOND users is only 1 to 2 users.
* The user with the highest score since the deployment date has the code 54960619 with 128,000 points (also the user whose highest rating is DIAMOND)
* As we can see, the program is not really popular as the number of STANDARD users increases and higher levels tend to decrease demonstrating that users still have no confidence in Momo's program.
* There needs to be a reasonable marketing strategy and user care so that they can trust that using this program. It is possible to offer a number of campaigns such as immediate refunds for each transaction. Guarantee the rights of users and commitment to 100% guarantee. Additional privileges for users with high ratings from GOLD and above can be given additional promotional codes related to paid user services instead of additional refunds.

**Cashback issues for users and GMV:**

* A total of 146 people were recovered. This shows that the number of people who reached enough criteria and the threshold for a refund was not much, with 3,358 users who only 146 were refunded.
* The total amount since the deployment of the program has been refunded to 146 users is 49.70 million. This is a fairly large number in the entire three-month run of the program. If the average is divided by 146 people, each person gets about 340 thousand.
* If you divide the average by 146 people, each person gets approximately 340 thousand, and if you split each month, you get about 113 thousand.
* In the first month when the program starts, the maximum amount to be completed is approximately 31 million, but over the next two months, the total amount must be refunded drops to 6 million and in the third month to 12 million. This demonstrates that the level of user retention is low, the number of people using momo for payments and accumulation points is relatively low.
* There were a total of about 19,000 transactions made, but only 1915 were refunded. The transactions are mainly located on electronic exchanges and are used to buy mobile data. The user’s needs are weak in these two services.
* Change the policies of the Loyalty Points and Benefits tables as follows:
* In the Loyalty Points table, the data score is fairly easy so most people will use momo to make transactions. So we can reduce it a little and set it up at 5 points / 1000GMV and also should only be limited to 600-800 so that users can distribute the categories of services out evenly.
* There is an irrationality in the Benefits table as follows: ClassID 3 represents the GOLD rank but its %cashback is lower than ClassID 2 is the SILVER rank. This may make the user confused and will not choose the service.
* You can reduce the %cashback of groups with classID 2 to 2, then increase the marketplace and supermarket at classID 3 to 4. This will hit the user’s psychology and will feel the %cashback difference of the need they use is increased so that people will focus on those two groups more.
* + You can also reduce the %cashback = 7 times the id 3 groups down according to the user's needs, Offline Beverage can down to 4 then the convenience store is 5 and the data will be 6. As user demand continues to hit data, cvs, and e-commerce, %cashback will continue to decrease to increase user retention.
* Next, in ClassID 4, it is recommended to allow %cashback to decrease according to the user’s needs. Data = 10, marketplace = 10, supermarket = 8, cvs = 8, Offline Beverage = 6. This will also help reduce the amount that needs to be refunded for Momo and still hold back will even attract more people to use Momo for more payments.