GhanaPay

UNLOCKING GHANAPAY'S GROWTH WITH DATA
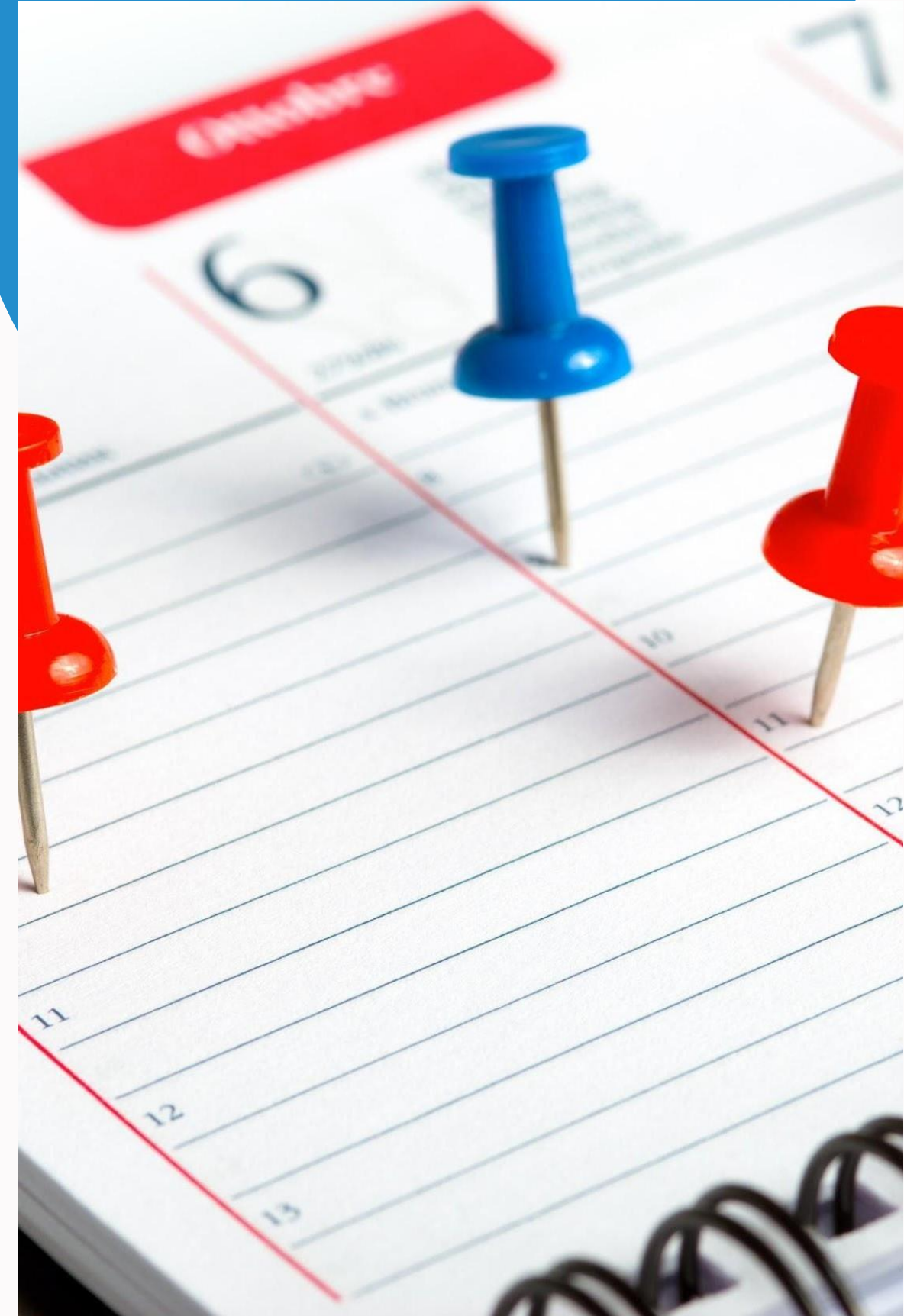
USING DATA TO DRIVE CUSTOMER EXPERIENCE AND BUSINESS PERFORMANCE

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AGENDA

- Company Overview
- Key Business Challenges
- Metrics to Track
- The Dashboard
- Business Insights
- Recommendation
- Why A Data Analyst?
- Conclusion

COMPANY OVERVIEW

GhanaPay is a rapidly growing fintech company in Ghana, providing mobile money services, digital payments, and micro-lending solutions. Over the past three years, they have accumulated a significant amount of transaction data.

KEY BUSINESS CHALLENGES

WHAT MIGHT BE LIMITING GHANAPAY'S GROWTH?

Raw data alone doesn't grow a business. A data analyst turns numbers into actions that help increase income, reduce losses and improve customer experience

CUSTOMER EXPERIENCE

ARE THE CUSTOMERS GENERALLY SATISFIED WITH THE BUSINESS EXPERIENCE?

BUSINESS GROWTH

WHICH PRODUCTS DRIVE MORE OR LESS REVENUE?

SERVICE TRACKING

WHAT ARE THE BUSINESS AREAS THAT SHOULD BE TRACKED TO IMPROVE DECISION MAKING?

WHAT SHOULD GHANAPAY TRACK?

To gain insight into user behavior and service performance, we analyzed key metrics across transaction types and user activity. The findings reveal trends that can guide strategic improvements and enhance customer experience.

01
CUSTOMER BEHAVIOUR
- Active vs. Inactive Users (based on recency)
- Peak Hours for Service Usage
- Top Locations & Devices

02
BUSINESS PERFORMANCE
- Transaction Volume & Value by Type (Loan, Mobile Money)
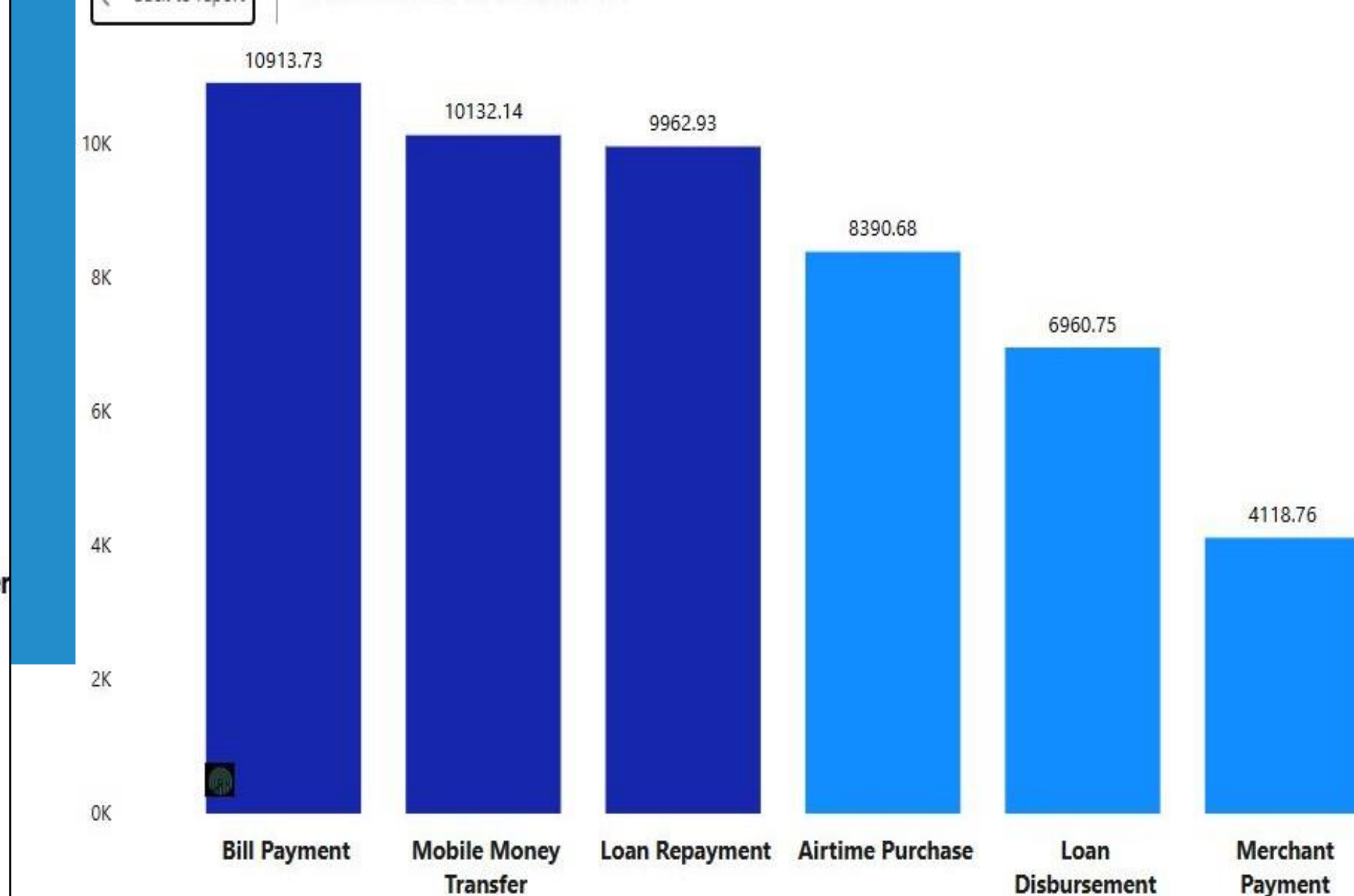- Success Rate of Transactions

03
RISK AND ENGAGEMENT
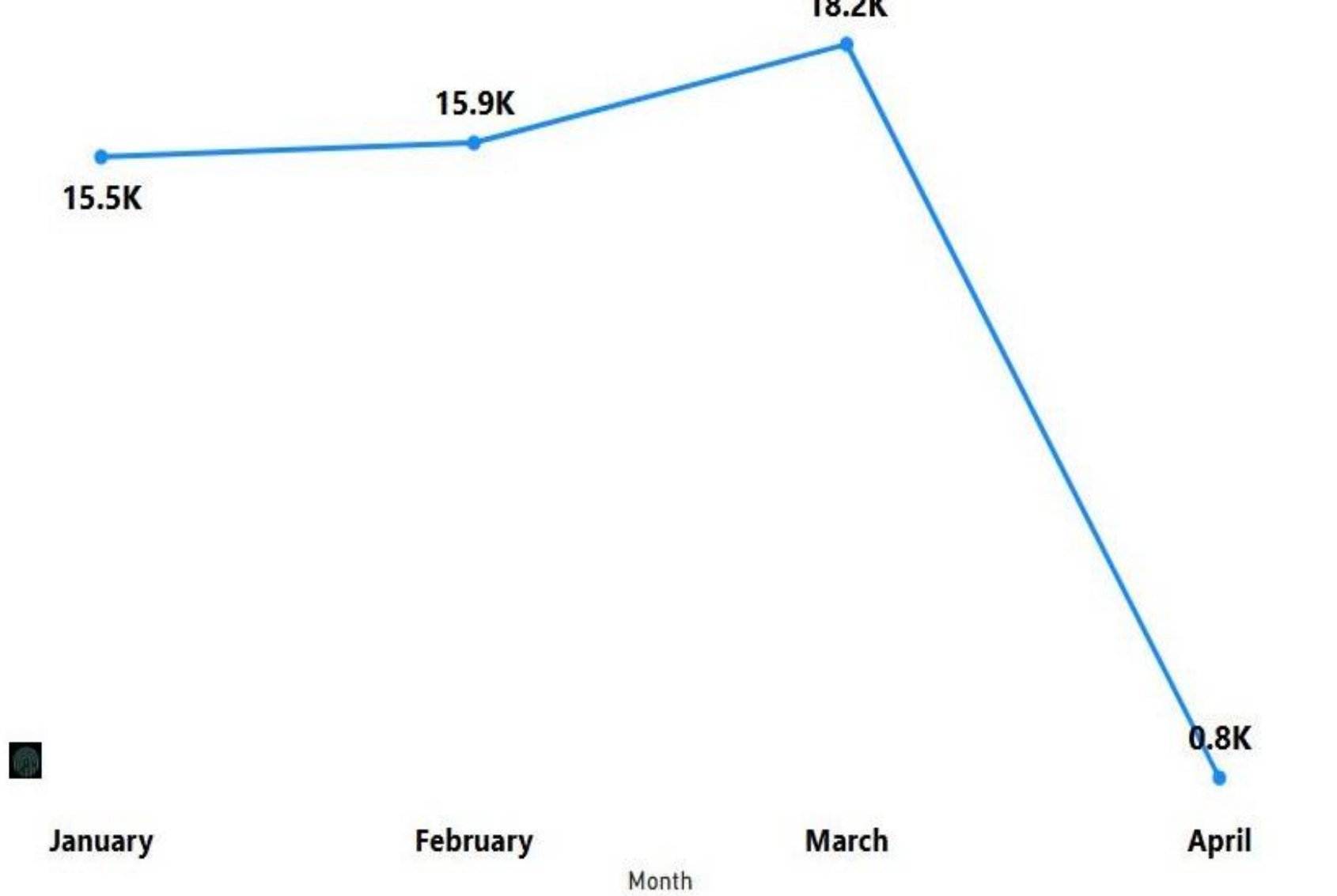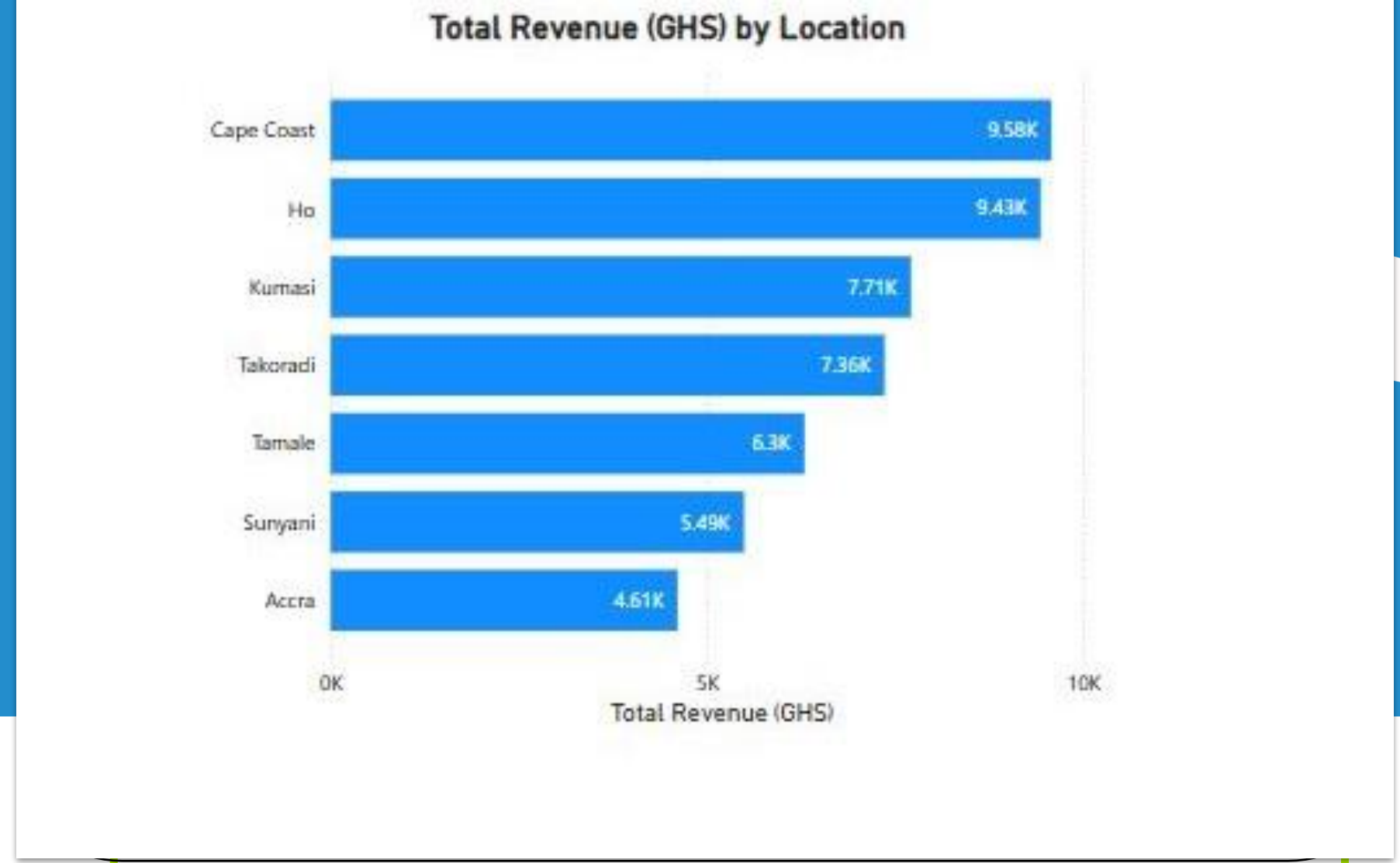Device and location trends

Bill Payments and Loan Repayments are the most frequent transaction types. However, Merchant Payment has the lowest success rate

Bill Payments and Mobile Money Transfers generate the highest revenues. However, Merchant Payments and Loan Disbursements contribute the least, signaling areas for growth or deeper customer engagement.

18.2K

15.9K

15.5K

0.8K

January   February   March   April

Month

Total Revenue (GHS) by Location

Cape Coast   9.58K
Ho   9.43K
Kumasi   7.71K
Takoradi   7.36K
Tamale   6.3K
Sunyani   5.49K
Accra   4.61K

0K   5K   10K
Total Revenue (GHS)

Revenue peaked at 18.2K in

March but dropped sharply in April.

Cape Coast leads in revenue (9.5K),

with Ho and Kumasi following

closely.

BUSINESS INSIGHTS SUMMARY

- **Bill Payment** and **Loan Repayment** generate very **high revenue**. However, they also exhibit a **higher failure rate** compared to other key services.

- Despite having a **perfect success rate**, **Merchant Payment** shows the **lowest revenue**. This indicates a substantial opportunity for GhanaPay to **expand its presence** in the merchant payment space.

- **Mobile Money Transfer** generates the **second-highest revenue** with a 94.12% success rate.

- The **dip in total revenue in April**, following a period of relative stability and growth in the first quarter, accounts for just one day of transaction.

- **Cape Coast** has the **highest transaction volume (20)** and the **highest total revenue**.This performance is driven by a **high revenue** from **Mobile Money Transfers and Loan Repayments** in the region.

RECOMMENDATIONS

Enhance the Reliability of and User Experience of Bill Payments

Invest in Technical Infrastructure

Improve Error Handling and User Feedback

Strengthen Partnerships with Billers

Aggressively Drive Merchant Payment Adoption and Usage

Incentivize Merchant Onboarding

Consumer Promotions for Merchant Payments

Partnerships with Key Retailers and Businesses

RECOMMENDATIONS (CONT'D)

Leverage the Reliability of Core Services (Mobile Money Transfer and Loan Services) for Further Growth

Maintain and Enhance Platform Stability

Explore Innovative Features including scheduled transfers, group transfers and loans (e.g., flexible repayment options, different loan products tailored to specific needs in the Ghanaian market

Boosting Merchant Payments in Accra and Tamale

Explore local partnerships and agent expansion

Educate and incentivize merchant payments in Tamale

Offer strong incentives and easy onboarding for Accra merchants

CONCLUSION

Our goal is to make your data speak, your clients happy, and your revenue grow.

GhanaPay

THANK YOU

FOR YOUR ATTENTION AND PARTICIPATION