

MicroAnalytics Platform

Predict | Optimise | Measure

MicroAnalytics platform drives financial inclusion and customer lifetime value through innovative, data-driven solutions. Our platform AI/ML capabilities leverages alternative data from telco sources to continually profile a 360-degree customer view, predicts the level of risk in real-time, optimizes limit management, and delivers optimal recommendations, empowering financial institutions to improve lending performance.

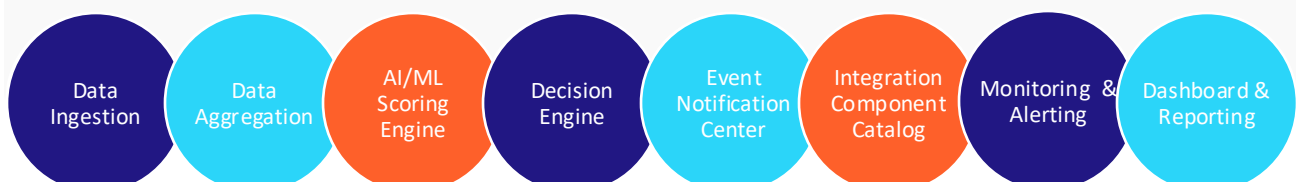
MicroAnalytics platform addresses many client's needs

Credit risk management	Provide credit limit recommendation by proactively assessing credit risk at the consumer level, using telco data to minimise bad debt and maximise credit limit. Ex: Credit limit (BNPL), Micro-lending recommendation, Limit Assignment
Boost revenue	Set up sales strategies to detect maximisation ARPU opportunities on the full subscriber base Ex: Cross Sell Upsell, Post-paid Expansion, Handset Finance, Airtime Advances
Behaviour Prediction & Mitigation	Detect specific behaviors and provide proactive measures to address them. Ex: Churn behaviour, Fraud behaviour
Treatment plan management	Define and offer the right product to the right customer at the right moment depending on the right signal . Ex: Segments & clusters, Insufficient funds
Marketing campaign	Define and manage a hybrid or full marketing campaign with tiny URL to facilitate subscribers' enrollment. Ex: Global Score, Batch file (hybrid), Batch + SMS campaign (full)
Credit lifecycle management	Provide a full end to end credit solution by managing disbursements, repayments and subscribers' communication Ex: Dynamic Airtime & Data Advance, Mobile Money Loans
Performance monitoring & optimisation	Continually assess performance against business goals and further optimise strategies , repeat again and again Ex: Dashboard, Reports, Alerting and Monitoring tools

A modular and flexible platform that adapts to any ecosystem

The platform can be used integrally or partially thanks to its standalone modules and seamlessly integrates with the client's current platforms and products.

MicroAnalytics Platform modules



The platform predicts and optimises the entire customer journey

Customer Profiling

Continuously assess and score customer risk, limits, propensities, opportunities, and utilisation using up-to-the-minute transaction events.

Map profiles to Actions

For each customer, construct the ideal and optimal set of individual actions, based on their risk, opportunity, and client's overall business constraints.

Campaign Execution / On-demand

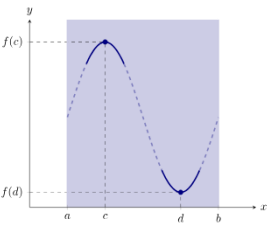
Present optimal offers to customers at their moment of need or answer customer's requests in real-time using their optimal interaction model.

Evaluate, Measure, Improve

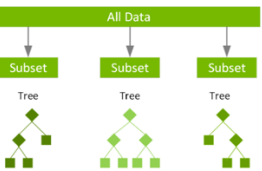
Continually assess performance against business goals and service expectations, further optimise strategies, repeat again and again.

MicroAnalytics uses performance-oriented analytical models

The platform combines the latest AI/ML analytical prediction algorithms with operational strategies implemented in our decision engine to achieve the very best business outcomes. Our analytic models and optimised strategies are continually refreshed based on new data inputs and outcome results.



Constraint-based Optimization



XGBoost model

Our holistic approach follows a four-step process

01

Set objective and key criteria

- Identify pain points and challenges
- Define key performance indicators
- Set objectives and goals for the project

02

Prepare and predict

- Create profiling
- Generate predictive scoring
- Set business rules

03

Simulate and revise strategies

- Improve performance over time with observation group
- Maximise efficiency of recommendations with the Champion/Challenger model
- Optimise and adjust strategies thanks to the best challengers features

04

Implement, measure and assess

- Continuously monitored strategies to deliver optimal result
- Review processes and metrics to the service with operational and technical monitoring
- Create instant alerts linked to an incident management service