



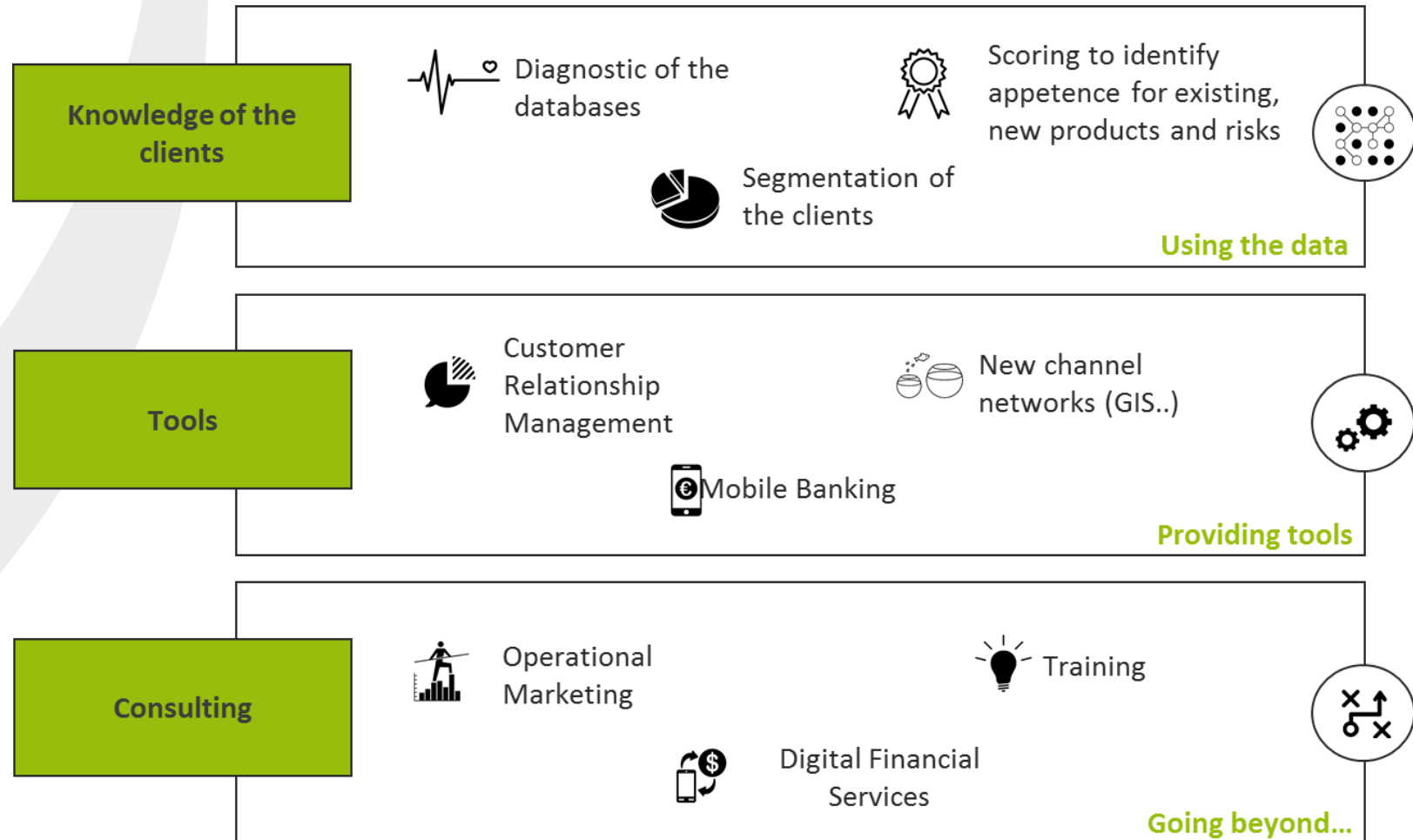
Big Data & DFS, case studies from Inbox

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10 YEARS EUROPEAN MICROFINANCE WEEK 2016
1. Presentation of Inbox



bien plus que des résultats

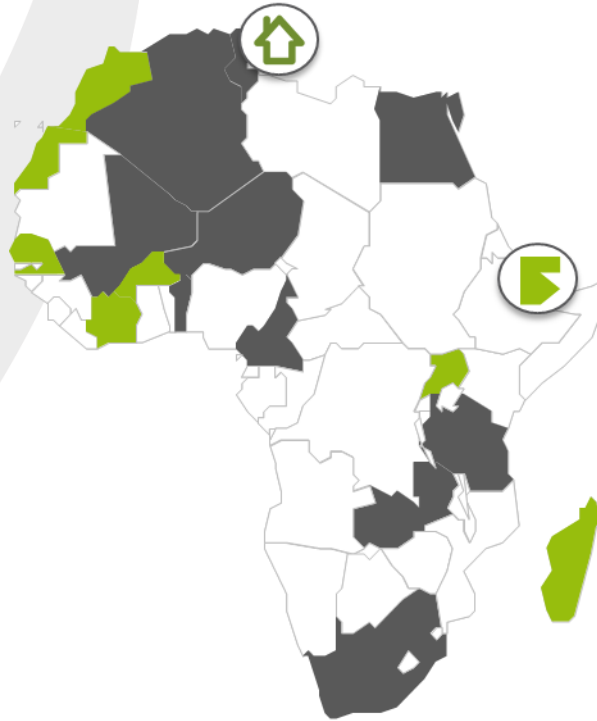


2. Inbox's experience

In the three last years

- More than **35 projects in 5 years** (3 > 1.8 M. EUR in DFS)
- **Commercial segmentation** in more than 20 countries in Europe, Africa & Asia
- Consulting in the CRM deployment, implementation of platforms and support to commercial and marketing directions.

Our track record in Africa





EUROPEAN
MICROFINANCE WEEK 2016

Case Study # 1 – ACRE K

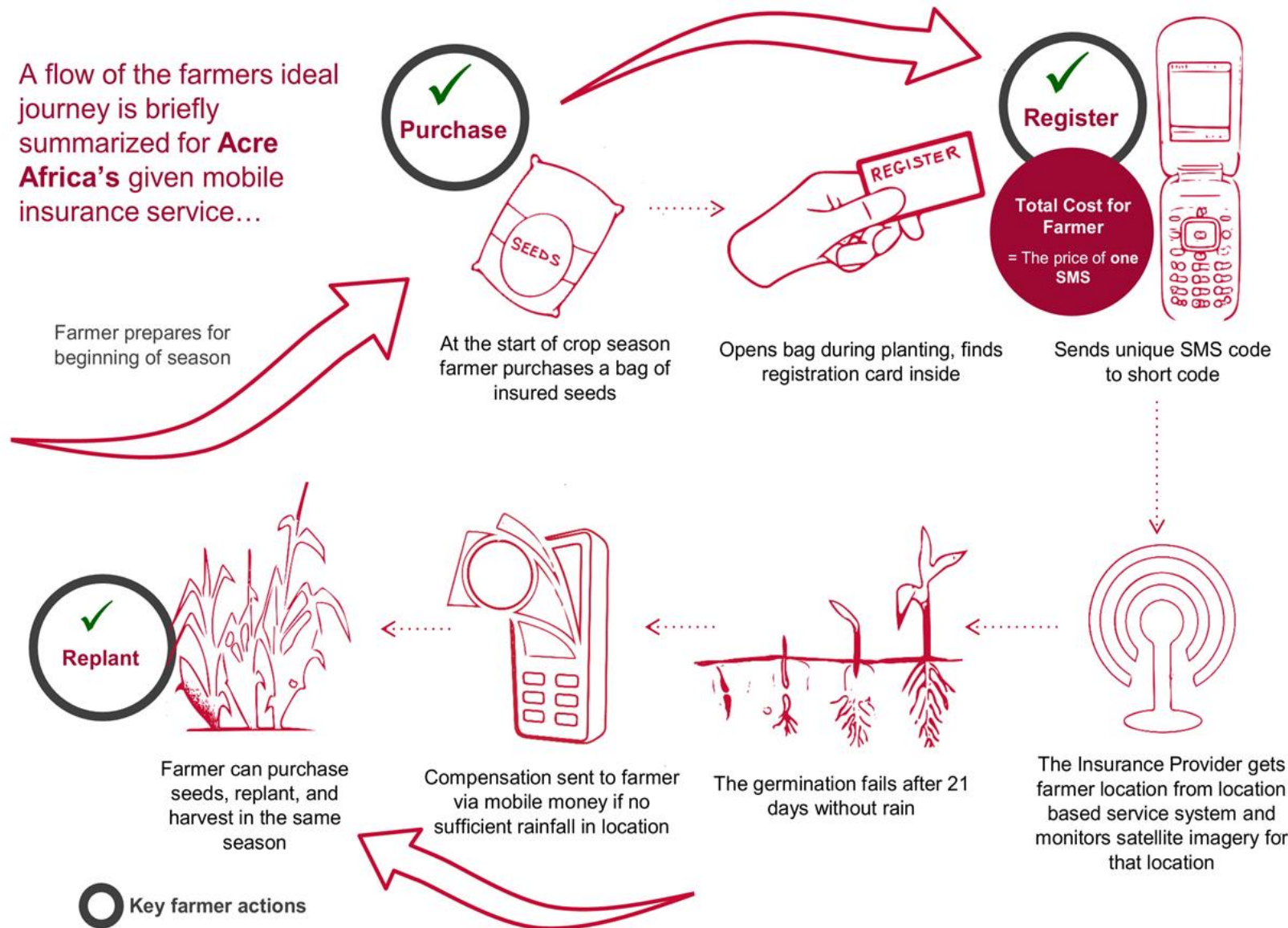
Country : Kenya

Date : 2016 – 2018

Problem : activity rate is not as good as it could be

Main activities

- Revision of the product
- Ergonomics for the farmers and the Agro Vets (agents)
- Review of the marketing material on how to engage the customer
- Monitor the activity.



Source : GSMA

Case Study # 2 – Bank

Country : Cambodia, Djibouti, Fiji,
Lao, Vanuatu

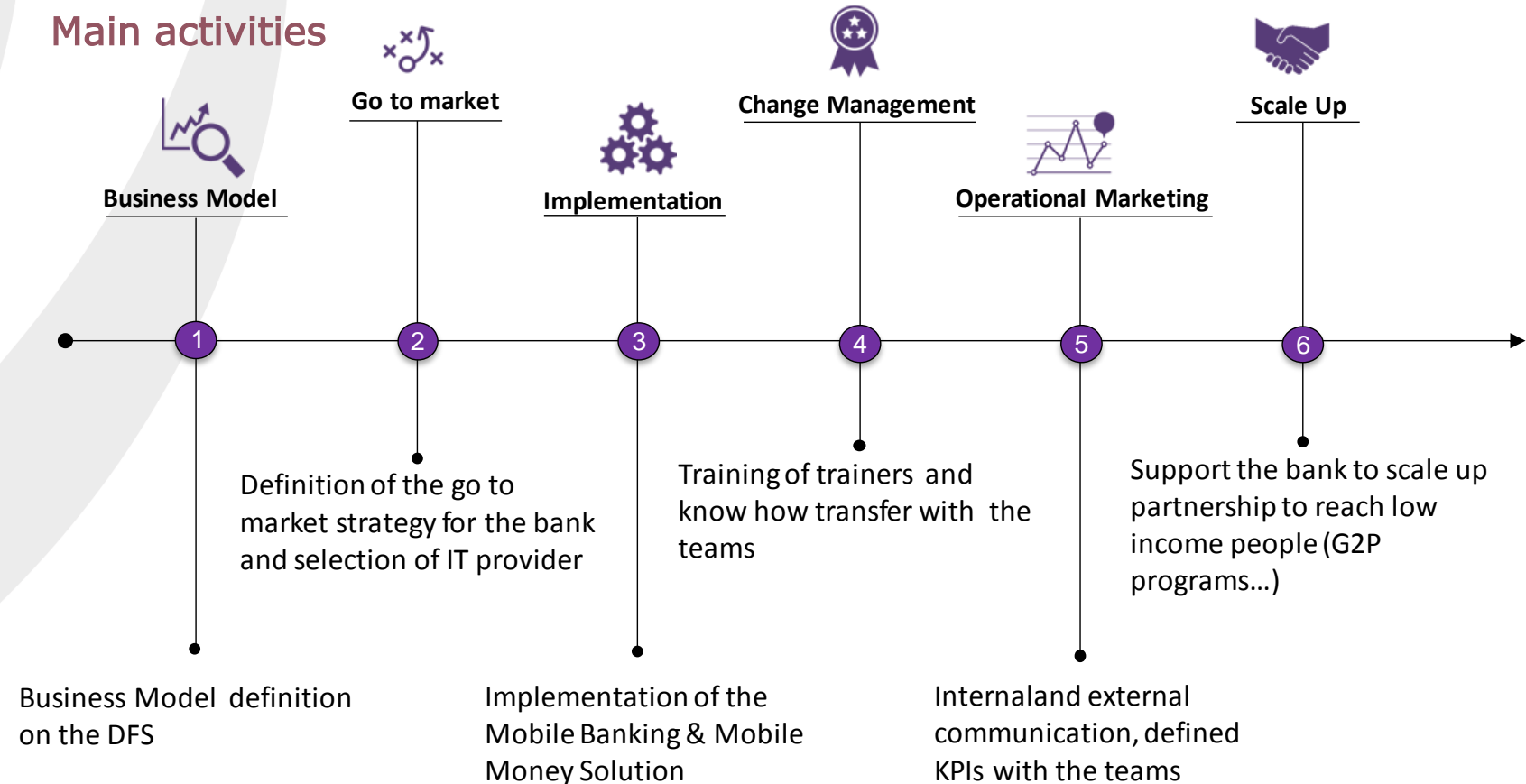
Date : 2015 - 2016

**End to end implementation
within 14 months of DFS
Products**

Key learnings

- Tailor the products and do not open all the channels just because you can...
- Know how transfer is VERY important.
- Work in close collaboration with the IT provider.

Main activities



Case Study # 3– a panafrican bank

Country : 12 countries in Africa
Date : 2016

Study and go to market strategy for DFS

Key learnings

- Carefully define the scope with the bank
- Key milestones should include presentation to the boards
- Spend some extra time with the Sponsor of the project in the bank

| Commercial Segmentation | Cards | Home Banking | Mobile Banking | Mobile Money | Agent Banking | Mobile VAN | CRC | ATM | « light branches » |
|-------------------------|-------|--------------|----------------|--------------|---------------|------------|-----|-----|--------------------|
| Large companies | | | | | | | | | |
| SME | | | | | | | | | |
| Microenterprise | | | | | | | | | |
| VIP Clients | | | | | | | | | |
| « Working class » | | | | | | | | | |
| Mass market clients | | | | | | | | | |
| Low income clients | | | | | | | | | |