

Company background

- **Leading fintech** company in the lending space in Colombia
- Gives out **loans to consumers and SMBs** (small and medium enterprises)
- Extensive use of **data** in all areas of the business, including credit score, operations and marketing – allows a **more accurate assessment of risks** than traditional banks

Current situation

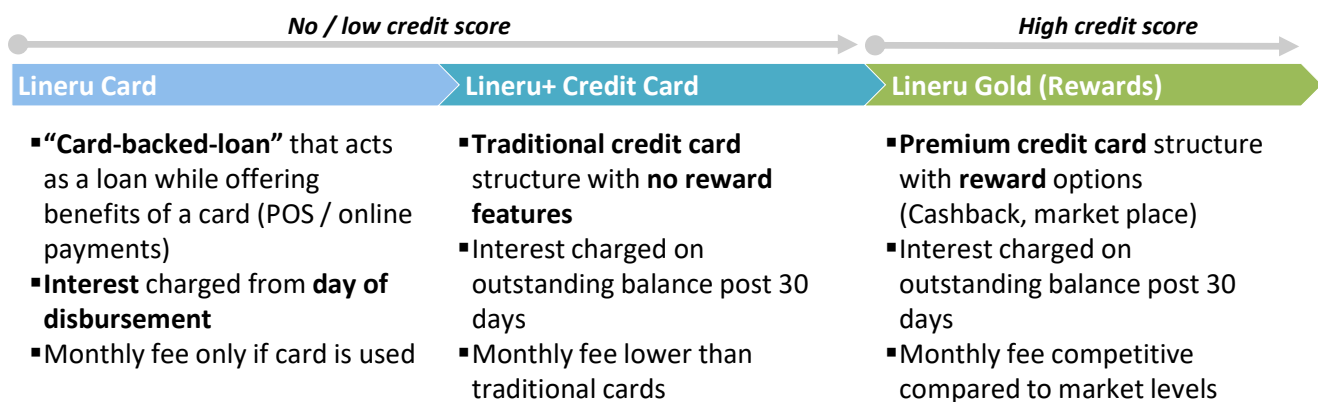
- Today, Zinobe has an **average customer lifetime of ~1.5 years**
- As Zinobe grows, it is looking to **extend customer LTV by diversifying its product offering**
- Hypothesis: Offering a **debit/credit card can build on Zinobe's strength and penetrate an underserved market**

Scope: Help Zinobe in designing a launch of a new card product that extends customer LTV

- Conduct in-depth competitor analysis and benchmarking, including key features that similar card products offer
- Analyze customer data and user survey results to understand user needs and preferences
- Design pricing strategy for the credit card product, including a unit economics model to understand profitability
- Design a go-to-marketing strategy to introduce new product to target customer segments

Key Recommendations

1. *Extend offering beyond personal loans to cards that match the needs of current and new users while leveraging on the competitive advantage of Zinobe*



2. *Invest more effort in customer segmentation to better understand users*

Identifying the customer persona

- Groups that you define to represent the different customers

Identifying lifecycle stage

- Where in the buying process the customer is in

AI and machine learning

- Shift from historical data to potential of customer

3. *Craft communication strategy to transition from single to multi-product offerings*

