Annex – Customer Behavior Dashboards
Data Dictionary

| Table Name	Field Name	Description	Format	Example 1	Remark
Loan Account Table	Loan_ID	A unique identifier of the loan the client disbursed for the customer	STRING	00401047429	
	Customer_ID	A company wide unique identifier of the customer, i.e. the borrower	STRING	EFR445D29	
	Loan_Disbursement_Date	Disbursement Date	DATE	2022-10-06	YYYY-MM-DD
	Loan_End_Date	Liquidation Date: when the loan is actually terminated	DATE	2022-10-06	YYYY-MM-DD
	Loan_Maturity_Date	Maturity Date: end date of the loan according to its original schedule	DATE	2022-10-06	YYYY-MM-DD
	Net_Disbursed_Amount	Disbursement Amount net of charges, fees, commissions paid by the customer at disbursement in standardized currency	FLOAT	9500	
	Instalments_Total_Number	Number of installments	INTEGER	11	
	Loan_Cycle_Number	Loan Cycle	INTEGER	2	
	Loan_Status	Loan Status	STRING	ACTIVE	ACTIVE, CLOSED
Loan Balance Table	Loan_ID	A unique identifer of the loan	STRING	00401047429	
	Loan_Balance_Date	End of day date of the loan balance	DATE	2022-10-06	YYYY-MM-DD
	Customer_ID	A company wide unique identifiier of the customer, i.e. the borrower	STRING	0071849	
	Principal_Outstanding_Amount	Principal Outstanding	FLOAT	10000	
	Principal_Overdue_Amount	Principal Overdue (sum of principal still due on past instalments)	FLOAT	10000	
	Interest_Outstanding_Amount	Interests Outstanding	FLOAT	25	
	Interest_Overdue_Amount	Interests Overdue (sum of interests still due on past instalments)	FLOAT	2000	
	Penalty_Overdue_Amount	Penalty Due	FLOAT	500	
	Loan_Status_Name	Loan Status	STRING	Active	
Deposit Account Table	Account_ID	A number to uniquely identify the account the client hosts for the customer	STRING	00501047429	
	Customer_ID	A company wide unique identfier of the customer, i.e. the account owner	STRING	0071849	
	Account_Opened_Date	Date when Account was opened	DATE	2022-10-06	YYYY-MM-DD
	Account_Closed_Date	Date when Account was closed	DATE	2022-11-05	YYYY-MM-DD
	Account_Status	Status of the account	STRING	ACTIVE	ACTIVE, CLOSED
Deposit Balance Table	Account_ID	A unique identifer of the loan	STRING	00501047429	
	Account_Balance_Date	End of day date of the loan balance	DATE	2022-10-06	YYYY-MM-DD
	Customer_ID	A company wide unique identfier of the customer, i.e. the account owner	STRING	0071849	
	Account_Balance	Daily Closing Balance	FLOAT	10000	
Transaction Table	Customer_ID	A unique identifier of the customer, i.e. the person doing a transaction	STRING	0071849	
	Transaction_ID	A unique identifier of the transaction	STRING	de35asf743186	
	Transaction_Flag	Identifier of system-generated transactions (accrual posting, interest posting, etc) and customer-initiated transactions (i.e., cash deposit, ATM withdrawal, loan repayment, etc.)	STRING	SG	SG (System-generated), CI (Customer-initiated)
	Transaction_Date	Date when the transaction is made	DATE	2022-10-06	

Client Growth

Dashboard: Customer Acquisition by Channel

Sample Dashboard

Clients by Channel
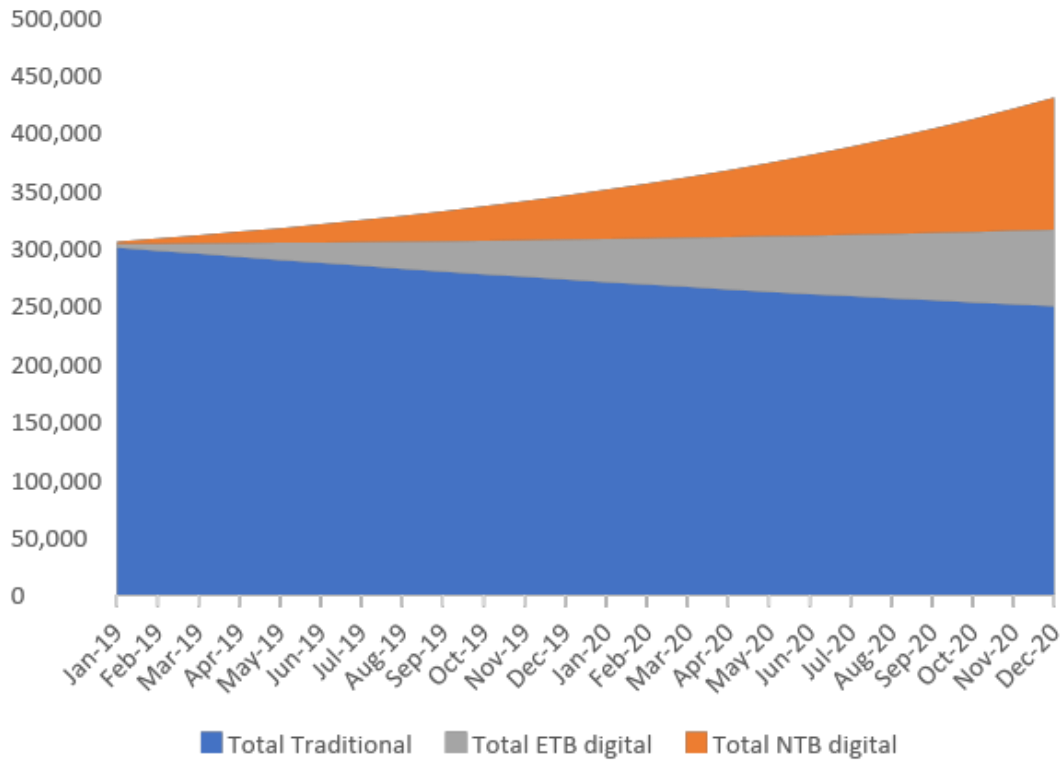
Report Description
Total clients, segmented by whether they use traditional (branch) or digital channels

Data Points Required

| |
|---|
| Unique customer identifier (Customer ID) |
| Account ID |
| Customer acquisition date |
| Onboarding channel (Digital / Traditional Indicator Flag) |
| Product type (Digital / Traditional Indicator Flag) |

Sample output table

Acquisition Month	**Traditional** Customer Count (acquired for the month)	Cumulative **Traditional** Customer Count (running total since establishment)	**ETB** Customer Count (acquired for the month)	Cumulative **ETB** Customer Count (running total since establishment)	**NTB** Customer Count (acquired for the month)	Cumulative **NTB** Customer Count (running total since establishment)
Jan-2021						
Feb-2021						
…						
…						

Client Transaction Behavior

Dashboard: Activity Levels

Sample Dashboard

Digital Clients by Activity Segment

Legend: ■ Inactive ■ 1-2 ■ 3-4 ■ 5+
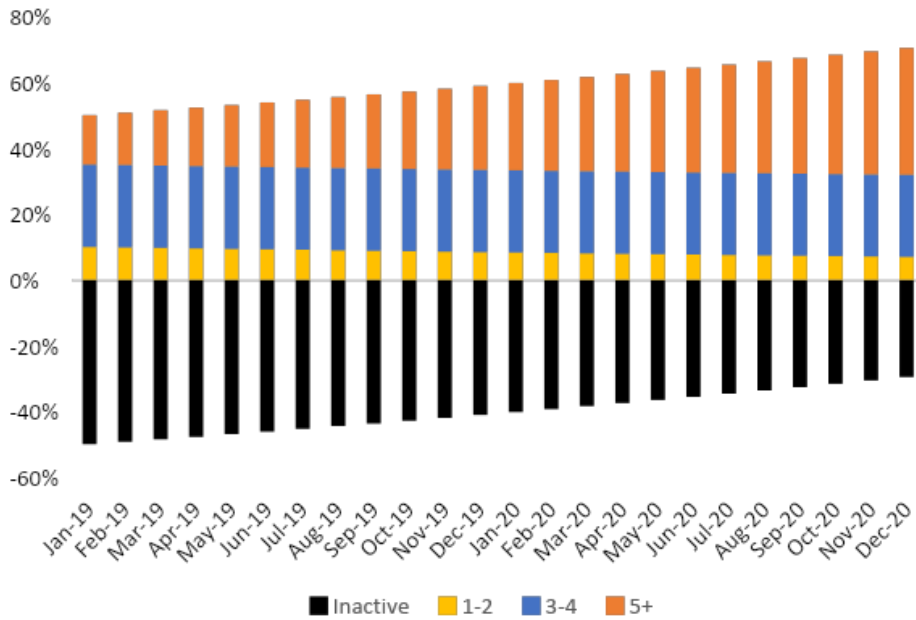
Traditional Clients by Txn Segment

Legend: ■ Inactive ■ 1-2 ■ 3-4 ■ 5+
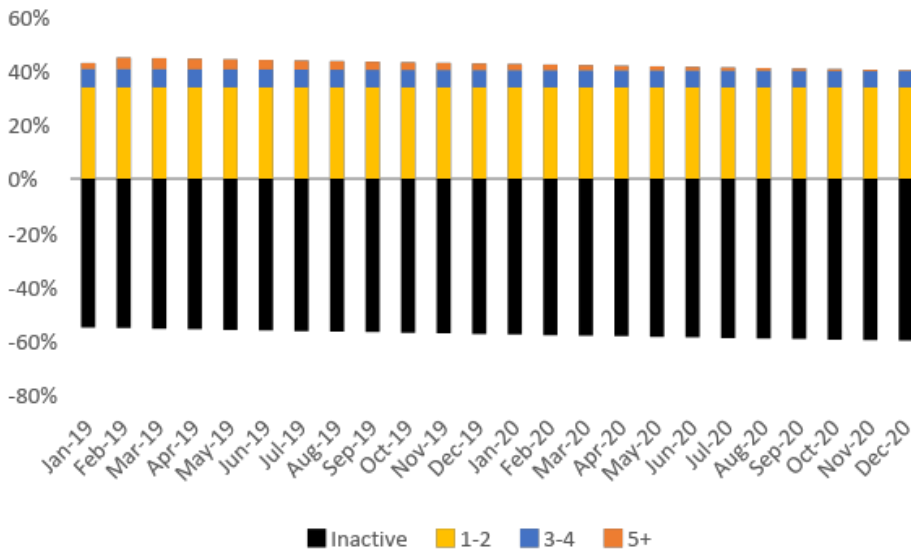
Report Description
Total clients segmented by # of transactions per month categories and compare traditional and digital clients.

Data Points Required

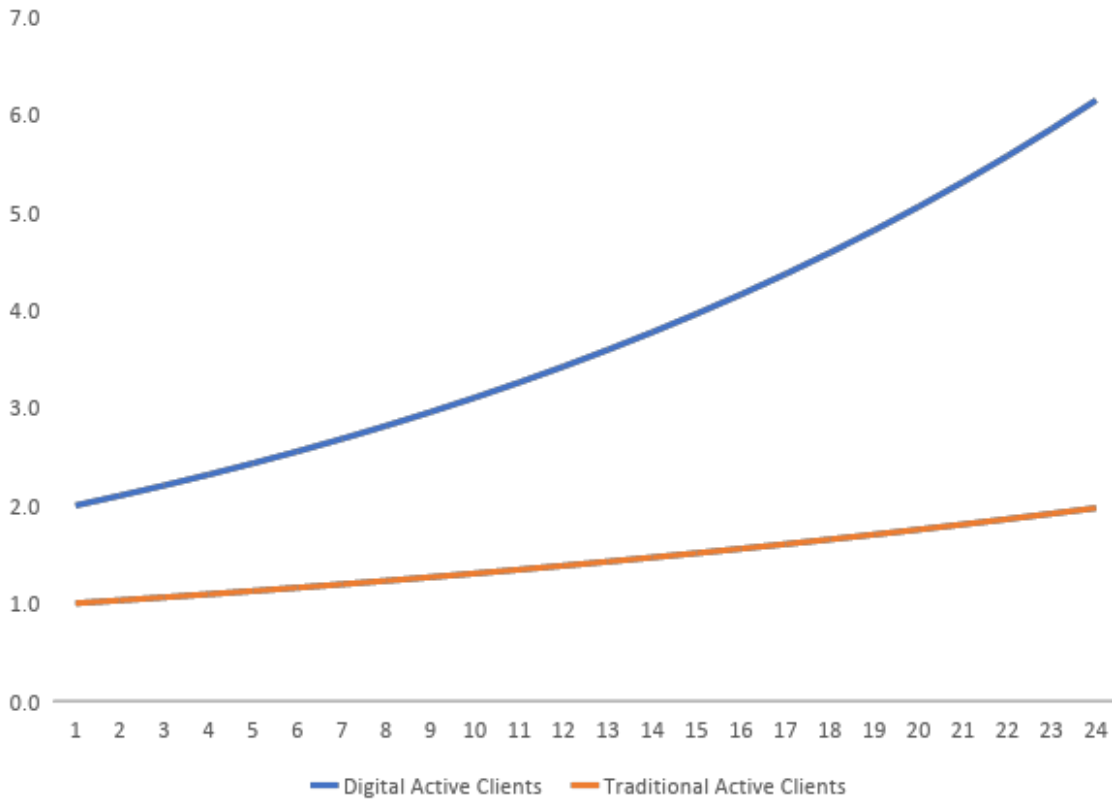| |
|---|
| Unique customer identifier (Customer ID) |
| Transaction date |
| Transaction ID |
| Transaction type |
| Transaction amount |

Sample output table

Month	Transaction activity bucket	**Traditional** Customer Count	**Digital** Customer Count
Jan-2021	0 Transaction		
Jan-2021	1-2 Transactions		
Jan-2021	3-4 Transactions		
Jan-2021	5+ Transactions		
Feb-2021	0 Transaction		
…	…		
…	…		

Client Transaction Behavior

Dashboard: Customer Journey - Transactions

Sample Dashboard

Avg Txn by Journey Month

Legend: Digital Active Clients, Traditional Active Clients

Report Description
Avg transactions per customer journey month, comparing digital and traditional clients.

Data Points Required

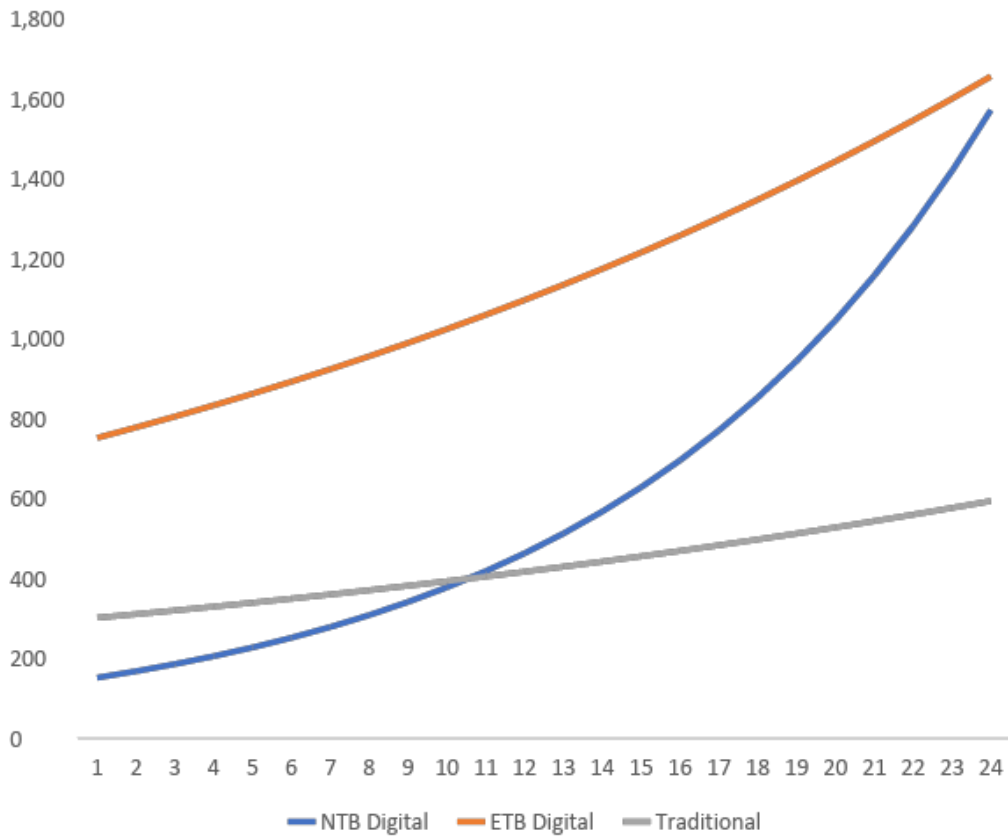| |
|---|
| Unique customer identifier (Customer ID) |
| Customer acquisition date |
| Onboarding channel (Digital / Traditional Indicator Flag) |
| Product type (Digital / Traditional Indicator Flag) |
| Transaction date |
| Transaction ID |
| Transaction type |

Sample output table

Transaction month (1)	First account opened month (2)	Journey month (1)-(2)	Average Monthly Transaction Count per Active Digital Customer (2)	Average Monthly Transaction Count per Active Traditional Customer (2)
Jan-2021	Oct-2020	3		
Feb-2021	Jan-2021	1		
…	…	…		
…	…	…		
…	…	…		

Client Beposit Behavior

Dashboard: Customer Journey – Deposit Behavior

Sample Dashboard

AVG Deposit Balance by Journey Month

Legend: NTB Digital, ETB Digital, Traditional

Report Description
Avg deposit balances by customer journey month, segmented by digital vs traditional clients

Data Points Required

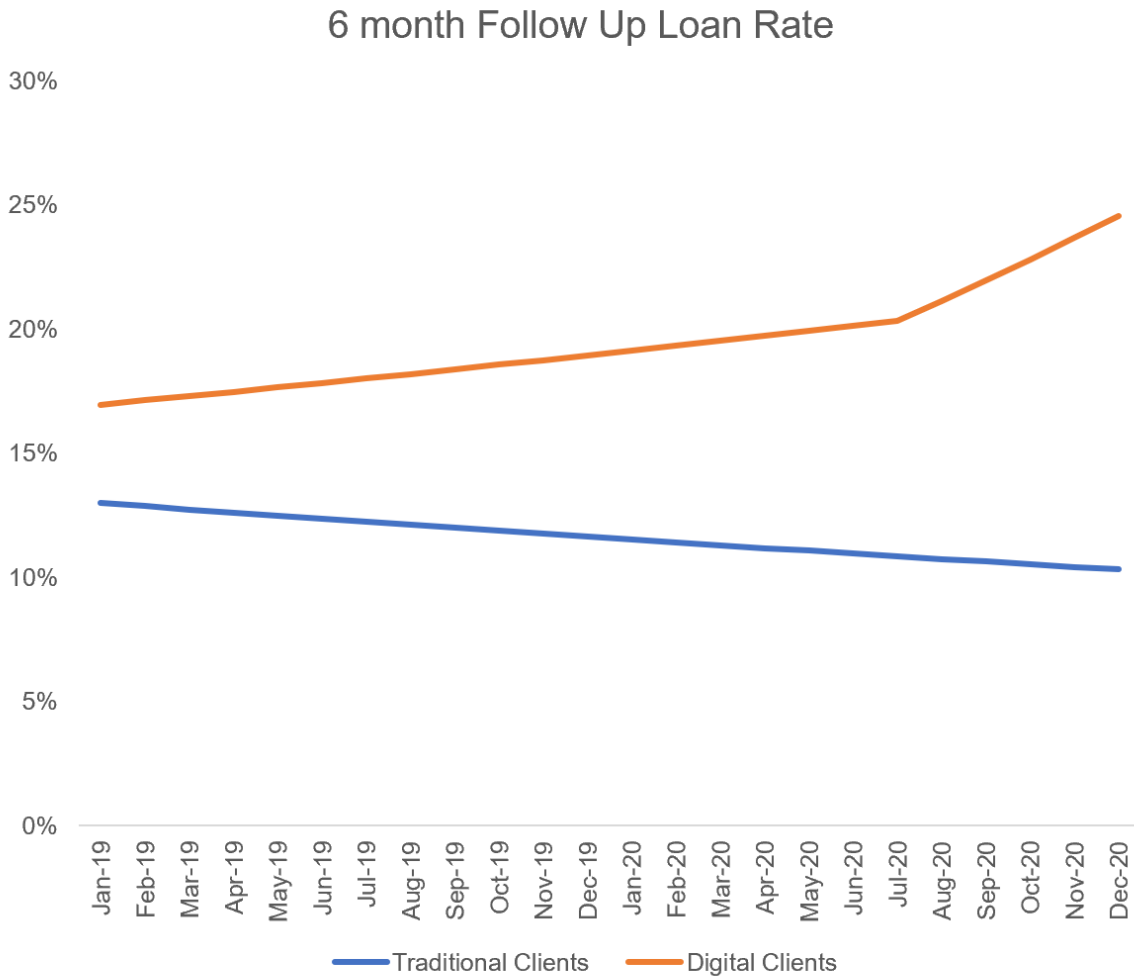| |
|---|
| Unique customer identifier (Customer ID) |
| Customer acquisition date |
| Onboarding channel (Digital / Traditional Indicator Flag) |
| Product type (Digital / Traditional Indicator Flag) |
| Balance date |
| Deposit balance |

Sample output table

Balance month (1)	First account opened month (2)	Journey month (1)-(2)	Average Deposit Balance by Journey Month - ETB Digital Customers	Average Deposit Balance by Journey Month - NTB Digital Customers	Average Deposit Balance by Journey Month - ETB Traditional Customers
Jan-2021	Oct-2020	3			
Feb-2021	Jan-2021	1			
…	…	…			

Client borrowing behavior

Dashboard: Follow-up Loan Rate

Sample Dashboard

6 month Follow Up Loan Rate

Legend: Traditional Clients — Digital Clients

Report Description
The % borrowers who paid off their loan in the previous 6 months and opened a new loan.

Data Points Required

Unique customer identifier (Customer ID)
Onboarding channel (Digital / Traditional Indicator Flag)
Product type (Digital / Traditional Indicator Flag)
Loan disbursement date
Loan disbursed amount
Loan close date
Loan cycle (the no of times customer takes out the loan with the organization after completing the previous loan)

Sample output table

Month	Traditional customers who take follow-up loan within 6 months (1)	Total Traditional customers who closed loans in the month (2)	6-months follow-up loan rate for Traditional customers (1)÷(2)
Jan-2021	45	100	45%
Feb-2021	…	…	…
…	…	…	…

Month	Digital customers who take follow-up loan within 6 months (1)	Total Digital customers who closed loans in the month (2)	6-months follow-up loan rate for Digital customers (1)÷(2)
Jan-2021	45	100	45%
Feb-2021	…	…	…
…	…	…	…