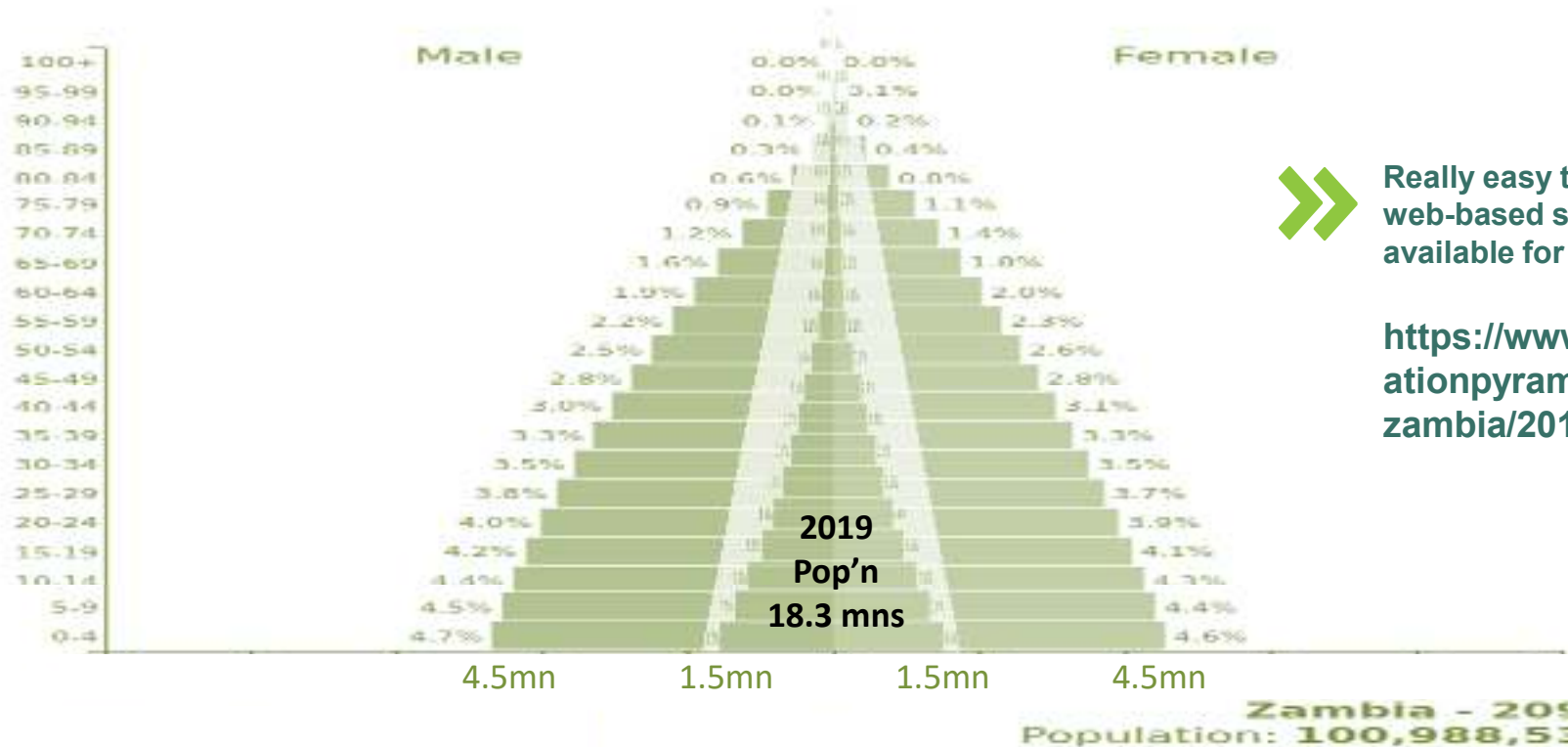


Example analytics 2 – identifying the demographic drivers of growth

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Really easy to use
web-based source
available for free

<https://www.populationpyramid.net/zambia/2019/>



POTENTIAL DISRUPTER:

Over 20% of today's adult market were under-18s five years ago – 1¾ million users



EMERGING DATA-DRIVEN BUSINESS CHALLENGE:

Government are delivering better educated young adults to the market – is the market ready to help them move from school into work and onwards to household formation?

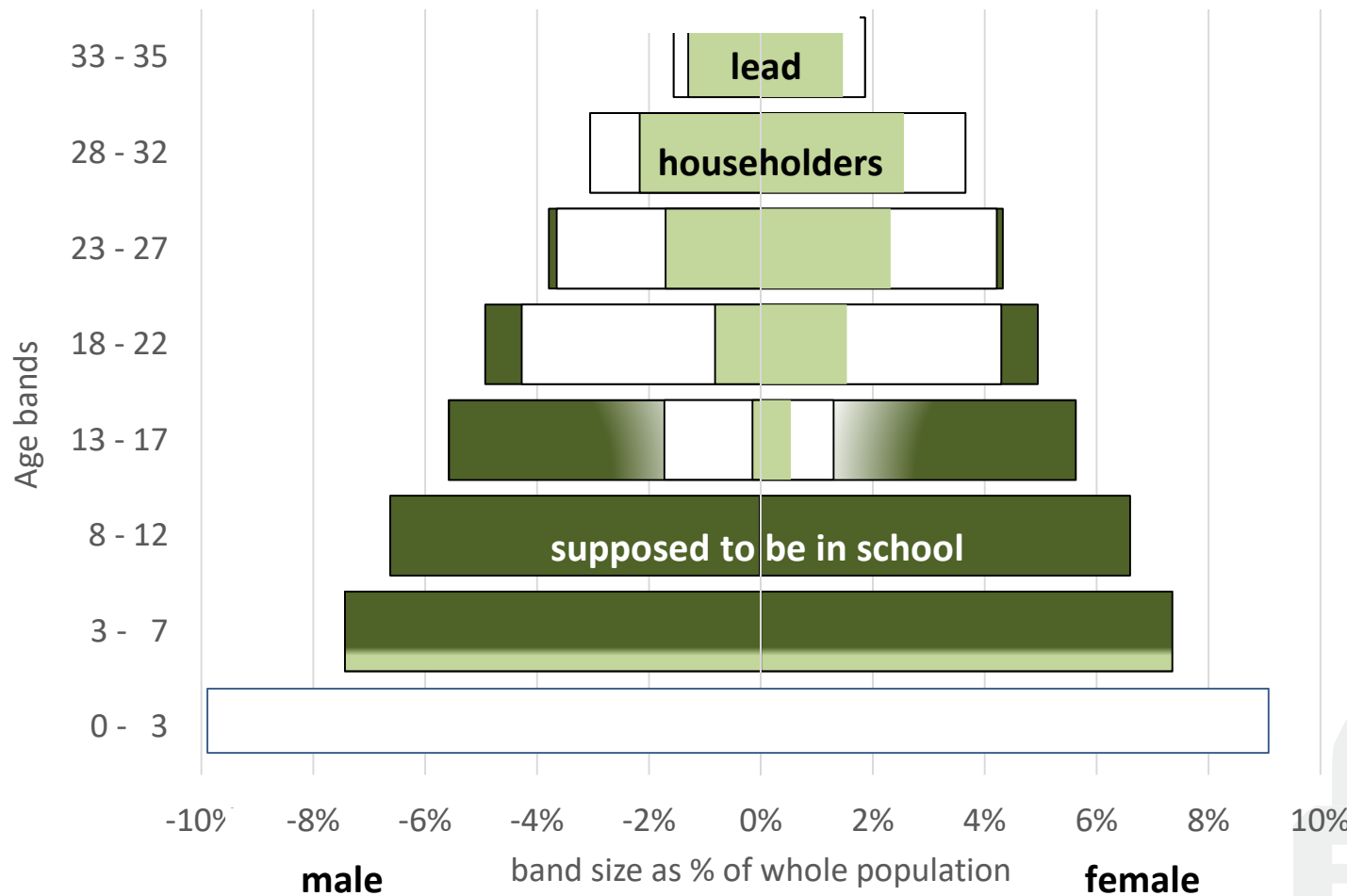


Example analytics 2 – *continued*

demographic drivers of growth

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Sample pyramid to point of full adulthood from Tanzania



» Segment the market by life-stage

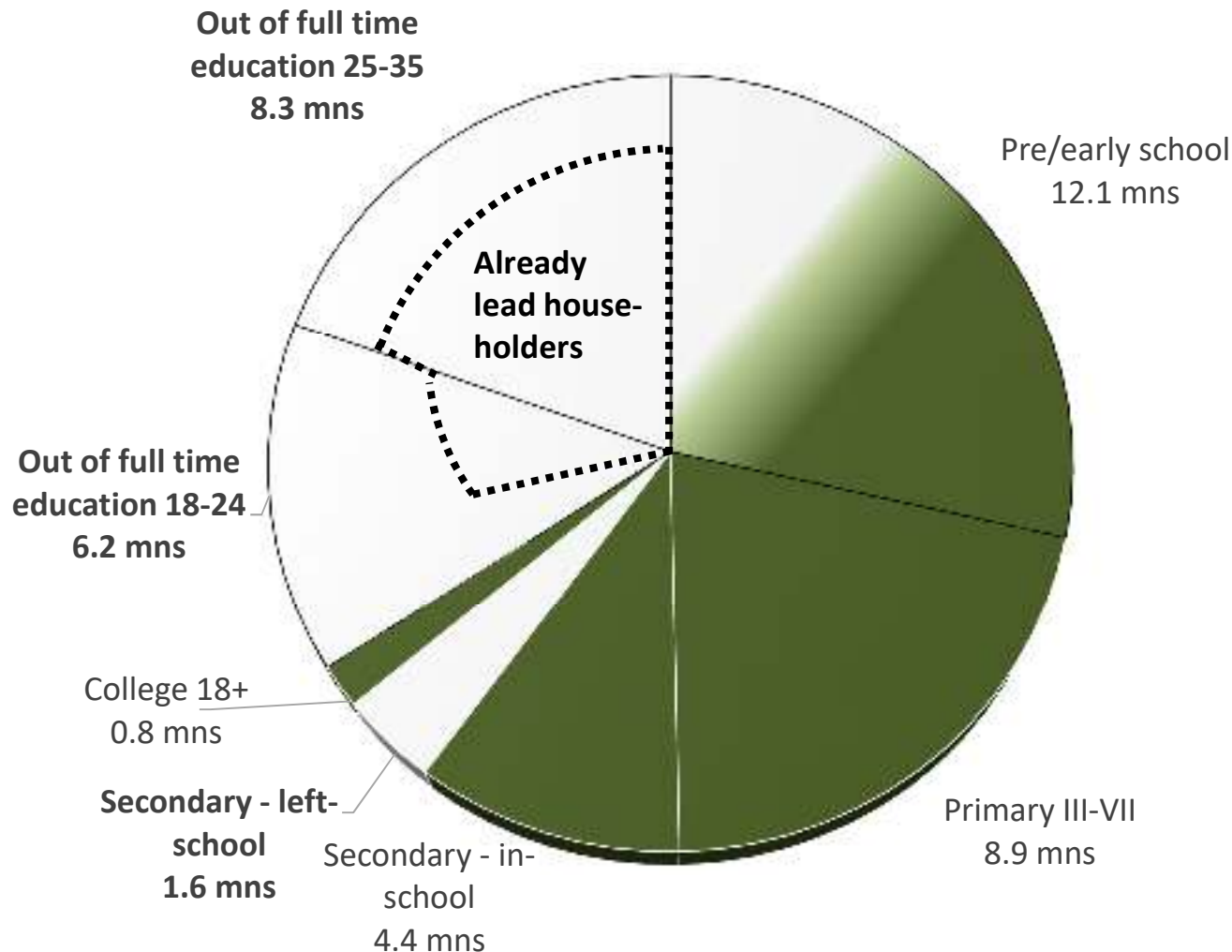
» Overlay policy targets from EFA 2014

» Source: Census 2012 projections



Example analytics 2 – *continued* understanding the drivers of growth

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Two big segments not obviously well served:

- Younger teens as they move out of school and into the working economy
- younger lead householders, starting now in their early 20s



Serving youth needs to move beyond school-based saving



Example analytics 2 – *summary*

Challenge addressed:

- identifying markets of a size and potential monetary value that FSPs had not previously seen
- mapping existing products to better segmented markets to identify obvious gaps;

Approach:

- take a freely available published data that can be manipulated in Excel to size markets;
- Test scenarios for key variables (school attendance, household formation, etc.) to fill in missing data;
- refine segment boundaries to fit existing products and then quantify the gaps in current supply.

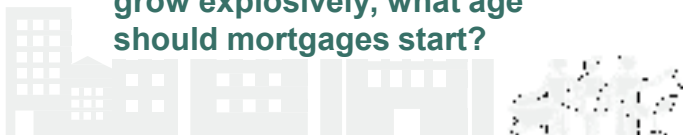
Limitations:

- definitive census data is definitionally out of date by the time it is published but projections are available;
- some key life-stage variables have to be found from other sources but they can be overlaid onto census data (and sometimes having to model this dynamically gives better insights).



POTENTIAL DISRUPTER:

If population is getting younger and household size is not to grow explosively, what age should mortgages start?



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