

Equilia's 11% Growth in Loan Applications with Zero Additional Investment

Equilia Group Consumer Credit Portfolio Modelling Case Study

+11%

Loan Applications
Growth

€0

Additional Investment

96,5%

Model Accuracy

€70M

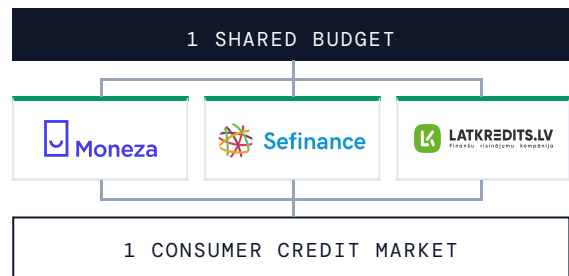
Annual Revenue Group

THE MULTI-BRAND CHALLENGE

Three Brands, One Market, One Shared Budget

The Equilia Group (founded 15 years ago in Riga) reimaged the consumer credit-broker sector. Analytical Alley modelled three brands: **Moneza**, **Sefinance** & **Latkredits**. All three brands compete for the same local Latvian audience and share one media budget. While qualified applications grew by 26% in a year, media investments increased as well. This however, is not a sustainable way to grow for a long period of time.

PORTFOLIO STRUCTURE



THE ANALYTICAL SOLUTION

A Hierarchical 4-Model Framework

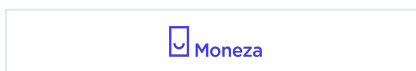
To isolate the incremental impact of paid media from customer service sales and organic demand, we connected four models into a hierarchical framework:

LEVEL 1 - GROUP Portfolio Model

A unified model analysing channel impact on total qualified applications (daily sum across all three brands).

LEVEL 2 - BRAND Three Dedicated Brand Models

Dedicated models tracking channel efficiency and qualified applications per specific brand.



ALL FOUR MODELS Comprehensive Control Scope

Daily media delivery (GRPs/TRPs, impressions, clicks), qualified applications, relevant business and calendar holidays, historical weather data, and macro indicators, etc.

KEY ECONOMETRIC FINDINGS

Uncovering Efficiency Gaps and Competitor Influence

41% Paid Media Share

Paid media drove 41% of qualified applications (ranging from 40% to 48% across brands).

60% Efficiency Gap

I.e. Radio efficiency was nearly 60% higher for Brand A than Brand B (€100 spend generated 60% more qualified applications).



ATL & Digital Synergy

One brand PMax yielded substantially higher returns due to synergy with mature ATL media investments.

76% Competitor Pressure

Competitor media directly affected qualified applications, with 76% coming from a single competitor's campaigns.

EXECUTION & RESULTS

Strategic Budget Reallocation & Precision Delivery

With 96,5% model accuracy, we delivered unified budget allocation and optimal investment levels, seasonal timings, and flightings per channel and brand.

RECOMMENDATION EXAMPLES

- +15% Increase Brand A's radio spend by 15%
- 20% Reduce Brand B's YouTube spend by 20%

RESULT

+11% Total qualified applications for the Equilia Group with the exact same media budget and zero additional investment.

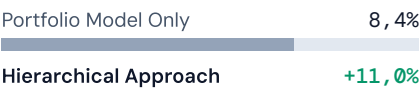
PORTFOLIO VS. BRAND

Portfolio vs. Brand Level Synergy

+30% Higher Relative Gain

-10%

Cost Per Qualified Application (CPU)



Connecting dedicated brand models to the group portfolio unlocked 30% higher relative media return at zero extra budget.

STRATEGIC VALUE

Bridging Marketing and Finance

This setup bridges the gap between marketing and finance teams. The CMO can now answer strategic questions like "investing in which brand yields the highest return?" or "does promoting one brand cannibalise another?"