CLIENT SEGMENTATION MIDDLE EAST MFI

From data to targeted inclusion

A client segmentation model for women and youth

How AdVision Finance partnered with a microfinance institution in the Middle East to turn client data into a segmentation model for reaching underserved women and youth entrepreneurs.

The challenge

The institution held rich client data but relied mainly on basic demographic categories, with no systematic way to identify distinct client clusters — or to adapt outreach and products to **women- and youth-led businesses** and their needs.

A results-focused approach

The engagement combined structured workshops, a data inventory, and live piloting to build a segmentation model staff could apply in daily decisions — not a one-off analytical exercise.

1 Building the foundations

Workshops with management clarified segmentation goals — inclusion of women and youth, targeted product design, risk monitoring, and cross-selling — while a data inventory shaped a feasible, operationally realistic implementation plan.

2 From clusters to client personas

Data-driven segments became personas reflecting behavioural and economic patterns — women market vendors, young entrepreneurs, seasonal agricultural clients. Each was reviewed for product fit, risk, inclusion gaps, and unconscious bias.

3 Piloting for practical application

Priority segments, including women and youth, were tested through a live campaign and refined with field feedback reflecting real client realities. Dynamic monitoring helped the MFI adapt to changing client needs.

Impact

Segmentation made inclusion measurable: the institution can now track engagement and product uptake by segment, spot underserved clusters, and design targeted solutions — flexible loans for seasonal earners or simplified onboarding for young entrepreneurs.

Key takeaways

- Link segmentation to concrete business and inclusion goals from the start.
- Balance sophistication with feasibility — a rules-based model on existing data can generate real insight.
- Well-built personas turn segment data into client understanding field teams can act on.
- Pilot before scaling, and use segmentation to surface and correct bias.

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