

INSIGHT LAB

BUSINESS INSIGHT & DECISION SUPPORT

SELECTED WORK.

FULL CASE STUDY PORTFOLIO.

Seven projects showing how raw information, business questions and research are turned into analysis, recommendations and professional client-ready outputs.

DATA • INSIGHT • RESULT

Seven projects. Seven different business problems.

The portfolio is intentionally structured as case studies rather than a gallery. Every project shows the problem, the thinking, the transformation and the final output.

01	Multi-Branch Restaurant Growth Analysis	Business performance analysis	5 pages
02	Jordan EV Charging Market Entry	Market & competitor intelligence	5 pages
03	Restaurant Sales Analytics Dashboard	Data analysis + Excel solutions	4 pages
04	SAMA Distribution	Business reports	3 pages
05	Nashama Coffee	Presentations + strategy	3 pages
06	NOVA Market	Research & analysis	3 pages
07	NexaServe Tender Proposal	Proposal development	2 pages

PORTFOLIO PRINCIPLE

Decision-ready, not decorative. Modeled assumptions are identified where applicable.

Multi-Branch Restaurant Growth Analysis

A four-branch restaurant case that moves from performance gap to root-cause hypothesis, opportunity sizing, recommendations, implementation and KPI control.

One branch is driving the performance gap.

The modeled restaurant group generated JD 1.037 million in annual revenue from 144,280 orders across four branches. Overall performance appears stable at group level, but the branch view reveals a concentrated weakness: Khalda is materially behind the network on revenue, service reliability and customer rating.

01 PERFORMANCE GAP

Khalda revenue is JD 231.8k versus a modeled prior-period level of JD 263.5k, a decline of JD 31.7k (-12.0%).

02 ROOT-CAUSE SIGNAL

The decline is more consistent with lost order volume than with ticket compression. Dinner contributes 68% of the modeled revenue gap.

03 OPERATING SIGNAL

Khalda has the network's highest late-order rate at 16.4% and the lowest rating at 3.91, creating a plausible service-to-demand hypothesis.

04 MANAGEMENT ACTION

Fix dinner execution first, then test demand recovery. Do not lead with broad discounting before service reliability improves.

05 UPSIDE SCENARIO

Recovering 10% of current Khalda order volume at the current average order value implies about JD 23.2k of annual revenue upside.

The group is healthy enough to hide a branch problem.



Branch snapshot

BRANCH	REVENUE JD	ORDERS	MARGIN	RATING	LATE ORDERS
Abdoun	286.4k	38,120	34.2%	4.42	7.1%
Khalda	231.8k	34,290	31.8%	3.91	16.4%
Sweifieh	268.9k	36,760	33.6%	4.28	8.6%
7th Circle	249.6k	35,110	32.9%	4.16	9.8%

The network average masks the problem: Khalda is simultaneously the lowest-revenue branch, the lowest-rated branch and the branch with the highest late-order rate. That combination makes it the first diagnostic priority.

Dinner is where the commercial and operating signals meet

68% of Khalda's modeled revenue gap
is concentrated in the 6-9 PM window.

Dinner is also the period most exposed to queueing, kitchen congestion, delivery-driver accumulation and order-preparation delays. Khalda's 16.4% late-order rate is more than twice Abdoun's 7.1%. Its 3.91 rating is also the weakest in the network.

WORKING HYPOTHESIS

Dinner-period execution is suppressing repeat demand and/or conversion at Khalda. The evidence is strong enough to test this hypothesis, but not strong enough to state that late orders alone caused the full revenue decline.

WHAT WOULD DISPROVE IT?

If service reliability improves materially but dinner orders do not recover, management should shift the next diagnostic cycle toward local demand, competitive intensity, channel visibility and menu-market fit.

Quantify the upside without pretending it is guaranteed.

JD 23.2k

ILLUSTRATIVE ANNUAL REVENUE UPSIDE

Scenario: Khalda recovers orders equal to 10% of its current annual volume. Current orders are 34,290, so the scenario adds 3,429 orders. At an average order value of about JD 6.76, the implied revenue opportunity is approximately JD 23.2k.

SCENARIO MATH

$34,290 \times 10\% = 3,429$ incremental orders

$3,429 \times \text{JD } 6.76 = \text{approx. JD } 23,180$ revenue

This is an opportunity-sizing scenario, not a forecast. Actual recovery depends on the intervention, local demand and competitive response.

Jordan EV Charging Market Entry

A market-entry decision case combining public regulatory evidence, customer segmentation, competitive logic, site strategy, pilot economics and a 90-day validation plan.

Enter the learning phase, not the scale phase.

Jordan has a meaningful EV base and an expanding charging ecosystem. The referenced EMRC snapshot reports approximately 52,000 EVs in use. A newer regulatory snapshot reports 63 licensed and operating charging stations, including 49 public and 14 private stations, plus 230 stations holding construction permits and moving through licensing. The same source reports more than 3,000 approvals for dedicated EV charging meters.

WHY NOT FULL GO

The visible operating network understates future supply. If a material share of the 230-station pipeline opens, competitive density can change quickly.

WHY NOT NO-GO

The EV base is already substantial and public charging remains necessary for apartment residents, intercity users, fleets and drivers who need predictable fast charging.

RECOMMENDED MOVE

Pilot one defensible use case and one or two high-scoring sites. Scale only after utilization, uptime, repeat use and segment concentration clear predefined gates.

Demand is real; infrastructure is moving fast.



Interpretation: the ratio of EVs to public stations is not a utilization metric. One station can contain multiple chargers, many users charge at home, and charger power varies. The figures are therefore used as market-structure signals, not as a shortcut to demand forecasting.

KEY RISK > PIPELINE CONVERSION CAN CHANGE COMPETITIVE DENSITY FASTER THAN A STATIC MARKET SNAPSHOT SUGGESTS.

Three ways to enter - only one fits the evidence.

A / NATIONAL ROLLOUT

REJECT NOW

High capital exposure before pipeline conversion and site utilization are understood.

B / TARGETED PILOT

RECOMMEND

One use case, one or two sites, explicit thresholds, 90-day learning cycle.

C / WAIT

FALLBACK

Appropriate if no site clears technical/economic gates or if competitive pipeline accelerates materially.

The pilot exists to retire the risks that matter.

RISK	LEVEL	FAILURE MODE	MITIGATION
Pipeline / competition	HIGH	More permitted stations become operational	Use-case differentiation; avoid commodity sites.
Utilization	HIGH	Sessions/day remain below threshold	Predefine stop/relocate gate.
Site / grid	MED-HIGH	Connection cost or lead time breaks economics	Technical due diligence before lease commitment.
Reliability	HIGH	Downtime destroys repeat behavior	Uptime SLA, remote monitoring, maintenance response.
Regulatory / tariff	MEDIUM	Economics change with applicable rules	Validate current EMRC treatment before investment.
Demand mix	MEDIUM	Home charging reduces public need	Target users with structural public-charging need.

Restaurant Sales Analytics Dashboard

A transaction-level restaurant dataset was transformed into a structured analysis model and an interactive management dashboard. The work covered data preparation, PivotTables, KPI logic, PivotCharts, time analysis and connected slicers.

BUSINESS NEED	SOLUTION
Management needed a fast way to understand sales, profit, orders, branch performance, product mix, channels, payment behavior and peak trading periods.	A single interactive Excel dashboard supported by a structured PivotTable analysis layer and dynamic filters.

BEFORE - RAW TRANSACTION DATA

Useful information, but not yet a management view

The source sheet contained order-level records across branches and channels. Before visualization, the data had to be standardized, checked and made analysis-ready so that every KPI and chart would reconcile to the same source.

Order_ID	DateTime	Branch	Channel	Item_Meal	Product	Category	Quantity	Unit_Price	Unit_Cost
ORD-0000	###	Zarqa - CerDine-in	Card	American	Hot Drinks		1	1.5	0.45
ORD-0000:	###	Amman - STakeaway	Card	Hummus	Sides		2	1	0.4
ORD-0000:	###	Zarqa - CerDine-in	ClIQ	Crispy Chi	Chicken		1	3.25	1.65
ORD-0000:	###	Amman - SDelivery	Cash	Water	Drinks		4	0.35	0.1
ORD-0000:	###	Amman - 7Dine-in	Cash	Fresh Juice	Drinks		2	1.25	0.48
ORD-0000:	###	Zarqa - CerDelivery	ClIQ	Coleslaw	Sides		1	0.75	0.28
ORD-0000:	###	Zarqa - CerDine-in	Card	Hummus	Sides		1	1	0.4
ORD-0000:	###	Amman - 7Delivery	Cash	Chicken S	Shawarma		2	1.25	0.55
ORD-0000:	###	Zarqa - CerTakeaway	Cash	French Frik	Sides		1	1	0.38
ORD-0001:	###	Amman - SDelivery	Card	Chicken B.	Burgers		2	3.5	1.75
ORD-0001:	###	Zarqa - CerTakeaway	Card	Water	Drinks		2	0.35	0.1
ORD-0001:	###	Zarqa - CerTakeaway	Card	Crispy Chi	Chicken		1	3.25	1.65
ORD-0001:	###	Zarqa - CerDelivery	Card	Beef Burge	Burgers		1	4.25	2.2
ORD-0001:	###	Zarqa - CerDine-in	Card	Chicken B.	Burgers		2	3.5	1.75
ORD-0001:	###	Amman - 7Delivery	Cash	Crispy Chi	Chicken		1	3.25	1.65
ORD-0001:	###	Amman - 7Dine-in	Card	Fajita San	Sandwiche		1	2.25	1.15
ORD-0001:	###	Amman - 7Dine-in	Card	Beef Burge	Burgers		2	4.25	2.2
ORD-0001:	###	Amman - 7Takeaway	Cash	Shawarma	Shawarma		1	2.75	1.35
ORD-0001:	###	Amman - 7Takeaway	ClIQ	Coleslaw	Sides		1	0.75	0.28
ORD-0002:	###	Amman - STakeaway	Card	Zinger San	Sandwiche		1	2.5	1.25
ORD-0002:	###	Amman - 7Dine-in	Cash	Chicken S	Shawarma		1	1.25	0.55
ORD-0002:	###	Amman - SDelivery	Card	Chicken S	Shawarma		1	1.25	0.55
ORD-0002:	###	Zarqa - CerDine-in	ClIQ	Shawarma	Shawarma		1	2.75	1.35
ORD-0002:	###	Amman - SDelivery	ClIQ	Crispy Chi	Chicken		1	3.25	1.65
ORD-0002:	###	Amman - SDine-in	Card	Shawarma	Shawarma		1	2.75	1.35
ORD-0002:	###	Amman - 7Dine-in	Card	Shawarma	Shawarma		1	2.75	1.35
ORD-0002:	###	Amman - 7Dine-in	Card	Fajita San	Sandwiche		2	2.25	1.15
ORD-0002:	###	Amman - SDelivery	Cash	Shawarma	Shawarma		3	2.75	1.35
ORD-0002:	###	Amman - STakeaway	Card	Soft Drink	Drinks		1	0.4	0.16
ORD-0003:	###	Amman - STakeaway	ClIQ	Crispy Chi	Chicken		2	3.25	1.65
ORD-0003:	###	Amman - STakeaway	Card	Chicken S	Shawarma		1	1.25	0.55
ORD-0003:	###	Amman - 7Delivery	Card	Shawarma	Shawarma		1	2.75	1.35
ORD-0003:	###	Amman - 7Dine-in	ClIQ	Shawarma	Shawarma		1	2.75	1.35
ORD-0003:	###	Amman - SDine-in	Cash	Chicken St	Chicken		1	3	1.55
ORD-0003:	###	Amman - 7Takeaway	Cash	Chicken S	Shawarma		1	1.25	0.55
ORD-0003:	###	Amman - STakeaway	Cash	Chicken S	Shawarma		3	1.25	0.55
ORD-0003:	###	Zarqa - CerDine-in	Card	French Frik	Sides		2	1	0.38
ORD-0003:	###	Amman - 7Takeaway	ClIQ	Zinger San	Sandwiche		2	2.5	1.25
ORD-0003:	###	Amman - STakeaway	Card	Soft Drink	Drinks		1	0.4	0.16
ORD-0004:	###	Amman - SDelivery	Cash	Coleslaw	Sides		1	0.75	0.28
ORD-0004:	###	Amman - SDelivery	Cash	Chicken B.	Burgers		2	3.5	1.75
ORD-0004:	###	Amman - 7Takeaway	ClIQ	Shawarma	Shawarma		2	2.75	1.35
ORD-0004:	###	Zarqa - CerTakeaway	Card	Fajita San	Sandwiche		1	2.25	1.15
ORD-0004:	###	Amman - 7Dine-in	ClIQ	Chicken S	Shawarma		1	1.25	0.55
ORD-0004:	###	Amman - SDelivery	ClIQ	Chicken St	Chicken		1	3	1.55

PIVOT TABLES SUMMARY



INSIGHT LAB
DATA • INSIGHT • RESULT

One screen, multiple business questions

The finished dashboard combines five headline KPIs with trend, category, product, branch, channel, payment and heatmap views. Connected slicers allow the same model to update dynamically by branch, category and month, making the workbook useful for exploration as well as presentation.



SAMA Distribution

The client-style input pack combined management questions, modeled financial and operating figures, working-capital data and unstructured comments. The challenge was to reconcile the numbers and turn them into a management narrative rather than simply restating sales totals.

SOURCE MATERIAL	WORK COMPLETED
Realistic client-style source information was intentionally kept less polished to show the starting point before Insight Lab intervention.	Insight Lab connected sales, gross profit, inventory, receivables, regional performance and sales-force productivity. Findings were prioritized and translated into a focused 90-day Margin & Cash Program with owners, targets and management KPIs.

What the project looked like before the final deliverable

These pages are shown deliberately because the transformation matters. The source material contains the business facts, notes and assumptions, but it still requires analysis, hierarchy and a clear point of view before it can become useful to management.

SAMA DISTRIBUTION | CLIENT DATA & MANAGEMENT INPUT

1. Client Brief & Management Request

SAMA Distribution is an Amman-based FMCG distributor serving supermarkets, groceries, restaurants and convenience outlets. Management wants a year-end business review that goes beyond sales totals and explains whether 2025 growth is profitable, where working capital is being trapped, which territories and customer groups deserve more investment, and what should be fixed before expanding in 2026.

Questions from Management

- Did 2025 sales growth translate into stronger gross profit?
- Which product categories are driving revenue versus actual gross profit?
- Why is Zarqa growing but producing weaker margin?
- Is Irbid strong enough to justify additional route capacity?
- How much cash is tied up in slow-moving inventory?
- Which customer groups are creating overdue receivables?
- Are sales representatives being measured on the right outcomes?
- What should management prioritize during the next 90 days?

Requested Output

A professional management report with an executive summary, financial and operational analysis, clear findings, conclusions, recommendations, a 90-day implementation plan and a concise KPI dashboard.

SAMA DISTRIBUTION | CLIENT DATA & MANAGEMENT INPUT

8. External Jordan Market Evidence

The following items are external context, not SAMA internal data.

Indicator	Evidence Used	Source / Relevance
Wholesale Price Index 2025	+1.01% vs 2024	Jordan Department of Statistics; indicates moderate wholesale-price movement
Q4 2025 Wholesale Price Index	+0.84% YoY	Jordan Department of Statistics
WPI methodology	Establishment data; significant goods; Laspeyres formula; quarterly publication	Jordan Department of Statistics methodology

How the Client Pack Should Use This

The market evidence is intended only to frame the operating environment. It should not be used to claim that SAMA's margins, inventory days, customer behavior or receivables are Jordan industry averages. Those figures remain company-level modeled inputs.

Selected pages from the finished work

The final output adds structure, interpretation and visual hierarchy. Multiple pages are included to demonstrate that the quality is carried through the entire deliverable - from the opening argument to detailed analysis and recommendations.

INSIGHT LAB | BUSINESS REPORTS

INSIGHT LAB

SAMA DISTRIBUTION

BUSINESS PERFORMANCE REPORT

FY2023 | Jordan FMCG Distribution

Management analysis of financial performance, category economics, regional growth, customer profitability, inventory, receivables and sales force productivity.

PURPOSE Turn 2023 operating data into a clear management agenda for profitable growth and stronger cash conversion.

Prepared by Insight Lab | Portfolio Business Report | August 2024

SAMA DISTRIBUTION | 001 | 01

INSIGHT LAB | BUSINESS REPORTS

EXECUTIVE SUMMARY

Growth is real. The next challenge is converting it into cash and repeatable profit.

SAMA Distribution closed 2023 with modest net sales of JOD 5.18 million, up 12.3% year on year. Gross profit increased faster than sales, reaching JOD 1.07 million, and gross margin improved from 19.9% to 20.7%. The commercial engine is therefore moving in the right direction.

JOD 5.18M

20.7%

67 days

JOD 344K

NET SALES
+12.3% YOY

GROSS MARGIN
+0.8 Pts

INVENTORY
+0 Days

OPERATING LAB
+10.3%

The improvement is not yet fully translating into cash. Closing inventory rose 17.7% - faster than revenue - and 34% of inventory value is older than 90 days. Receivables reached JOD 339K, of which JOD 344K is overdue and JOD 346K is more than 90 days overdue. These two issues distort working capital and reduce the economic value of sales growth.

Performance is also uneven. What shows the strongest modeled contribution of growth and margin, while Zama is held back by discounting and a lower-margin category mix. Growth Accounts outperform larger Key Accounts in both margin and collection speed. Headshelf and Personal Care contribute a larger share of profit than their revenue share would suggest.

Management conclusion: SAMA should continue growing, but not through a broad volume push. The next 90 days should focus on recovering aged inventory, collecting older receivables, tightening discount governance and changing sales incentives so that profitable, collectible growth is rewarded.

RECOMMENDED DECISION Approve a 90-day Margin & Cash Program before committing to the next route-expansion cycle.

SAMA DISTRIBUTION | 002 | 01

INSIGHT LAB | BUSINESS REPORTS

REPORT MAP

Contents

Section	What the reader gets	Page
Executive Summary	Decision-ready view of performance and priorities	3
Company & Market Context	Stops, sectors, trends, technology and regulations	4
Market Context	Jordan wholesale environment and implications	5
Financial Performance	Revenue, gross profit and working-capital trend	6
Category Economics	Sales mix, margins mix and product portfolio	7
Regional Performance	Where growth is attractive - and where to sell	8
Customer Economics	Account value beyond sales volume	9
Inventory Productivity	Aging, cash lock-up and replacement issues	10
Receivables & Collections	Credit quality and collection-compliance risk	11
Sales Force Productivity	Field activity, conversion and quality	12
Integrated Findings	What the evidence means across functions	13
Recommendations	Practical actions tied to findings	14
Modeling Implementation	Scenario's timing, deliverables and decision gates	15
2024 Management Dashboard	Targets and review cadence	16
Notes & Appendix	Evidence list and modeled data disclaimer	17

REPORT LOGIC Context -> Evidence -> Analysis -> Findings -> Conclusions -> Recommendations -> Implementation.

SAMA DISTRIBUTION | 003 | 02

INSIGHT LAB | BUSINESS REPORTS

02 | JORDAN MARKET CONTEXT

Moderate wholesale-price movement puts more responsibility on internal commercial discipline.

Jordan's Department of Statistics reported that the national Wholesale Price Index increased by 1.01% in 2023 compared with 2024. The Department publishes the WPI quarterly and bases it on establishment data, significant goods and recognized value methodology. The movement indicates a relatively moderate wholesale-price environment rather than an extreme inflation shock.

+1.01%

+0.84%

Quarterly

2010=100

WPI 2023
vs 2024

Q4 2023 WPI
vs Q4 2024

PUBLICATION
Quarterly

INDEX SERIES
Establishment

Implication for SAMA. Because the external price environment was comparatively stable, the modeled deterioration in inventory days and overdue receivables is better interpreted as an internal management issue than as a market-wide pricing problem. Margin differences between categories and regions should likewise be addressed through mix, discounting, supplier terms and account economics.

This distinction matters. A company facing extreme input inflation might prioritize rapid price resets and defensive purchasing. SAMA's core goals instead toward better commercial governance, more selective registration and tighter credit management.

MARKET TAKEAWAY The 2024 agenda should be operational and commercial discipline - not a blanket price response.

SAMA DISTRIBUTION | 004 | 03

Nashama Coffee

The starting material was a planning pack: concept notes, customer occasions, personas, brand direction, menu assumptions, store formats and operating guardrails. It contained the ingredients of a strategy, but not yet a persuasive executive story.

SOURCE MATERIAL	WORK COMPLETED
Realistic client-style source information was intentionally kept less polished to show the starting point before Insight Lab intervention.	The inputs were organized into a three-year expansion narrative covering positioning, customer occasions, brand promise, menu architecture, formats, operating standards, rollout sequence and decision gates. The result is a presentation designed to support an expansion discussion, not just display information.

What the project looked like before the final deliverable

These pages are shown deliberately because the transformation matters. The source material contains the business facts, notes and assumptions, but it still requires analysis, hierarchy and a clear point of view before it can become useful to management.

CLIENT INPUT / SOURCE DATA PACK

NASHAMA COFFEE - CLIENT BRIEF & PLANNING INPUTS

Raw business notes for a three-year Jordan coffee expansion strategy

Reconstructed input pack corresponding to the approved Nashama Coffee strategy presentation.

Purpose: simulate the unstructured information, assumptions, notes and reference inputs received before Insight Lab organized them into the final portfolio deliverable.

Portfolio disclosure: this source pack is reconstructed from the approved final case. Fictional/client-specific figures are clearly treated as modeled inputs; public facts remain identified as external evidence.

1. Initial Client Brief

- Concept: build a modern Jordanian coffee brand that feels local and premium but can scale like a disciplined chain.
- Primary geography: Amman first; wider geographic growth only after proof.
- Planning horizon: 2027-2029.
- Management question: how can the brand grow without losing quality, local character or unit economics?
- Desired output: expansion strategy covering customer occasions, positioning, menu, formats, operations, marketing, financial logic and rollout.

2. Customer / Occasion Notes

Time / Occasion	Observed or assumed need	Operational implication
07:30 - Start	Fast coffee, reliable quality, order-ahead convenience	Express pickup; <4 min handoff
13:30 - Reset	Professional pause between meetings/errands	Comfort, Wi-Fi, dependable service
20:30 - Gather	Social visit, shareable food, atmosphere	Neighborhood/flagship experience

3. Working Personas

Persona	Need	Notes
The Commuter	Coffee in under 4 minutes	Predictable taste; pickup
The Connector	Short meetings	Comfort; professional setting; Wi-Fi
The Explorer	Local products and stories	Seasonal drinks; origins; shareable discovery

4. Brand & Product Notes

- Desired brand territory: Jordanian warmth + operating consistency.
- Brand promise draft: modern Jordanian hospitality, delivered with discipline.
- Menu architecture assumption: 70% core / 20% signature / 10% seasonal.
- Menu guardrails: <=35 beverage SKUs, <=12 food SKUs, ~80% shared ingredients.
- Indicative product ladder: Entry JOD 1.75-2.25; Core JOD 2.50-3.50; Signature JOD 3.75-4.75; Share JOD 5.00-8.00.

5. Store Format Inputs

Format	Size	Role	Economic role
Flagship	180-240 m²	Brand theatre; evening/social	Highest investment
Neighborhood	90-130 m²	Daily habit; all-day repeat	Balanced model
Express	25-50 m²	Speed and reach; morning/lunch	Fastest payback

The strategy in one page.

The diagram illustrates a four-stage process flow. It begins with 'THE OPPORTUNITY' (light blue box), followed by 'THE CHOICE' (dark blue box), then 'THE ENGINE' (light blue box), and finally 'THE OUTCOME' (light blue box). Each stage is connected to the next by a horizontal line with a downward-pointing arrow. The first stage has a small orange line above it, and the second stage has a small orange line above it. The final stage has a small orange line above it.

THE OPPORTUNITY

A premium local brand can occupy the space between international consistency and neighborhood warmth.

THE CHOICE

Launch two disciplined pilots in Amman before adding formats or cities.

THE ENGINE

Daypart-led menus, loyalty and repeatable service create weekly habit—not promotion dependence.

THE OUTCOME

A three-format portfolio that can reach 8–9 locations by 2029 while protecting quality and economics.

02

Three panels illustrating different coffee shop experiences. The first panel, 'THE COMMUTER', is light beige and features a dark grey button with '01' in white. It describes a quick coffee stop with a 4-minute pickup and a predictable taste. The second panel, 'THE CONNECTOR', is dark navy blue with a yellow button labeled '02'. It focuses on a professional setting with reliable Wi-Fi. The third panel, 'THE EXPLORER', is light beige with a dark grey button labeled '03'. It highlights seasonal drinks, local origins, and shareable discovery. Each panel has a thin horizontal line separating the header from the body text.

05

05

NOVA Market

The raw research pack combined a market-entry brief, official Jordan indicators, competitor archetypes, customer hypotheses and modeled commercial assumptions. Facts, hypotheses and assumptions needed to be separated before a credible recommendation could be made.

SOURCE MATERIAL	WORK COMPLETED
Realistic client-style source information was intentionally kept less polished to show the starting point before Insight Lab intervention.	The evidence was synthesized into a decision-focused market-entry study. Digital readiness, payments, demand, competition, operating friction and unit economics were assessed together, then converted into a staged entry recommendation, KPI framework, roadmap and risk controls.

What the project looked like before the final deliverable

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CLIENT INPUT / SOURCE DATA PACK

NOVA MARKET - RAW MARKET RESEARCH DATA PACK

Jordan e-commerce market-entry evidence, assumptions and analyst notes

Reconstructed input pack corresponding to the approved NOVA Market Entry Study.

Purpose: simulate the unstructured information, assumptions, notes and reference inputs received before Insight Lab organized them into the final portfolio deliverable.

Portfolio disclosure: this source pack is reconstructed from the approved final case. Fictional/client-specific figures are clearly treated as modeled inputs; public facts remain identified as external evidence.

1. Research Brief

- NOVA Market is a fictional regional e-commerce retailer evaluating entry into Jordan.
- Decision required: enter / do not enter, and if entering, define a low-risk launch model.
- Key questions: digital readiness, payment readiness, demand signals, competitive models, customer segments, regulatory friction and unit economics.

2. Official Market Evidence

Indicator	Value / note	Source category
Households with home internet	96.5%	Jordan Ministry of Digital Economy & Entrepreneurship, 2024 Household ICT Survey
Individuals using internet	95.6%	Same survey
Daily internet use	94.8%	Same survey
Households with smartphone	97.5%; Amman 99%	Same survey
Electronic share of payment transactions	84% in 2024	Central Bank of Jordan
E-commerce site payments	JOD 600M in 2024	Central Bank of Jordan
Card payment movements	350M; >JOD 25B	Central Bank of Jordan
Instant payment orders	140.7M; +148% YoY; JOD 17.3B	Central Bank of Jordan
Merchant POS footprint	>93,000	Central Bank of Jordan
Inbound e-commerce parcels	~1.7M in 2023; >70% vs 2022	Ministry of Industry, Trade & Supply
International postal items	~2.7M in 2024	Ministry of Industry, Trade & Supply
Personal parcel threshold	<= JOD 200; prevailing fee treatment to be verified before execution	Ministry of Industry, Trade & Supply

3. Competitive Notes - No Unsupported Market Shares

Archetype	Strengths	Weaknesses / tension
Cross-border marketplaces	Broad assortment, aggressive price	Longer fulfilment; fee/regulatory friction
Local online retailers	Local trust; faster delivery	Narrower assortment / scale
Social commerce	Strong discovery	Variable trust and operating standards
Omnichannel chains	Brand trust; physical footprint	Higher overhead

4. Modeled Customer Hypotheses

Segment	Age	Behavior / need	Priority
Mobile Value Seekers	18-30	Price-led; social discovery; promotion sensitive	Primary
Convenience Professionals	25-40	Speed; trusted checkout; repeat potential	Primary
Family Planners	30-50	Basket value; reliability;	Secondary

Selected pages from the finished work

The final output adds structure, interpretation and visual hierarchy. Multiple pages are included to demonstrate that the quality is carried through the entire deliverable - from the opening argument to detailed analysis and recommendations.

INSIGHT LAB | RESEARCH & ANALYSIS

PORTFOLIO CASE STUDY | MARKET RESEARCH & ANALYSIS

Jordan E-Commerce Market Entry Study

NOVA Market

A decision-focused secondary market research report assessing Jordan for a fictional regional online retailer and defining a practical market-entry strategy.

THE BUSINESS QUESTION

Should NOVA Market enter Jordan, and if so, what operating model gives it the best chance of building a defensible e-commerce platform?

Prepared by Insight Lab • August 2026

Disclaimer: NOVA Market is fictional. External data are sourced from public institutions. Commercial assumptions, projections, scoring and targets are explicitly identified as modeled analysis.

NOVA Market - Jordan E-Commerce Market Entry Study | Portfolio Demonstration

INSIGHT LAB | RESEARCH & ANALYSIS

01 / EXECUTIVE SUMMARY

Jordan is attractive - but the opportunity is operational, not merely digital.

This study evaluates whether a regional online retailer should enter Jordan and what market-entry model is most likely to succeed. The evidence shows that Jordan already has the core infrastructure required for e-commerce adoption: household internet access reached 96.5% in 2024, 95.0% of individuals used the internet, 94.8% used it daily, and 97.5% of households owned a smartphone. Smartphone availability in Amman reached 99%. These indicators reduce the risk that digital access itself will constrain customer acquisition.

Payment behavior strengthens the case. The Central Bank of Jordan reported that 88% of payment transactions in 2024 were electronic. Electronic payments through e-commerce websites reached JOD 600 million, instant payment orders reached 140.7 million, and electronic card transactions reached 350 million. Digital checkout is therefore an established behavior rather than a new proposition.

Demand is also visible in cross-border parcel activity. The Ministry of Industry, Trade and Supply reported approximately 1.7 million incoming e-commerce parcels in 2023, up 70% from 2022. At the same time, the government is moving toward tighter organization of e-commerce. This creates both friction and opportunity: informal or slow cross-border models face pressure, while a compliant local operator can compete on delivery speed, trust, transparent pricing and after-sales service.

RECOMMENDATION: GO - WITH CONDITIONS

NOVA should enter through a local-first model, beginning in Amman. The launch should use local inventory for fast-moving SKUs, Arabic-first mobile UX, trusted local payment options, visible returns and support policies, and a staged expansion plan. Scale only after repeat-purchase economics are proven.

The principal risk is not market access: it is unit economics. A retailer can acquire traffic in a highly connected market and still destroy value through expensive acquisition, weak repeat rates, high returns or inefficient fulfillment. Retention, on-time delivery and contribution margin should therefore be scale gates.

NOVA Market - Jordan E-Commerce Market Entry Study | Portfolio Demonstration

INSIGHT LAB | RESEARCH & ANALYSIS

02 / RESEARCH BRIEF

Decision problem, objectives and research questions

Background

NOVA Market is modeled as a mid-sized regional online retailer with a broad consumer-goods assortment and no current physical footprint in Jordan. Management is considering Jordan as a new market but requires evidence on digital readiness, demand, payment behavior, competitive positioning, regulatory friction and the operating model required for launch.

Objective

Determine whether public evidence suggests market entry and translate that evidence into a commercially usable recommendation. This is a market-entry study, not an academic description of Jordanian e-commerce.

Research questions

- Is the consumer sufficiently connected for a mobile-first model?
- Are digital payments mature enough for scalable online checkout?
- What evidence indicates real e-commerce activity?
- Where can a new entrant differentiate?
- What regulatory and operational issues could weaken the model?
- What launch sequence and KPI gates should management use?

Decision standard

Recommend entry only if evidence indicates strong digital readiness, observable demand, workable payment infrastructure and a credible differentiation path. A positive decision does not imply immediate nationwide scale.

NOVA Market - Jordan E-Commerce Market Entry Study | Portfolio Demonstration

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03 / MARKET CONTEXT

Jordan's digital access is already near-universal.

The 2024 Household ICT Usage and Access Survey covered 8,270 households and was designed to provide representative results at national, regional and governorate levels. Household internet access reached 96.5%, individual internet use rose from 92.5% in 2023 to 95.0% in 2024, 94.8% of individuals used the internet daily, and 97.5% of households owned a smartphone. In Amman, smartphone availability reached 99%.

Indicator	2023	2024	Business interpretation
Individual internet use	92.5%	95.0%	Large reachable digital audience
Household smartphone ownership	95.7%	97.5%	Mobile should be primary storefront
Daily internet use	-	94.8%	High-frequency digital behavior
Amman smartphone availability	-	99%	Strong launch geography signal

Interpretation

For NOVA, the commercial challenge shifts downstream from access to execution: earning attention, building trust, delivering reliably and converting connected users into repeat customers. A desktop-led experience would be strategically misaligned with the market signal; the journey should be designed for phone use from discovery through support.

Source: Ministry of Digital Economy & Entrepreneurship, 2024 Household ICT Usage and Access Survey.

NOVA Market - Jordan E-Commerce Market Entry Study | Portfolio Demonstration

NexaServe Customer Experience Tender Proposal

This case demonstrates the conversion of a complex service requirement into a procurement-style technical and commercial proposal. The work had to make service scope, staffing, quality, technology, governance, transition and commercial logic easy for a client to evaluate.

STARTING BRIEF	WORK COMPLETED
A multi-channel customer experience requirement requiring a credible operating model, staffing approach, governance structure, transition plan and measurable service levels.	The response was structured around the buyer decision: how the service will operate, who will deliver it, how quality will be controlled, how performance will be governed and how the transition will be managed.

A structured proposal designed for evaluation

The finished proposal turns a broad service requirement into a coherent solution. The selected pages show the operating model, implementation logic and commercial presentation with consistent hierarchy across the document.

INSIGHT LAB | PROPOSAL DEVELOPMENT

TECHNICAL & COMMERCIAL PROPOSAL

CUSTOMER EXPERIENCE
OUTSOURCING

Omnichannel Customer Care Operations - Jordan

Submitted by NEXASERVE

A fictional Jordan based BPO provider created for this portfolio demonstration. Proposal developed and designed by Insight Lab.

60

FTE launch team

24/7

Voice coverage

4

Service channels

8 weeks

Target transition

RFP Reference: CL-OPS-2023-04 | Proposal Validity: 90 Days | Currency: JOD

CONFIDENTIAL - PORTFOLIO DEMONSTRATION

NEXASERVE | CUSTOMER EXPERIENCE OUTSOURCING PROPOSAL |

PORTFOLIO DEMONSTRATION

PAGE 1

INSIGHT LAB | PROPOSAL DEVELOPMENT

Proposal at a Glance

A procurement-ready response built around measurable customer experience outcomes.

80/20

Voice service level

≥88%

CSAT target

≥90%

QA score

≤5%

Absenteeism

Our commitment

Nexaserve proposes a dedicated, bilingual customer-care operation designed to absorb demand, protect service continuity, and improve customer experience without sacrificing governance or cost transparency.

The proposed solution covers inbound voice, email, live chat and social messaging, supported by workforce management, quality assurance, training, reporting, escalation management and continuous improvement. The model is intentionally outcome-led: staffing, schedules and controls are designed around service levels and customer outcomes rather than a fixed headcount alone.

Workstream	Proposed approach	Business outcome
Operations	Dedicated core team with cross-trained flex capacity	Stable coverage and peak resilience
Quality	Calibrated QA scorecard, coaching loop and root-cause reviews	Consistent customer experience
Workforce	Forecasting, scheduling, intraday management and adherence	Right capacity at the right time
Technology	Cloud CRM integration - cloud contact-center layer	Unified routing and reporting
Governance	Weekly operations, monthly meeting, quarterly business review	Clear ownership and decisions

NEXASERVE | CUSTOMER EXPERIENCE OUTSOURCING PROPOSAL |

PORTFOLIO DEMONSTRATION

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INSIGHT LAB | PROPOSAL DEVELOPMENT

2. Understanding of Requirements

Based on the modified RFP brief, the Client requires a partner capable of taking operational ownership of high-volume customer care while governing brand tone, customer trust and management control. Demand is expected to fluctuate by day, hour and campaign cycle, making workforce flexibility and disciplined intraday management critical.

Requirement	Client need	Nexaserve response
Channels	Voice, email, live-chat, social messaging	Single operating model with channel-specific SLAs
Languages	Arabic and English	Bilingual recruitment and certification
Coverage	24/7 voice, extended digital support	Shift-based dedicated operation
Scale	Average 45,000 monthly contacts at launch	60 FTE launch model with flex capacity
Quality	Customer service and brand compliance	QA calibration, coaching and certification
Reporting	Transparent operational visibility	Daily dashboard - weekly/monthly governance
Security	Controlled access to customer information	Role-based access, clean-desk and incident control

The Client's success criteria are interpreted as a balance of accessibility, resolution quality, customer satisfaction and cost control. Accordingly, the proposal avoids optimizing one metric in isolation. For example, reducing average handling time to one trended as success if it causes repeat contacts or lower satisfaction.

NEXASERVE | CUSTOMER EXPERIENCE OUTSOURCING PROPOSAL |

PORTFOLIO DEMONSTRATION

PAGE 4

INSIGHT LAB | PROPOSAL DEVELOPMENT

4. Operating Model & Organization

The proposed structure separates frontline delivery from control functions so that quality, workforce and training are not diluted by day-to-day volume pressure. The Account Manager owns the commercial and governance relationship; the Operations Manager owns service delivery; Team Leaders manage frontline execution; QA and WFM retain independent control responsibilities.

Role	FTE	Core accountability
Customer Service Advisors	45	Omnichannel customer handling and case ownership
Team Leaders	6	Coaching, escalation and shift performance
Quality Analysts	2	Evaluation, calibration and improvement actions
WFM / Real-Time	1	Forecasting, scheduling, adherence and intraday response
Trainer / Knowledge Lead	1	Training, certification and knowledge control
Operations Manager	1	End-to-end operational performance
Account Manager	1	Governance, commercial relationship and strategic alignment

Span of control

Frontline planning assumes approximately 3 Team Leader per 8 advisors at launch, allowing close coaching during stabilization. Ratios can be optimized after performance becomes predictable.

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PORTFOLIO DEMONSTRATION

PAGE 6

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FROM BUSINESS QUESTIONS TO CLEARER DECISIONS.

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