

FOSTER LARTEY

LIFECYCLE GROWTH & AUTOMATION LEADER | AFRICAN FINTECH

fosterlarley@gmail.com | Accra, Ghana | [linkedin.com/in/fosterlarley](https://www.linkedin.com/in/fosterlarley)

69 AUTOMATED JOURNEYS | 3.8M UNIQUE FIDO CUSTOMERS | +68.75% FIRST-LOAN CONVERSION | GHS 3.19M INCREMENTAL DISBURSEMENTS

PROFESSIONAL PROFILE

Lifecycle growth and marketing automation leader with 13+ years of experience spanning customer lifecycle, fintech, digital products, product marketing, business development and campaign analytics in African markets. Currently owns activation, retention, reactivation, churn-recovery and cross-sell programmes for Fido's lending, savings, business, top-up and device-financing products across Ghana, Uganda, South Africa and Zambia. Combines CRM automation, behavioural segmentation, localised messaging and growth analytics to turn funnel drop-offs into measurable customer and revenue growth.

CORE EXPERTISE

Lifecycle Strategy & Execution | CRM Automation | Activation & Onboarding | Retention, Reactivation & Churn Recovery | Segmentation & Personalisation | Funnel Optimisation | Cross-sell & Referrals | Campaign Localisation | Growth Analytics | Stakeholder Leadership

PROFESSIONAL EXPERIENCE

FIDO | Accra, Ghana

Promoted to Lifecycle & Automation Lead | *Dec 2025 - Present*

Marketing Analyst | *Sep 2023 - Nov 2025*

- Own end-to-end lifecycle growth across Personal Credit, EasySave, FidoBiz, Topups and device financing in Ghana, Uganda, South Africa and Zambia; manage 69 automated CleverTap journeys across a base of 3.8 million unique Fido customers.
- Raised Registration-to-KYC conversion by 2 percentage points, from 54% to 56%, by diagnosing funnel drop-offs and launching event-triggered recovery journeys segmented by registration status, customer behaviour and market.
- Increased first-loan conversion among eligible customers by 68.75%, adding 11,316 borrowers and GHS 3.19 million in incremental disbursements through targeted onboarding, education and urgency-based interventions.
- Increased repeat-loan uptake by 12% and average loans per customer from 3.52 to 4.73 by building behaviour-triggered first-to-repeat-loan migration and Boost journeys across SMS, Push, In-App and Email.
- Built and optimised Fido's automated referral lifecycle, generating 918 first-loan customers per month, contributing 3.43% of total first-loan conversions and reducing customer-acquisition cost by 7.56%.
- Reactivated 2.9% of dormant or funnel-dropped customers through segmented win-back programmes based on recency, eligibility, repayment history and product engagement; drove 19% customer migration into FidoBiz and EasySave activation through targeted cross-sell journeys.

EARLIER CAREER EXPERIENCE

WEAR GHANA | Accra, Ghana

Online Sales Manager | Mar 2022 - Feb 2023

- Led online sales and marketing strategy and developed B2B sales and partnership proposals.
- Rebuilt WEAR Ghana's website with fan-engagement features, expanded payment integration and publishing capabilities; re-engineered customer experience with email, live chat, WhatsApp API and a self-service chatbot, reducing response time from two hours to four minutes.
- Built revenue and inventory management systems in Google Sheets for Sales, Customer Experience and Inventory teams.

INTANETI TECHNOLOGY | Accra, Ghana

General Manager & Co-Founder | May 2017 - Oct 2021

- Co-founded and scaled a technology solutions company from 2 to 6 paid employees in four months; led strategy, business development, finance and project delivery.
- Led delivery of six client websites, multiple USSD solutions, newsletters and social content, alongside data and analytics roadmaps for digital platforms.
- Designed backend and data infrastructure plus business intelligence reports, dashboards and scorecards for consumer and nonprofit platforms, translating operational goals into measurable performance systems.

MSGH SOLUTIONS / HUBTEL | Accra, Ghana

Brand Experience Manager | Apr 2017 - Jul 2017

Product Marketing Manager | Dec 2014 - Mar 2017

Campaign Analytics Manager | Feb 2013 - Dec 2014

- Created product and marketing strategy for JumpFon, increasing organic traffic by 230% in five months through a rebuilt SEO publishing programme; analysed user behaviour, conducted market research, implemented NPS and influenced product roadmap decisions.
- Managed third-party mobile content services and an Airtel portfolio generating approximately GHS 150,000 in daily revenue.
- Produced reports and visualisations for more than 20 campaigns across Ghana, Kenya and Cameroon, bringing performance insights into business decisions.

TOOLS, CHANNELS & DOMAIN KNOWLEDGE

CRM & AUTOMATION: CleverTap | Freshsales | WhatsApp API

CHANNELS: SMS | Push | In-App | Email

ANALYTICS & REPORTING: Tableau | Power BI | Microsoft Excel | Google Sheets

CRYPTOCURRENCY: Foundational knowledge of cryptocurrency and blockchain, with hands-on familiarity using the Binance platform.

EDUCATION & CERTIFICATIONS

UNIVERSITY OF GHANA: Bachelor of Arts | 2005 - 2009

CERTIFICATIONS: Google Data Analytics | Google Business Intelligence | Google Project Management | Meta Marketing Science