

Re-Engaging Lapsed Borrowers:

A CDP-Powered Win-Back Playbook for Digital Lenders

30-50%

of borrowers go dormant within 12 months of repayment

5-7x

expensive to acquire a new borrower than re-engage a lapsed one

✓ Trust

Lapsed borrowers know your brand they just need nudge

ONBOARD

First loan

KYC, disbursement, early engagement

Active

REPAY

Loan closure

Final EMI paid, account settled

Completed

SILENT

3-12 months

No product activity, score improving

Lapsing

DORMANT

12+ months

Churn risk, competitor intent

At risk

RE-ENGAGE

Win-back

CDP-triggered personalized journey

Lemnisk

What is a Customer Data Platform (CDP)?



A CDP unifies borrower data from every touchpoint - app, CRM, repayment history, support into a single, actionable profile, enabling precise segmentation & real-time personalization.

The 5 Step Win-back Playbook

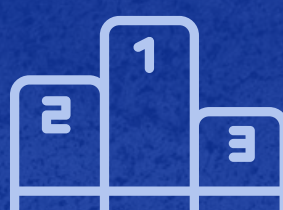
Identify



Segment lapsed borrowers by recency, loan type, repayment behaviour, and credit score changes. Build tiered audiences: 3-6 months, 6-12 months, 12+ months lapsed.

Score

Use CDP propensity models to rank re-engagement likelihood. Prioritize borrowers with improved credit scores or recent positive income signals.



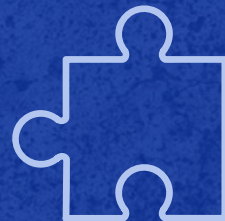
Personalize



Short-term lapsers → rate loyalty offer. Long-term lapsers → pre-approved credit refresh. High-value borrowers → relationship manager outreach.

Orchestrate

Deploy omnichannel sequences: push notification → email → SMS → in-app message. Suppress already-converted users in real time to avoid fatigue.



Optimize



Track open rates, click-through, re-application rates, and funded loans. Run A/B tests on offer type, message timing, and channel selection.

KEY METRICS TO TRACK

METRIC

Re-engagement rate

Cost per re-acquired borrower

Time to first re-application

Funded loan conversion

TARGET BENCHMARK

8-15%

60-80% lower than new acq.

< 7 days from first touch

20-35% of re-engaged leads

CDP ADVANTAGE

01

Automated trigger-based journeys (e.g. credit score improvement event)

02

Regulatory compliance built into data flows (GDPR, RBI, CCPA)

03

Real-time identity resolution across devices

04

Suppression of opted-out / DNC contacts

See the win-back playbook in action

Watch how Lemnisk identifies, scores & re-engages lapsed borrowers across WhatsApp, email, SMS, & in-app all from one platform.

[Get a Demo](#)