



Stages of Customer Journey

### Acquisition

#### Competence

Product design based on research on clients' needs, preferences and behavior from the get-go and with the market characteristics in mind.

#### Appearance

Design takes into account customers' likely financial & technological capability levels. Takes into account low-bandwidth environments.

#### Control

Customers can easily access a transparent, free/low-cost and efficient hotline in case of questions/concerns, before signing up.

#### Transparency

All advertising is communicated with language that is simple, clear, true and not misleading. Prices are fair and competitive with market rates. No hidden fees charged to the customer.

#### Commitment & Benevolence

Mission, purpose, expectations and daily activities are clear. A clear mission unifies inspires and guides the organization on approach and doing things differently.

### Activation

Simple/quick registration process (info is asked only when needed). Time to First Value minimized. No glitches or bugs in the process, 99.9% uptime.

UX/UI uses simple design and language. Optimized for few clicks/inputs. Catches errors.

Next step is always clearly spelled out. No ambiguity in what the consequence of each interaction with the product will be.

Customers can easily access a clear, simple statement of product features, terms and fees. Any interest payable. Information should be available digitally as well.

Customer are asked to consent for use of their data. Easy instructions on how to safeguard security credentials are provided.

### Retention

Customer consistently able to conduct transactions (e.g. easy to deposit). Clear instructions on implications of different actions. Ability and process in place to revert erroneous actions if needed.

UI is aesthetically appealing and UX is seamless, so customers like to come back.

Consistent ability to perform and agree to upgrades, new services etc. Contact details for reaching the provider during business hours are easy to find for queries on how to use the service. A clear FAQs page can help too.

Clients receive proof of each transaction and have easy access to clear and simple transaction records. These records could be digitally provided (e.g. SMS). Clients receive reminders of when payments are due.

Contact details for a 24-hour hotline for any issue (lost/stolen device, mistaken or unauthorized transaction, security breach) is available and easy to locate.

### Referral

Incentives for referrals are very clear. There is a clear call to action on the home page. Users know right away that if they tell their friends and family about the product, they will be rewarded.

People feel good and proud about sharing your product with friends, leading to organic growth. Users easily able to locate how to refer colleagues from the main menu.

Customers have the ability to rate/give feedback on the service (e.g. # of stars for service quality) and openly raise issues/complaints with an hotline.

Customers are aware of what information they need to give about the referred person (name, phone number etc.) and given the chance to review the data shared.

Info about referred client is kept confidential before sign-up (e.g. email address or phone).