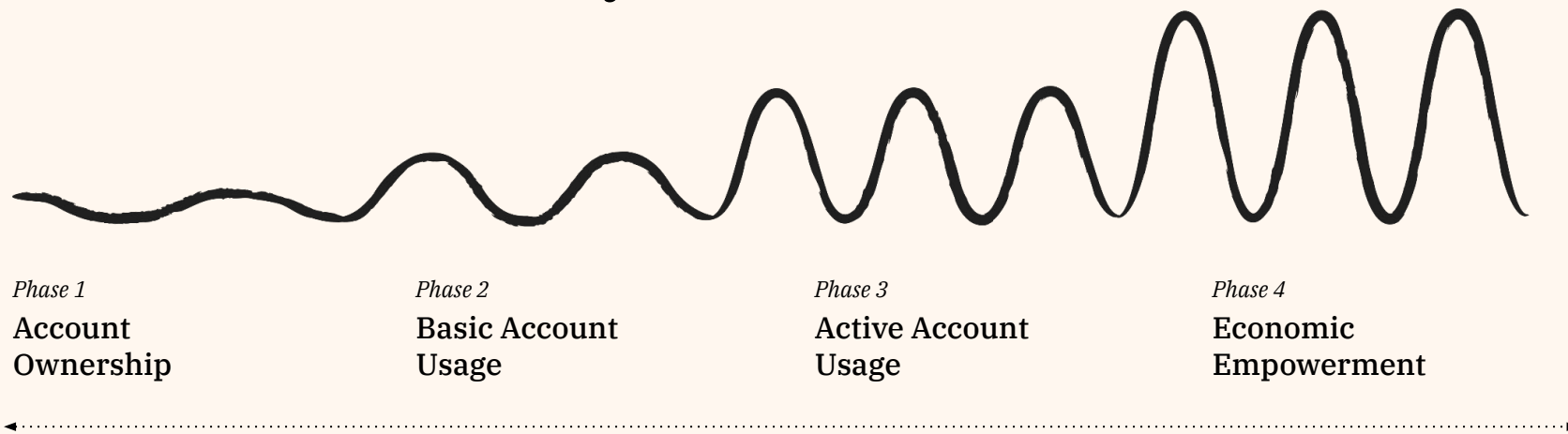


The Customer Journey



The four customer journey phases are closely related to the four financial inclusion segments.

Women in Segments 1 and 2 are at the beginning phases of their customer journey. The key barriers they face are likely to lie in the prerequisites category, such as owning a mobile phone/sim and having access to an ID. These customers also often struggle with cost, accessibility, basic numeracy and literacy, and digital literacy.

Women in Segment 3 often face barriers related to active usage in addition to many of the same barriers as those in Segments 1 and 2. These include product and service quality, consumer protection, and the reliability and quality of in-person services. Accessibility is less of an issue, although proximity to reliable agent networks can still present issues.

Phase 1: Account Ownership



Customer enrolls and opens a DFS account. It's important to consider pre-account ownership where the customer is unaware of the account, or aware, but not interested enough to sign up.

Distance from bank/FSP/CICO agent
Mobility constraints (e.g., legal curfews, norms)
Difficulty resolving complaints
Fraud and scams
Fear of making mistakes
Online/Phone/Social media harassment
Over-charging
Potential (or actual) privacy violations
Predatory lending
Cost of mobile/internet
Cost of using DFS (incl. transaction cost)
Non-transparent fee structures / hidden costs
Perceived and/or lack of money
Lack of female agents
Lack of women in leadership at DFS providers and policy-makers
Basic literacy and numeracy
Digital literacy
Financial literacy
Lack of peers/family/network who use DFS

Unclear or difficult process to open account
Unclear or unavailable info about products/uses
Broader legal constraints (e.g., male signature)
Digital/Foundational ID
Internet/Mobile connectivity
KYC requirements
Lack of credit history (for credit products only)
Phone/SIM ownership
Lack of products and services that create value
Lack of products that meet women's needs
Navigability of user interface of the digital product
Reliability and quality of in-person services
Reliability of payments system and network
Ambivalence or antagonism towards women's financial independence
Biases that center men as financial customers
Expectation that men control HH finances
Women's disproportionate time burden

Phase 2: Basic Account Usage



Customer has an account, but they are using it for basic transactions such as P2P.

Distance from bank/FSP/CICO agent
Mobility constraints (e.g., legal curfews, norms)
Difficulty resolving complaints
Fraud and scams
Fear of making mistakes
Online/Phone/Social media harassment
Over-charging
Potential (or actual) privacy violations
Predatory lending
Cost of mobile/internet
Cost of using DFS (incl. transaction cost)
Non-transparent fee structures / hidden costs
Perceived and/or lack of money
Lack of female agents
Lack of women in leadership at DFS providers and policy-makers
Basic literacy and numeracy
Digital literacy
Financial literacy
Lack of peers/family/network who use DFS

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Reliability of payments system and network
Ambivalence or antagonism towards women's financial independence
Biases that center men as financial customers
Expectation that men control HH finances
Women's disproportionate time burden

Phase 3: Active Account Usage



Customer begins to explore different use cases around the service and considers different ways to use the account.

Distance from bank/FSP/CICO agent
Mobility constraints (e.g., legal curfews, norms)
Difficulty resolving complaints
Fraud and scams
Fear of making mistakes
Online/Phone/Social media harassment
Over-charging
Potential (or actual) privacy violations
Predatory lending
Cost of mobile/internet
Cost of using DFS (incl. transaction cost)
Non-transparent fee structures / hidden costs
Perceived and/or lack of money
Lack of female agents
Lack of women in leadership at DFS providers and policy-makers
Basic literacy and numeracy
Digital literacy
Financial literacy
Lack of peers/family/network who use DFS

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Reliability of payments system and network
Ambivalence or antagonism towards women's financial independence
Biases that center men as financial customers
Expectation that men control HH finances
Women's disproportionate time burden

Phase 4: Economic Empowerment



Customer begins using DFS services that meet a full breadth of her needs, and she is confidently and safely able to choose the services that are best for her.

Distance from bank/FSP/CICO agent

Mobility constraints (e.g., legal curfews, norms)

Difficulty resolving complaints

Fraud and scams

Fear of making mistakes

Online/Phone/Social media harassment

Over-charging

Potential (or actual) privacy violations

Predatory lending

Cost of mobile/internet

Cost of using DFS (incl. transaction cost)

Non-transparent fee structures / hidden costs

Perceived and/or lack of money

Lack of female agents

Lack of women in leadership at DFS providers and policy-makers

Basic literacy and numeracy

Digital literacy

Financial literacy

Lack of peers/family/network who use DFS

Unclear or difficult process to open account

Unclear or unavailable info about products/uses

Broader legal constraints (e.g., male signature)

Digital/Foundational ID

Internet/Mobile connectivity

KYC requirements

Lack of credit history (for credit products only)

Phone/SIM ownership

Lack of products and services that create value

Lack of products that meet women's needs

Navigability of user interface of the digital product

Reliability and quality of in-person services

Reliability of payments system and network

Ambivalence or antagonism towards women's financial independence

Biases that center men as financial customers

Expectation that men control HH finances

Women's disproportionate time burden