Here’s a sample adoption pathway (similar to the buying process) that a financial service provider brainstormed during trials of this toolkit.

<table>
<thead>
<tr>
<th>STEPS</th>
<th>POTENTIAL BARRIERS</th>
</tr>
</thead>
</table>
| AWARENESS              | • Illiteracy / inumeracy  
                         • Lack of access  
                         • Lack of product relevance  
                         • Product not known in network |
| CONSIDERATION          | • Issues with registration  
                         • Selection of an alternative option  
                         • Lack of perceived benefits  
                         • Word-of-mouth (positive or negative feedback) |
| ADOPTION (USE)         | • Forget PIN  
                         • Prefer to cash out  
                         • Lack of awareness of full range of product options  
                         • Confusing functionality / process  
                         • Network downtime  
                         • Insufficient agent liquidity |
| CONSISTENT / EXPANDED USE |                                                                                  |

The financial service provider identified the step between Awareness and Consideration as where most of their potential customers sit. Within that step there are customers with drop-off points that can be addressed.

After completing brainstorming exercises 1, 2, and 3, write down your initial ideas on possible segmentations before moving on to additional analyses.