As part of their mobile money refresh strategy and to increase users, Digicel ran a customer segmentation. In considering the relevant universe of customers to segment, Digicel mapped out the intersection of all potential customers and customers that currently use their mobile money transfer services.

The exercise prompted three questions that you can apply to your own segmentation:

**a** What’s the total population set that may need your products and services?

**b** Do you want to review all of these populations?

**c** If not, why exclude certain customers?

Digicel decided to focus on their mobile network service customers since they already collected information on this segment’s phone use and behavior, and it was easy to text them about telecom-related promotions. Digicel’s logical next step – and their key business objective – was to expand money transfer services by focusing on the current mobile network operator customers that form a large part of the Haitian adult population.

Across the Digicel customer base, there were customers who currently did not use formal or informal money transfer services. These customers were de-prioritized to focus research on current users of person-to-person (P2P) or transfer services.