## Lessons Learned: Adoption Pathway

## ADOPTION PATHWAY FOR A FINANCIAL SERVICE PROVIDER

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

| STEPS                        | POTENTIAL BARRIERS  |  |
|------------------------------|---|--|
| AWARENESS                    | <ul> <li>Illiteracy / inumeracy</li> <li>Lack of access</li> <li>Lack of product relevance</li> <li>Product not known in network</li> </ul>   | The financial service provider<br>identified the step between<br>Awareness and Consideration<br>as where most of their<br>potential customers sit. Within<br>that step there are customers<br>with drop-off points that can<br>be addressed. |
| CONSIDERATION                | <ul> <li>Issues with registration</li> <li>Selection of an alternative option</li> <li>Lack of perceived benefits</li> <li>Word-of-mouth (positive or negative feedback)</li> </ul>   |  |
| ADOPTION (USE)               | <ul> <li>Forget PIN</li> <li>Prefer to cash out</li> <li>Lack of awareness of full<br/>range of product options</li> <li>Confusing functionality /<br/>process</li> <li>Network downtime</li> <li>Insufficient agent liquidity</li> </ul> |  |
| CONSISTENT /<br>EXPANDED USE |   |  |

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