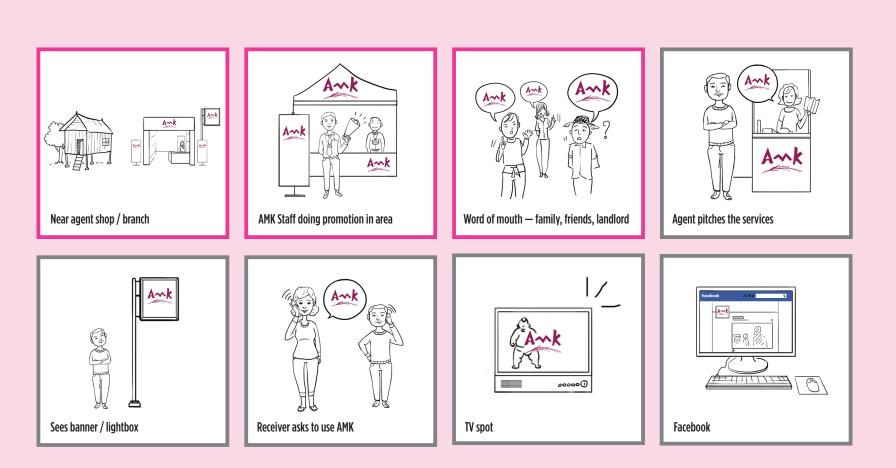
TRIGGER MAP AMK CUSTOMER JOURNEY

PERSONATHE CHARACTER AT THE HEART
OF THE AMK EXPERIENCE

FIRST IMPRESSIONS HOW CHETH FIRST HEARS ABOUT AMK

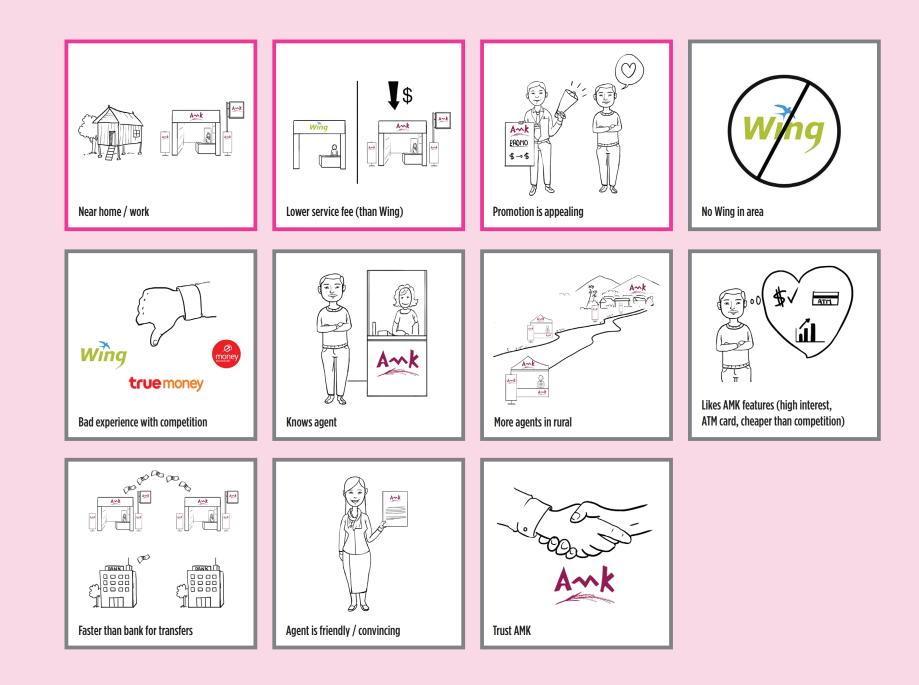
HOW DID THEY HEAR?



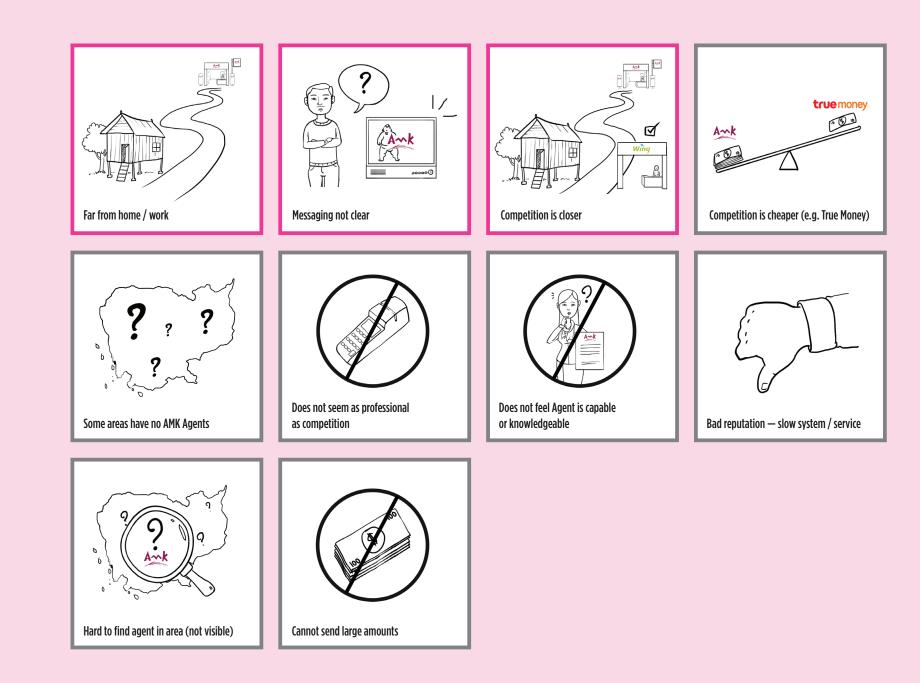
CHETH THE CASUAL CUSTOMER

Cheth is 41 years old and is a farmer. He joined AMK after hearing about a promotion and has been an AMK customer for 6 months. He has an Easy Savings account and sends money to his children who are studying in Phnom Penh twice a month. Cheth wants to save money so that he can improve his farm and house. He will do money transfers through the provider that is most convenient for his children.

WHY YES?

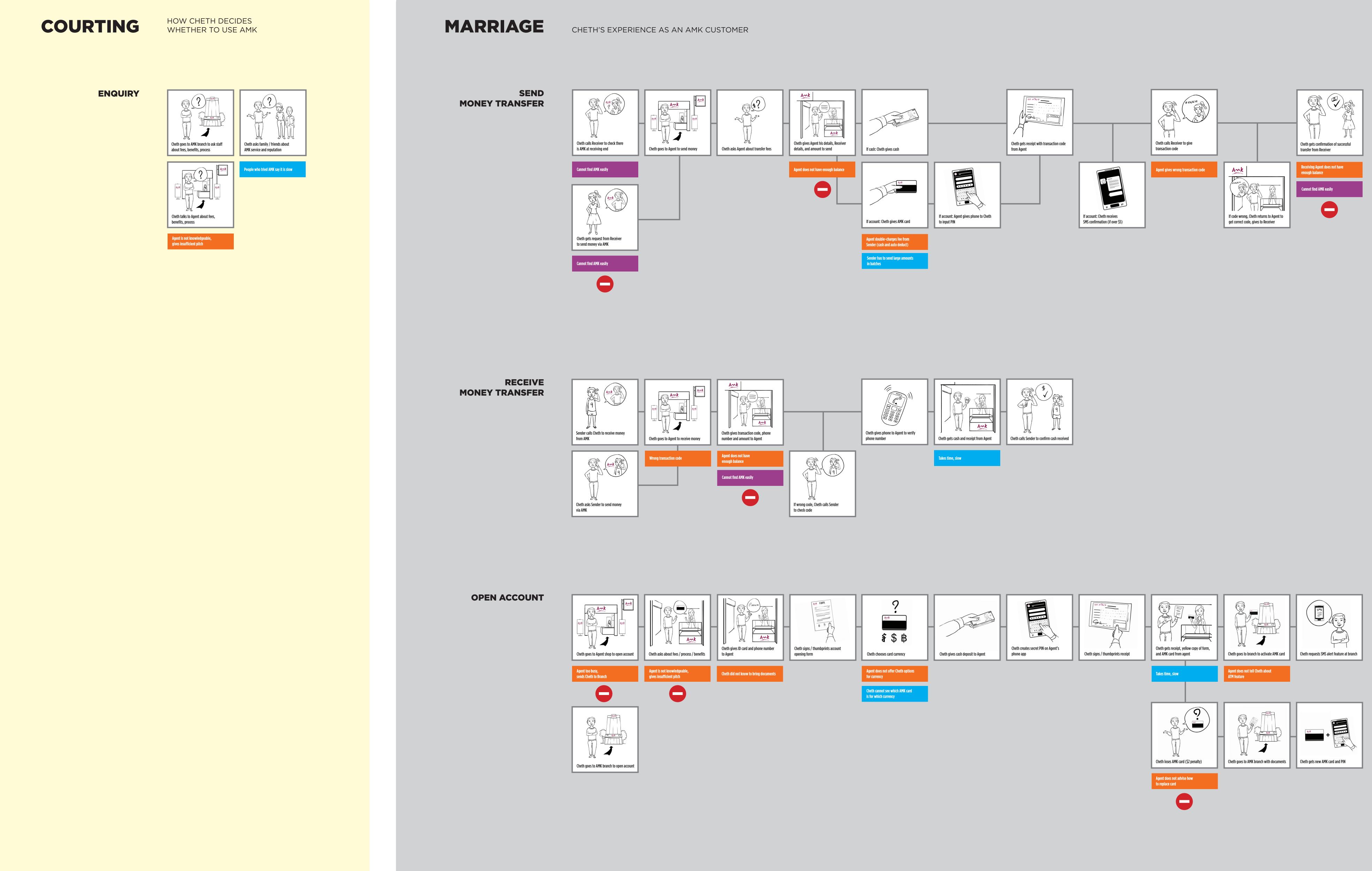






AGENT PERFORMANCE HEADACHES

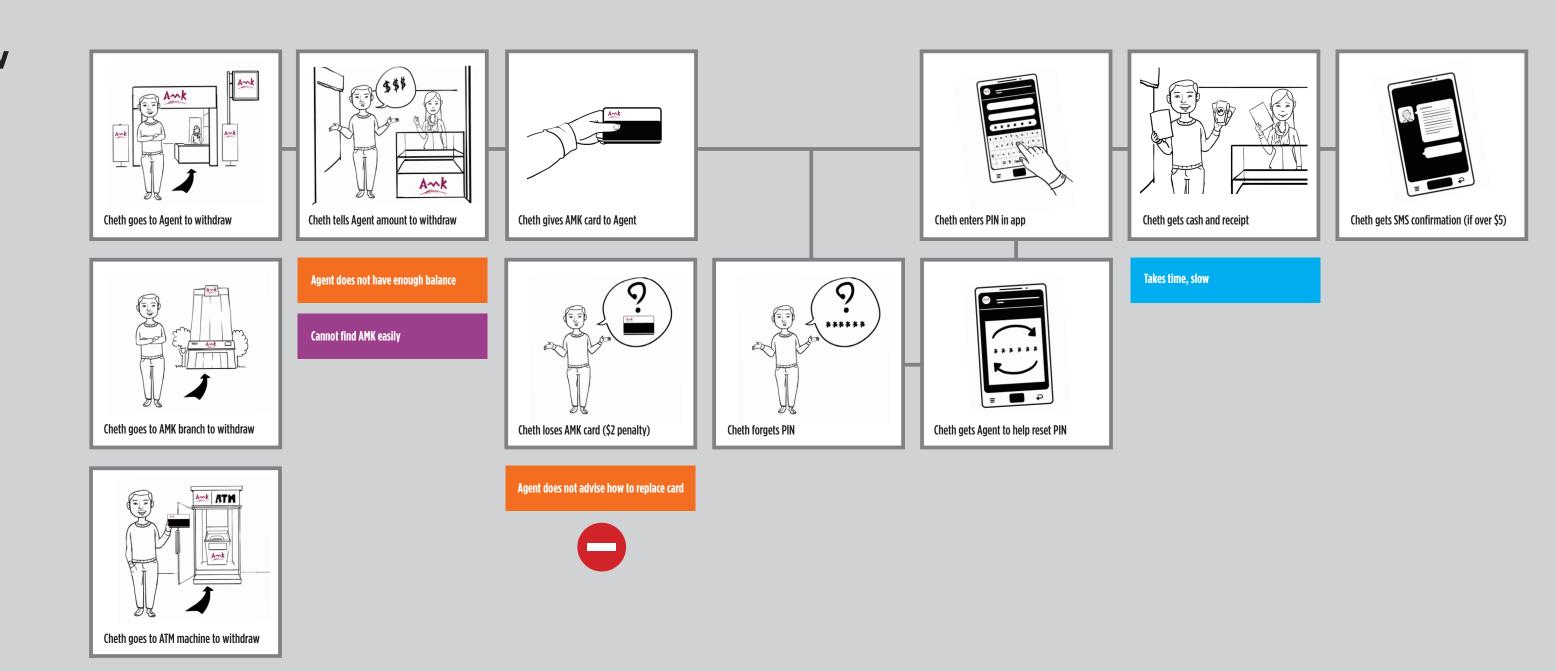
- USER EXPERIENCE HEADACHES
- BRAND HEADACHES
- **TOP 3**
- MBO ACTIONS
- LOSE A CUSTOMER



WITHDRAV

DEPOSIT

BILL PAYMENT



Cheth gives AMK card to Agent Cheth gives Agent cash to deposit Cheth goes to Agent to deposit Cheth goes to AMK branch to deposit Cheth loses AMK card (\$2 penalty) Cheth forgets PIN

 Cheth receives electricity bill from Supplier
 Supplier tells Cheth where they can pay bill
 Cheth takes bill to pay at Agent

If cash: Cheth gives cash to Agent If account: Cheth gives account details to Agent If account: Cheth inputs PIN CHECK BALANC

