

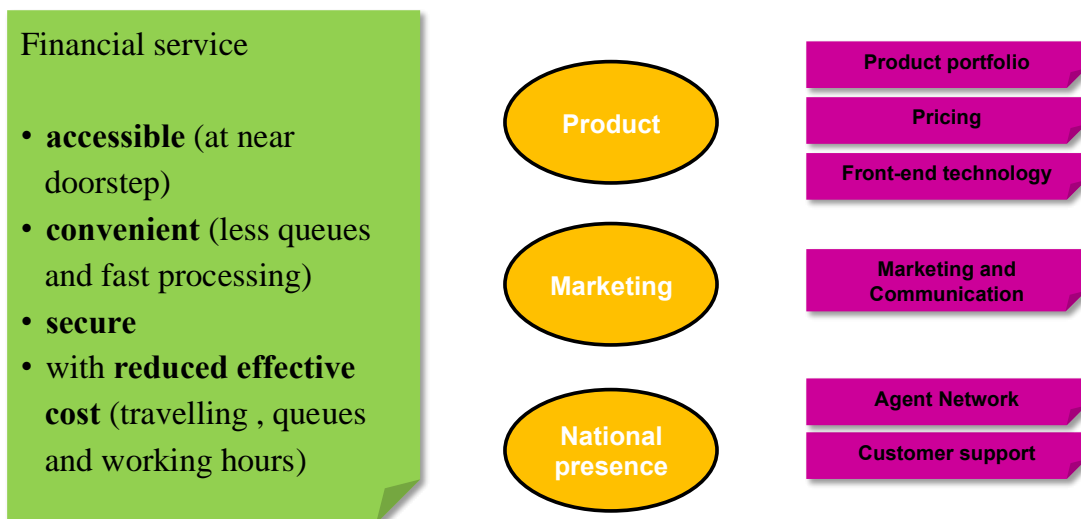
Introduction to strategy for Branchless Banking and Mobile Financial Services

Customer Value Proposition

Kigali, Rwanda, February 26th

Introduction

A right value proposition requires a number of key elements to come together simultaneously



Product Portfolio

- **What are the products offered by providers?**
- **When were the products launched?**
- **What was the first product launched and why?**
- **What has been the market research/ customer analysis carried out to decide about best products to be launched?**

Pricing

- **What is the pricing used for the various products of the portfolio?**
- **How did they choose the pricing methods?**
- **Have they adapted the pricing since the launch?**
- **What type of market research/ customer analysis has been done to define the pricing?**
- **What types of promotion are used to increase usage?**

Front-end technology

- **What is the technology used?**
- **Why did they choose this technology?**
- **What is the customer experience about the technology?**
- **What has been the market research/ customer analysis done to decide about technology?**

Marketing & Communication

- **What has been the providers' marketing & communications approach?**
- **What were the key messages?**
- **How have the providers adapted their marketing campaigns according to the development of the market?**
- **What are the lessons learned?**

Agent network

- **How did providers built their agent networks?**
- **What is providers' agent network structure?**
- **How are agents remunerated?**
- **How do they manage liquidity?**
- **How do they insure same level of quality in their network?**

Customer support

- **How do providers manage customer support?**
- **What is the role of agent to support customer?**
- **How is providers' call centers organized?**
- **What are the main issues raised by customers?**