

Mapping Customer Journeys for Digital Products

1. Select a Digital Product:

BambooVest

2. Identify Personas:

Persona 1: Tech-Savvy, Sarah

Demographics

- Age: 25
- Gender: Female
- Occupation: Software Developer
- Location: Lekki, Lagos, Nigeria
- Income: Middle-income

Goals

- Save in a more stable currency due to the consistent Naira crash
- Save for her Japa school fees in the UK while earning interest.
- Diversify her investment portfolio beyond local markets to build wealth and financial security.
- Leverage technology to easily invest without leaving her home.
- Improve her knowledge about investing and financial markets.

Pain Points

- Lack of trust due to losing some funds to the FTX app.
- Limited understanding of financial markets and foreign investment.
- High costs and complicated procedures linked to traditional investment platforms.
- Difficulty accessing global investment opportunities from Nigeria.

Behaviors

- Frequently makes use of mobile apps for different tasks in her life, including shopping, banking, and socializing.
- Active on social media and engages skit makers, chefs, and tech and finance influencers.

- Ready to explore new platforms and technology that makes her life easier and helps her achieve her financial goals.

Persona 2: Diverse Investor, David

Demographics

- Age: 45
- Gender: Male
- Occupation: Senior Manager at KPMG
- Location: Asokoro, Abuja
- Income: High-income

Goals

- Diversify his investment portfolio as he saves towards his retirement and against the current downward spiral of the Naira
- Find affordable and accessible investment opportunities in a more stable currency.
- Leverage technology to easily invest in a secured and regulated platform.
- Improve his knowledge about investing and financial markets including learning about new-school investments like Crypto.

Pain Points

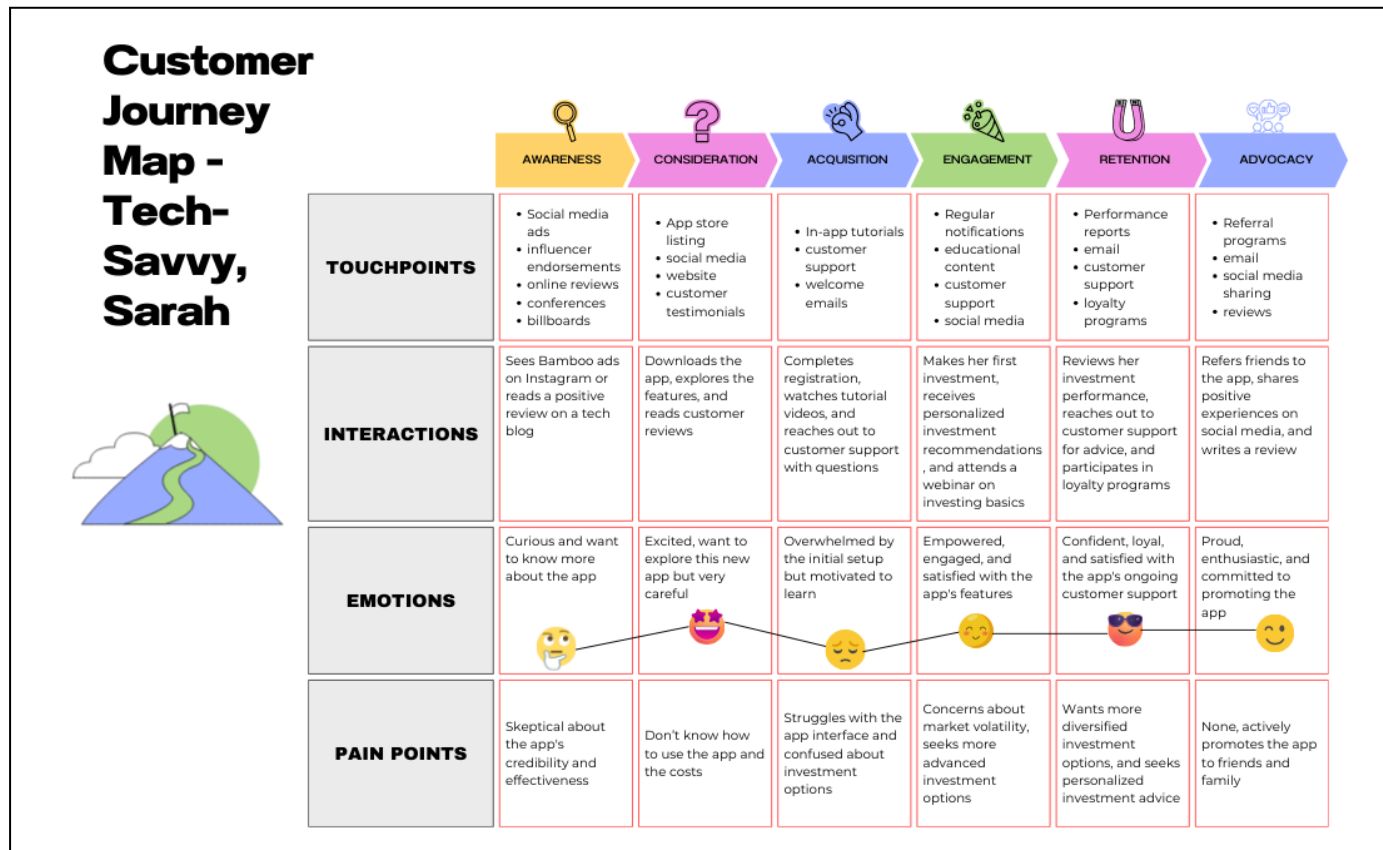
- Scared of losing his money again after falling for MMM in 2018.
- Limited access to reliable investment platforms that provide worldwide investment opportunities in Nigeria at an affordable rate.
- High costs and complicated procedures linked to traditional investment platforms.
- He needs educational resources and guidance to him better understand the global investment scene.

Behaviors

- Look for investment options online and ask friends and family for recommendations.
- Prioritizes ease of use, transparency, and reliability while selecting investment platforms.
- Participates in webinars and workshops on financial literacy to improve his understanding and expertise in investing.

3. Map Customer Journeys:

Customer Journey Map for Tech-Savvy, Sarah



1. Awareness

- **Touchpoints:** Social media ads, influencer endorsements, online reviews, conferences, billboards.
- **Interactions:** Sees BambooVest ads on Instagram or reads a positive review on a tech blog.
- **Emotions:** Curious and want to know more about the app.
- **Pain Points:** Skeptical about the app's credibility and effectiveness.

2. Consideration

- **Touchpoints:** App store listing, social media, website, customer testimonials.
- **Interactions:** Downloads the app, explores the features, and reads customer reviews.
- **Emotions:** Excited, want to explore this new app but very careful.
- **Pain Points:** Don't know how to use the app and the costs.

3. Acquisition/Onboarding

- **Touchpoints:** In-app tutorials, customer support, welcome emails.
- **Interactions:** Completes registration, watches tutorial videos, and reaches out to customer support with questions.
- **Emotions:** Overwhelmed by the initial setup but motivated to learn.
- **Pain Points:** Struggles with the app interface and confused about investment options.

4. Engagement

- **Touchpoints:** Regular notifications, educational content, customer support, social media.
- **Interactions:** Makes her first investment, receives personalized investment recommendations, and attends a webinar on investing basics.
- **Emotions:** Empowered, engaged, and satisfied with the app's features.
- **Pain Points:** Concerns about market volatility, seeks more advanced investment options.

5. Retention

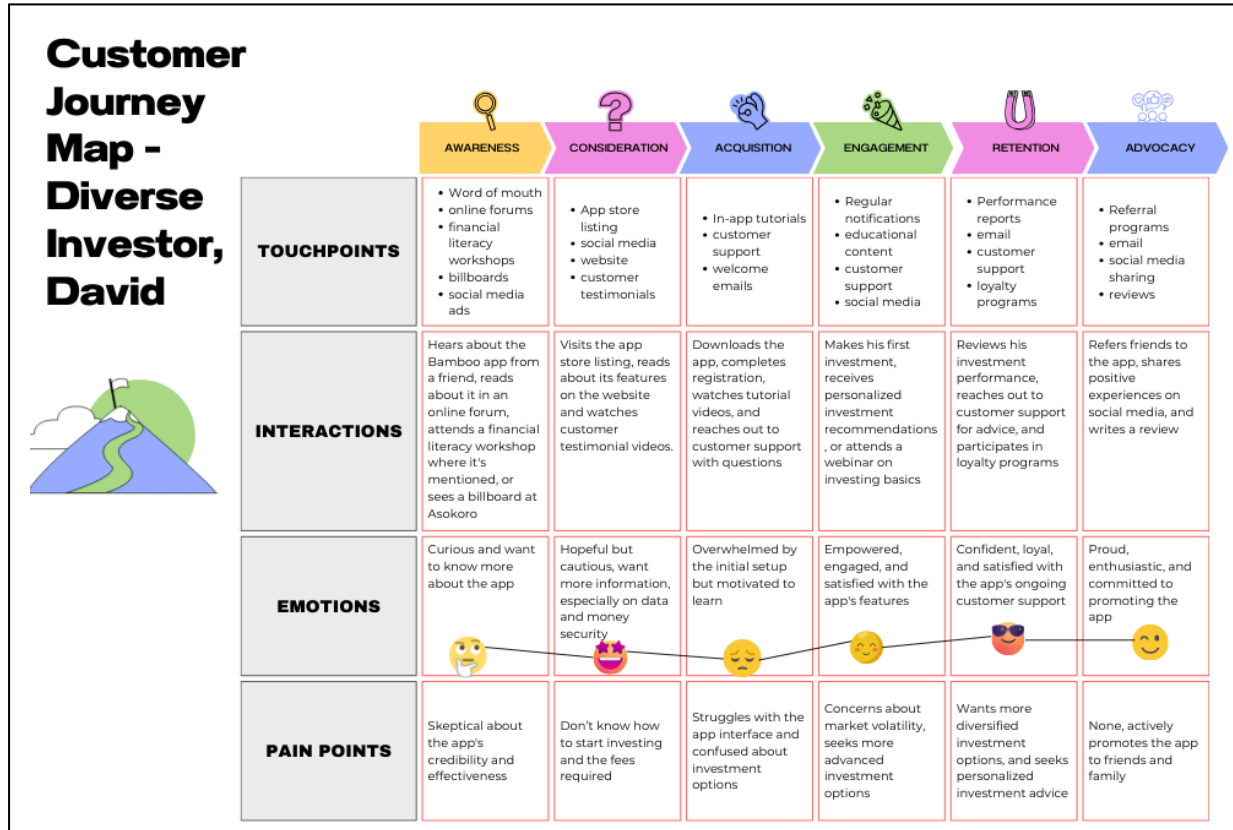
- **Touchpoints:** Performance reports, email, customer support, loyalty programs.
- **Interactions:** Reviews her investment performance, reaches out to customer support for advice, and participates in loyalty programs.
- **Emotions:** Confident, loyal, and satisfied with the app's ongoing customer support.
- **Pain Points:** Wants more diversified investment options, and seeks personalized investment advice.

6. Advocacy

- **Touchpoints:** Referral programs, email, social media sharing, reviews.
- **Interactions:** Refers friends to the app, shares positive experiences on social media, and writes a review.
- **Emotions:** Proud, enthusiastic, and committed to promoting the app.

- **Pain Points:** None, actively promotes the app to friends and family.

Customer Journey Map for Diverse Investor, David



1. Awareness

- **Touchpoints:** Word of mouth, online forums, financial literacy workshops, billboards, social media ads.
- **Interactions:** Hears about the BambooVest app from a friend, reads about it in an online forum, attends a financial literacy workshop where it's mentioned, or sees a billboard at Asokoro.
- **Emotions:** Curious and want to know more about the app.
- **Pain Points:** Skeptical about the app's credibility and affordability.

2. Consideration

- **Touchpoints:** App store listing, website, customer testimonials.
- **Interactions:** Visits the app store listing, reads about its features on the website and watches customer testimonial videos.

- **Emotions:** Hopeful but cautious, want more information, especially on data and money security.
- **Pain Points:** Don't know how to start investing and the fees required.

3. Acquisition/Onboarding

- **Touchpoints:** In-app tutorials, customer support, welcome emails.
- **Interactions:** Downloads the app, completes registration, watches tutorial videos, and reaches out to customer support with questions.
- **Emotions:** Overwhelmed by the initial setup but motivated to learn.
- **Pain Points:** Struggles with the app interface.

4. Engagement

- **Touchpoints:** Regular notifications, educational content, customer support.
- **Interactions:** Makes his first investment, receives personalized investment recommendations, or attends a webinar on investing basics.
- **Emotions:** Empowered, engaged, and satisfied with the app's features.
- **Pain Points:** Concerns about market volatility, seeks more diverse investment options.

5. Retention

- **Touchpoints:** Performance reports, email, customer support, loyalty programs.
- **Interactions:** Reviews his investment performance, reaches out to customer support for advice, and participates in loyalty programs.
- **Emotions:** Confident, loyal, and satisfied with the app's ongoing customer support.
- **Pain Points:** Wants more diverse investment options, and seeks personalized investment advice.

6. Advocacy

- **Touchpoints:** Referral programs, email, social media sharing, reviews.

- **Interactions:** Refers friends to the app, shares positive experiences on social media, or writes a review.
- **Emotions:** Proud, enthusiastic, and committed to promoting the app.
- **Pain Points:** None, actively promotes the app to friends and family.

4. Highlight Pain Points and Opportunities:

1. Awareness

- **Pain Points:** Skeptical about the app's credibility and affordability due to lack of trust signals.
- **Opportunities:** Implement transparent marketing strategies highlighting the app's accessibility features and affordable investment options, showcase user testimonials, and collaborate with trusted influencers to build credibility.

2. Consideration

- **Pain Points:** Concerns about fees and unclear onboarding process.
- **Opportunities:** Provide clear and transparent fee structures upfront, and offer a seamless onboarding process with step-by-step guidance and FAQs.

3. Acquisition/Onboarding

- **Pain Points:** Confusion about investment options and struggles with the app interface.
- **Opportunities:** Simplify the app interface, provide in-app tutorials and educational resources, and offer live chat support for real-time assistance during onboarding.

4. Engagement

- **Pain Points:** Concerns about market volatility and seeking diverse investment options.
- **Opportunities:** Offer personalized investment recommendations based on user preferences and risk tolerance, and provide educational content on managing market volatility and diversifying investment portfolios.

5. Retention

- **Pain Points:** Wanting more diversified investment options and seeking personalized investment advice.
- **Opportunities:** Expand investment offerings to include a wider range of asset classes and geographic regions and offer personalized investment advice and portfolio reviews.

5. Provide Recommendations:

1. Enhance Credibility and Trust

- **Marketing Strategy:** Collaborate with trusted financial influencers to review and endorse the BambooVest app. Highlight these endorsements in targeted social media ads and content marketing.
- **Communication Tactic:** Showcase user testimonials and success stories prominently on the app's website and in marketing materials to build trust.

2. Highlight Accessibility and Affordability

- **Marketing Strategy:** Launch targeted marketing campaigns highlighting the app's accessibility features and affordable investment options, focusing on diverse user demographics.
- **Communication Tactic:** Create inclusive marketing materials and content that resonate with diverse audiences, showcasing success stories and testimonials from other users.

3. Improve Fee Transparency and Onboarding

- **Feature Enhancement:** Implement a clear and interactive fee calculator within the app, allowing users to estimate potential costs before signing up.
- **Communication Tactic:** Develop a series of onboarding emails & guides, FAQs, and video tutorials that address common questions and concerns of diverse users, and guide new users through the registration process ensuring a smooth onboarding experience.

4. Simplify User Interface and Provide Guidance

- **Feature Enhancement:** Optimize the app's user interface with inclusive design principles. Introduce interactive tooltips,

in-app tutorials, and walkthroughs to guide users through key features.

- **Communication Tactic:** Offer live chat support with real-time assistance during the onboarding process to address user queries and provide personalized guidance.

5. Personalize Engagement and Education

- **Feature Enhancement:** Develop an AI-powered recommendation engine that provides personalized investment suggestions based on user preferences, risk tolerance, and market trends.
- **Communication Tactic:** Send targeted notifications and emails with relevant educational content, market updates, and investment tips to keep users engaged and informed.