

Pacific Innovation Labs

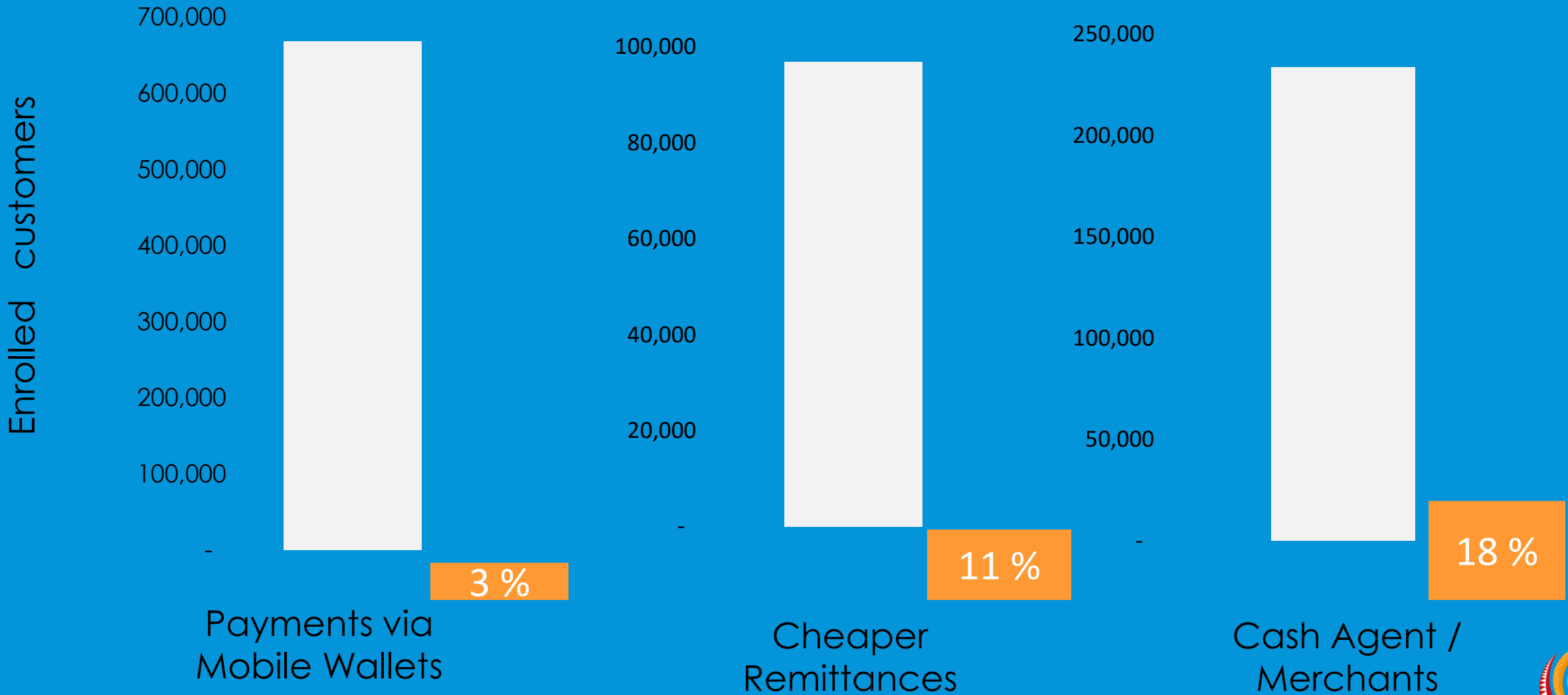
- Building Better Value for Customers

29 August 2017

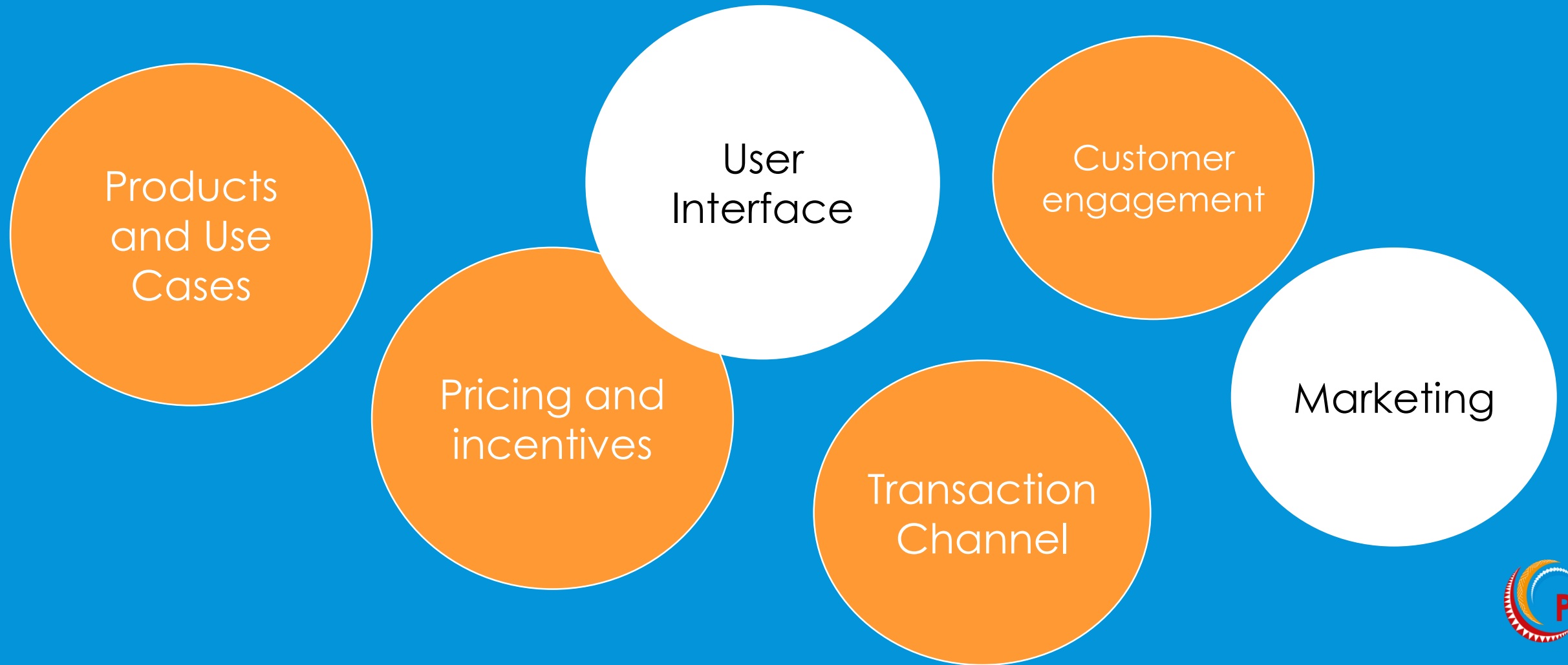
Port Moresby

What makes mass market customers
adopt digital financial services?

Pacific Experience



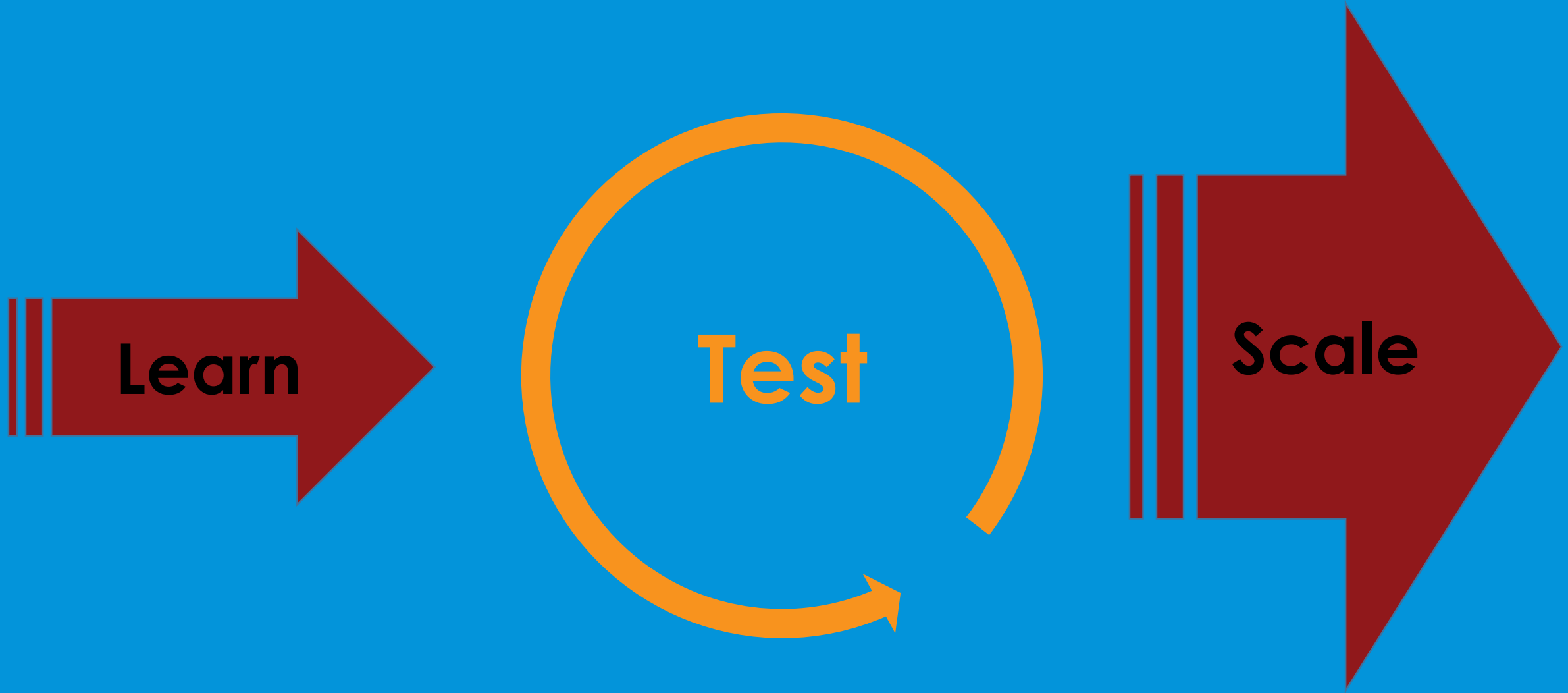
A design challenge to find the **combination of customer experiences** that will motivate mass market customers to adopt [x]





How we organize an innovation project ...

With Financial Service Providers



Learn

Test

Scale

Innovation is in the structured process
of identifying opportunities and
solutions



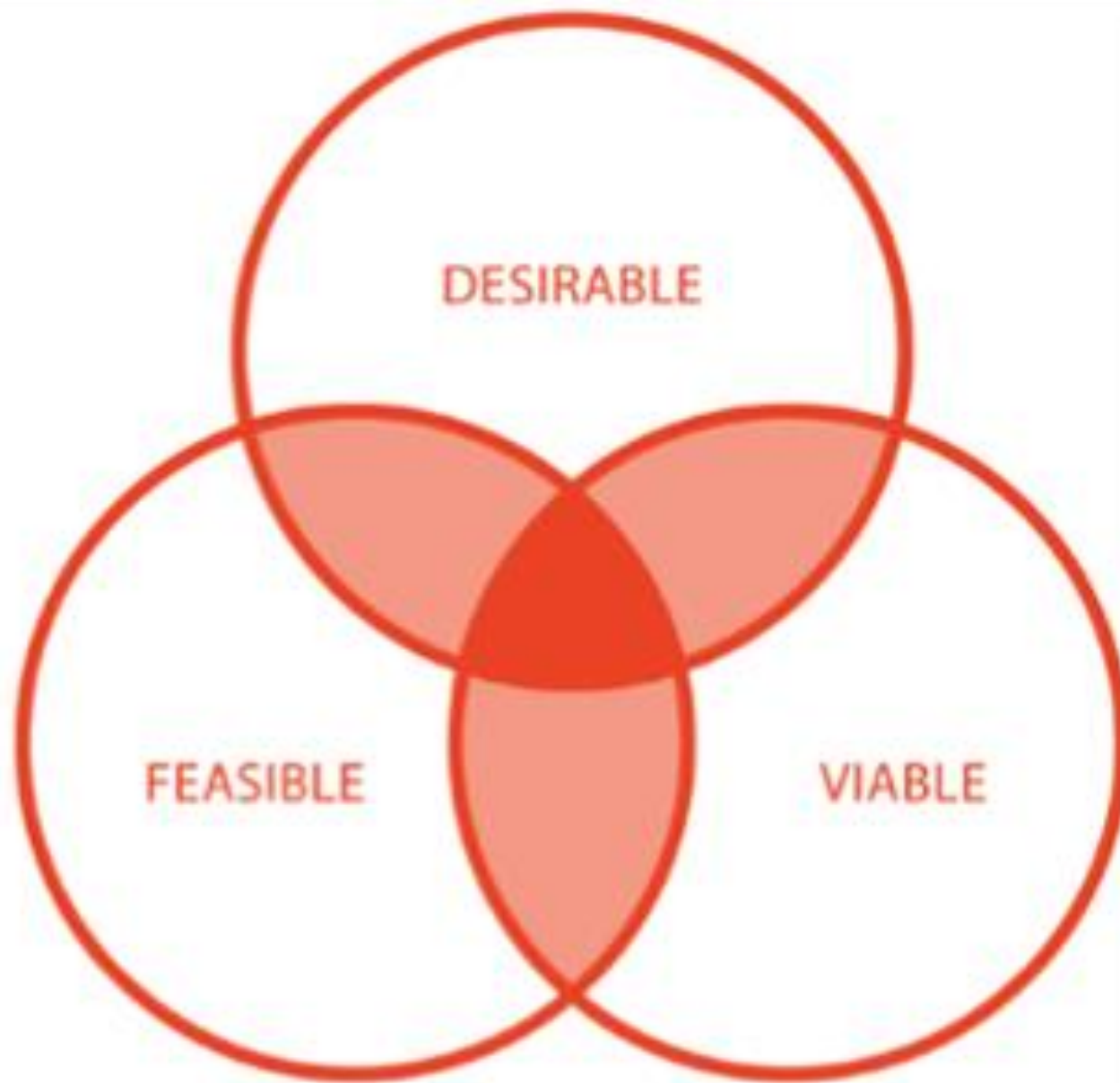
Decision Gate

What is the need and the solution?

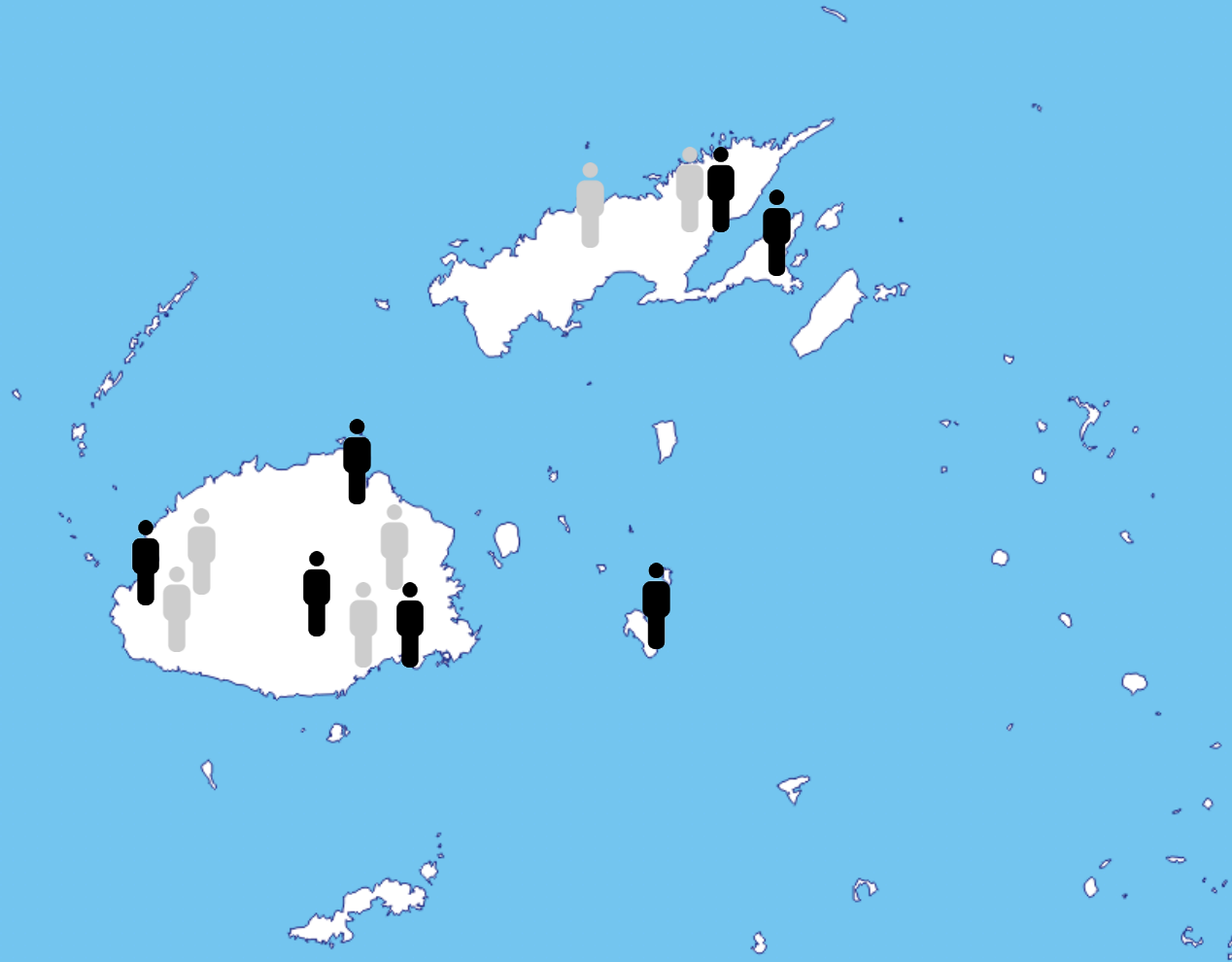
Why is it our best opportunity?

What all must be true for it to succeed?

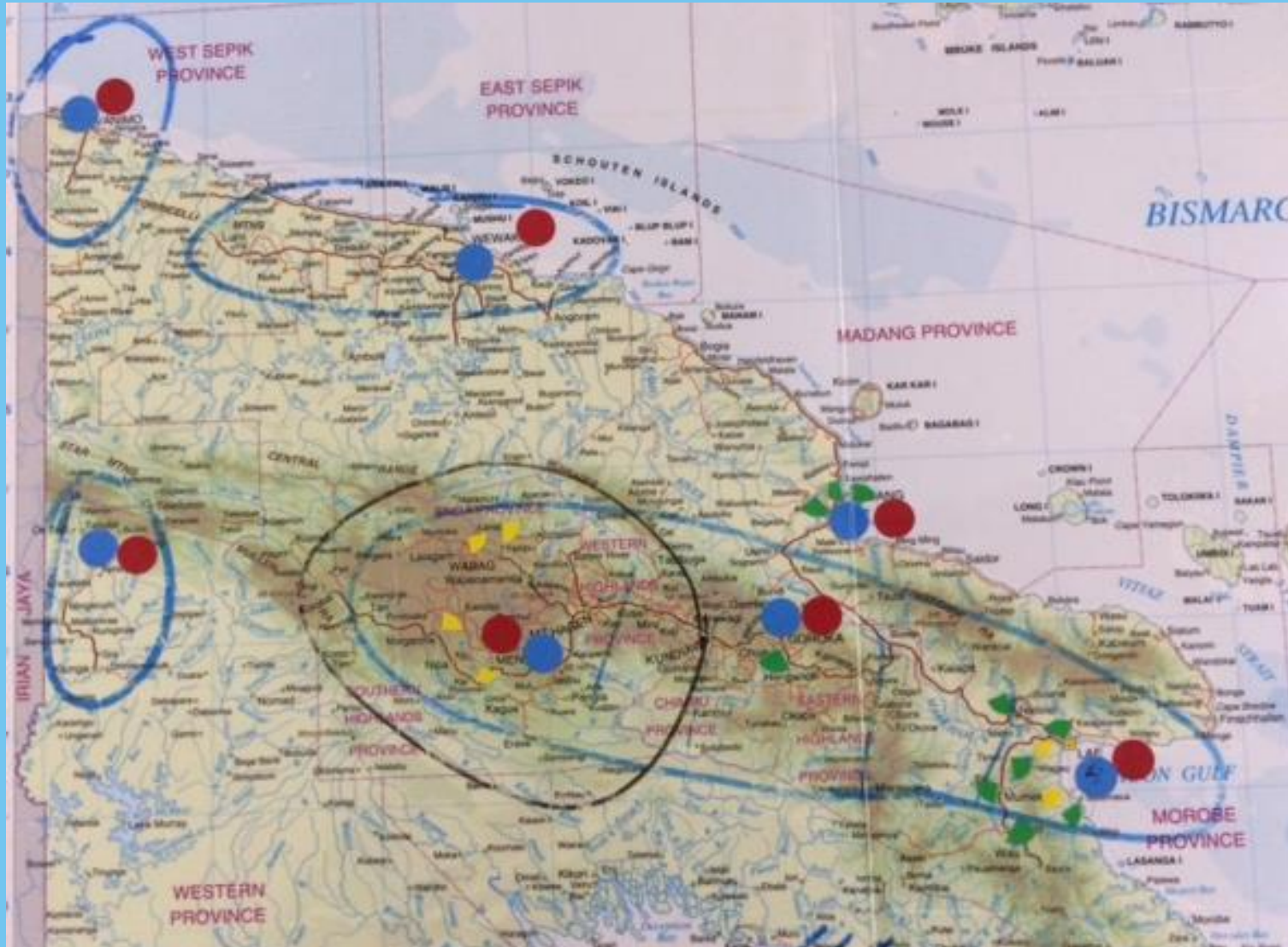
How are we going to test it?



Scope: Specific Segment and customer profiles



Scope: Specific Geography



Work plan

Lab Setup

Foundation work

Set of Iterations 1

Set of Iterations 2

Set of Iterations n

2017

2018

Iteration 1

Customer acquisition/activation

Agent network improvement

Research

Learn more about customer and agent needs and behavior

Planning

Plan
Iteration 2

Product Tests

- Remittance-focused transfer product
- Short-term lending

UX/ Process Tests

- Improved UX/UI for utility payments
- Influencers as champions in villages

Innovation Lab Resources



Lead Service Designer

Specialty designers

Data analyst

Agent network mgr.

Customer researcher

Marketing officer

Business analyst



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