

Framework for Active Customers: Process from awareness to ongoing activity

	Awareness & Decision	Sign-up	First Agent Tx	First Remote Tx	Ongoing Usage
Product Features/ Pricing	Does the service meet a customer need at a competitive price?		Are tx fees perceived to be too expensive?	Are tx fees perceived to be too expensive?	Do customers see ongoing value in using product?
Marketing	Does the customer understand the value of the service?				How often touch customers with reminders/incentives?
Agent Network		Locations appropriate? Are agents incentivized to sign up the "right" customers?	Do agents hold cash or float? Locations appropriate?		Agent service consistent?
Customer Service		Can customers find agents?	If there is a problem is it resolved quickly and satisfactorily?	If there is a problem is it resolved quickly and satisfactorily?	How often touch customers with reminders/incentives?
User Experience		How long and painful is the sign-up process?	Does the customer know how to transact? How long and painful is the tx process?	How long and painful is the tx process? How easy is the user interface to use?	
System/ Network		Do network outages hinder sign-ups?	Do network outages hinder transactions?	Do network outages hinder transactions?	Do network outages hinder transactions?