



Customer-driven Financial Services

Succeed through L-IFT



Join our world and transform your company

VISION

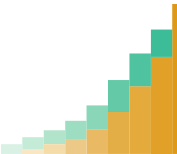
A world where companies serve their customers exactly according to customer preferences



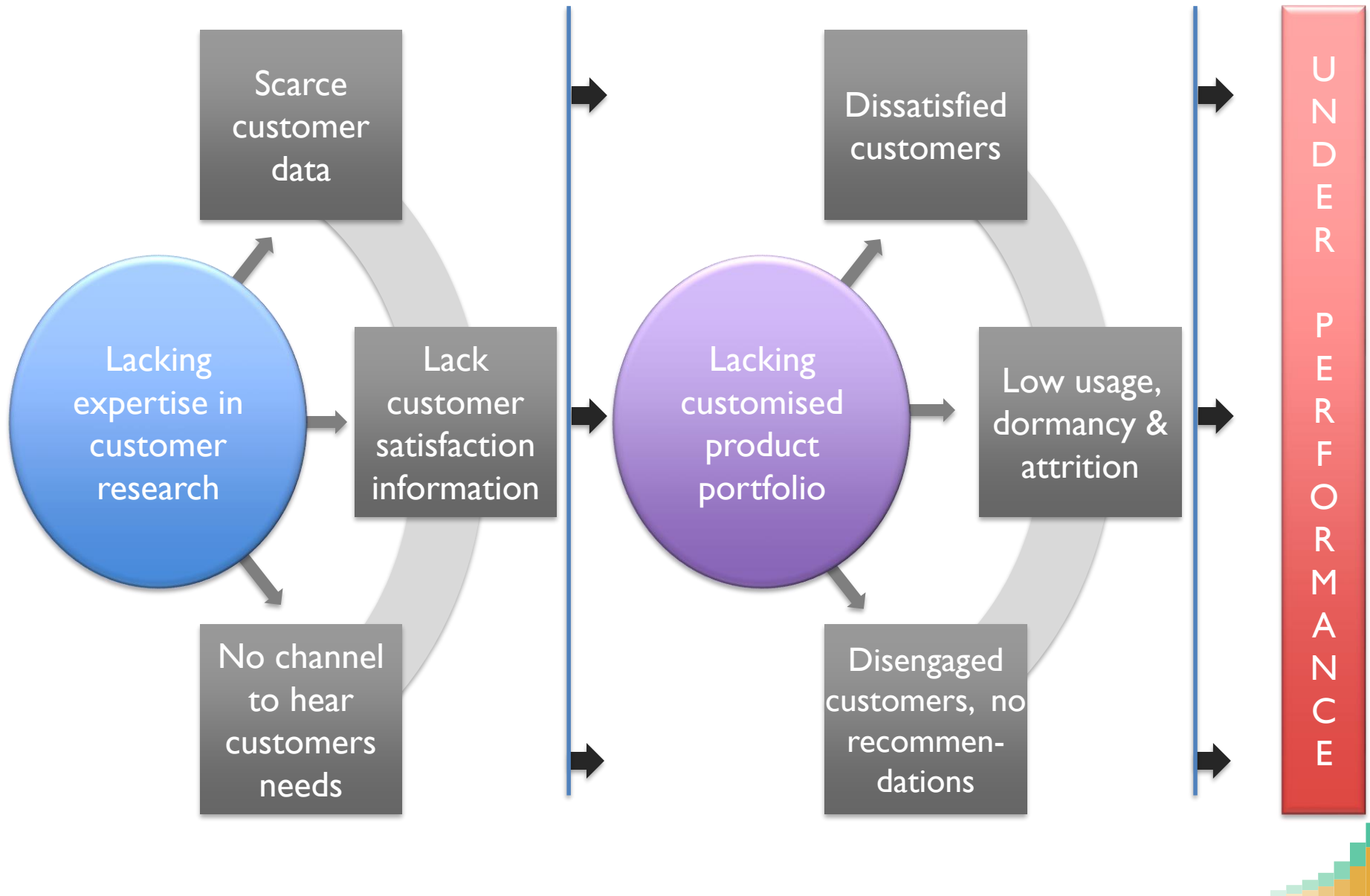
You do not need leave your desk



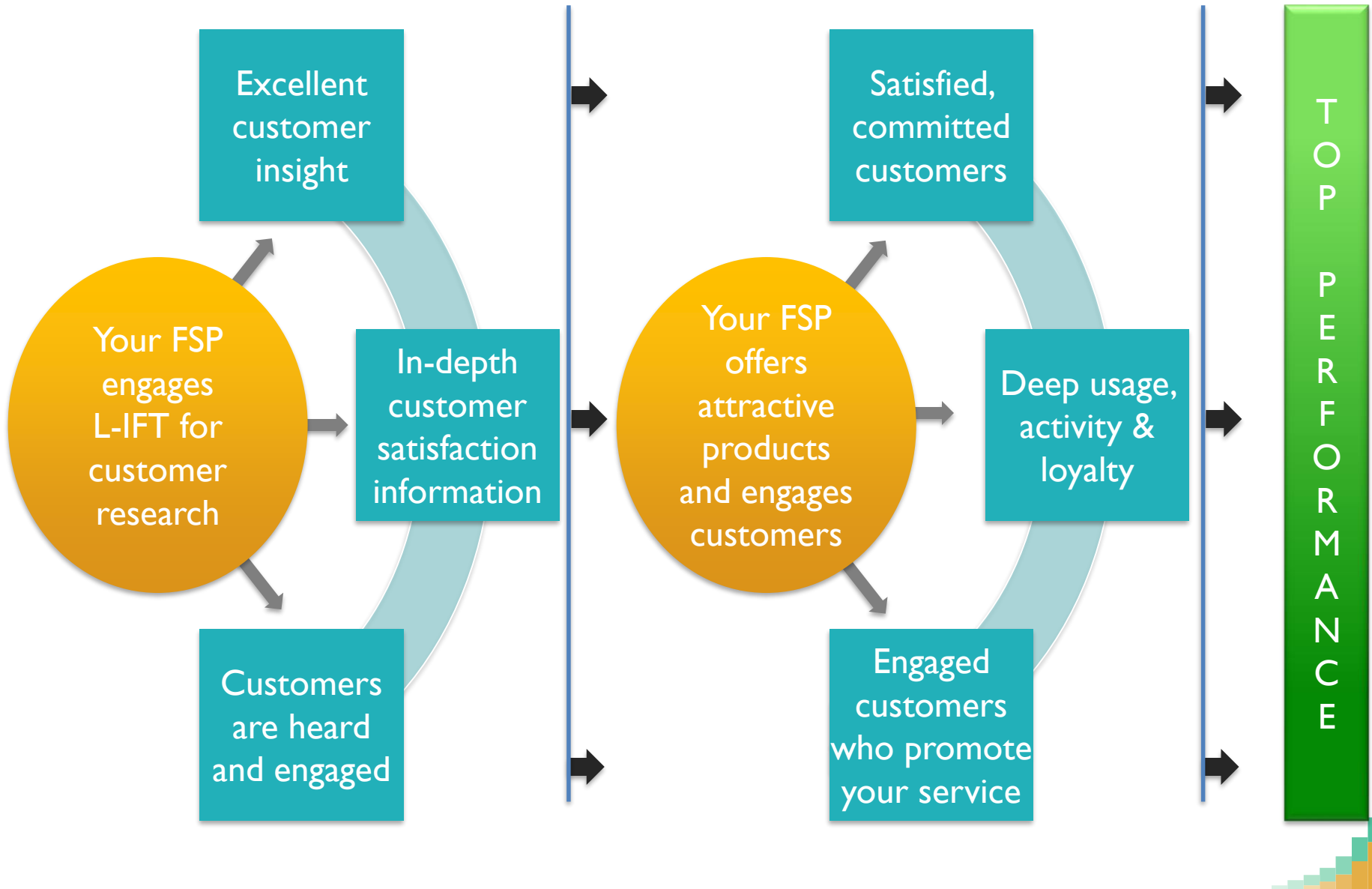
Your customers do not need leave their home



Does this reflect your situation?



With L-IFT you can transform to this situation



We develop the turn-key solution you need

L-IFT identifies misunderstood needs of low-income people through a unique research of repeat interviews which enables evidence-driven decision making.



Your customers are consulted through L-IFT



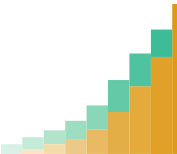
Direct customer feedback on your services



Improved service, increased uptake, deepened usage



Increased company revenue at limited cost



Reaping highest quality and actionable information

We have developed an elaborated process through which you can enter into a conversation with consumers learning about their lives' events, experiences, ambitions and challenges.

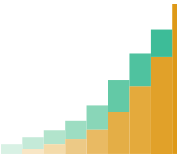
Local
researchers
sensitive to
customs and
culture

30 min
interviews
every other
week

Intense
contact
continues
for an entire
year

Respondents
appreciate
the process
and learn
from the
experience

Researchers
become
skilled in
working
customer-
centered



We will make your FSP customer centric



L-IFT's team
supports your
customer centricity

You do not need
to leave your
office

**Put yourself to the community's
service..**

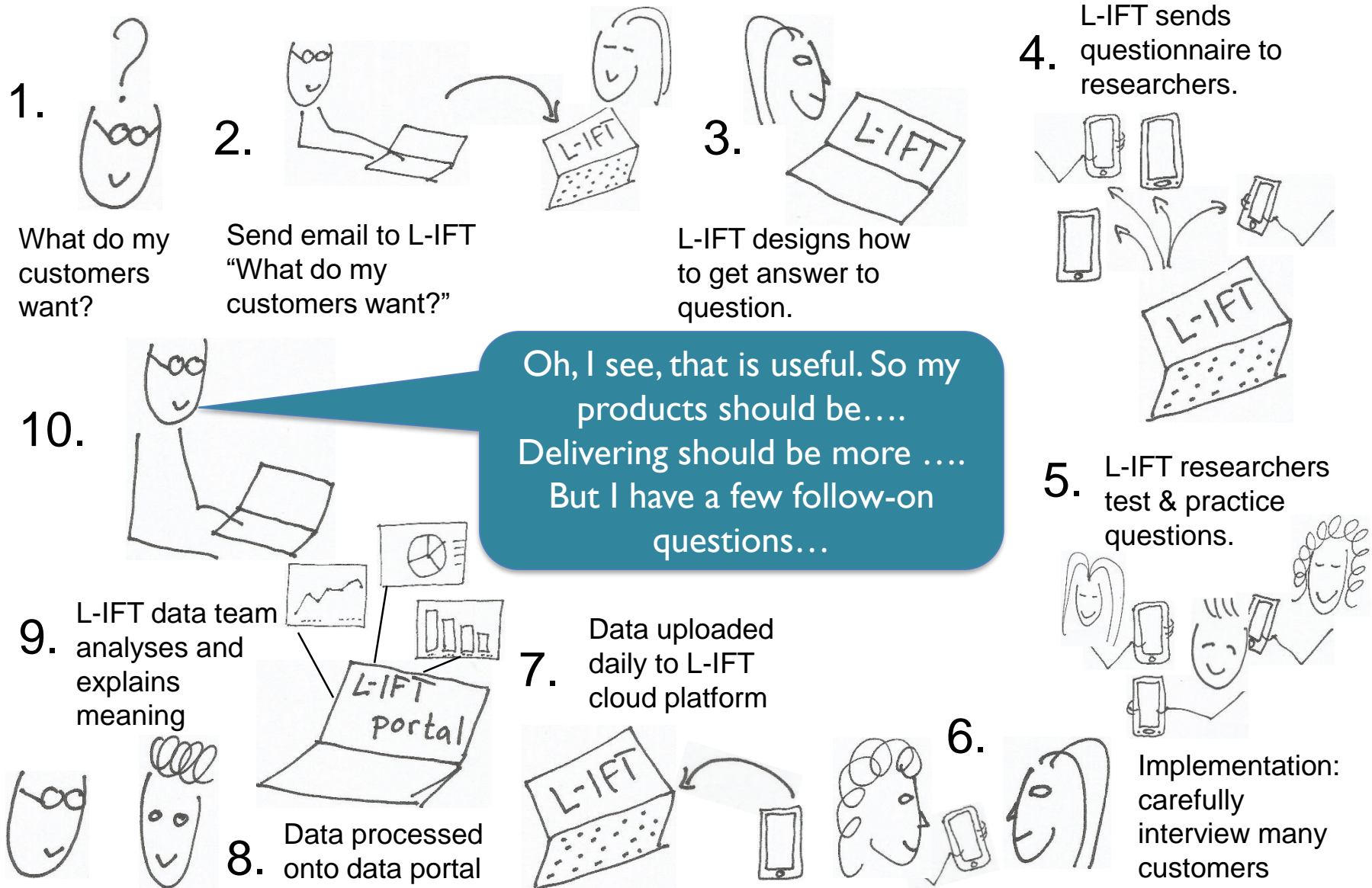


L-IFT researchers
communicate with
your customers

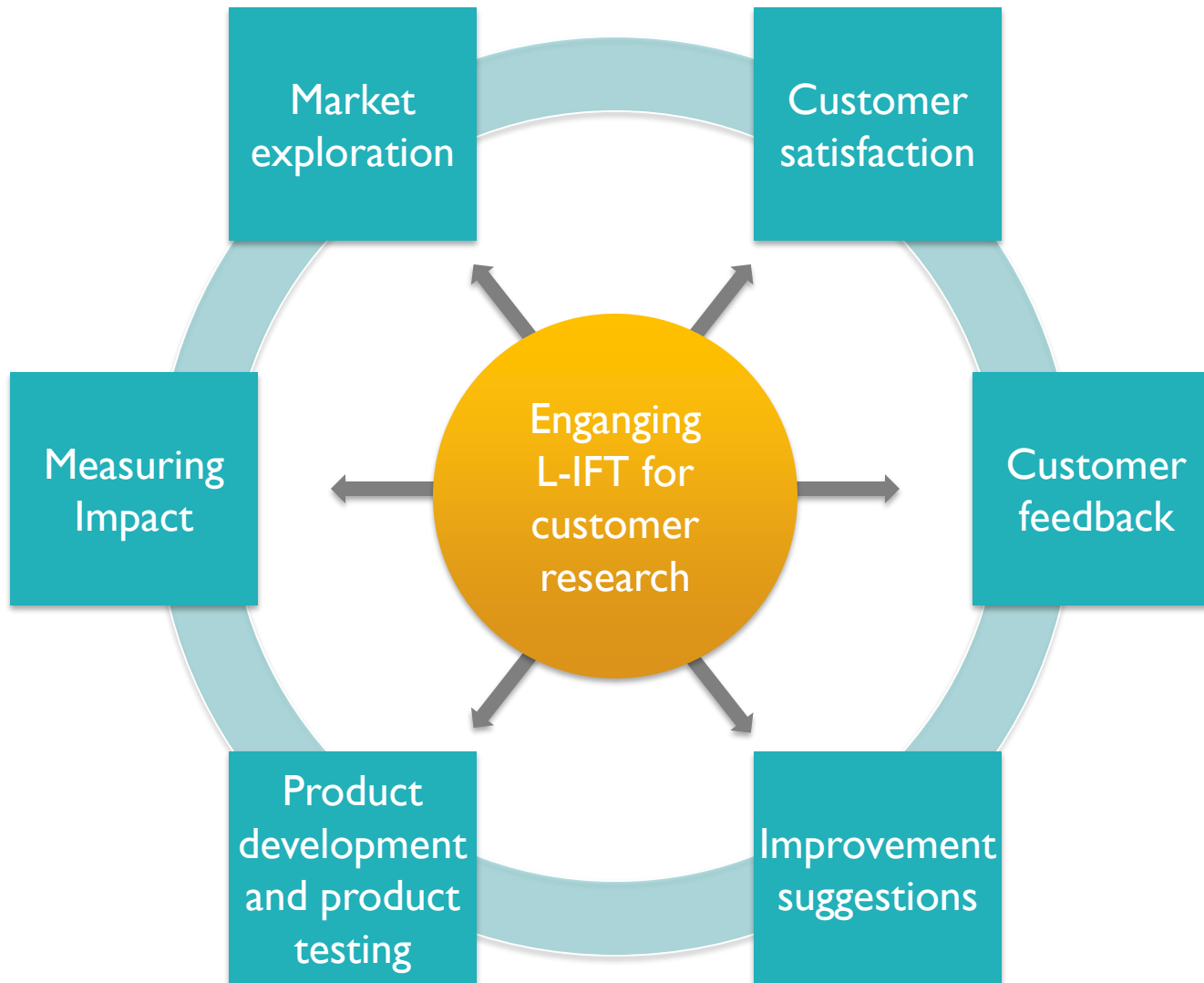
Your customers
actively build your
services,
continuously

**..the community will make your services
work**

Let us do the work for you



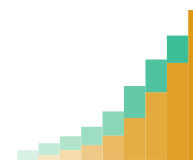
Multiple purposes served simultaneously



One solution,
multiple
improvements



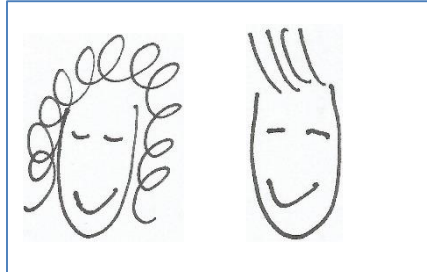
Any aspect can
be investigated



Many interrelated benefits



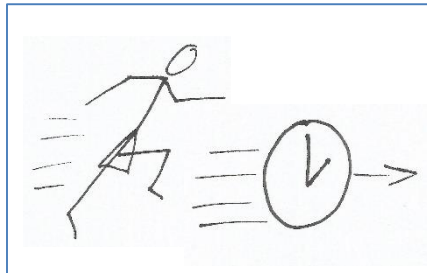
Satisfied customers



- More active users
- Easier client acquisition
- Lower attrition rates



Faster response to evolving customer preferences



- More competitive
- Better user experience
- Customers feel heard



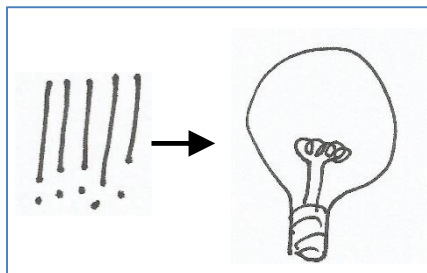
Quick product tests



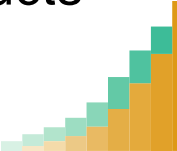
- No expensive failures
- Faster to market
- More variety offered
- Niches served



Clients themselves suggest & design products



- Motivated clients
- Sure-hit new products
- Customers bring customers



Develop your credit scoring for people & businesses without credit rating

Option 1: credit rate your clients who participate in diaries

- Your customers lack credit history, may not have any track record, lack formal proof of income
- The diaries enable you to assess risks and design responsible loan

Option 2: use diaries data to develop credit scoring per specific segment

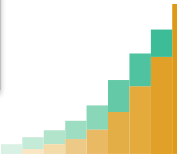
- Combine pool of diaries data with your in-house customer track records
- Identify credit performance predictive indicators



Enables you to make informed low-risk loans to new client groups



Develop your unique credit scoring algorithm which reduces default



Let's turn you into a data-driven, evidence based FSP

We cater for your needs:

- identify what you don't know about customers
- design the questions
- collect and deliver the data
- interpret the data
- develop credit scoring algorithm
- develop product ideas
- solicit product suggestion & improvements
- pilot products
- develop credit performance predictions



What you can do yourself, you will do yourself



What you can't do, L-IFT will do

Contact us on:

aswinderen@l-ift.com

www.l-ift.com

