



#03 Solved

How do you manage churn?

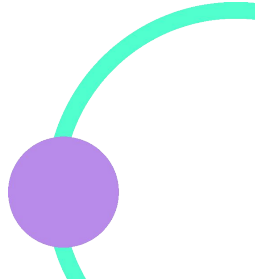




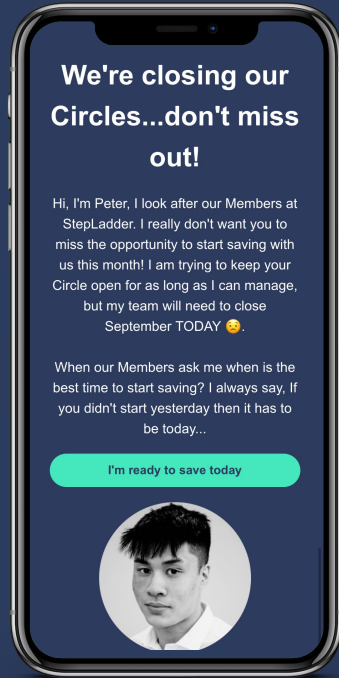
Community is the antidote to churn

Transform saving into a human experience, instead of transactional one

- We triangulate channels of communication - making finance personal
- We segment our members to anticipate and mitigate and remedy drop out issues
- We visualise the Savings Circle holistically, and manage accordingly for flexibility



Interpersonal and community



Use of personas in communication

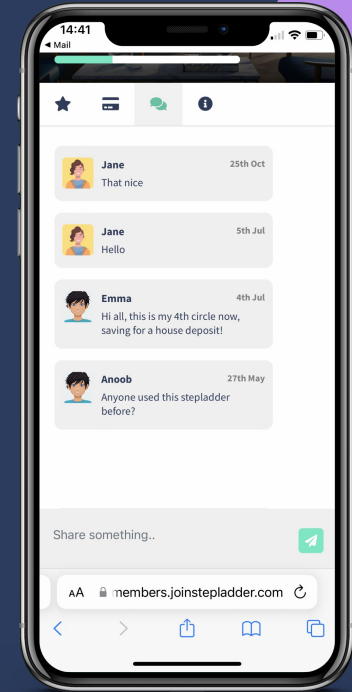
Our results consistently demonstrate that people engage better when messages come from a person. We rotate real characters depending on the information.

StepLadder
to Member

Member to
StepLadder

Minimize
Drop Outs

Member to
Member



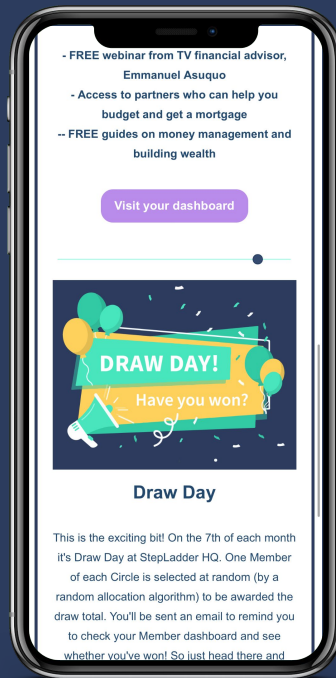
Platform functionality

Communicate effectively with our Members via automated messages into each Circle's chat room feature on the platform.

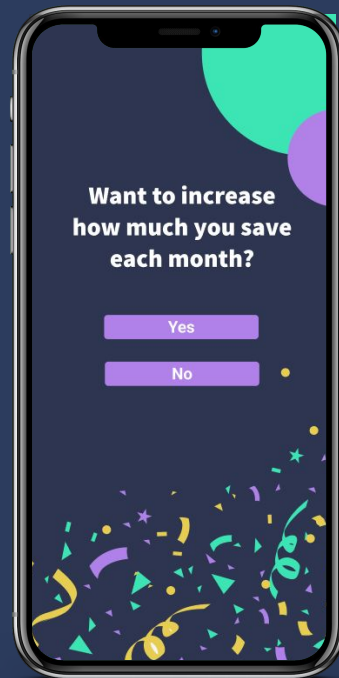


Connecting member experiences to outcomes - and creating a virtuous loop

- Key lifecycle “WOW moments”
- Easy to signal CTAs across channels
- Practice high-satisfaction engagement
- Link Drop Out reasons to predictive characteristics

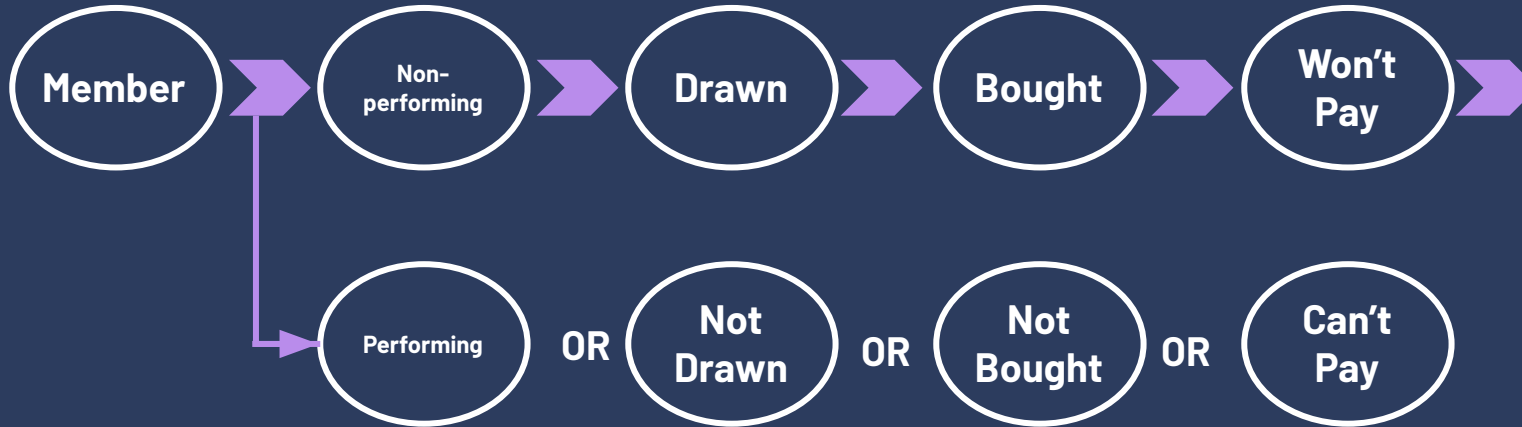


CTA buttons lead back to platform



Engage and retain when excitement is high

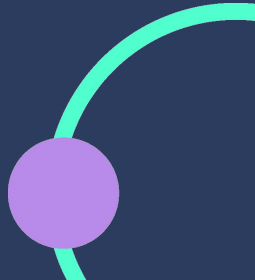
Default and Drop-Out event handling



Recovery

- Credit impaired
- Work-out option
- Income garnish
- Asset equity lien
- Recovery agent

NO CIRCLE EXPOSURE TO RISK OF FINANCIAL LOSS





For StepLadder, Community is working

Our Members LOVE the product...
they keep coming back and are telling their friends

 Trustpilot



75% of Members already take multiple places or join StepLadder again. We have a **Net Promoter Score of 79**



“StepLadder is a great way of saving money and sticking to your savings plan. I also love the regular virtual talks they do via their Instagram page and newsletter”.
Nadia



“Amazing way to save money and great customer service too will use over and over again. I am already recommending to friends and family.” **Catherine**



“An excellent and brilliant help with saving for your dream home, or other projects.” **Samson**

