



Defi

Optimizer  
The Planner

travelling together

Understand RC

2. PROBLEMS / PAINS

Which problem...  
There could be more than one, explore...  
eg. existing solar solutions for private...  
a good investment (1).

# Product Management Portfolio

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TOO MANY  
POINTS FOR  
COMPARISONS

(FI) Hard to  
coordinate  
booking for

TOO MANY  
TABS

Too many  
info on SR  
cards

# Professional Background

Hardworking, dependable and passionate individual with strong organizational skills successful at managing multiple priorities with a positive attitude with willingness to take on responsibilities to meet team goals. A graduate of Educational Technology from the University of Ilorin and a Masters In Guidance and Counselling from the University of Lagos. I have worked as a teacher for the past 6 years and taken up school administration roles over the years. I made a decision to switch to technology to upskill and I have completed some online courses and internship to help transition properly. A few of the courses are SideHustle internship in Product design and product management, Agile with Jira from Coursera, I am currently running a Product management certification course on Entry Level and I am currently pursuing a Google Project Management Certification.

# Abstract

Kuda Bank is described as the money app for Africans which enables you to save easily, spend, send and grow your money. Their vision is going global and in furtherance of that aim, now has reach in Nigeria and United Kingdom. A lot of Nigerian teenagers move to the United Kingdom in order to obtain their A-Levels or an undergraduate degree. For this demographic, a holistic banking solution i.e account, digital access and debit card with parental controls would be an innovative product offering. Given this task to launch this new product, I set out looking the problems and difficulties young ones face in having a bit of control, with supervision from parents when shopping online or in-store and having access to funds when outside Nigeria. In the bid to provide solution to these problems, I set out to identify Assumption Mapping – Risk Importance Graph, carry out Market Research, conduct User Interviews , create MVP Strategy, Affinity Map , Feature Map, use the MSCW for Prioritisation and Estimation I applied the T-Shirt method to select the features I will be looking to work on immediately using my Effort / Value Map and came up with several User Stories

With the actions taken above to solve the users problem, results show that the Kuda Bank for minors idea is a good one and young ones are ready to explore these new features.

# Portfolio Outline

## Table of Contents

## Pg. No.

• Professional Background	2
• Abstract	3
• Table of Contents	4
• Customer Problem Statement	5
• Assumption Mapping – Risk Importance Graph	6-7
• Market Research	8
• User Interviews	9-10
• MVP Strategy	11-12
• Affinity Map	14
• Feature Map	15
• Prioritisation and Estimation	16
• Effort / Value Map	17
• User Stories	18
• Conclusion	19

# Customer Problem Template

For **Minors and teenagers**

who has to make payment for things in their name when their parent or legal guardian aren't readily available.

**Kuda Junior Customer (Kuda JC)**

is a debit card and a mobile app.

that allows teenager have a sense of ownership when trying make payment.

Unlike **SKS teen card**,

my product is Unique because minors from age ten can use it and only accepted be legitimate sites and transfers on the Kuda app is free to any bank in Nigeria.

We'll know this is true when **Minors** can make payment with their own cards.

Minors can invest in stocks

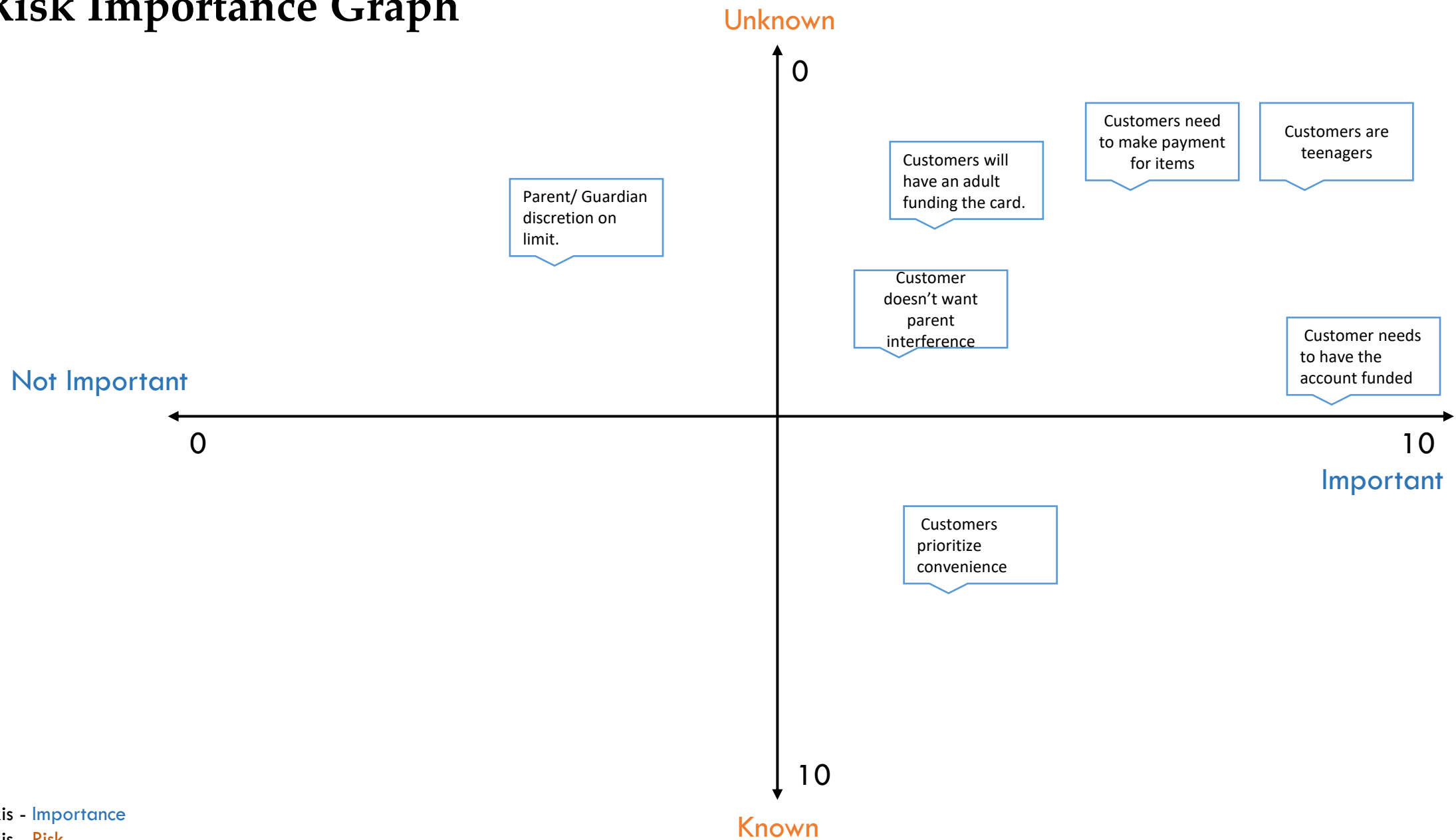
Minors are financial literate before they start working for money



# Prioritising Assumptions

Assumptions	Importance - If we get this wrong, how likely will we fail? (0 – 10)	Risk - How much do I really know about this? (0 – 10)
1. Customers are teenagers	0	10
2. Customers need to make payment for items	0	10
3. Customer doesn't want parent interference	10	5
4. Customers will have an adult funding the card.	10	5
5. Customers prioritize convenience	5	10
6. Customer needs to have the account funded	10	10
7. Parent/ Guardian discretion on limit.	5	5

# Risk Importance Graph



X axis - Importance  
Y axis - Risk

# Market Research

## Target Market

Minor from age 10-17 who aren't eligible to own an independent account

**Demographics:** Kids age 10-17 whose card can be linked to parent and guardian account

**Geography:** All Nigeria kids

**Psychographic info:** Kids who shop online and go to stores to buy their basic and essential need.

**Behaviors:** Kids who are money literate and do not spend frivolously

## Growth Rate

Nigeria has the largest population of youth in the world, with a median age of 18.1 years. About 70%

of the population are under 30, and 42% are under the age 15.

The average transaction value per user in the Alternative Financing Segment is projected to amount to US\$9,094.00 in 2022.

## Competitors

Gtbank SKS teen card

Access bank early savers card



# User Interview Summary

Questions	Interviewee 1	Interviewee 2	Interviewee 3
1. How well do you request for your parents debit card?	As often as I need them.	I don't they get me thing I believe I need.	Sometimes when I have to pay for things online
2. How has the experience been shopping or making payment with an adult debit card?	There is almost no limit as long as I told them before making the payment.	I don't use it	Always feeling sceptical and careful not to over spend
3. How should spending be limited on your own debit card?	I believe I make the right choices so I can be allotted spending allowance	I don't think I like the idea for now I am just 12	My ideal pocket money will be fine. If extra expenses comes up my parent will know
4. How do well do you access safe sites?	I am very careful on the internet, I don't want my device getting hack talk more of my card being compromise.	I don't have a device	Extra careful as there is parental guidance on my device
5. What type of payment do you make?	Games and shopping wears	Exam cards	Shopping wears and exam cards

# Key Findings

## Key insights generated from the interviews:

Kids want to have independent access.
Parent can entrust kids with their cards
A financial literate child won't have issues of over spending

# Minimum Viable Prototype

Assumptions	Success Criteria
1. Customers need to make payment for items.	90% of the customers owns a debit card.
2. Customer needs to have the account funded.	100% customer card is connected to the parent's account
3. Customer doesn't want parent interference.	90% Parent can set teen card credit limit.

# Prototype Strategy

Using proof for concept digital concept tool. A video showing the use of a debit card by minors. Considering that some ATM won't pay if face isn't identified. To also help parent protect the bank details when sharing across any platform. There will be a limit counter to notify off limit payment for approval. The video identifies different features, Canva and other video editing apps will be used to create the video.

# Finding Users

Going to educational institutions for brand awareness  
Creating financial content on Tik Tok and Instagram reels then leaving prompts to download the app  
Running ads on Google and Facebook

# Affinity Map

Customer needs a funded debit card

Parent needs to control child's spending habit.

Children need to be financial literate.

Create a teen debit card.

Customise according to teenagers interest.

Feature on parents main app for child's account

Weekly Newsletter to both parent and child's email

Customer wants within limit autonomy

Kuda JCC app

Investment features

Parental control feature

Daily in-app pop up on financial literacy.

Customer wants to use a bank mobile app to monitor funds.

Customer needs to be able to send and receive money

card Transaction details

Customer needs to be able to save.

# Feature Map

## User Needs

Customer wants a  
Debit card

Customer needs to  
be computer literate

JCC feature on  
parent Kuda app

Customer wants to  
use a bank mobile  
app to monitor

## Features

- Debit card.
- Application linked to the card.
- Fashion and football design.
- Nuban number.

- Financial literacy weekly newsletters.
- Target savings and local investment.
- Balance check.
- Within limit autonomy.

- A kiddies feature on the main app.
- Daily, weekly and monthly limit.
- Card Transaction tracking.
- Account funding access

A button with options for sending or receiving money  
A savings bucket  
A spending overview  
Saving in different currency

# MSCW Framework

## User Needs

Customer wants a  
Debit card

Customer needs to  
be financial literate


JCC feature on  
parent Kuda app

Customer wants to  
use a bank mobile  
app to monitor

## Features

 Must

Features that must exist  
for a teen debit card

 Should





Features that are important to  
the customer and they won't  
use it without it



 Could




Features that will  
improve the customer  
experience





 Won't

Features that are not  
needed for the first  
launch but can come  
later

 Debit card  
 Application  
linked to the card  
 Fashion and  
football design.  
 Nuban number

 Weekly newsletter  
 Daily financial  
literacy prompt.  
 Investment prompt.

 Parental control  
features  
 Card restriction  
button.  
 Account funding  
access  
card Transaction  
details

 A button with  
options for sending  
or receiving money  
 A savings bucket  
 A spending  
overview  
 Saving in different  
currency



# T Shirt Effort Estimation

## **S** (1-2 weeks)

- Debit card
- Application linked to the card
- Weekly newsletter
- Daily financial literacy prompt.
- Parental control features
- Card restriction button.
- Account funding access
- card Transaction details

## **M** ( 2-4 weeks)

- Nuban number
- A savings bucket
- A spending overview

## **L** ( 4-6 weeks)

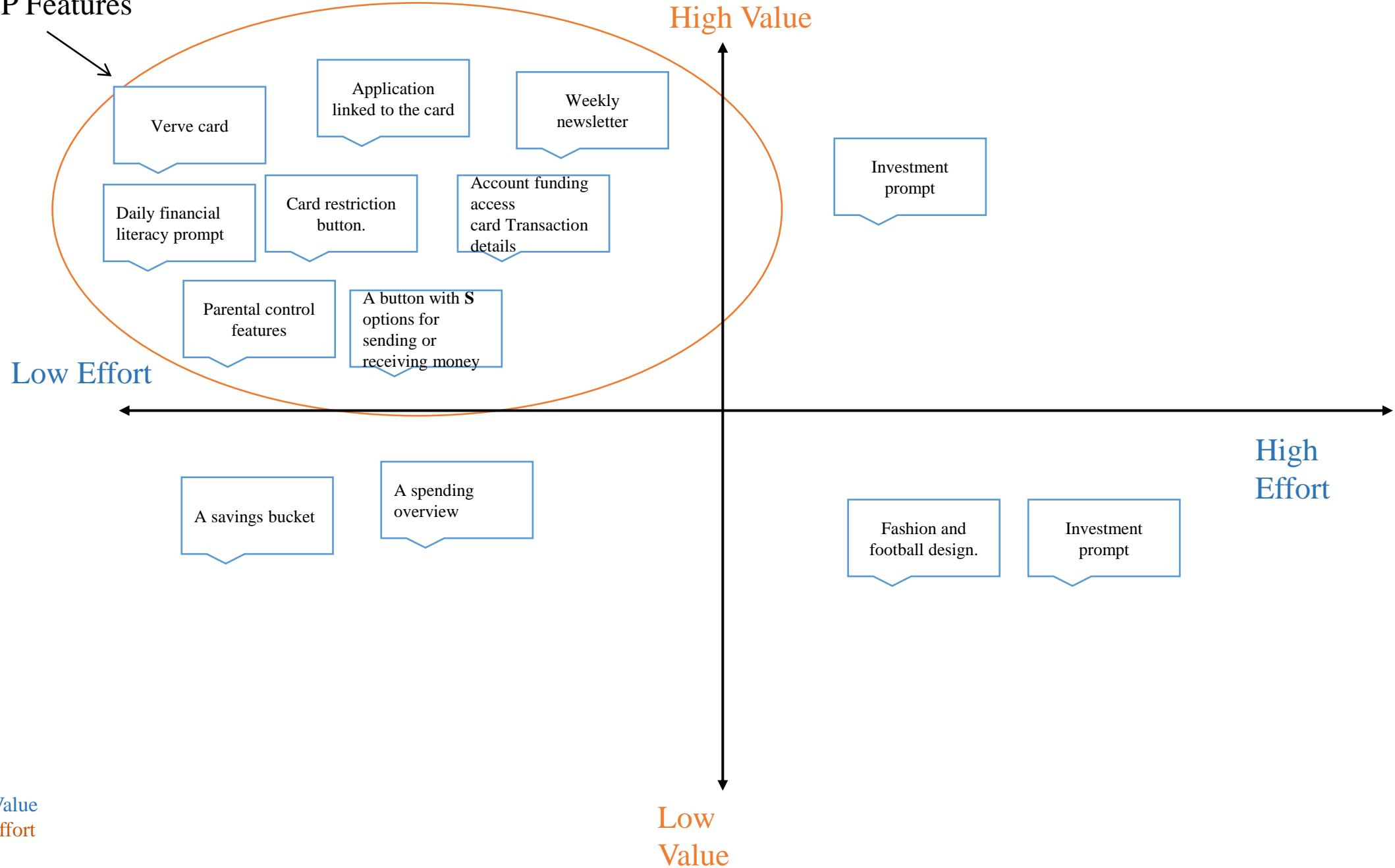
- Fashion and football design.
- Investment prompt

## **XL** (6-8 weeks)

- Saving in different currency

# Value vs. Effort Map

MVP Features



# User Stories

**As a** underage customer, **I want to** have a debit card, **So I can** perform transactions.

**As a** customer, **I want to** have a google playstore or app store enable app , **So I can** check my transactions

**As a** parent, **I want to** easily fund my child's account, **So I can** attend to other things.

**As a** parent, **I want to** transaction details on my child's card, **So I can** track expenses.

**As a** customer, **I want to** easily send and receive money, **So I can** perform seamless transactions.

**As a** customer, **I want to** learn tips on how I can maximize my money, **So I can** prepare myself for my financial future.

**As a** customer, **I want to** setup a savings bucket, **So I can** learn to save.

**As a** customer, **I want to** add brokerage account, **So I can** invest in stocks.

# Conclusion

The road to launch Kuda Junior Customer (Kuda JC) process was challenging, educational, and has been a good learning process to be my growth as a product manager. Based on the outcome of some of the tasks done, the Kuda Junior Customer service is one that everyone is to look out for and should be ready to embrace. Some features that have been given the highest priority in terms of effort and value will be included in the product MVP, which will satisfy and address user needs. Utilizing several methodologies and frameworks, such as the MSCW framework, T-shirt effort estimation, and Agile framework and its practices to ensure a great product is launched.

A person in a dark suit is seen from the back, pinning a yellow sticky note to a corkboard. The corkboard is covered with numerous other sticky notes in various colors (yellow, blue, pink, green) and handwritten text. Some notes are connected by yellow string. The background is slightly blurred, showing more of the corkboard and the person's arm.

# Product Management Portfolio

Thank You