

## Core Retail Journey | Research Report

# Identifying the Moments That Matter

Q4 2019

This document summarizes what we learned during the research completed in the Orient phase of our Core Retail Journey project.

This report includes:

- Overview of research and methodology (p. 2)
- Background context and research questions (p. 3)
- Summary of key findings and learnings (p. 3)
- Appendix of short summaries of each research element (p. 9)
  - Appendix 1: Brand research
  - Appendix 2: Customer insights
  - Appendix 3: Prepaid customer insights
  - Appendix 4: Frameworks and strategy
  - Appendix 5: Key tasks and audiences

## Overview

### Summary

The goal of this project is to identify the moments that matter most to our customers when interacting with T-Mobile stores, and to define a strategy for how we show up in those moments. This strategy will inform and help us prioritize future work. It is intended to act as a north star, in order to design our retail experience through the lens of what's most meaningful, create consistency across projects; and prioritize future work and opportunities.

This research summary lays the groundwork for developing a customer experience strategy by bringing together what we know about consumers, our customers, our stores, and our brand. Though our focus is on identifying the make-or-break moments within the retail journey, we know the store is only one piece of the customer experience – and we must consider the in-store experience in context. Thus, in our information gathering, we didn't limit ourselves to the four walls of a store.

Building and maintaining trust and designing with empathy emerged as necessary requirements to redefining the T-Mobile retail experience. To do so will require deep understanding of customer needs – not just demographics or our own product categories. The next phase of this project will use these ideas of trust and audience needs to define a framework that will inform and create consistency in how we think about key moments in the retail experience across products, services, and spaces.

### Research Aims

- Understand the moments that matter most in developing a relationship with our customers
- Identify opportunities to make the T-Mobile retail experience special in a meaningful way
- Understand where gaps in our knowledge exist
- Contextualize known customer, employee, and business pain points and opportunities
- Review existing framework documents with a T-Mobile-specific lens

### Methodology

T-Mobile has a wealth of customer insights studies and multiple frameworks that cover our customers, their pain points, and how they use (or might use) various channels. Our aim was to consolidate relevant insights from these disparate sources to understand key moments in the customer journey and opportunities in the brand experience as they exist today. Where possible, we addressed gaps with interviews with internal experts. Given the short duration of the project we did not conduct any new direct customer research.

### Methods

- Analyze secondary sources (Stone Mantel, IPSOS Occasion research; Time and Motion; Lenati Customer Lifecycle framework; various existing customer insights studies)
- Informational interviews with internal experts
- Focus groups with former frontline employees

### Participants

- Project owners: Katie Oaklund, Alice Williams
- Core working team: Dana Martindale, James Underwood, Natasha Lewandrowski
- Extended working team: Jennifer Porteous, Greg Martin, Travis Hamill
- Subject matter experts:
  - Frontline Next, Care: Lyndsey Petersen, Abby Fuller, Daylen Taylor
  - Frontline Next, Retail: Kyle Thomas, Michael DeVenecia, Helen Li, Roger Mahusay
  - Virtual Retail: Nathaniel Papa
  - Brand: Rachel Roszatycki
  - Prepaid: Marc Palasciano
  - Business customers: Mina Mistry, Meghana Himebauch, Tania Shepard
  - Customer insights: Aniya Zaozerskaya, Danielle Ogieguata, Jeff Whitney

### Learning Milestone

**12/19** Research insights share out

## Background & Context

We started this work with the knowledge that much customer and brand research has been done, albeit in pieces and by many different teams. We believed that the answers to many of our questions were out there if only we could find and co-locate them. We also believed that the existing framework documents we use, specifically from Lenati and Stone Mantel provided a great starting point for our work by identifying which moments matter to customers in retail generally.

### Questions

- Internally, what do we believe makes us, us (brand)?
- What are the dominant customer brand perceptions?
- How does our brand show up in retail today?
- What are the known pain points and opportunities within the retail channel?
- How are customer, employee, and business pain points connected?
- What subgroups exist within our customer base that might have unique needs or considerations?
- Can we identify the elements of an overarching T-Mobile customer experience that sit above task-based journeys, such as signing up, upgrading, or account management?

### Hypotheses

- Customers view our brand as likeable, but that alone is not enough to entrust us with such a vital service.
- Our people are what make us special.
- Our brand values are present in our stores today, but not brought to life in a cohesive way.
- There are key moments or themes that exist across customer groups that we can anchor to consistently as we design future journeys and improvements.

## Findings & Learnings

### Forget content, trust is king

#### We touch everything, so the stakes are high

Customers always bring with them context and concerns from their broader lives – things like family, financial obligation, health, and of course work. We show up front and center in these aspects of people's lives in ways other companies don't:

- **Work.** In addition to specific offerings we have like T-Mobile for Business, people rely on us to work and

run their business. They store important information on their phone and share it over our network. We enable connection to customers and co-workers. And if we break down, livelihoods might be at risk.

- **Family and relationships.** We enable connections with people through the actual service we provide. We travel with people in their lives and facilitate relationships. If we break down, people might not be able to reach the people they care about.
- **Personal wholeness.** Phones are completely integrated into people's lives today and form an extension of who they are. They store valuable information and record life's important moments. They can be a lifeline in an emergency. They also come with new concerns about digital wellness. How we help (or not help) people navigate this, matters.
- **Commerce.** Phones are more than just a communication tool today. They are also the conduit to getting around in the world, buying what you need, or getting the help that you want. From catching a car with Lyft to buying an online order this trend will only be amplified with 5G. All of these uses and needs are at risk if we don't deliver as expected.
- **Social and representation.** Phones are also a status symbol. Like little cars that fit in your pocket, they can reflect identity but also facilitate sharing and feedback on people's lives to others in their community or around the world. With this context, buying a phone isn't just buying a phone.
- **Entertainment.** For many, mobile connection is their primary or only connection. Phones and our network are the actual tools by which entertainment is consumed. More and more media consumption is shifting to mobile-first, particularly for younger generations. If we break down, we might be cutting people off from the water cooler conversation.
- **Beliefs.** We make efforts to connect with people in ways that align to our beliefs – and theirs. Diversity and inclusion, supporting veterans, disaster relief efforts, recognizing first responders, pride and even being a reliable job provider are all things that resonate with beliefs, not functional benefits.

- **Finances and choice.** We should recognize that each time someone makes a choice to buy a thing or spend time with us – it might take them away from something else in their life. With the benefits we have for the price we are positioned to deliver on value – but only so long as we don’t unintentionally layer on additional costs and risk (e.g., time and confusion).

Because we touch so many things, the risks are considerable for people when selecting a wireless partner. Trust is what makes those risks less perilous.

### Plus, we’ve heard just how important trust is

In addition to recognizing these broad and far-reaching ways we might impact customers’ lives – and the trust they place in us to deliver, we’ve also heard from consumers that trust is important in the wireless space.

- **Trust that it’ll work.** Plain and simple. E.g. Barriers to Switching Refresh 2019 (69% of postpaid consumers wish they could try another network before switching). And the risk for us if it doesn’t work is high. Trust lost is hard to win back. Customers that leave us because of the network are unlikely to consider T-Mobile again, they share their experience with others, and since people change wireless providers infrequently, these experiences have long-lasting effects (T-Mobile Brand Research, 2019).
- **Trust that they know what they’re getting.** It’s complicated and we have lots of fine print. E.g. Stone Mantel, Round 1 (“I want to know what I’m getting - it’s about trust”); Barriers to Switching Refresh 2019 (64% of postpaid customers say they don’t know what to expect from other carriers and uncertainty about cost holds people back from switching).
- **Trust that things will happen as desired and as expected.** People don’t want to worry about their wireless service, but they still want to be confident that it will work. E.g. Stone Mantel, Round 2 (“Give me time for other things . . . They should handle it, it’s not on me.”)
- **Trust that I’m making the right change.** Trust keeps people from switching. And on the flip side trust can be a primary driver of consideration for inert audiences (T-Mobile Brand Research, 2019).

As a brand, T-Mobile is still maturing. Where we might have been previously seen as the less mature brand in the wireless space, we’re putting effort behind showing up differently. Trust will play a role here as well.

### Key Learnings

- We touch and enable many things in people’s lives – so the stakes are high for wireless decisions, whether they want to spend time with us or not.
- Trust is king. Without trust, all the benefits we provide – fun, events, and games – amount to frosting with no cake. We’re not just saying trust is important (that’s a no brainer), we’re saying it’s the most important.
- We’ve heard trust is important elsewhere as well. People put their trust in us that our service will work, that they know what they’re getting, that things will go like they expect, and that they’re making the right choice. The risk is there, so trust must be too.

### Our brand is about the people

If you ask people at headquarters what makes T-Mobile special, the answer is clear: it’s our frontline people who tirelessly serve our customers every day. Here, we tried to get more specific and answer “what about our people makes us special? Are our people truly a differentiator for our business, and if so, how?”

We also wanted to understand how our brand comes to life for our customers today. As T-Mobile employees, we are steeped in our company culture, and it can be hard to get outside our own bubble to see how customers and potential customers see us. For this we relied on existing brand studies and insight from former frontline Care and Retail employees.

### Coming of age

A brand perception study from 2015 showed that customers saw T-Mobile as fun, and generally likeable, but immature – not a company that could be trusted with vital services or a professional business.

Conversations with frontline employees and brand SMEs indicate that T-Mobile has evolved since then – at least internally. We believe we are more mature and trustworthy than we were in the past. But that perception has yet to trickle down to customers,

who continue to see us as a budget brand with a less reliable network than Verizon or AT&T (T-Mobile Brand Research, 5G Insights Overview, 2019). We score lower than Verizon and AT&T on all brand tracking metrics except price in the total market, and we don't get credit for the influence we've had on the industry through our Un-carrier moves. It's clear we have work to do to convince people we over-promised and under delivered to in the past to give us another chance, and to gain notice from those who might not have considered us in the past. But we're not alone. Lack of trust is an issue throughout our industry.

Among our customers we rank higher than Verizon and AT&T across all brand equities except our network value (T-Mobile Brand Research, 2019). Those who love us speak highly of our customer service. But even among our own customers, there is room for improvement. Over time, network and billing issues accumulate to drive customers away. Even our satisfied customers are lured away by better prices elsewhere. We know these things matter. But there is still more to learn about how the relevant importance of these and things like service and loyalty combine in a switching decision.

We are starting from a strong place. Our brand SME identified customer and employee love and our rapidly expanding network as our greatest assets. But competition is fierce. Across the wireless industry it is becoming harder to shake new customers free from the competition. As we expand into new markets, we come into competition with other tech companies, such as Amazon, Apple, and Google, which are perceived by consumers to be more innovative, premium, and accessible than either us or our wireless competitors.

### **As a brand, our dedication to people could be our most important differentiator**

Our research suggests that our people are a differentiator, and that we could leverage this asset even further to set our brand apart. Verizon relies on its network and leans into technological prowess. AT&T relies on its historic reputation and leans into content and entertainment. But T-Mobile could be known as the human-centric mobile service provider.

Plus, we already show up in human-centric ways. Our frontline SMEs identified the ways in which they believe our brand shows up most strongly for customers, including these human efforts:

- Our plans, especially our discount plans for military and first responders
- Our benefits, such as T-Mobile Tuesdays, Netflix on us, and access to Google One for Metro customers

- Our energetic store spaces
- Our presence at Pride, the Special Olympics, and other community events
- Our disaster response efforts

Participants also described their pride in T-Mobile's diversity and inclusion efforts, and the ability to show up to work as their authentic self as an important part of our T-Mobile brand expression though customers might not be aware of them.

Our brand SME identified the following as ideas that underlie our brand. These align closely with the retail experience pillars that the Retail Experience Design team developed internally.

- **Access for all.** Access is more than just one thing. It means availability (accessible network that works), affordability (accessible price), and understanding (accessible information).
- **Diversity and inclusion.** Our message and actions of D&I resonate strongly with our employees and we could lean into this more with our customers as well.
- **Sustainability.** We have an opportunity to showcase ourselves as a leader in this space. We're doing great things with network sustainability, but we're not telling anyone about it. And maybe there's even more to do.
- **Great experiences, fun, irreverence.** If we can deliver on our customers' core needs, then our fun brand personality can put us over the top.

### **Key Learnings**

- Internally, we're aligned on our brand strengths.
- We already lean into our people as our strength, but we have an opportunity to be more intentional in how we express our dedication to people with our customers (through words and actions) to show up in a uniquely human-centric way.
- Exceptional customer service will only get us so far. To keep customers after we've won them over, we must demonstrate that we are trustworthy, understand their needs, and value their loyalty.

## We might also be holding our people back

### Our people are too often a band-aid

Unfortunately, we are also using our people as a stop gap for broken and disjointed digital infrastructure. Our frontline staff has a pivotal role to play in helping customers overcome the hurdles put in place by dysfunctional systems by re-keying orders, writing down quotes, and manually filling out information.

Unfortunately, the hoops our frontline employees jump through to serve our customers often result in errors that need to be put right later. Many employees develop lasting relationships with customers only after we have failed the customer in some other way. For example, a customer may be grateful to the Care employee who finally got their bill sorted out, but the bill should have been correct the first time.

Frontline employees provide a wealth of expertise and product knowledge to our customers, but their effect could be amplified if they could focus on product and service expertise rather than compensating for gaps in our digital tools.

#### Key Learnings

- There are gaps in access to information (systems Care uses versus systems the store uses)
- There are gaps in how information trickles down (Care, Corporate Retail, TPR, and Virtual Retail)
- There are gaps in training (training emphasized for Retail versus Care affects what employees know about and therefore what they can help with)
- There is a gap in understanding the role and abilities of virtual retail

### We need to reward the behaviors we want

The way we compensate, train, and share information as a business can result in employees acting against the needs of a customer. This can be intentional, due to financial motivation, or unintentional, due to misinformation. We cannot fault employees for looking out for their own interests. It is on us to make sure we incent and train for the behaviors we want.

The groups most shorted by our compensation model are existing and Magenta prepaid customers. Our frontline next focus group participants reported that they intentionally spent less time serving prepaid customers because they were not

incentivized to do so. As one participant put it, “I can earn more commission selling a speaker than signing up a prepaid account.” Another told how some employees tried to avoid helping customers if they perceived that they weren’t there to buy. This could particularly impact non-English speakers who may have driven a long way just to go to a store where someone speaks their language.

The things we measure can also impact employee behavior. A participant formerly from our Care team noted that the Care team is incentivized to resolve customer issues the first time because it is a metric they are compensated on whereas retail employees are not. He believed this resulted in care employees being more diligent in asking questions to get to the root cause of customer issues.

Just as we need to reward the behaviors we want from our employees; we also need to reward desired customer behavior. Loyal customers expect to be rewarded. Failing to provide them with equal or greater value to what they can get for switching means we risk losing satisfied customers. This leads to artificial churn, especially in the prepaid sphere. And we frequently hear frustration from our current customers when our promotions are only available for new accounts. In fact, loyalty/customer tenure is frequently in our top two detractors in retail when evaluating customer experience through NPS.

#### Key Learnings

- We are failing to reward human-centric behavior from our frontline employees
- We are failing to reward loyalty from our customers

## The audience impact on trust

Typically, when we think about the audiences we serve, we either anchor to: (1) demographic information (e.g., family or even 55+); or (2) our own lines of business or products (e.g. postpaid v. prepaid, TFB, etc.). But we examined known pain points from customer insights studies that spanned these traditional audiences and found that they ladder back to a few key themes:

- **Customers value their time.** They don’t want to spend more time than they have to. They want to do activities on their own time. And they want to feel like their time with us was well spent.



- **Customers value their money.** They need to meet their need while staying within their budget. And they want what they get for their money to feel like a good value.
- **Customers value ease of understanding.** They want to understand their choices. They want comparing options to be easy. And they want us to do the hard work of understanding and present it to them in a way that's easily comprehensible.
- **Customers value having their expectations met.** They want the information they receive in the store to match what they see online. And they expect their bill to match what was quoted.

None of these themes should be surprising. As we consider how to address what matters to our audiences, designing with empathy and building trust will be essential to success. All of these confirm that, in order to address ease of understanding and meeting expectations, we need our customers to be able to trust us. We must strive for simplicity in our offerings and our explanations, and consistency across customer touchpoints. Trust requires that we do what we said we would do. Ultimately, it is only by consistently meeting customer expectations that we will build their confidence and by exceeding them that we will build lasting affinity and loyalty for our brand.

### A new look at audiences

Although we hear common pain points across all audience groups, the way we address them may not be one-size-fits-all. We need to understand our core audience groups more deeply, not merely as postpaid, prepaid, consumer, and business customers, but also based on specific needs that cut across our product offerings, such as price sensitivity or access to a store.

These variations in what are, in the end, a common set of needs likely have a greater impact on the importance of trust in key moments in the customer journey than any internal, business-driven construct we create. For example, price sensitivity might be most acutely felt for customers when receiving their first bill, so matching their expectations in that moment is critical to building trust and good will. This moment might be especially significant to a large chunk of prepaid customers as well as retired audiences on a fixed income, but all customers will benefit if we deliver on this moment successfully.

We can think of these need-based characteristics as existing on spectrums -- all customers fall somewhere on each spectrum, but

an individual's specific considerations when shopping with us will vary depending where they fall on it. By looking at audiences through the lens of these needs, we place the importance on the qualities of the customer rather than assumed products they might purchase. Plus, it allows us to more completely capture all the people that come to Retail rather than just specific groups.

Some spectrums that arose in our research include:

- Physical ability
- Access to a store
- Budget constraints
- Tech-savviness
- Responsibility to others (e.g. buying for others)
- Impact (risk) of being disconnected
- Perception of being judged
- Openness to sharing personal information
- Access to credit

Plus, we also do things internally that might also shift the importance of trust for specific audiences. For example, we incentivize certain products over others -- perhaps to the detriment of customers not buying those products. Our systems create hurdles for us in store. Our promotions and plans are confusing for us to manage, let alone our customers. These actions and the impact they have on both on the importance of moments or how we think about audience needs will also be something to explore.

### Key Learnings

- Rather than anchoring to our own products and demographics, need-based spectrums might better inform the importance of trust in key moments consumers experience in our stores.
- We do things internally that artificially shift the needs or the importance of trust for certain audiences (e.g., incentivizing away from certain products -- and thus audiences).

### A final word

In the end, our research points to the importance of trust. Trust because wireless touches everything and the stakes are high if we don't deliver. Trust because we need it to be credible as a maturing brand. And trust because our customers have told us they need it. What this means -- as we aspire to evolve and

improve the retail experience – is that moments where we can build, or where we risk eroding trust, will matter the most.

All audiences are not created equal, but maybe they are more similar than not. Our audiences – across products, demographics, and lines of business – generally care about the same things. Things like time, money, understanding, and having their expectations met. Yes, audiences have different characteristics. But they are more like different points on a spectrum, rather than standalone considerations.

Through this need-spectrum lens, what flexes by audience is simply the relative importance of each of those moments where trust comes into play. As we continue to refine our thinking on the audiences we have today (and explore possibilities for new audiences in the future), we can use this need-spectrum thinking to look across all the people we serve in Retail rather than group by group.

### Next Steps

- As part of the Explore phase, identify and understand: (1) the specific, important moments where we build or erode trust in retail; and (2) things that more continuously build or erode trust
- As part of the Explore phase, identify and refine key audience need-based spectrums that impact and shift the importance of these trust-based moments
- Additional research is needed to understand specific groups within our customer base (e.g., families, customers with disabilities, rural customers) that will inform more specific application of this framework in future projects

### Summary of sources

See the appendix for a more detailed summary of some of the key sources we reviewed. We looked at several existing studies produced by various teams, including:

- Brand personality research
- Brand summaries
- Consumer insights studies, including the topics:
  - CORE
  - Onboarding
  - Switching
  - TFB
  - Prepaid
- Stone Mantel meaningful experience research
- Lenati customer lifecycle
- IPSOS research occasion research
- Retail Insights community
- Time and Motion results

We also conducted interviews and focus groups with key subject matter experts on brand, TFB, prepaid, and the frontline (retail, care and virtual retail).



# Appendix

## Appendix contents

<b>Appendix 1 – Brand Research.....</b>	<b>9</b>
Interview with Rachel Roszatycki .....	9
T-Mobile Brand Research, 2019 (unpublished).....	9
T-Mobile Brand Personality, 2015.....	10
Focus groups with Frontline Next Retail and Care.....	10
<b>Appendix 2 – Customer Insights.....</b>	<b>11</b>
Interview with T-Mobile for Business SMEs.....	11
New customer onboarding deck.....	11
Switcher journey deck.....	11
Community Results.....	12
Time and Motion, 2019.....	12
Barriers to Switching Refresh, 2019.....	13
CORE Onboarding Experience, October 2019.....	13
<b>Appendix 3 – Prepaid Customer Insights.....</b>	<b>13</b>
Interview with Marc Palasciano .....	13
Prepaid 1 <sup>st</sup> month customer, October 2017 .....	13
T-Mobile Prepaid Magentro Study, 2016.....	14
T-Mobile Tourist Plan, April 2017.....	14
<b>Appendix 4 – Frameworks and Strategy .....</b>	<b>14</b>
Lenati CX Walking Deck, 2018.....	14
Stone Mantel – Rounds 1 and 2, 2019 .....	15
Retail Occasion Research Report, 2019.....	15
Un-carrier Retail - Tiger Team Meeting, 2015.....	15
<b>Appendix 5 – Key Concerns and Pain Points by Audience and Task .....</b>	<b>16</b>
Showrooming & Shopping.....	16
New Service .....	16
Upgrade Device.....	17
Account Management.....	17
Troubleshooting & Repair.....	17
Returns & Exchanges.....	18

## Appendix 1 – Brand Research

### Interview with Rachel Roszatycki (11.11.2019)

The core working team interviewed Rachel Roszatycki about the evolution of the T-Mobile Brand. We shared with her our internally developed retail brand pillars and found that they were in line with her understanding of where the brand is trying to go, although it should be noted that T-Mobile does not yet have any officially endorsed enterprise level brand pillars.

Key ideas:

- Our “Un-carrier” brand is defined in the negative, this presents some challenges in defining what we are for (as opposed to what we are against), but the directive is to stay the course on this for now.
- Our Un-carrier moves used to be very literal (e.g., fees included), but now they are more idealistic (e.g., for good)
- We have a higher percentage of people considering us because of brand affinity, but we are not sure what they are connecting with (e.g., cheap/value, customer service, etc.)
- Lack of loyalty rewards is a pain point for long term customers, but they love us for value and customer service (in that order), network still comes up high
- Trust is where we fall down
- If she were to write our brand pillars today, they would be:
  1. Access for all - equality accessible technology (value - they can afford us, it's simple and you can understand it, our network is there)
  2. We believe in purpose, but what purpose is TBD
  3. Diversity and inclusion - genuine in the frontline, but not reflected in HQ or C-suite
- Sustainability - opportunity to be a leader, we're doing stuff but not telling anyone about it, something we did not an initiative (in our network)
- Human connection
- Great experiences fun irreverence

### T-Mobile Brand Research, 2019 (unpublished)

Rachel Roszatycki shared with us an unpublished deck she is working on. The goal of the deck was to “aggregate information from across the organization from a brand perspective – articulating where we are, how we got here, where we’re going and our gaps in achieving those long-term goals.”

Key ideas:

- Our brand doesn't yet have the mindshare we want
- We don't get credit for our work on changing the industry

- Our above the line(ATL) is focused on promos, not our brand
- Our brand perception needs to be strengthened - but this is an industry wide problem
- Lack of trust makes it difficult to convince people to switch
- People don't believe what they hear from the industry - they look for outside opinions
- People join us for the price (including prime customers), but price is not enough to keep people
- We have to overcome a reputation of overpromising and under-delivering in the past
- Current customers love our customer service and value (which is different from price)
- We are in a strong position to build on
- Harder to get customers, new revenue sources, expanding competitive set
- We aren't getting credit for innovation and thought leadership

### **T-Mobile Brand Personality, 2015**

This is a collection of video excerpts from focus groups with individual and small business customers in which participants describe T-Mobile and competitor brands as though they were people. What we heard in this video echoes what we heard from Rachel Roszatycki and our Frontline retail and care focus groups. This video presents a good view of the image we are in the process of overcoming.

Key ideas:

- T-Mobile brand personality themes included; unreliable; not mature enough to handle serious responsibilities; some found T-Mobile too intense; The brand perception was generally likeable, just need to mature a bit

### **Focus groups with Frontline Next Retail (11.21.2019, 12.03.2019) and Frontline Next Care (11.25.2019)**

The core team met with four former retail store employees and three former Care team employees now participating in the Frontline Next program. All of them had been out of their customer facing roles for about a year, so their opinions are informative, but not representative of the views of our frontline employees. We asked them questions about how they perceive the brand and what they would point to as customer-facing expressions of our brand today. We also asked them to consider where they believe various customer needs are best met,

between retail stores, care, and virtual retail. The retail focus group was broken into two sessions to cover all the material.

Key ideas:

- T-Mobile brand is:
  - Evolving, more mature than we once were
  - Braggadocious, wants to be the best at everything
  - Ambitious and innovative, but sometimes we talk bigger than we can deliver
  - We worry about becoming unpopular or irrelevant
  - We are empathetic, caring, diverse, genuine, and a good friend
- T-Mobile shows up to customer in:
  - Our plans (55+, Military, first responders)
  - Disaster relief efforts
  - Taking part in Pride, Special Olympics, and other community events
  - Showing up at sporting and music events
  - Our frontline employees who feel comfortable to be themselves
  - Team of Experts market-based communities
  - Fun stores with music
- The strengths of retail include:
  - Selling
  - Helping customers to visualize – they can write things down and draw pictures
  - Responding, deescalating, and changing tact in the moment, because they can see the customer
  - Helping each other, because they can see when another ME might be struggling and easily step in
  - Getting personal, because they are from the same geographic area – “we go to the same restaurants”
  - Product knowledge
- The strengths of care include:
  - Rebuilding trust when things go wrong
  - Explaining things, particularly bills – they have all the tools, multiple screens so they can see everything at once, and the luxury of being able to step away from the customer to compose their thoughts
  - Troubleshooting account issues – they have more steps they can take

- They are “the solutionist” because they can give credits
- Neither group was clear on what virtual retail does, some confused virtual retail with interfacing with Care via text message
- Care participants pointed out that they are incentivized to solve issues the first time, whereas retail is not
- There are differences in their physical workspace, access to digital tools and customer information, training, how information drips down, and compensation all of which incentivize certain outcomes and behavior over others.

## Appendix 2 – Customer Insights

### Interview with T-Mobile for Business SMEs (12.09.2019)

The core team met with several T-Mobile for Business (TFB) SMEs (Lora Eleam, Sr Consumer Insights Manager; Meghana Himebauch, Sr Manager, Product Management; Tania Shepard, Commercial Marketing Manager; Mina Mistry, Sr Manager, Integrated Marketing) to understand TFB customer considerations and pain points. As of this writing, the TFB team is reworking their retail value proposition, and shared with us some insights and challenges.

#### Key ideas:

- TFB customers 'tend to have more issues' in general
- Most TFB customers have three or fewer lines
- In retail, TFB as designed is optimized for prospects, but it's mostly current base customers who come into the store.
- Around 80% of TFB customers are not actually employees, but family members or others on accounts.
- Current comp changes are pushing smaller businesses to the AE (regional TFB focused Mobile Expert)
- 68% of business customers on a secret shop program were never asked if they were a business customer. ME training might be lacking here.
- In general, there is poor understanding among MEs of how TFB compares to competitor plans.
- No usable quote tool or takeaway creates an unprofessional atmosphere during the shopping process for TFB prospects.
- Customer welcome is not designed for appointments, and even less so for TFB prospects.
- Only some stores are well appointed for AE led meetings within stores. Some have 'business tables', but some do not.
- Business customers see a longer path to purchase with more research than other customers.

- Not much detailed info exists for TFB customers on our website
- TFB customers have more billing problems than other customers
- When establishing a small business, phone service is a lagging purchase. Small businesses often use personal phone service long after other tasks (website, bank account, etc.) are set up.
- The 'side hustle' is becoming common - there's a blending of personal and business worlds, with no clear divide between the two.
- Tenure for TFB customers is slightly shorter on average than non-TFB customers

### New customer onboarding deck

This deck identifies five journeys that new customers take after signing up (advocate, fan, uncommitted, at risk, trapped). It identifies network coverage and billing as the two biggest pain points for new customers, but also notes that negative experiences are cumulative.

#### Key ideas

- Identifies 5 journeys for new customers
- Pain points are cumulative
- Coverage and billing are the biggest pain points
- Specific pain points are influenced by the customers experience prior to T-Mobile (i.e. Verizon customers have slightly different pain points than Sprint because they are comparing T-Mobile to different past experiences.
- Phone purchase (trade in and billing) is negatively impacting customer outcomes
- Network is a big part of the problem, especially for rural customers
- Brand perception of T-Mobile as potentially unreliable are often borne out in the form of poor service in some areas and incorrect billing, especially when the customer has also purchased a phone
- Stores are an important customer service touchpoint

### Switcher journey deck

A deck describing the considerations and pain points around switching mobile carriers.

#### Key ideas:

- Lack of ability to easily compare creates swirl and doubt in switching process
- Ability to easily and quickly understand is key

- Objectivity is hard because exact location matters when it comes to coverage
- Too much info can confuse and frustrate customers, too little can feel like we are trying to hide something
- Identify or suggest any key beats of the any of our core customer journeys?
- Consideration is usually predicated by a negative experience (Also upgrades, life changes, first accounts)
- It seems like most customers are less interested in talking to a sales rep early on
- Outcome is usually switch or paralysis
- Customers don't always want to complete the purchase immediately, even after they make a decision
- What they hear from each company touch point must match - If what they hear in the store matches what they saw online this will increase confidence, if not it's a red flag
- Store visit is for reassurance, to form a connection, sample the customer service
- Carrier sites will never be as trustworthy as 3rd parties
- Perks like Netflix are 'nice to have' but don't make up for bad service or coverage
- An employee who asks the right questions is key to building trust (what are the right questions to ask?)
- Price point is important (not too cheap (poor quality), but not too expensive (bad deal))
- There's a lot at stake and a lot of emotions wrapped up in the choice to switch
- Customers trust their friends and family - could we offer a benefit to those who recommend us?

### Community Results (11.18.19)

This deck is a summary of responses from the community activities that the Retail Customer Insights team is running. It generally reinforces known pain points, but has some details that might be helpful to revisit when we get to specific work streams.

#### Key ideas

- Phone repairs: they find insurance too expensive / not a good value for what they get. Many opt for do-it-yourself or third-party repairs, but aren't necessarily satisfied with the results
- Phone features: High quality camera is the favorite feature, GPS and voice assistants essential, short battery life most complained about
- Favorite Retailer: online for convenience, in store for welcoming shopping environments. Customers

- preferred retailers that make them physically comfortable and reward their loyalty (seating, fast checkout and online order options). Participants recommended friendlier customer service for T-Mobile
- Issues with visiting wireless retailers: Upselling and long wait times, members suggested they would rather avoid the store entirely and handle issues online or over the phone if possible, customers wanted ticketing system to not have to wait in the store
- About 30% of customers visit their wireless store at least every 2-3 months
- Customer service is the biggest driver of positive store experience, store atmosphere is a distant second (but this doesn't tell us anything about the relationship of customer service to bad situations that didn't have to happen in the first place)
- Store vibe at T-Mobile has energy which customers like (the music), Verizon felt welcoming but a little sleepy
- Verizon got points for product display stations and wide selection of devices
- At both Verizon and T-Mobile customers were generally greeted and felt welcome (our people might not be as big a differentiator as we think)
- Both groups felt the sales assistant was knowledgeable
- Verizon offered take-away materials whereas T-Mobile typically did not - told customers to look online (which we know has, or is perceived to have, competing information)

### Time and Motion, 2019

This deck is a periodic assessment of time spent in our stores and how employee time is used. It is done by reviewing security video in a sample of stores and is primarily used to inform labor standards for retail.

#### Key ideas:

- People spend a lot of time in our stores – even when they ultimately can't do what they came to do. People spent 38 min., 39 min., and 24 min. to upgrade, activate with postpaid, and return something, respectively. But they spend just as much if not more time when they were ultimately unsuccessful in doing so (39 min., 32 min., and 35 min. to upgrade, activate with postpaid, and return, respectively).
- Some transactions take less time – e.g. bill pay (5 min.), accessory purchase (11 min.), prepaid activation (16 min.), feature/rate plan sales (13 min.); data transfers (15 min.)

- The highest volume of traffic is bill pay, followed by accessory sales. 36% of traffic is not related to sales/bill payment – characterized here as “service traffic”
- 40 hours of 1,400 observed hours were wait time, averaging 6 min. per occurrence (443 occurrences). The maximum wait time observed was 26 min.

### Barriers to Switching Refresh, 2019

Understanding what factors prevent consumers from switching wireless carriers.

Key Ideas:

- 1st most important barrier to switching is the total out of pocket cost associated.
- 2nd most important barrier to switching is distrust over the cost being more than advertised.
- 3rd most important barrier to switching is concern over coverage.
- Consumers would like to try another network before switching and find switching carriers to be a hassle.
- Concern about the actual cost being more than advertised is also second.
- Coverage is third most important.
- Among cost concerns, cancellation and activation fees deter consumers from switching.
- No audiences found the lack of stores near them a barrier to switching
- Most expect to switch to their next carrier in a store, but online switching has taken over expectations for areas outside that.
- Average monthly savings of \$20 are needed to make consumers more open to switching.

### CORE Onboarding Experience, October 2019

CORE (Customer Onboarding and Relationship Experience) is an ongoing research program run by the Consumer Insights team. This particular survey looked at the onboarding experience for new BANs, targeting customers that had activated in the past 7 to 90 days.

Key ideas:

- Excitement of joining declines over the first three months, largely due to coverage and billing
- Satisfaction with phone purchase, features and monthly price all decline over the first three months
- Customer expectations vary based on the carrier they came from

## Appendix 3 – Prepaid Customer Insights

### Interview with Marc Palasciano (12.03.2019)

The core team interviewed Marc Palasciano to understand how prepaid customers tend to differ from postpaid in terms of their most important considerations when choosing a carrier, common pain points, and how their customer journey might differ when completing key tasks. He also shared with us the differences he has noticed between Magenta Prepaid and Metro customers about these topics.

Key ideas:

- T-Mobile, along with competitors, has manufactured churn by rewarding switchers over loyal customers
- The Magenta prepaid audience weights towards tourist plans, emergency phones, and first phone. Most of these customers are bringing their own device.
- Metro weights towards people living paycheck to paycheck, many of whom are unbanked or without credit. Most of these customers are purchasing a plan in order to get a deal on a new device.
- Cash is king in the prepaid space
- Many prepaid customers have no credit card and are thus unable to buy online even if they want to
- Many prepaid customers do not have cars and rely on easy payment methods such as kiosks and grocery stores.
- It was a miss that we did not launch T-Mobile Money with Metro where there is a need for banking services
- Prepaid customers can port in a number but often do not in order to take advantage of promotions – this is an instance of where our service model does not match customer desire
- Privacy has become an expectation for the prepaid audience – no credit checks or ID, this is becoming an issue for the industry now (mostly due to fraud and reselling devices overseas) and we are seeking ways to better understand and identify these customers
- Rebellion – the tool used to sign up Magenta prepaid customers is “a joke.”

### Prepaid 1<sup>st</sup> month customer, October 2017

This study was to new prepaid customers – often the only way we can capture information on these usually opaque audience.

Key ideas

- 27% used prepaid to try network

- Needing a network temporarily was a bigger driver for those who needed temporary wireless service
- 63% looking to stay for longer than one month, of those, 79% plan to stay with us
- Network is the biggest deal breaker for those who plan to leave
- Prepaid customers skew younger
- Most customers are bringing their own device

### **T-Mobile Prepaid Magentro Study, 2016**

This study aimed to determine the impact of prepaid plan changes on consideration and purchase and the role of retail associates in the prepaid shopping process.

Key ideas:

- Prepaid customers are split fairly evenly between those who wanted a prepaid plan and those who settled for one because postpaid was too expensive or they didn't qualify
- Employees were helpful in explaining plans and helping them work within their budget
- A bit more than half came to the store with a specific plan in mind
- About 3/4 skipped the credit check
- Price, value, and bill control were the top reasons for choosing a plan. Flexibility and having enough data also ranked highly
- A lot of prepaid customers did end up purchasing a plan with more data than they originally came in seeking
- Most reported that interacting with a salesperson was very or extremely impactful on their ultimate decision
- Prepaid skews female, low income, young, and single

### **T-Mobile Tourist Plan, April 2017**

This study was about the T-Mobile Tourist Plan that launched in June 2016. This plan no longer exists within the Magenta Prepaid portfolio, but this provides context to the segment of prepaid customers that are international tourists.

Key ideas:

- Are considering plans before they travel
- Want to buy before they travel
- Want to buy online or at their hotel
- Barriers include lack of plans that make sense for the time of the trip, price, and lack of need

## **Appendix 4 – Frameworks and Strategy**

### **Lenati CX Walking Deck, 2018**

T-Mobile engaged Lenati to evaluate the current state of the T-Mobile customer experience and develop insights and recommendations for a cross-functional engagement model to more effectively improve customer experiences. The goal of the project was to align internal teams around a shared view of the customer lifecycle and the critical moments of truth within a customer's journey will yield better, more consistent customer experiences.

Key ideas

- Project goals: Develop a shared language and understanding of our omni-channel challenges
- Suggest cross team operating mode
- Identify research gaps
- Identified key challenges as siloed teams, differing views of the T-Mobile customer lifecycle, and poor customer experiences across channels
- Gap - shared language is a good first step, but it doesn't provide a path to disrupting the internal silos in how work gets done or form new bridges of communication
- Lifecycle feels accurate, but shouldn't be confused with a journey (This Lifecycle would be equally true of Verizon, AT&T or any other subscription-based service)
- This study re-iterates the fact that customers that are switching to us are leaving somewhere else for the most part
- I'm curious if this study was looking at prepaid as well? Does the lifecycle look different when you are forced to come to the store more?
- The Moments of Truth feel generally right, but they are framed in a way that makes them sound already done as opposed to the moment right before where they could still go wrong (E.g., "I open the door to my hotel room and it looks beautiful" instead of "The first time I open the door to my room."). To really understand a moment of truth we need to understand what right looks like, as well as what can go wrong.
- Lenati did cross-channel leadership interviews and apparently got buy in on this from the digital team, could this be an avenue to cross channel collaboration?
- The moments of truth don't really account for time, e.g., "My bills are accurate, easy to understand and easy to



resolve if I have an issue" is more powerful if it happens on bill one than bill three.

- The leadership prioritized learning even though that was a lower priority MOT than billing for Lenati (why?) - quickest win? Why is billing so hard? (slide 25)
- For each of the lifecycle stages we could map out the things that are risks and aids in that moment

### Stone Mantel – Rounds 1 and 2, 2019

These videos and decks are outputs of research completed as part of a collaborative aimed at the idea of "meaningful experience." The research includes expert interviews, individual and group interviews, focus groups, and quantitative studies. The research in these initial phases is largely not specific to wireless, except a few interviews and a focus group in Round 2.

Key ideas:

- References heavily the notion of jobs to be done – functional, emotional, social, and aspirational.
- Posits that people create meaning all the time, though meaningful experiences come with reflection
- Everyday moments are two times as important as special occasions in meaning making.
- Consumers are balancing many things – work, family, spending, time, attention, etc.
- Say "experience" and consumers think – gets the job done fast, good at customer care, gives you points and promotions, and understands preferences.

### Retail Occasion Research Report, 2019

Building off the framework created by CS&A in 2017, this deck aims to provide more context to the five occasions that work identified – Entertainment & Social, Experience & Discovery, Service & Expertise, Convenience, and Instant Gratification. Using a defined set of tasks that ladder to these "reasons that people visit physical retail," this research looked to outline more about how the occasions differ (or are the same) in terms of customer choices, how customers bucket or address tasks, and how those tasks or retailer types change customer expectation. The quantitative study and 1:1 interviews included shoppers from wireless as well as technology retailers and retailers located in premium shopping areas (e.g., Nordstrom). Note that there may be more to mine from the data than is reflected in the deck.

Key ideas:

- 4 out of the 5 occasions were reflected in the top tasks that brought people to a store. More than half of the people cited more than one task a visit reason.

- The occasions aren't swim lanes. They are more fluid and inter-related for customers. For example, while a person might pick a store location because it's the closest to them (convenience), they might ultimately have chosen that retailer because of all their previous service, product discovery, and social experiences there. So yes, the visit was about convenience, but it was also informed by a retailers' ability to meet a number of other occasions too.
- Shoppers behave similarly across many categories and retailers but how retailers use their store is reflected in slightly different behaviors. For example, Target and Walmart are both big box retailers that sell a variety of things and customers at both wanted to make a purchase and take it home immediately. But at Walmart, customers were also looking to run an errand fast – versus Target, where shoppers wanted to shop for fun. This reflects the retail shopping experience Walmart versus Target have created.
- Shoppers want associates to address them on their own terms.
- Regardless of retailer type, most shoppers want to spend no more than 30 minutes in the store. 38% expect to spend just 5 to 15 minutes.

### Un-carrier Retail - Tiger Team Meeting, 2015

The outcome deliverable of an internal cross functional working team within T-Mobile retail, articulating ideas for how to bring the Un-carrier experience to life in stores. Many of the ideas shared here are now existing work streams.

Key ideas

- Taking un-carrier to retail (Retail specific)
- Opinions of the wireless industry - Bad, baseline, good
- Customers don't like carrier retail
- Sets a goal to deliver transparency, Simplicity
- Authenticity - Aims to create customer-focused environments that are personalized and informed by our customers using our stores, technology, and reps to build trust and relationships
- Un-carrier retail moves - Aspirational things we could do in our stores like - basically a list of all the things we are working on or have talked about doing
  - Untethered devices (try it on)
  - A better wait (retail valet, notifications when it's your turn, amenities while you wait, loaner phone)
  - Honest shopping (display phones by



- relevance, reduce SKUs in store but increase availability of top sellers)
- Compare competitive pricing
- Display product reviews
- In the know (real-time display wall, employee recommendations)
- Make it fun (refreshing merch, design and make customer accessories)
- Outside the box (Themed pop-ups, mobile stores, vending)

## Appendix 5 – Key Concerns and Pain Points by Audience and Task

This is a consolidated summary of some of the things we've heard and reviewed relating to the concerns, pain points, and what matters across various audiences we talk about internally and tasks that they do in our store.

### Showrooming & Shopping

#### All audiences

Everyone is affected to some extent by the broken process ME's use to share quotes to customers. (Frontline Next Retail focus group)

#### Prepaid

Internal pressures we place on ME's in the form of compensation colors the shopping experience for these customers. Self-selected prepaid customers are pushed to consider postpaid within T-Mobile stores, though they may not qualify.

#### Business

The broken quote process is particularly challenging for business customers, who have a longer and more intensely researched purchase path than non-business customers (Meeting w/ TFB SMEs). This combines with a lack of specialized appointment or welcome for prospective TFB customers to form a particularly lackluster experience.

#### Independent

These customers are sometimes lured into a store with the promise of Netflix or a deep discount on a new phone only to realize our promos are often focused on adding new lines.

#### Rural

By virtue of their location, rural customers are challenged by having fewer options to see things in person and may have access to only one store's limited inventory.

### Price-sensitive

These customers are particularly sensitive to trusting handwritten estimates of cost, and only truly know the full cost of service once they see their first bill

### Disabled

Those who are disabled either mentally or physically face special challenges for shopping and showrooming in our stores. Our stores are designed for able bodied people, and usually lack places to sit or have displays that can function well for people in wheelchairs.

### New Service

#### All audiences

Common issues include confusion around number porting, sensitivity around data transfer, and understanding how BYOD might work for them (with respect to network compatibility). Generally, an extension of the lack of bulletproof quoting shows up here as well, with about 10% of new customers having billing issues in the first 90 days. Time spent in-store is a missed expectation for adding new service, with customers often vastly underestimating the time required (Time and Motion 2019).

#### Prepaid

Locked phones are sometimes a challenge for customers bringing devices purchased elsewhere. Frequency incompatibility may also be a problem, though anecdotally that is decreasing as phones get more sophisticated (Retail Next focus group).

#### Business

A soft threshold exists for number of lines that can be activated in-store. Depending on their size and complexity, they may be routed to an AE to continue their journey. Special considerations exist for systems compatibility, and security/device control. This audience heavily overlaps with the Family audience, and in fact sees many family members of employees on TFB plans.

#### Independent

Widely advertised benefits, deals, or prices only valid for multiple line accounts can be frustrating for those who only need one line. (e.g., Netflix On Us)

#### Family

A family who is signing up for service all at the same time will spend particularly long in the store setting up new service for each family member.

## **Rural**

These customers have acute coverage considerations – the decision to start new service is based on faith and trust in the coverage map, or more likely on the word of friends. (source)

## **Price-sensitive**

Those who are price sensitive are especially affected by the extension of trust regarding the monthly cost associated with signing up for new service. When 10% of new customers have billing problems during the first 90 days (CORE survey), this population sees an outsized impact.

## **Upgrade Device**

### **All audiences**

Everyone values a simple to understand upgrade process with respect to trade-ins and financing. Well managed data transfer is always a priority, but especially so while working with a trade-in. Time spent in store for this process has the possibility for getting drawn out with data transfer. Most importantly, no one should ever be surprised by their first bill after an upgrade. More expected to hold phones longer vs shorter, particularly at the highest price band. Incentives drive most upgrades. However, T-Mobile customers upgrade more frequently than others (Phone Brand Attitudes – Upgrades Landscape Summary, April 2018).

## **Prepaid**

Promos for new customers create an artificial churn of customers choosing to release their current number to start a new line to qualify, thus saving money. Cost of device is also a challenge for this audience, as direct financing is not available.

## **Business**

Large new line numbers without associated accessory sales drive down performance metrics (accessory attach rate) for Mobile Experts causing an artificial internal tension for serving these customers.

## **Family**

Managing the rotating parade of who gets an upgrade when is of importance to families who may have members joining at different times. For those who have several family members upgrading all at once, a time in-store and associated cost can become a hurdle.

## **Independent**

For independent customers who have been with us long enough to upgrade, they often find that there are no offers available to them vs for adding new lines (or for signing up for a different carrier entirely).

## **Rural**

Rural customers, faced with the limitations of the stock in-store have less overall choice than those with more store options.

## **Price-sensitive**

The general consensus is that phones are price raises are outpacing the tech in them leading to a lower value for dollar spent. This could affect low income customers particularly as they will feel the squeeze the most. (Phone Brand Attitudes – Upgrades Landscape Summary, April 2018)

## **Account Management**

### **All audiences**

Account changes that are unexpected can be surprising and troublesome for customers. An example would be the change to Netflix streaming cost/quality resulting in an increase in customers bill without any action taken on the customer's part. All audiences are interested in the ability to manage their account on their own time, and the ease with which to seek out answers when they have questions.

## **Business**

Business account managers and employees have similar complexities as family plans, with differing levels of authority for different people. Business account managers have specific sensitivities over security.

## **Family**

Family customers have overlapping concerns with Business customers. In fact, depending on circumstances at signup, some business customers may actually be on family plans. Here, as with Business customers, account management for customers who are not the primary account holder can be difficult.

## **Price Sensitive**

Price-sensitive customers have concerns regarding resulting from price predictability from account changes. These are not always evident or fully predictable during the time of the change.

## **Troubleshooting & Repair**

### **All audiences**

At the time when the customer is most vulnerable and in need of help, a charge for assisting them can feel like a betrayal, especially depending on the customer's sensitivity to cost. The complexities of 3rd party warranties on devices can trip up customers. Time spent in store is always a consideration.

**Business**

The end user must go through the account manager for some services, placing a hurdle in the way of getting tasks done.

**Family**

Similar to business customers, some tasks require the end user to go through the primary account holder to accomplish some tasks.

**Rural**

For rural customers, the physical proximity and limited choice of location is a challenge.

**Price-sensitive**

Sudden unexpected cost associated with assisted support charges or repairs to phones is magnified for price-sensitive customers.

**Returns & Exchanges****All audiences**

During a moment that may force a customer to be without a phone, time spent in store is of course a concern.

**Prepaid**

Advanced warranty exchange forces customers to be without phones. Sensitive to inventory availability

Advanced warranty exchange forces customers to be without phones, which because of probable overlapping issues of price sensitivity might mean that the customer is without their only access to the internet that they own. This may be compounded by inventory availability which might lengthen the time spent phoneless.

**Business**

The end user must go through the account manager for some services, placing a hurdle in the way of getting tasks done. This may contribute towards loss of productivity and downtime for the employee.

**Price-sensitive**

As mentioned previously, price sensitive customers may overlap with prepaid creating a more acute situation by which a customer may lose their only owned connection to the internet because of advance warranty exchange.

	Showrooming / Shopping	New Service	Upgrade Device	Account Management	Troubleshooting & Repair	Returns & Exchanges
All Audiences	<ul style="list-style-type: none"> <li>Price estimate app is very slow and dysfunctional. ME's end up using unofficial means.</li> </ul>	<ul style="list-style-type: none"> <li>Understanding what info is needed</li> <li>How does BYOD work</li> <li>Number porting pains</li> <li>Data transfer sensitivity</li> <li>No guaranteed quote</li> <li>Time spent in-store</li> </ul>	<ul style="list-style-type: none"> <li>Simple to understand process</li> <li>Understanding trade-ins</li> <li>Well managed data transfer</li> <li>No surprises on the bill</li> <li>Understanding financing</li> <li>Getting the device you want</li> <li>Time spent in-store</li> </ul>	<ul style="list-style-type: none"> <li>Surprises from T-Mobile changes (e.g. no more HD Netflix)</li> </ul>	<ul style="list-style-type: none"> <li>Assisted Support Charge</li> <li>Complexities of warranties and 3<sup>rd</sup> party warranties</li> <li>Repairs w/r/t financing</li> <li>Time spent in-store</li> </ul>	<ul style="list-style-type: none"> <li>Time spent in-store</li> </ul>
Postpaid			<ul style="list-style-type: none"> <li>Understanding trade-ins</li> </ul>			
Prepaid	<ul style="list-style-type: none"> <li>ME's not incentivized to help</li> </ul>	<ul style="list-style-type: none"> <li>Locked phones</li> <li>Up-Front cost of new devices</li> <li>Frequency incompatibility (BYOD)</li> </ul>	<ul style="list-style-type: none"> <li>Promos force number dumping</li> <li>Data transfer more often</li> <li>Cost of device (no financing)</li> </ul>			<ul style="list-style-type: none"> <li>Advanced Warranty Exchange forces customers to be without phones. Sensitive to inventory availability.</li> </ul>
Business (TFB)	<ul style="list-style-type: none"> <li>No good appointment / welcoming solution</li> <li>Especially sensitive to lack of formal quote or takeaways in retail</li> <li>End user not the decider on device</li> </ul>	<ul style="list-style-type: none"> <li>10 line max activations in-store</li> <li>Security on phones</li> <li>Compatible with business' systems</li> <li>Will the network work for my business?</li> <li>Lack of detail on offers</li> <li>Acct manager making decisions for multiple people</li> </ul>	<ul style="list-style-type: none"> <li>Signups can drive ME metrics down (low accessory attach rates)</li> </ul>	<ul style="list-style-type: none"> <li>End user not authorized to manage some aspects of account</li> </ul>	<ul style="list-style-type: none"> <li>End user must go through account manager</li> </ul>	<ul style="list-style-type: none"> <li>End user must go through acct manager</li> <li>Lost productivity and down time</li> </ul>
Independent Users	<ul style="list-style-type: none"> <li>Deals not applicable, but enticing</li> </ul>	<ul style="list-style-type: none"> <li>Benefits that only work for multiple lines</li> </ul>	<ul style="list-style-type: none"> <li>No good deals for those with one line</li> </ul>			
Family	<ul style="list-style-type: none"> <li>Family decision making process</li> </ul>	<ul style="list-style-type: none"> <li>Long time in store</li> </ul>	<ul style="list-style-type: none"> <li>Who gets an upgrade &amp; when</li> <li>Cost associated with big families</li> </ul>	<ul style="list-style-type: none"> <li>End user needs primary account holder to get things done.</li> </ul>	<ul style="list-style-type: none"> <li>Need to go through primary acct holder</li> </ul>	
Rural	<ul style="list-style-type: none"> <li>Fewer options to view physical examples</li> </ul>	<ul style="list-style-type: none"> <li>Coverage</li> <li>Store proximity</li> </ul>			<ul style="list-style-type: none"> <li>Less choice in location</li> </ul>	
Fixed / Low Income		<ul style="list-style-type: none"> <li>Especially sensitive to price issues</li> </ul>		<ul style="list-style-type: none"> <li>Predictability of cost of changes not evident</li> </ul>	<ul style="list-style-type: none"> <li>Sudden unexpected costs</li> </ul>	<ul style="list-style-type: none"> <li>Loss of only internet connection</li> </ul>
Physically Disabled	<ul style="list-style-type: none"> <li>Store format and device display</li> <li>Nowhere to sit</li> </ul>		<ul style="list-style-type: none"> <li>Requirement for physical access</li> </ul>			<ul style="list-style-type: none"> <li>Requirement for physical access</li> </ul>