**ANALYSIS ON LAGOS STATE COWRY TRANSPORT PAYMENT CARD**

**BY ESTHER MADUKA**

In my analysis, the two most prominent difficulties reported by customer were, security concerns and a lack of self-service options.

Some customer claimed that they were unable to recharge their cards through their bank apps, while others were unable to utilize the service when they left their cards at home. Others worried that if they misplaced their loaded cards, another else may use them.

**SOLUTIONS**

A deeper grasp of customers’ requirements and preferences, in my opinion, affords opportunities for upselling.

I have proposed several potential solutions that can assist your firm in providing a more tailored customer experience.

1. Numerous operations can be automated to ensure customer satisfaction and security. For instance, Cowry cards can be used via smartphones and smart watches, and in these cases, two-factor authentication is implemented in the event that a phone is stolen.
2. Card issuers should impose transaction limit restrictions on cards and connect cards to customers' bank apps, allowing users to disable stolen cards via their smartphones or smart watches.
3. Touch and Pay can also implement loyalty programs that provide customers with discounts, special offers, and reward schemes. Assigning customer IDs to users and rewarding them with a point (each point may be worth 5 naira) each time they use their card on their cellphones or by tapping is one example of a reward plan; the more they load and use their cards, the more points they get.

Cowry card payment for public transit is becoming increasingly popular as a more convenient alternative to cash. As a forward-thinking company, you should be aware of this trend and adapt accordingly to ensure the satisfaction of your consumers.

I'm ecstatic to put my expertise to work in supporting evidence-based policymaking. If you would want to talk about how I can assist you in making better use of comments like the ones mentioned above to improve responsiveness and outcomes, I am available for a Zoom call or in-person meeting to do so.