

Gary Whittaker, the local supporter

“Kiva gives me a chance to help my friend or family member with their business.”

Gary’s Motivations

- Kiva is helpful and local.
- It’s a way to help someone I know get support for their business.
- Kiva is a crowdfunding website that allows people in my community and around the world get interest-free loans.
- Gary enjoys getting to support his local community.

Key Products 😊

- Gary cares most about the ease of checkout.
- He’s also interested in updates on his loan, including knowing that the person got the loan.
- He enjoys having the ability to comment or offer moral support besides lending via the conversations tab or by finding out how to visit his borrower’s local business.

Key Blockers 😞

- Gary lacks buy-in and a deep understanding of Kiva (may not need to have complete buy-in unless we want him to engage beyond 1 loan). Doesn’t fully understand the difference between Kiva and Kiva Zip.
- He doesn’t really understand that his contribution to his friend’s business is a loan and that he might get it back.
- He’s turned off by getting too many emails from Kiva and feels like he’s getting “spammed”, especially when he gets emailed every time someone comments on the conversation tab.

Potential Drivers

- **More info about how it works:** Gary would be driven to lend more if given more information about how Kiva/Kiva Zip works. Through things like a welcome series of emails and getting repayments on his initial loan, he may be prompted to get more involved in Kiva.
- **Loan recommendations & his potential impact:** He may be prompted to lend again if he’s educated about how his money can make an impact with other people and/or in different geographic areas, or given suggestions about how other lenders select loans.
- **Notification of local borrowers:** Notifications of borrowers in his local area or loans like his friend may get him to lend again.



About Gary

- Gary is 25 years old.
- He lives in Oakland, CA.
- He heard about Kiva from a local Zip borrower.
- Gary has made 1 loan and comes to Kiva's website only on the prompting of his local business owner (Zip borrower).

Behavior on Kiva

- A friend sent Gary an email asking for support of their business and he came to Kiva because of a desire to help that friend.
- He occasionally comes back to Kiva after receiving a repayment from his loan or when the borrower posts to the conversation tab and he gets a notice, as a way to check status of his friend’s loan.

Eve Lucas, the individual empowerer

“Kiva provides me a direct way to help make a difference in someone’s life.”

Eve’s Motivations

- Kiva is personal and direct.
- An alternative to charity.
- A way for me to help an individual person, as opposed to giving to a general cause or charitable organization.
- Eve enjoys getting to learn about the person she’s supporting and seeing where her money goes.

Key Products 😊

- Eve cares most about the process of finding a loan. She uses tools such as starring loans to help her find what she’s looking for. She reads borrower stories and looks closely at their photos. For her, loan updates are important because they help her to feel connected to the borrowers she’s supported.
- She likes to share Kiva with friends via Kiva Cards or on social media.

Key Blockers 😞

- Eve is turned off by the emphasis on numbers in her portfolio. She’s involved with Kiva to help people—not to earn milestones or awards. She doesn’t like the promotion of lending collections & badges.
- Eve often has choice paralysis when choosing loans—she wants to help everyone but doesn’t have the funds to do so.
- When she sees an inconsistency or something that seems off on a loan profile (i.e. photo of a man on a loan to a woman; woman education loan going to support son’s education), it causes her confusion and alarm. Also seeing or hearing about high interest rates may make her question her ability to help (vs hurt) someone through lending on Kiva.

Potential Drivers

- **Changes to the borrower page:** Eve would be driven to lend more with changes to the borrower page. Better photos, more compelling stories, and easier to read/understand loan use statement could help her to find loans she connects with more easily. She might also like to indicate her interest areas to receive loan suggestions or additional information about our work with that group.
- **Relisting updates:** Receiving relisting updates and updates when a borrower has paid off their loan may also encourage her to lend more.
- **Ability to connect with borrower beyond lending:** Eve also likes promotions like Novica gifts, as she can deepen her connection/support of the borrower through buying products they make.



About Eve

- Eve is 47 years old.
- She lives in Sydney, Australia.
- A friend told her about Kiva.
- Eve has made 3 loans and comes to Kiva's website every 6 months.

Behavior on Kiva

- Eve comes to Kiva when she has money and time, and wants to make a positive impact in someone’s life. She will also sometimes come back to the site when she’s received a repayment email.
- Eve likes to spend time reading loan profiles and choosing what loan she wants to support.
- She typically bases lending decisions on borrower details, story, photo, or loan use. She’s looking for something about the loan or borrower that she can relate to or connect with.

Francis Peters, the feel-good difference-maker

“Kiva is a quick, easy, transparent way for me to do good.”

Francis’ Motivations

- A tool for participating in social good.
- A sustainable way to have a postive impact in the world (hand up vs hand out).
- Francis enjoys being a part of a greater movement and getting a personal sense of satisfaction that he’s doing something good.

Key Products 😊

- Francis doesn’t spend a lot of time reading profiles or choosing loans and often lends directly from the loan card.
- He lends based upon sector, attribute, cause - something that seems worthy. He may look at personal details, but it’s secondary and used as a tie-breaker.
- As he’s become more involved, his lending decisions have begun to focus on breadth not depth. He sets his own goals for his lending.
- Francis cares most about his personal lending stats. He loves the collections page and impact stats that help him know that he’s reaching certain goals he’s set for his involvement in Kiva. As he searches for loans, he’s all about using the filters.

Key Blockers 😞

- Francis doesn’t have a lot of time to get involved or invested in Kiva. For him it’s about getting in and out and doing something good, quickly. He’s frustrated that the checkout flow is so lengthy and it takes so many clicks to complete his purchase.
- As he seeks to hit certain milestones, he’s bummed at the lack loans in those popular or rare countries, sectors, etc.
- PayPal issues or other technical issues such as bugs on the website can get in his way of successfully making a loan purchase when he wants.

Potential Drivers

- **New countries & sectors:** Francis would be driven to lend more if Kiva added new countries or if rare sector/activity loans become available—and he’d like to receive email alerts about them.
- **Matching promos & incentives:** He also likes matching promos and incentives to lend.
- **Collections page improvements & impact reports:** Lastly, he’d respond very well to any ways we can expand on the collections page or integrate it more in his Kiva experience. He’d be happy to get milestone emails or personal impact reports, recognizing his contribution on Kiva.



About Francis

- Francis is 47 years old.
- He lives in Newark, NJ.
- He learned about Kiva in an article about microfinance.
- Francis has made 20 loans and comes to Kiva’s website every 3 months.

Behavior on Kiva

- Francis comes to Kiva when he’s feeling first-world guilt or when he wants to do something good. More likely \$ rich vs time rich.
- He may also visit Kiva when he’s doing well financially and wants to give back.
- He’s prompted by marketing promos or incentives that make him feel as though his small contribution to a loan can do even more.
- He will also visit after receiving a repayment email.

Rachel Brenner, the recycler for impact

“Kiva allows me a way use my money again and again, maximizing the impact that I can have.”

Rachel’s Motivations

- Kiva is multiplying and impactful.
- An alternative to a savings account. A form of social investing; a sustainable way to have an impact.
- Rachel enjoys getting to recycle her funds and using her resources again and again to have a social impact. She is an early adopter, and has seen her money cycle through Kiva.

Key Products 😊

- Rachel cares most about getting her monthly repayments. She often looks at the expected repayment calculations to know when she will be getting more money and can lend again.
- As she selects loans she often searches by loan term, to ensure that her funds are regularly being cycled through Kiva and she can stay engaged. She also likes having the ability to withdraw if needed. Rachel is bummed when she can’t find loans with short repayment terms, and monthly repayment schedules.

Key Blockers 😞

- Rachel is bummed when she can’t find loans with short repayment terms, and monthly repayment schedules.
- Losses, including currency losses, are a major disappointment as they minimize her pool of funds in Kiva.
- She doesn’t like the lack of due diligence on experimental partners and gets upset when partners’ portfolios have a high delinquency. When there are delays in repayments, including settlement issues, she gets frustrated as she wants to relend her funds again and again.
- She doesn’t like the default donation, since it’s an extra couple of clicks and she doesn’t want to chip away at her “recycling fund.”
- She’s numbers driven and likes to see her funds muliplied and her number of loans grow over time.

Potential Drivers

- **More-frequent repayments & smaller loan shares:** Rachel would be driven to lend more if repayments came more frequently or if we allowed lower loan shares. Having more short-term, small loans with regular repayment schedules through well-performing partners could also be a driver for more loan volume.
- **Multiplier effect:** She would also like seeing how much extra impact she’s had because of the repayment funds.



About Rachel

- Rachel is 61 years old.
- She lives in Roseville, MN.
- She heard about Kiva while watching Oprah.
- Rachel has made 50 loans and comes to Kiva’s website every month.

Behavior on Kiva

- Rachel comes to Kiva when she has a credit balance of \$25+ or enough money to relend again. She will also sometimes be prompted to visit after receiving a repayment email or ERL.
- Rachel bases her lending decisions on perceived need and her ability to have an impact.
- She typically lends with some thought about preservation of capital—which is motivated either by a combination of wanting to stay engaged and liquidity

Christine Morrison, the community member

“Kiva allows me the opportunity to be a part of a community of likeminded people.”

Christine’s Motivations

- Kiva is social and connecting.
- Kiva is a way to connect and learn from others that are passionate about the same things.
- Through her lending team she feels more connected to the Kiva cause.
- Christine enjoys the lender to lender community in addition to simply lending on Kiva.

Key Products 😊

- Christine joined Kiva with similar motivations to other personas, but after getting involved on lending teams, her behavior shifts toward the community.
- She now bases her lending decisions in part on the recommendations and feedback of team members.
- Christine cares most about her lending teams. She uses the team activity feed to know what’s going on with her team, and enjoys reading message board posts and getting recommendations from team members what loans she might want to support. Team goals and campaigns are also a way for her to feel connected to her team.

Key Blockers 😞

- Christine’s engagement and trust in Kiva is impacted by negative conversations on her teams.
- She doesn’t like expirations, partly because they’re counted in team stats and cut at the authenticity of what her team is trying to do.
- She’s bummed when she can’t keep up with her team’s activities in real-time because of bugs or system trouble.

Potential Drivers

- **Team efforts & challenges:** Christine would lend more if her team did more coordinated efforts utilizing team goals, or if moderators helped coordinate challenges or set team goals. As she becomes involved with more teams and learns more about Kiva from team members and sees more loan recommendations, she often will lend more as well.
- **Promo codes & matching promos:** She likes promotion codes and matched loans (when they work!) because they help her to multiply her impact and ability to be involved on Kiva.



About Christine

- Christine is 33 years old.
- She lives in Austin, TX.
- She was introduced to Kiva by John Green on Twitter.
- Christine has made 70 loans and visits Kiva’s website on a weekly (and sometimes daily) basis.

Behavior on Kiva

- For Christine, Kiva is more of a habit. She comes to the site frequently to either check on what’s happening on her lending team and/or relend repaid credit that she has.
- Christine is time rich, and not necessarily \$ rich.
- She always comes to Kiva after receiving a repayment email.

Omar Sayed, the corporate user

“Kiva is something that has been gifted to me.”

Omar’s Motivations

- Kiva is no cost, but required.
- It’s a gift that I received and a way to contribute toward a social cause and do some good.
- Omar enjoys the fact that he can do something without a cost to himself.

Key Products 😊

- Omar cares most about the flow of redeeming his Kiva Card or promotional code. He wants to get in and out and use the credit he’s been given.
- He also has limited interest in his company’s lending team.

Key Blockers 😞

- Omar lacks buy-in and understanding of what Kiva is and does. He doesn’t often realize that his contribution is a loan, and that he may or may not get funds returned to him (depending on whether he’s redeeming a Kiva Card or promo code).
- Because he often doesn’t get repayments, there isn’t the commitment to Kiva or something prompting him to stay involved.
- He is turned off by getting too many emails from Kiva. and feels like he’s being “spammed.”
- If he’s had a bad experience with PayPal he may not be interested in lending again or putting in his own funds to make another loan. He doesn’t donate as that would require an additional deposit above the amount he was given.

Potential Drivers

- **More info about how it works:** Omar would be driven to lend more if given more information about how Kiva works. Through things like a welcome series and seeing successful repayments made on his loan or an email when his initial borrower repays in full, he may be triggered to lend his own money.
- **Donate upon repayment:** If he’s received a Kiva Card, he may be interested in tools like donation upon repayment or auto lending that would keep using his repayments while allowing him to be more hands-off.
- **Loan recommendations:** He feels a bit distanced from Kiva, so may be driven to lend again if we surfaced a borrower that resonated with him—a borrower in his local area or in a country he cares about.



About Omar

- Omar is 38 years old.
- He lives in London, UK.
- He was introduced to Kiva through a corporate engagement program.
- Omar has made 1 loan and comes to Kiva’s website once a year.

Behavior on Kiva

- Omar comes to Kiva in order to redeem a Kiva Card or promo code.
- Omar is likely to be more of a one and done lender. When he receives repayments he doesn’t fully realize that he can act again.
- He often comes to Kiva through a customized flow or onboarding experience.