



TS MAKE IT REA

CASE STUDY //

# Zoona's Journey to Customer Centricity in Africa

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MONEY H



ZOONNA

LET'S MAKE IT REAL

“Charles Darwin got it right when he said that it’s not the strongest that survive, nor the most intelligent, but the one most responsive to change . . . When we started on this journey, we didn’t plan today to look like today. We didn’t know exactly how things were going to pan out. However, we did know one thing: **we would remain agile, ready to adapt to whatever was thrown our way.**”

— ZoonA Founder *Isms*<sup>1</sup>

COVER PHOTO: ZoonA agent, Lusaka, Zambia.

1. ZoonA Founder *Isms* is a book published by ZoonA in 2017 to articulate ZoonA’s purpose and core values based on the vision and learning of its founders.

# Overview

Zoona, an African fintech company launched in 2009, offers emerging entrepreneurs (agents) an opportunity to provide financial services to low-income consumers while earning commissions and creating employment. Started as an over-the-counter money transfer business, Zoona is expanding its digital product suite to include wallets, savings, and credit products. It provides a technology platform, working capital financing, business management tools, and entrepreneurial support to help agents' businesses grow and increase financial inclusion.

Zoona launched its financial operations in Zambia, where it conducts the highest P2P money transfer transaction volumes in the country, and has since expanded to Malawi. Zoona is organized in a hub-and-spoke model. Its hub, or back office operations, is located in Cape Town, South Africa while its spokes, the Malawi and Zambia country operations, support Zoona agents where they work. Zoona's core consumer products<sup>2</sup> are money transfers, Sunga (an electronic savings account), bill payments, and bulk payments. (Bulk payments are used, for example, when an enterprise pays its employees on pay day). Zoona has recently launched a credit product (Boost) and a Zoona electronic wallet. Zoona has processed more than \$2 billion in transactions.

To learn more about Zoona, watch [this video](#).<sup>3</sup>

Zoona has achieved a profitable core business despite a number of economic shocks, and is investing for growth and expansion. The company has raised over \$35 million in multiple investment rounds from a range of institutional investors including, among others, 4DI, Omidyar Capital, Quona Capital, and the International Finance Corporation (IFC). Among its individual investors and advisors is Patrick Pichette, a former Google CFO.

Zoona has grown into an agile company that serves its customers and the communities in which it operates, and generates value for its employees and shareholders. This case study looks at Zoona's journey toward customer centricity as seen through CGAP's eyes, starting with the challenges that catalyzed Zoona's customer-centric transformation.

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2. Zoona's agents are its primary customers. It differentiates its agents from consumers that use the financial services offered by Zoona. Zoona considers both agents and consumers as its customers, but focuses on empowering agents to deliver value to its consumer customers.

3. [https://www.youtube.com/watch?time\\_continue=43&v=ki6gj9GEVqI](https://www.youtube.com/watch?time_continue=43&v=ki6gj9GEVqI)

# Challenges

In *Founder Isms*, a book about Zoona’s history and core principles, company CEO Mike Quinn wrote, “Unleashing Founder magic has been the most important part of my job since I met (Zoona founders) Brad and Brett Magrath on February 2, 2009.” After years of entrepreneurial bootstrapping, in 2012 the company successfully attracted \$4 million in growth capital from international investors. As it began to expand into new markets, significantly scale, and gain hard-won operational efficiencies, however, the management team recognized something very troubling – they were losing the magic. Performance began to deteriorate and customers were becoming disappointed. Mike Quinn was worried.

The management team knew that Zoona had to improve the performance of its core service – money transfers – and better understand the needs of its core customers: its agents. Zoona saw its agents as customers with needs and aspirations, with whom it wanted to build long-lasting relationships to grow the business; they were not mere distribution channels.

Zoona began to learn about new tools and methods to better understand its agents’ needs. By engaging with agents, Zoona established that their primary goals were to serve their community and to make money. They sought support from Zoona to resolve consumer problems quickly and they wanted tools and products to help them grow their businesses. Agents were not becoming profitable quickly enough and often lacked the financial resources to give their businesses a fair start.

The voice of the customer<sup>4</sup> became increasingly central to Zoona’s worldview. Team members understood that putting the focus on customers – its agents and consumers – would give it a tactical and competitive advantage that would allow the company to align with the marketplace better than its competitors. Managers driving the customer-centric approach convinced Zoona’s executive committee and board to approve this

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4. “Voice of the customer” (VOC) is a term used to describe the process of getting to know a firm’s customers using various market research techniques and tools. VOC efforts generate information and insights into a customers’ needs, expectations, and preferences. VOC studies are also used to understand what satisfies and dissatisfies customers, to close the gap between what customers expect and what a firm offers.

*“Tapali means “nothing” in Bemba, a language widely spoken in Zambia . . . For three years there was tapali, and for the first part of that we were just trying to survive. Then slowly things improved: our focus was spot-on, our customers were happy and the system was working . . . In a world of abundance it’s easy to get lazy - there’s no need to scurry around looking for new ways to do things. However, this is exactly when competitors take advantage of the situation, sneaking into your space while you’re snoozing in the sun.”*

— Zoona Founder Isms



Zoona driver, Zambia.

approach by demonstrating that a customer-centric model could drive performance by acquiring new customers, retaining loyal customers, growing revenue, and increasing profitability. Zoono became committed to aligning its entire business model around the needs of its customers.

In 2015 Zoono partnered with CGAP, which had launched a program to understand how customer-centric business models could potentially help financial service providers serving low-income customers acquire and retain customers and grow customer relationships. CGAP developed a five-pillar business model based on **lessons learned from customer centrality in other industries.**<sup>5</sup> Its intention was to learn with partners and share those lessons in an online CGAP **Customer-Centric Guide.**<sup>6</sup>

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5. <http://www.cgap.org/publications/learning-customer-centricity-other-industries>

6. <http://customersguide.cgap.org>

# Actions

## ZOONA SHAPES ITS FUTURE DIRECTION

The CGAP-Zoona partnership started with a workshop with Zoona's senior management team to create the vision of customer centricity that Zoona wanted to achieve. The team examined 20 dimensions of customer centricity and agreed on the following priorities.

- Readiness to build on the basics: Focusing on getting the basics of customer experience right so that every customer has a consistent experience that is differentiated from its competitors.
- Approach to understanding customers: Relying on deep analytical insights into the needs, worries, and wants of customers. Understanding the channels that matter most for sales and using those channels to gather customer feedback that could be linked to insights.
- Differentiated customer experience: Identifying and treating agents and consumers of higher value in a different (and better) way than lower value agents and consumers while still guaranteeing differentiated experience. Management sought to develop insights that would enable them to tailor propositions for different customer and consumer segments.
- Level of customer targeting: Defining precisely the type of agent Zoona wants to acquire and retain, and therefore recruit. Management sought to develop performance appraisals and incentives to drive agent performance.
- Visibility of customer-related performance: Defining customer-related measures to make employees accountable for customer outcomes. Linking customer outcomes to business and brand performance.

CGAP worked with Zoona on a number of projects to develop capabilities needed to learn from customers, generate insights, and route insights to drive action. By supporting these initiatives, CGAP has gained insights from Zoona into the development of customer-centric organizations.

By organizing around its customers, Zoono created an agile organization, one that is capable of adapting and succeeding in a rapidly changing, ambiguous, turbulent environment.<sup>7</sup> Zoono's culture, systems, and ways of working drive its agility and continual transformation.

Zoono reached its current state through a series of stages described below.

## **ZOONO'S JOURNEY TO CUSTOMER CENTRICITY: STAGE 1**

Similar to many firms that start the journey to customer centricity, Zoono adopted an ad hoc approach, supporting a limited number of discrete customer projects led by a customer unit reporting to operations.

### *Learn from Customers and Imagine Solutions*

To learn from customers Zoono began experimenting with new tools and methods, including customer journey mapping, behavioral economics, and rapid prototyping. Zoono realized it needed to create a systematic approach to learning from customers – its agents and tellers as well as its consumers. As part of its partnership, CGAP encouraged Zoono to experiment with human-centered design approaches to understand customer problems, needs, wants, and aspirations. In this experiment, Zoono formulated 20 customer insights ranging from very practical challenges (such as identifying and removing friction points in contacting customer care) to new customer solutions (such as providing a money storage and savings solution for consumers). The team prioritized action by choosing selected insights to focus on, brainstormed potential solutions, and chose specific solutions to prototype.

### *Organize Cross-Functional Teams to Solve Problems*

In its drive to get the basics right, Zoono identified problems it needed to solve. To focus on specific challenges, it developed “swim lanes” composed of temporary cross-functional teams including people from across the organization. Such integrated cross-functional ways of working organized around customers are at the heart of the customer-centric business model. They enable people to communicate across business units, work together in a coordinated fashion, and make decisions quickly. Teams dissolved as problems were solved. New teams were formed to tackle new challenges.

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7. This definition was created by Wouter Aghina and Aaron De Smet, experts on organizational agility. “The Keys to Organizational Agility.” McKinsey Publishing. <https://www.mckinsey.com/business-functions/organization/our-insights/the-keys-to-organizational-agility>

### **Zoona's Frank Chat**

"Every Wednesday morning at Zoona, we have a 'Frank Chat' with our founders Brad Magrath and Brett Magrath. This is an opportunity for employees to have candid conversations with our leaders about anything that they wish to discuss. This transparency and candor builds trust, and creates alignment to our larger goals and purpose. People who feel connected in this way are more likely to embrace change. These chats also help our leaders to keep an ear to the ground and to support, help, and reassure where required." – Meg Viljoen, Zoona employee

### *Manage Anxiety that Change Brings*

While Zoona was successful in its approach, some staff became uncomfortable with the constant pace of change. Leadership realized that effective internal communication was critical to address employee questions and concerns. A program created to support employees through the change process was an important safety net.


## **ZOONA'S JOURNEY TO CUSTOMER CENTRICITY: STAGE 2**

### *Commit and Model*

Leadership was committed and passionate about creating a customer-centric organization. As Zoona began to learn from customers, it recognized that there was no consistent customer experience. Leadership created a sense of urgency around the need for change and committed significant human and financial resources to the process.

### *Create a Customer Function*

Zoona decided to create a customer function that was represented on the executive management team and separated from operations. This move represented a fundamental shift in the organizational structure. A key role of the customer function was driving consistent customer experience across operational metrics and developing metrics to measure performance and consistency. The other key role was to ensure consistent focus on customers. Each unit understood how its job had an impact on customer experience and key performance indicators were developed for employees that linked to customer experience in both the back office and customer-facing units.



“Founders are the heart and soul of a company and set the cues for how everyone else should behave. **Behaviors become habits, habits become culture, and culture is what drives impact and performance.** Zoono has been successful because we have been purposeful about following this process to create a strong culture . . .”

— Zoono Founder Isms

Customers at a Zoono booth, Zambia.

### *Shape a Customer Culture*

As the organization evolved, Zoona's founders focused on codifying the company's vision and values and linking them to its higher purpose, a purpose that personally mattered to its employees. Zoona created a book of what it called "**Founder Isms**" to articulate company values and define the way Zoona worked.<sup>8</sup>

Zoona created Wildly Important Goals (WIGs):

- To develop products and services that improve the financial health and well-being of 1 billion people
- To empower emerging entrepreneurs to build profitable businesses that create 1 million jobs
- To prove that a purpose-driven business can be a global model for growth and impact

### *Align Employee and Agent Recruiting with Culture*

Zoona invested time and resources in hiring employees who aligned with its culture and created onboarding processes that embedded new hires into that culture. Zoona updated its agent screening methods to include a focus on the behavioral traits that were found to drive customer experience and revenue growth. The processes for recruiting and selecting new agents, and for monitoring and supporting existing agents, were modified. The aim was to assess the strength of these behavioral traits and identify the learning resources that would be required to strengthen them. Learning agility was added as a new entry requirement to increase the likelihood that tellers and agents would be able to adopt new behaviors and **habits as necessary for success**.<sup>9</sup>

### *Develop New Research and Analytical Capabilities*

Zoona began to incorporate new research and analytical methods to collect data, both qualitative and quantitative, to create deep analytical insights into its consumers. As Zoona accumulated learning and insights, CGAP and Zoona collaborated to test **CGAP's new segmentation tool**.<sup>10</sup> Zoona segmented consumers into groups that shared similar needs and aspirations. Each segment sought a different set of solutions, representing different value creation opportunities for the company. According to a Zoona employee, segmentation changed the way they thought about consumers and what actions to prioritize.

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8. [https://issuu.com/zoonatransactionsafrica/docs/zoona\\_isms](https://issuu.com/zoonatransactionsafrica/docs/zoona_isms)

9. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Toolkit.pdf>

10. <http://www.cgap.org/publications/customer-segmentation-toolkit>



“Money and bottom lines (and, perhaps, the occasional golf day) – that’s what drives most larger corporates. Good for them – may they reap whatever rewards they seek. However, we at ZoonA do things differently. Instead of driving our decision-making, we view revenue as an output. What informs our choices and strategies are customers and people. We know if we get that right, the rest follows. And intrinsic to our people-centered approach is purpose: the chance to make a difference in Africa. **Our purpose is to help communities thrive.** Knowing you’re coming to work to make that difference provides meaning, motivation, and empowerment. People connect to purpose, not to revenue graphs.” — ZoonA Founder *Isms*

ZOONA



BE ZOONA MAN

ZoonA Chief Product Officer Brett Magrath  
in the Zambia office.



“A work culture wins when everyone has bought into the values and is stoked to participate. It can’t be something that’s merely adopted, put on like a swanky outfit to impress others. It has to be an intrinsic part of the people who shape the business . . . **We put culture at the forefront when hiring people and have started cultural group interviews to make sure the candidate is a suitable fit.**”

— Zoona Founder *Isms*



Zoona teller, husband, and father with a passion for music, Zambia.

### *Bring Customers to Life*

Having segmented its consumers, Zoono created various consumer *personas* to represent each market segment. A persona represents a typical customer in each segment and reflects information about customer behaviors and habits, where they work and live, the problems they are trying to solve, and future goals and aspirations. Zoono showcases images of different personas throughout its workspace to help employees better understand and relate to their customers and imagine customer solutions.

Zoono reinforces its customer-focused culture by playing videos of real customers on its walls (the company employs a full-time videographer), and hosting call center immersions where employees regularly listen to Zoono customers. In Zoono's places of work, its customers are present and visual and brought to life.

## **ZOONO'S JOURNEY TO CUSTOMER CENTRICITY: STAGE 3**

### *Organize Teams around Customer Segments*

Zoono began to organize its teams around customer segments: Agent, Consumer, and Enterprise (B2B partnerships). Each customer segment has different requirements:

- **Agents** require tools to manage their businesses to become more profitable and forums to learn to use tools. They are segmented to support various pathways to growth.
- **Consumers** require expanded service offerings that are easy to use to solve recurring problems and act on new opportunities.
- **Enterprises** require a platform with easy-to-use APIs for enterprises to access bulk products. CGAP is collaborating with Zoono to develop this API platform.<sup>11</sup>

Customer teams shared back office functions including customer care (call center), insights management, talent management, and customer experience measurement.

### *Shift Mindsets through Immersion*

Zoono accelerated its employee immersion opportunities and requirements. To drive home the importance of "walking in customers' shoes," CEO Quinn went on a five-week trip, spending 24 hours with each of Zoono's top

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11. Learn more about APIs in the CGAP blog, [Riding the "Rails": Unlocking Innovation with Open APIs](#)

A black and white photograph of a woman with curly hair, wearing a patterned shirt, working on a piece of fabric. The image is split vertically: the left side is tinted with a teal color, and the right side is in grayscale. The woman is looking directly at the camera with a neutral expression. She is holding a piece of fabric with a pattern similar to her shirt, and her hands are positioned as if she is sewing or inspecting it. The background is slightly out of focus, showing what appears to be a workshop or a home setting with some fabric and a window.

“As a company that drives customer centricity as part of our culture, this doesn’t mean just listening to customers – it’s about empathizing and knowing them, immersing ourselves in their worlds. **It’s about truly believing that our customers hold the answers and embracing that their insights drive our strategy.**”

— Zoona Founder *Isms*

Craft, Africa. — Mohammad Saiful Islam,  
CGAP Photo Contest 2013

### Zoona CEO goes on the road

On a journey across Zambia and Malawi, Zoona CEO Mike Quinn immersed himself in the lives of agents and tellers. For five weeks, he spent time getting to know them in their places of work and in their homes.

Quinn's goal was to get closer to these important internal customers so that Zoona could better serve and assist them in achieving their goals and dreams. He captured and shared their stories to inspire new and existing employees and other stakeholders. The energy harnessed in the field also recharged his batteries as the organization embarked on a new growth phase.

Watch a **video of Mike Quinn's immersion trip**.<sup>12</sup>

agents. All of Zoona's customer-facing staff in Malawi and Zambia stepped out of their day jobs to spend a month in a kiosk to develop empathy for its agents and better understand how to help agents meet their goals.

Customer segment managers and their team members are now required to spend time with Customer Care (Zoona's call center). Every employee in Zoona's country operations is required to spend one day a month as a teller. Hub employees that visit a field operation, including senior management (as well as board members) must spend time in a Zoona booth, "walking in the shoes" of agents, tellers, and their consumers.

### *Transform Insights into Action*

As Zoona's capacity to learn from customers and responsibility for generating insights spread across the organization, Zoona recognized it needed to systematize the capture and routing of insights from all transactional channels (Customer Care, WhatsApp, agents, etc.) so it could act on them. This became a key challenge in Zoona's pursuit of customer centricity and the company set about creating an Insights Engine.

In collaboration with CGAP, Zoona created a project to set up protocols for routing and taking action on insights. An insights manager gathers information that emerges from different channels and information is placed in an insights repository. The manager analyzes the information and finds recurring themes. A small

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12. [https://www.youtube.com/watch?time\\_continue=9&v=3klmZTpvDSk](https://www.youtube.com/watch?time_continue=9&v=3klmZTpvDSk)

team comprising members from across the organization comes together regularly to discuss the key issues and devises projects to address the most consequential themes. An example might be understanding the revenue potential of consumer requests for longer operating hours or improving Customer Care resolution times.

### *Empower People to Serve Customers*

In early 2017 Zoona created the new position of head of agent talent management to support employee and agent growth and well-being.

To improve internal communications, team leaders manage what Zoona calls “stand-ups” every morning to highlight key issues to be addressed, performance, and action items. Some leaders needed coaching to be effective communicators. Executive members sought external mentors to develop their leadership skills.

Zoona realized it needed to renew its front line commitment and revitalize its strategies to empower and develop agents. The company had to figure out how to better understand, enable, and motivate agents and tellers from a distance and at scale. Additionally, Zoona’s research on consumer priorities indicated that the best level at which to impact customer experience was that of agents and tellers. Zoona divided agents and tellers into segments and set out a path through which inexperienced new hires might eventually become super agents. It identified “behavioral gates for growth” – performance standards that had to be met for an agent to move from one stage of the cycle to another.


Initially, support was provided through agent supervisors on the ground in each province, but this approach was relatively expensive and difficult to scale effectively. Zoona opted to eliminate the extra layer of supervision and provide support instead through multiple, mostly virtual, touchpoints: a redesigned agent portal, a more integrated call center, WhatsApp groups with team leaders, and coaching. The redesigned portal provided information and visibility to agents to **support the performance of their businesses.**<sup>13</sup>

### *Experiment with Organizational Design to Support Innovation*

After developing new capabilities to generate insights and segment customers, Zoona was keen to expand value propositions for consumers, particularly digital solutions. Zoona created ZLabs as an internal incubator,

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13. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Toolkit.pdf>

A woman with long braids, wearing a dark cardigan over a white top and a dark skirt, stands in front of a ZoonA storefront. The storefront has a sign that says "ZoonA LET'S MAKE IT REAL". To the left, there is a window with a sign that says "GIVE YOU" and "should be open". The woman is looking towards the camera with a slight smile. The background shows a brick wall and a window with a sign that says "ZoonA LET'S MAKE IT REAL".

“When we started ZoonA, we had enough information to take that first step, but we had no idea what would come next . . . **So we took the plunge and ACTED. Then we LEARNED.** We chucked ourselves into the trenches and got to see what was needed. We got down and dirty, and sometimes a bit teary . . . Then we took the lessons and feedback and we REPEATED . . . **In order to repeat, we had to learn, and in order to learn we had to fail.**”

— ZoonA Founder Isms

ZoonA teller - the primary provider for her mother and little sister, Zambia.

a common first step in emerging innovation management systems, to focus on digital innovation. However, Zoono soon learned that incubators cannot be entirely separated from the organization as this carries the risk of results being poorly understood or not accepted by the business units responsible for delivery at scale.

### *Act, Learn, Repeat*

Seeking an organizational structure that worked more effectively to generate customer and shareholder value, Zoono went back to the drawing board. It shifted from customer teams to product teams, but sought to embed customer knowledge in each product vertical. Operations were further lightened. But that structure still didn't generate the desired performance, profitability, and accountability.

## **ZOONO'S JOURNEY TO CUSTOMER CENTRICITY: STAGE 4**

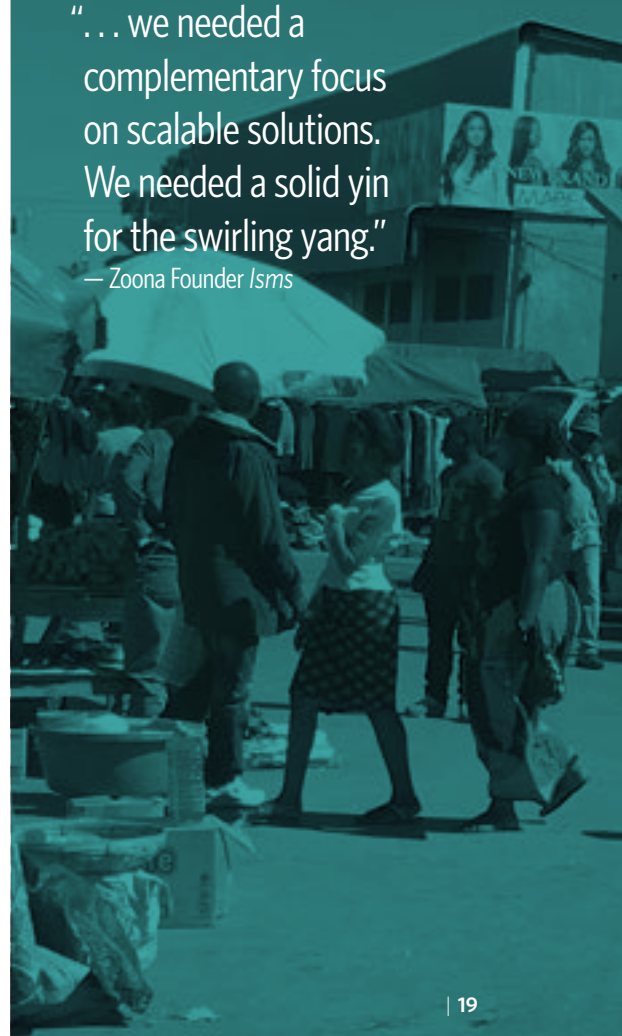
### *Refine the Organizational Structure to Balance Stability and Dynamic Capability*

Zoono is now adopting a new structure that it believes provides the right mix of stability and dynamic capability. In the new structure, people have a clear home. They know where they belong and which centers house specific expertise. Each unit has its own profit and loss account so that each unit is compensated for the use of a center's resource. The new structure drives accountability and clear performance measurement. It comprises the following units:

- Group Strategic: Focuses on the long-term business growth strategy, funding, raising debt, mergers and acquisitions, financial regulatory markets, and financial control.
- Group Operations: Focuses on all group operations that impact the hub-and-spoke structure related to customers, people, and technology.

“... when the business starts growing – more people, more projects, more opportunities – structures need to be put in place to ensure an efficient and stable business. And this isn't a bad thing because white spaces are then free to exist on their own page while the black spaces take care of the overall structure. ... In this way, ideas keep flowing, visions keep visioning AND the business keeps moving forward.

“... we needed a complementary focus on scalable solutions. We needed a solid yin for the swirling yang.”  
— Zoono Founder Isms





"Agility is not incompatible with stability, quite the contrary. Agility requires stability for most companies . . . Agility needs two things. One is dynamic capability, the ability to move fast – speed, nimbleness, responsiveness. And agility requires stability, a stable foundation – a platform, if you will – of things that don't change. **It's this stable backbone that becomes a springboard for the company**, an anchor point that doesn't change while a whole bunch of other things are changing constantly."

— Aaron De Smet, organization and design specialist, McKinsey<sup>14</sup>

14. This insight was created by Wouter Aghina and Aaron De Smet, experts on organizational agility. "The Keys to Organizational Agility," McKinsey Publishing. <https://www.mckinsey.com/business-functions/organization/our-insights/the-keys-to-organizational-agility>

Fabric seller in downtown Lusaka, Zambia.

- Core: Focuses on driving business performance for Zoono's over-the-counter products, money transfer products, talent management (managing the growth path of agents and tellers), and customer experience.
- Digital: Focuses on driving innovation and performance for Zoono's new digital products and services.

### *Continuously Improve*

Zoono has created a unit of continuous improvement to ensure that the company is constantly innovating for its customers and improving business processes. Zoono's new structure provides a springboard for stability, but as envisioned in Stage 1 of its development, supports mechanisms to quickly assemble teams with specific talent to address challenges and opportunities that emerge. Zoono still focuses on big problems to solve, pulling people together across teams to address specific challenges.


### *Feed the Beast*

While not explicitly stated by Zoono, it appears the company has learned an important lesson: innovate, but continue to feed the beast. Make sure that you have reached the right balance between supporting the core and growing revenues and innovating for future value creation.

## RESULTS

Zoono has come a long way since this beginning as described by its founders.

- Nike Foundation and the Unreasonable Group recognized Zoono as one of the top ten startups best positioned to take girls out of poverty by helping them become entrepreneurs.



"In 2004, we launched our first business. . . . Within twelve months we had operations in Mauritius, Malawi and Zambia and were generating \$5 million worth of transactions every month. Two years down the line, we were broke and almost broken. Things had bombed spectacularly. We didn't have the right people on board and we didn't invest in scale. **But we learnt a truckload: get the right people, get the right partners and make sure everyone shares the same values and vision.**"

— Zoono Founder Isms

- Zoono was recognized by **CB Insights**<sup>15</sup> as one of only five African companies to make the 2017 Fintech 250 List.
- Zoono has supported 1,300 Zoono agents (43 percent of whom are women) to establish and grow small businesses that have been responsible for creating 3,500 jobs.
- Zoono has processed over \$2 billion in transactions.
- Zoono systematically tracks customer satisfaction. Its overall customer satisfaction rating was 93 percent in January 2018 and has consistently remained above 90 percent since tracking started. Its rating is consistently better than its competitors.
- Zoono has achieved a profitable core business and is investing for growth.

Based on its achievements, Zoono is in the process of closing its Series C round of investment. It appears to have no shortage of offers.

## REMAINING CHALLENGES

Zoono has traveled a “squiggly”<sup>16</sup> path in the past eight years and has achieved a lot, particularly toward the priorities it laid out in the initial partnership workshop with CGAP. But it is aware the journey isn’t over. One notable challenge that remains for Zoono is linking customer outcomes to improvements in business performance.

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15. CB Insights is a tech market intelligence platform that analyzes data on tech venture capital, startups, and partnerships. <https://www.cbinsights.com/>

16. According to Zoono, “Embracing the squiggle means recognizing and accepting that getting from Point A to Point B might not be a straight journey.”

“Technology – the sector in which Zoonna operates – is growing at an exponential pace, pretty much on a daily basis . . . . Soon, the only constant we’ll be able to rely on will be that change is here to stay and will only get exponentially faster.

“Even though the company’s strategic direction will stay the same, massive people and organizational change will be required to maintain this growth. **The only way to deal with this is to accept that we all need to constantly evolve in our roles and focus areas.**”

— Zoonna Founder *Isms*

Zoonna teller in Lusaka, Zambia.



This case study was written by Kiendel Burritt in collaboration  
with colleagues at CGAP.



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