

## How to read FRi: FRi Score is the total result. It's in a range between -9 (bad) to 9 (exceptional).

Underneath the FRi you'll see we split out the scores into friction and into reward. Friction: you want LESS friction so a nice minus is good Reward: but you want MORE reward so a high number is best on that side

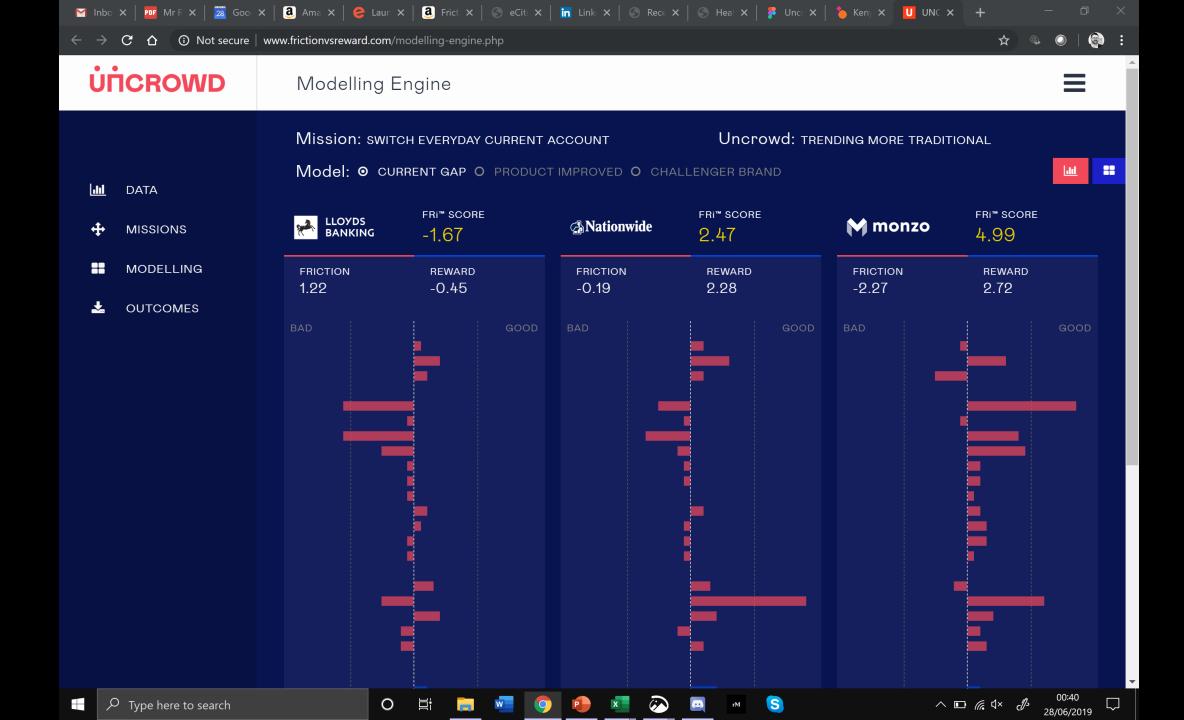
Eg: -2.34 **friction** is great! 3.12 **reward** is also great!

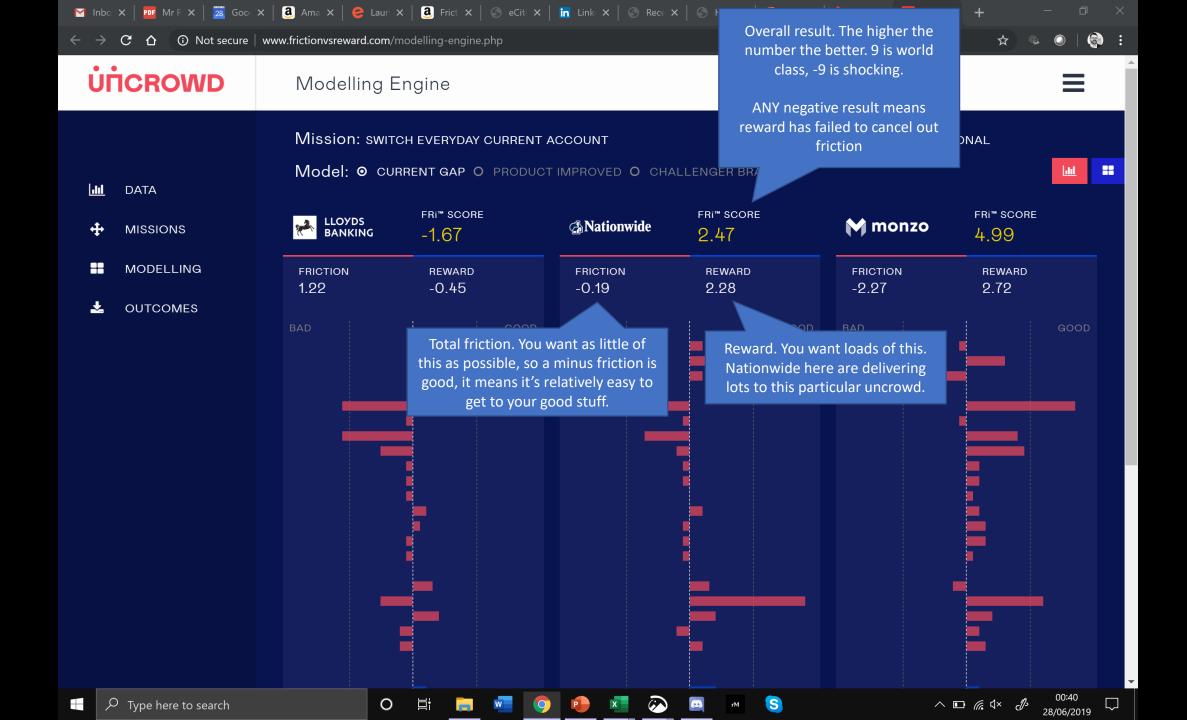
## EQUALS an FRi of: 5.36, which is very solid

FUNDAMENTAL: the higher the relative FRi, the more likely a customer is to choose you instead of the alternative. Brand awareness, switching inertia and availability obviously then play a role on a macro level.

FRi is showing you the near future, it is CX time-travel. How long that future plays out is dependent on loss-aversion, switch inertia, status-quo bias and trend lag. We can model these too in the full platform. We can show how long you've got before x overtakes y.

We also have the ability to add ROI nodes to every single part of this to give, for example: 'if we improve the app for  $\pounds$ 1m, when will I see enough customers sustainably try it?'





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$\leftarrow$ $ ightarrow$ C $\circ$ Not secure   www.frictionvsreward.com/modelling-engine.php					Overall result. The higher the number the better. 9 is world class, -9 is shocking.		o   🏟 🗄
UTICROWD	<b>UTICROWD</b> Modelling Engine						
	Mission: switch everyday current account				ANY negative result means reward has failed to cancel out friction		
LIII DATA	Model: <sup>O</sup> CURRENT GAP O PRODUCT IMPROVED O CHALLENGER BR/						
	LLOYDS BANKING	fri™ score -1.67	Antionwide	fri <sup>™</sup> score 2.47	M monzo	<sup>fri™</sup> score 4.99	
	FRICTION 1.22	reward -0.45	FRICTION -0.19	reward 2.28	FRICTION -2.27	reward 2.72	
	BAD	this as possible, so a minus friction is Nationwide			a want loads of this. here are delivering particular uncrowd.		GOOD
		DATA POINT Look at the scores for this uncrowd between NBS and Monzo. Reward of 2.28 and 2.72 are broadly the same. So these trending more traditional customers are perceiving similar advantage from both account But look at the Friction. At -2.27 the Monzo account is tantalisingly easily open and switch to. This uncrowd segment is therefore likely to stay with you, or continue to					unts. sy to
.→ Type here to search	0		come to you how easy it is	for longer than, say, s to switch or even t	, uncrowd 5 but once th o open a Monzo as a se all of churn rockets up.	econd account	<mark>o just</mark>

