THE FINI PROTOCOL

SECOND EDITION

The Anatomy of *Customer Obsession*

How to turn strangers into friends, friends into customers, and customers into apostles.

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BEFORE YOU BEGIN

A note on this second edition

I wrote the first edition of this book in 2025. I meant every word of it.

But a year is a long time when you spend it serving customers every day. Since then I have answered more messages than I can count, fixed things that went wrong, watched good customers leave and great ones come back, and made a few expensive mistakes of my own.

Some of what I believed survived that year. Some of it didn't.

I learned that being generous is not the same as being a pushover. I learned that some customers matter more to your business than others, and that it is fine to say so out loud. I learned that you cannot improve what you never measure. And I learned, the hard way, that you cannot pour yourself into your customers if there is nothing left of you.

So I kept the stories, because the stories are still true. I rewrote the parts I have outgrown. And I added the lessons that cost me the most to learn.

Read it slowly. Try one thing at a time. The consequence of consistency is improvement.

Dr. Kunle

November 2026

INTRODUCTION

The Bucket With a Hole in It

Something is killing businesses across Nigeria. It's not the naira. It's not the economy. It's not even your competitors.

It's the customers you already had. The ones who left.

I've watched smart business owners spend millions chasing new faces. Instagram ads. Influencer deals. Jumping on every trend that surfaces. All this effort just to bring one person through the door. That person buys once. Then they're gone. Poof. Like smoke.

So what do you do? You spend the same money again. And again. And again.

That's not a business. That's a treadmill. You're running hard, sweating through your shirt, but you're not actually going anywhere.

Your bucket has a hole in it. No matter how much water you pour in, it keeps draining out the bottom.

92% of people trust recommendations from friends and family more than any form of advertising.

Nielsen, Global Trust in Advertising

More than your billboard. More than that celebrity you paid. More than your fancy website.

One happy customer, genuinely happy, talking to their friends, is worth more than ten ads. And keeping a customer you already have almost always costs far less than finding a new one.

But flip that around. One angry customer, one person who feels cheated or ignored, becomes a small fire. And small fires spread.

Think of it this way. Marketing is manure. It helps things grow. But retention, keeping the people you've already won, is the water. You can pile as much manure as you want on a plant, but if you never water it, the roots will burn and the whole thing dies.

This book is about the water. It's about learning to keep people. To connect with them as human beings. To build the kind of loyalty that doesn't make sense on paper.

> *Follow what's in these pages and you won't just run a business. You'll build something that outlasts you.*

CHAPTER ONE

You Have 30 Seconds. Don't Waste Them.

The relationship doesn't start when they hand you money. It starts the moment their thumb touches the screen to type "Hello."

Let me paint a picture.

You walk into a boutique somewhere in Lagos. The shop assistant is scrolling through her phone, chewing gum, not looking up. You ask about a shirt. She points at a price tag without saying a word.

How does that feel? You feel invisible. Small. Like your money isn't good enough to earn basic courtesy.

You walk out.

Now open your Instagram DMs and look at how you respond to customers.

Hello, is this available?

Check bio.

Or worse: "DM for price."

You've just become that rude shop assistant. You've cut the connection before it had a chance to breathe.

When someone messages you, chances are they're messaging two or three other people selling the same thing. They have money. They want to spend it. They're looking for a safe place to land.

The first person who replies with warmth wins. Not the cheapest. Not the one with the most followers. The warmest.

Try this instead:

> SAY THIS
>
> *"Hello! Thank you so much for stopping by. Yes, that one's available, and honestly it's one of my personal favourites because [tell them why]. My name is [your name], by the way. Would you like me to send you a quick video so you can see it up close?"*

See what happened there? You welcomed them. You're not a faceless logo anymore; you're a person with a name. You offered something extra without being asked.

Even if they don't buy today, they'll remember how you made them feel. When they're ready, they'll come back to you, because you treated them like a guest in your house, not a number in your DMs.

Warm doesn't have to mean exhausted

In the first edition I talked about speed as if it depended on you being glued to your phone. It doesn't, and it shouldn't. Speed should come from systems, not from you skipping sleep.

- **Write your best replies once.** Save them as quick replies in WhatsApp Business and Instagram, then personalise the first line.
- **Turn on a greeting message** that sounds like a person, not a robot, and tells people when they'll hear from you.
- **Set reply hours** and keep them. A promise of "within the hour, 8am to 9pm" that you always keep beats "24/7" that you sometimes keep.
- **Train one other person** to answer the way you would. Your warmth should not disappear when you're busy.

CHAPTER TWO

Trust Is Built in the Bad Moments

This chapter separates the businesses that stay small from the ones that become something.

There's a strange thing in customer psychology that researchers call the Service Recovery Paradox. A customer who has a problem, like a broken product or a late delivery, and then has that problem fixed beautifully, often ends up trusting you *more* than a customer who never had a problem at all.

Why? Because things going right is easy. Anyone can look good when everything is smooth. But when things fall apart, that's when character shows.

Scroll through any Instagram page. Walk through any market. You'll see it plastered everywhere:

NO REFUNDS. NO EXCHANGES.

Every time I see that, I hear something else: "I don't trust my own product. Once I have your money, you're on your own."

Now imagine a different approach. A customer messages you. Something arrived damaged. They're upset.

Don't argue. Don't say "it was fine when it left here." Don't make them jump through hoops. Say this instead:

SAY THIS

"I'm so sorry. That's not the standard we hold ourselves to. Please keep that one as a gift from us. I'm sending a replacement right now."

Do the maths with me. The replacement costs you ₦5,000. That stings.

But that customer is going to tell everyone. Their friends. Their family. Their followers. They'll buy from you for years. They'll defend you when someone talks bad about your brand. That ₦5,000 can easily turn into ₦500,000 over the next five years.

That's not a loss. That's an investment.

Generous is not the same as gullible

In the first edition I told you to take down "No Refunds" and replace it with "Satisfaction Guaranteed." I still can't stand "NO REFUNDS" in capital letters. But I've learned something since then.

> *A guarantee with no rules is not generosity. It's an invitation.*

Some people will test a promise that has no edges. And every naira you hand to the loudest complainer is a naira you can't spend on the honest customers who never complain at all.

So write down your promise, and make it specific:

- **What you'll fix:** wrong item, damaged item, late delivery.
- **How long they have:** for example, report within 48 hours of delivery.
- **What you need:** a photo or a short unboxing video.
- **What happens next:** a replacement or store credit, and how fast.

Then apply it the same way to everyone. The big spender and the first-timer. The polite one and the one shouting in your comments. Fairness is consistency.

When you got it wrong, be more generous than your policy. When someone is trying it, be calm, kind and firm. Your policy does the arguing so you don't have to.

Put something like this in your bio:

> **"Damaged or wrong item? Tell us within 48 hours and we'll make it right."**

Be the business that feels safe. In a market full of people afraid of getting burned, safety is everything. And safety comes from rules people can see, kept every single time.

CHAPTER THREE

The Difficult Ones

Not every customer is a joy to work with. Some will test you. Some will frustrate you. Some will make you want to throw your phone across the room.

You can't control who walks through your door. But you can control how you respond.

The haggler

You know this person. "What's your last price?" "Anything you can do for me?" "Come on, help me out."

Here's what most people miss: this isn't personal. In Nigeria, bargaining is woven into the culture. They're not insulting your work. They just want to feel like they got a deal. They want a win.

The wrong move is getting defensive. "My price is my price. Take it or leave it." That turns a potential customer into someone who leaves with a bad taste.

The better move is to give them a win that doesn't cost you your margins.

> SAY THIS
>
> *"I completely understand wanting the best deal. With the quality of materials we use, I can't come down on price, but I can throw in free delivery. Or I can add some extra packaging that'll make this perfect as a gift. Would either of those work for you?"*

You held your ground. They still got something. Everybody walks away feeling good.

The time-waster

They ask fifty questions. They want videos. They want measurements. They want you to compare it to three other things. Then they vanish.

The mistake is spending three hours on them before figuring out whether they're serious. Early in the conversation, ask a qualifying question:

> ASK THIS
>
> *"Just so I can help you best, is this for an event coming up? When are you looking to have it delivered?"*

If they say "oh, I'm just looking around," be polite, but redirect your energy. The serious buyers need your attention.

The rude one

Some people are just having a bad day. Some people are just difficult.

There's an old saying: never wrestle with a pig. You both get dirty, and the pig enjoys it.

Kill them with kindness. Stay relentlessly, almost irritatingly, professional. If they cross a line, if they're abusive or making your life genuinely miserable, refund them politely, wish them well, and block.

Your peace of mind is an asset. Protect it.

The one trying to cheat you

This one wasn't in the first edition. It should have been.

The "it never arrived" when your rider has the delivery photo. The same complaint, from three different numbers. The person who wants the refund *and* the item.

Customer obsession does not mean letting someone rob you. It means protecting the honest customers who pay for everyone's mistakes. Keep records. Photograph packages before they leave. Let your written policy decide, not your mood. And when someone is clearly cheating, stop serving them, quietly and without drama.

The one who deserves a second chance

And then there's the opposite. The customer who got something wrong, was rude once, or broke a rule, but comes back honest about it.

Give them a way back. Be clear about the terms, and mean them. People remember who gave them a second chance. Some of your most loyal customers will be the ones you didn't give up on.

CHAPTER FOUR

After the Sale

Most businesses think the job is done when the money lands. That's exactly when your customer starts to doubt.

First there's the excitement. The rush of getting something new. That feeling when you click "buy" or hand over the cash.

Then, not long after, the questions start.

"Did I just waste money?"

"What if they scam me?"

"Is it actually going to be as good as it looked?"

Psychologists call it buyer's remorse, and in a market where so many people have been burned before, it hits hard. Your customer is second-guessing themselves. They're vulnerable.

Your job is to put certainty back.

The 24-hour check-in

One day after delivery, send them a message.

> SEND THIS
>
> *"Hi [their name], just checking in to make sure the package arrived safely and you're happy with everything. No need to reply if all is good! Just wanted to be sure."*

In a country where customer service is often an afterthought, this one message will genuinely shock people. It makes them feel seen. It builds the kind of trust that doesn't quite make logical sense.

The first-order call

This is the most powerful thing I've added to my own businesses since the first edition.

After someone's first order, call them. Not to sell. Two minutes, no more.

> SAY THIS
>
> *"Hi, this is [name] from [business]. You ordered from us for the first time this week, and I just wanted to say thank you and hear how it went. Was there anything that almost stopped you from ordering?"*

That last question is gold. You'll hear things no survey will ever tell you: the confusing price, the slow reply, the delivery fee that nearly made them leave. Fix those, and you fix them for everyone who comes after.

Most people will be surprised you called. Some will order again on the same call.

The unboxing moment

When your package arrives, that's the first time the customer physically touches your brand. What do they experience?

If it's a clear nylon bag with the item rattling around inside, you've missed an opportunity.

Tissue paper. A small scent. A handwritten thank-you note. Something unexpected.

Make them feel like they just bought themselves a gift. In that moment they're not just receiving a product. They're receiving how you made them feel.

CHAPTER FIVE

Making It Personal

My name is Dr. Tari. When I see patients, I try not to stop at their symptoms. I ask about their family. How their kids are doing. What's been on their mind.

Why? Because connection aids recovery. When people feel known, they heal better.

In business, connection aids sales. When people feel known, they buy better. They stay longer. They bring their friends.

The days that matter

Do you know when your best customers' birthdays are? Their wedding anniversaries? The day their child was born?

Most businesses don't. Which means when you do, you stand out like a lighthouse.

And here's something important. As a business person, it's not your job to have opinions *at* your customers. Avoid pushing your views on politics, religion, or whatever else stirs people up. Your job is to serve and to earn, not to win arguments with people whose money you want in your account.

When their birthday comes around:

DECENT

Send a text. "Happy birthday! Hope it's a good one."

BETTER

Send a voice note. Actually say it, in your own voice.

THE FINI WAY

For your best clients, send something small. A ₦2,000 box of cupcakes. A handwritten card delivered to their office. Something tangible that says "I thought about you."

The psychology of reciprocity

When you give someone a gift they didn't ask for, something shifts inside them. They feel a pull to pay you back. Not because you asked, but because that's how human beings are wired.

They'll pay you back with loyalty. With referrals. With posts on social media singing your praises.

The small surprise

Here's a trick that costs almost nothing. Slip something extra into their order without telling them. A handwritten note. A small chocolate. A sample of something else you sell.

When they open the package and find something unexpected, watch what happens. They'll run to WhatsApp. They'll post it. "Look what this brand did!"

> *You just bought a small fortune in word of mouth for the price of a chocolate bar.*

CHAPTER SIX

Know Your Best Customers

Here's something I wish someone had told me earlier: your customers are not all equal.

In almost every business, a small group of customers brings in most of the money. Some people call it the 80/20 rule: roughly a fifth of your customers driving most of your sales. The exact numbers vary, but the shape almost never does.

That isn't unfair. It's just true. And if you don't know who those people are, you're probably treating your most valuable relationships exactly like a one-time buyer who found you yesterday.

Find them

Take the last three months of orders. A notebook is fine. Write down every customer, how many times they bought, and how much they spent. Sort the list.

The names at the top are your harvest. Most owners are surprised by who is on it.

Treat them differently

- **Give them a direct line.** Your number, or a named person who knows them.
- **Let them in first.** New stock, new prices, new offers: they hear before everyone else.
- **Remember them.** Their usual order, their sizes, their birthdays.

- **Thank them properly**, at least once a year, with something they can hold.

Watch for the quiet ones

Your best customers rarely leave with a bang. They just go quiet.

If someone who orders every two weeks hasn't ordered in a month, that's a signal. Don't wait for them to come back on their own.

> SEND THIS
>
> *"Hi [name], we haven't seen you in a while and I just wanted to check you're okay. Is there anything we could be doing better for you?"*

None of this means neglecting everyone else. Everybody gets your standard: warmth, speed, honesty. Your best customers simply get a little more on top.

CHAPTER SEVEN

Measure What You Keep

I'm a doctor, and I'm also a trained data analyst. Both jobs taught me the same lesson: look at what is actually happening, not what you expected to see.

A patient's chart and a sales record both mislead you if you only skim them.

Most small businesses run on feelings. "Sales are slow this month." "I think people like the new packaging." Feelings are useful, but they're not enough. You don't need software or a degree. You need four numbers, checked every week.

1 **Reply time**

How long does a new message wait before a real reply? Check ten random chats. Aim for minutes, not hours.

2 **Repeat rate**

Of the customers who bought from you three months ago, how many have bought again since? This is the clearest sign your bucket is holding water.

3 **Complaints, and how fast you fixed them**

Count them. Note the reason. If the same reason shows up three times, it isn't bad luck; it's a broken step.

4

Where they came from

Ask every new customer: "How did you hear about us?" Write it down. You'll find out which marketing actually works.

Run small, fair tests

Want to know if the 24-hour check-in really brings people back? Don't guess. Send it to every second customer this month, and not to the others. After two months, compare how many from each group ordered again.

That's all a test is: change one thing for some people, keep it the same for others, and see what's different. Big companies do this every day. There's no reason your business can't.

> *What gets measured gets improved. What gets ignored gets worse, quietly.*

CHAPTER EIGHT

Build on Your Own Land

Picture this. You wake up tomorrow. You reach for your phone. You open Instagram.

Account Disabled.

Your heart stops. Cold sweat. Your followers, gone. Your DMs, gone. Your entire business, gone.

This isn't hypothetical. It happens every day.

Here's the uncomfortable truth: you don't own Instagram. You're renting a stall on someone else's property. If they decide to change the rules tomorrow, you're homeless.

In the first edition I told you that your own land is email. I still believe in email. But I've since seen that no single place is safe on its own. Even good tools go down for a day. Accounts get flagged by mistake. So don't build one house. Own a few plots.

Your three plots

- **WhatsApp.** Save every customer's number, and ask them to save yours. Broadcast messages only reach people who have saved your number, so make "save our number" part of every sale.
- **Email.** Collect it at checkout. Send a welcome email that tells your story: why you started and what you believe in.
- **Your own website.** Even a simple one. A place with your name on the door, where people can find you when every app is having a bad day.

Lead with value

Once in a while, send your customers something worth reading. Tips. Advice. Stories. Things they'd want even if they never bought again. Occasionally, yes, tell them about what you're selling. But lead with value, or they'll stop opening your messages.

Now when Instagram goes down, or the algorithm decides to hide your posts, it doesn't matter. Your customers are in places you control.

At Fini, we build these systems for businesses, so that whatever happens to social media, your business stands on solid ground.

CHAPTER NINE

Obsession Without Burnout

The most dangerous moment for any business is when it starts making money.

Success is a trap. When things are going well, you ease up. You stop replying to DMs quickly. You stop writing thank-you notes. You stop thinking of new ways to surprise people. You start coasting.

You tell yourself: "I've made it." That thought is the beginning of the end.

Customer loyalty isn't a trophy you win and put on a shelf. It's a plant. It needs water every day. The moment you stop watering it, it starts dying, even if you can't see it yet.

What I didn't tell you in the first edition

The first edition ended with "Never stop paddling." I believed it. I lived it. And it nearly cost me more than any customer ever could.

Here's what I've learned since. If your customers can only be looked after when you personally are awake, answering, packing, fixing and smiling, you haven't built a business. You've built a job that will eventually break you. And a broken owner can't look after anybody.

> *Obsession has to live in your systems, not in your adrenaline.*

- **Write it down.** Your replies, your policy, your check-in messages. If it lives only in your head, it leaves when you're tired.

- **Teach someone.** The day another person can treat your customers the way you would is the day your business starts to grow without you shrinking.
- **Set hours, and rest.** Customers respect a business that keeps its promises far more than one that is always online and always frazzled.
- **Protect your peace.** You can't give warmth from an empty tank.

I run long distances. You don't finish a 25-kilometre run by sprinting the first kilometre. You find a pace you can hold, and you keep showing up.

Business is the same. Treat your hundredth customer with the same care as your first, not by working harder every day, but by building a way of working that you can keep up for years.

> *Keep paddling. Just at a pace you can hold.*

CONCLUSION

The Harvest

We are farmers.

Your product is the seed. Marketing is the manure that helps it grow. The relationships you build with your customers are the water that keeps everything alive.

If you do what's in this book, if you respect people's time, keep your promises, protect the honest ones, notice the ones who matter most, measure what's really happening and look after yourself along the way, you won't just build a business.

You'll build something that lasts.

"But Dr. Tari, I don't have time for all this."

I know. You're already running the business. Sourcing products. Handling operations. Putting out fires. You can't be the doctor, the farmer and the marketer all at once.

> *That's why Fini exists.*

WORK WITH US

The Fini Service Suite

We don't just post pictures. We're a full-service team built to take the weight off your shoulders, so you can focus on what you do best.

01

The Visibility Engine

Social media growth, trend and viral campaigns, music promotion and WhatsApp status campaigns. We get your brand seen and talked about.

02

The Retention System

We become your front desk. DMs, customer service, sales follow-up, reviews and reputation, and the WhatsApp and email lists that make up your own land.

03

The Creative Engine

Strategy, scripts and content that connect. Graphics that make your brand look like a million naira. Videos that stop people mid-scroll.

04

Growth Accelerators

Targeted Facebook and Instagram ads, app launches, X marketing, and investor proposals that get you funded.

You have the seeds. Let us be your farmers.

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TURNING SEEDS INTO HARVESTS