

THE FINI PROTOCOL

The Anatomy of Customer Obsession

How to Turn Strangers into Friends,
Friends into Customers,
and Customers into Apostles.

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Work With Us

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. And no matter how much water you pour in, it keeps draining out the bottom.

Here's a number that should keep you awake at night: **92%**.

According to Nielsen's research, 92% of people trust recommendations from friends and family more than any advertisement. More than your billboard. More than that celebrity you paid. More than your fancy website.

One happy customer, genuinely happy, talking to their friends—that person is worth more than ten ads.

But flip that around. One angry customer? One person who feels cheated or ignored? That person 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—that's 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.

If you follow what's in these pages, 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:

"Hello! Thank you so much for stopping by. Yes, that one's available—and honestly, it's one of my personal favorites 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. And 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.

Chapter Two

Sometimes You Have to Bleed to Build Trust

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

There's a strange thing that happens in customer psychology. Researchers call it the Service Recovery Paradox. It goes like this: a customer who has a problem—a broken product, a late delivery, something going wrong—and then has that problem fixed beautifully, 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 hear: "I don't trust my own product. Once I have your money, you're on your own."

That's the message you're sending.

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 ask for proof or make them jump through hoops.

Say this instead:

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

Do the math with me.

The replacement costs you ₦5,000. That stings.

But that customer? They're going to tell everyone. Their friends. Their family. Their social media followers. They'll buy from you for years. They'll defend you when someone talks bad about your brand.

That ₦5,000 just turned into ₦500,000 over the next five years.

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

Go to your bio right now. Take down "No Refunds." Replace it with "Satisfaction Guaranteed."

Be the business that feels safe. In a market full of people afraid of getting burned, safety is everything.

Chapter Three

The Difficult Ones (And How to Handle Them)

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 Hagglers

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

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

"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 for 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 if they're actually serious.

Early in the conversation, ask a qualifying question:

"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, if they're making your life genuinely miserable—refund them politely, wish them well, and block.

Your peace of mind is an asset. Protect it.

Chapter Four

Roots That Go Deep

Something happens in a person's brain when they buy something.

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

But about twenty minutes later, something else kicks in. Cortisol. The stress hormone. The anxiety.

"Did I just waste money?"

"What if they scam me?"

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

This is happening inside your customer's head. They're second-guessing themselves. They're vulnerable.

Your job is to inject certainty back into their system.

The 24-Hour Check-In

Exactly one day after delivery, send them a message.

"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 will make them feel seen. It will make them trust you in a way that doesn't quite make logical sense.

That's the kind of trust that brings them back.

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. Because 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 don't just ask about 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, whatever else stirs people up. Your job is to serve. To earn. Not to win arguments with people whose money you want in your account.

When their birthday comes around:

The decent approach: send a text. "Happy birthday! Hope it's a good one."

A better approach: send a voice note. Actually say it with your voice.

The Fini approach: for your high-value clients, send a small gift. 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 ₦200,000 worth of word-of-mouth advertising for the price of a chocolate bar.

Chapter Six

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. Mark Zuckerberg owns Instagram. You're renting a stall on his property. If he decides to change the rules tomorrow, you're homeless.

You need to move your customers to land that you own. That land is email.

The Strategy

Every time someone buys from you, get their email address. Make it part of the process.

Send them a welcome email that tells your story. Why you started. What you believe in. Make it personal.

Then, once in a while, send them something valuable. Not just "BUY THIS NOW." Give them tips. Advice. Stories. Things they'll actually want to read. Occasionally, yes, tell them about what you're selling. But lead with value.

Now when Instagram goes down—or when the algorithm decides to hide your posts—it doesn't matter. Your customers are in a place you control. A place no one can take from you.

At Fini, we build these systems for businesses. So that no matter what happens to social media, your business stands on solid ground.

Chapter Seven

The Danger of Getting Comfortable

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 responding to DMs at lightning speed. 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 single day. The moment you stop watering it, it starts dying—even if you can't see it yet.

Every day, your customer is making a silent decision: stay or go. Keep buying from you or find someone else. You're not just competing against your competitors. You're competing against their attention, their options, their memory.

The Day One Mentality

Treat your business like it's your first day, every day.

Treat your 100th customer with the same hunger, the same care, the same attention you gave your very first one.

The river is always flowing against you. If you stop paddling, you don't stay still. You drift backward.

Never stop paddling.

Conclusion

The Harvest

We are farmers.

Your product is the seed. Marketing is the manure that helps it grow. But the relationships you build with your customers—that's the water that keeps everything alive.

If you do what's in this book—if you respect people's time, surprise them with value, connect with them like human beings—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.

1. Viral Engineering

We know how to make Twitter/X pay attention. We can get your brand into the national conversation—the kind of visibility that money usually can't buy.

2. The Retention System

We become your front desk. We handle DMs. We close sales with warmth. When things go wrong, we step in to fix the PR and protect your reputation. We build and manage your email list—your owned land.

3. The Creative Engine

Strategy. Scripts. Content that actually connects. Graphics that make your brand look like a million dollars. Videos that stop people mid-scroll.

4. Growth Accelerators

Targeted social ads that convert. Investor proposals that get you funded. The fuel for whatever comes next.

You have the seeds. Let us be your farmers.

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Turning Seeds Into Harvests