CUSTOMER
EXPERIENCE
TOOLKIT

Introduction

A large proportion of the customers of financial service providers (FSPs), do not use their accounts (e.g. 68% of mobile money accounts are dormant). At the same time, two billion people are still excluded from the formal financial sector. At CGAP we believe that a main cause of these disparities is a lack of customer focus on the part of FSPs: FSPs can create value for customers by designing and delivering a positive Customer Experience, based on a granular understanding of customer needs. This in turn will create value for FSPs, as customers will choose and use these accounts.

Senior stakeholders at both and large and small FSPs appreciate the potential value of a customer centric business model, but many lack the tools to drive this transformation within their organizations. The goal of this toolkit is to fill that gap. While there are a number of resources for Customer Experience and customer-centered thinking available online (many of which are cited here) this is the only toolkit that specifically targets the financial services community with an added focus on the unbanked and underbanked. We hope that it will serve as a practical and useful guide no matter where you are in the journey towards a customer-centric business model and where you sit in your organization.

RESOURCES

Tools

Lead Customer Experience Initiatives

Robust tools to help you integrate and manage Customer Experience initiatives within your organization – including key frameworks, project planning tools, and design methods.

Perfect for managers looking to create a structure around their work and communicate it's value to leadership.

Case Studies

Learn from Other Organizations

Evidence of the value of Customer Experience from other FSP organizations who have invested in the approach and methods.

Useful for managers to share what Customer Experience looks like with teammates and organizational leadership alike.

Experiments

Put Customer Experience into Action

Practical exercises to help you get closer to your customers and make Customer Experience part of your core competencies. Each experiment can be done in as little as an hour or two.

Ideal for managers and their project teams who'd like to immerse themselves in the value of Customer Experience or accelerate their work.

References

Build Your Customer Experience Knowledge Base

Curated set of research and reference materials to build your internal knowledge base and increase the impact of Customer Experience within your organization.

Valuable for those looking to dive deeper in a particular area of Customer Experience or for more advanced practitioners.

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	Narrative	What is "Customer Experience" (CX) and how can it transform employees into problem solvers?	What is the approach for acting on customer experience opportunities?
		What are the benefits of providing a good customer experience?	This is a process of creating a culture of empathy with your customers pending
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		How have other organizations benefitted from a CX?	How can design help me deliver a great CX?
		How can a Customer Experience focus help you build trust and empower low-income customers?	Which customers should you target?
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			Informal FS with "Tigo-Save"
			BTPN Persona
			Janalakshmi Customer Journey

Planning & Taking Action	Making it Work	Sharing the Results
Equip managers with tools to lead and execute a Customer Experience project in their organization.	Support managers as they build cross-functional teams and build their internal capacity to iterate on ideas to bring CX to life in their business.	Guide managers as they reflect on the impact of their work and advocate for investing in Customer Experience across their organization.
How can you define and prioritize promising business opportunities? How to operationalize CX? How to prototype for CX? How do you get your team used to rapidly testing their ideas?	What sort of team do you need to be successful? How do you make sure your team is working effectively? How have you solved for business challenges? How do you generate support from other parts of the organization?	How do you collect feedback and share results to motivate adoption of CX? How can you showcase the impact of CX in your organization?
Opportunity BrIef The Business Canvas Model Project Planner Budgeting Tool	Team Roles + Descriptions Case Study Template	Customer Statisfaction Survey
Show the impact of your prototype Check your assumptions Scope your project	Align your team values Storyboard your Idea Energy barometer for weekly check-ins	Make a video, show your impact Launch a customer council Create insights cards
Janalakshmi Prototyping Process BTPN prototyping: Bertumbuh project		

We are looking at life stages to widen the definition of [customer] experience, because the customer is looking and shopping only when their need arises... We're getting closer to a wider definition, but today [that definition starts when the customer has already chosen a provider].

Aveesha Singh, Absa
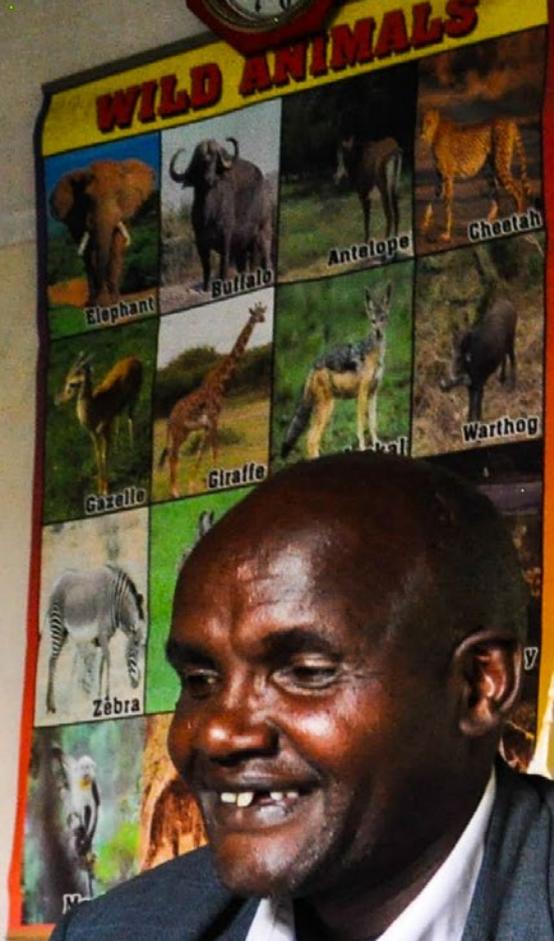
1

MAKING
THE CASE

In this chapter, you'll learn the basics and benefits of Customer Experience (CX) for your business, the low-income populations it aims to gain loyalty from, and how it differs from other approaches. This orienting chapter will guide you through defining your business challenges and formulating productive questions from a customer-focused perspective.

You'll learn about how employees from Absa Bank and MiMoni found value in Customer Experience at their organizations and be given tools to make the business case in your own. Finally, you'll be introduced to Experiments, hands-on activities to help catalyze a culture and approach where customers are at the center of your work.

In this chapter, we'll cover the following questions:
- What is "Customer Experience" (CX) and how can it transform employees into problem solvers?
- What are the benefits of providing a good customer experience?
- Who benefits from Customer Experience?
- How have other organizations benefitted from a CX?
- How can a Customer Experience focus help you build trust and empower low-income customers?
- What Business Challenges can CX help you solve?
- How have other organizations used CX to address these challenges?
- How is a CX focus different?

What is Customer Experience (CX) and how can it transform employees into problem solvers?

The "Customer Experience" (CX) encompasses every interaction the customer has with your organization throughout the customer lifecycle, whether they are in person at a branch, interacting with an agent, connecting over the phone, or interfacing online.

At the center of the Customer Experience is a clear and compelling value proposition, that is, a product or service that satisfies a customer's need or want. Value propositions are usually associated with a short or long-term goal, for example, a loan helps a customer buy a house. A positive Customer Experience generally has both functional and emotional benefits based on whether or not the customer's expectations are met or exceeded as they interact with the product or service provider. Delivering a positive Customer Experience generally requires coordination across disparate functions within an FSP organization, whether in marketing, product development, customer care, or retail branches.

A focus on CX gives employees a sense of control and resourcefulness in their role. It allows employees to address customer problems from more holistic perspective and realize how any product fits into their customers' lives.

The organization will see the value in customer-minded employees and support their efforts to design and deliver customer-centered services. These efforts may range widely—from advocating for a customer research in a product development cycle to championing discreet CX project, such as launching a Customer Experience council at a local branch.

What are the benefits of providing a good Customer Experience?

Although there is a general belief that digital financial service solutions will be the biggest contributor towards universal financial access, limited use and lack of uptake are two of the most devastating drivers of failed business models.

A focus on Customer Experience ensures that your products and services speak to the challenges faced by customers, are well designed and delivered, and customers are empowered to access and use them. When this is the case, uptake and use is more likely.

Over-served

The focus on Customer Experience emerged out of private sector investments in identifying unmet needs to deliver competitive advantages in over-served markets such as consumer electronics or financial services

Under-served

CX is equally effective when addressing underserved markets for which there is a lack of data regarding existing behavior or for which needs and preferences are poorly understood and where profitability relies increasingly on self-service channels, like branchless banking
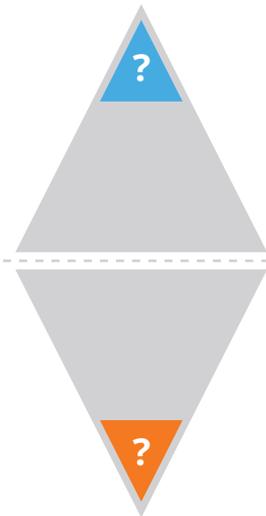
A common mistake that gets made is that organizations assume that what they're going to do is just 'dress up' the experience that they've already decided to make... and then make the minor tweaks to fit with the Customer Experience. But what we know is that you have to design it first from the [customer's perspective and needs] **IDEO, Design Firm**

Who benefits from Customer Experience?

Customers: **Think of a young couple who dreams of buying a family home, but struggles to save because of daily demands. If a savings product is designed to make small, short term deposits easy –– they're more likely to meet their family goals.** Customers win when products, services, and delivery experiences are designed with them in mind. Whether it is a product that better fits needs or incentives that align with natural behaviors, a focus on the customer can help FSPs deliver more value to the end user. A focus on Customer Experience can drastically improve the possibilities for customers' lives.

Businesses: **Think of the couple who went from occasional user to loyal saver as they saved for their future home. An active account with less withdrawals means the business is retaining a valuable customer-provider relationship.** Businesses benefit when customers thrive. These benefits range from more active accounts, strengthened brand reputation, or deepened customer loyalty—all metrics that fuel an improved bottom line. A focus on Customer Experience throughout a product and service portfolio often translates into better market fit, more engagement, and increased retention.
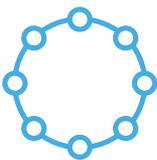
Society: **Think of people in poverty who now experience expanded economic opportunities. More families with the ability to invest in education, participate in the economy, and save for long term translates into value at the societal level.** When the poor have more predictable income and expenditures, economies experience stability and growth.

In the next 15 years, digital banking will give the poor more control over their assets and help them transform their lives. **2015 Gates Annual Letter**

How have other organizations benefitted from a CX approach?

One way that companies can catalyze the development of a customer centric culture is by defining their core values. Led by CEO Tony Hsieh, Zappos engaged in a process to understand what customers loved about the company and codify these insights into a set of value statements to guide the organization moving forward. This collaborative process took a year with employees generating thirty-seven value statements that were consolidated into ten core values that have been adopted throughout the organization. For example, these values focus less on collecting data and more on listening directly to the customer. Zappos actively encourages their employees to develop their listening skills to understand what the customer wants. They encourage call center employees to identify trends around what the customers "say" so they can improve their service delivery.

At meetings, Zappos employees talk about the "long-tail" when discussing customer profitability – focusing on how they can support individual customers with unique needs – rather than simply dividing their customers into broader segments. Zappos leadership believes that as long as they are delivering on their customer promise, positive financial results will follow. Zappos also believes in the financial benefits of word of mouth advocacy that may be difficult to quantify in customer value models but is a key driver of growth for the company.

Zappos estimates that 75% of their customer base is repeat business from existing customers and 25% are new customers (40% of which have come to them through word of mouth from existing customers).

Conventional measures of success are actually indirect indicators, like portfolio growth. They give a false sense of security that the business is doing right by the customer. **MFI in East Africa**

Learning from Customer Centricity in Other Industries
Page 9 - Build Sustainable Foundations: Culture and Leadership

How can a Customer Experience focus help you build trust and empower low-income customers?

In unbanked and underbanked communities the ubiquity of cash, limited awareness of financial service offerings and poor prior experiences with FSPs may make potential customers reluctant to engage with formal financial services. This is despite the fact that potential benefits may exceed those of using cash. In this context, the process of securing, maintain and growing trust in these markets to adopt and use formal financial services can be particularly challenging. Securing trust to promote digital financial services may be further complicated by customers' uncertainty about the quality of mobile operator services (e.g. uptime), whether the technology works, and lack of confidence in their ability to use technology and resolve problems if mistakes occur.

In Brazil, for example, when customers walk into a bank, they are screened passing through these large revolving doors under the scrutiny of security guards. This process is extremely intimidating and creates a psychological barrier for customers to engage with banks.

In general, FSPs may have limited customer insights about the financial lives of low-income customers central to creating the differentiated Customer Experience. For example, poor people save, but saving is highly nuanced and takes a variety of forms. In Mexico, people physically divide their cash by categories like school fees and food. In Brazil, responsible spending is a type of saving. Getting a good deal or stretching your week's wages is much the same as tucking away a few coins or bills. In Ghana, people pay fees for the convenience of having a susu collector come to their homes or offices to collect savings on a daily basis (Insights into Action). These informal financial behaviors reveal much about the opportunity to design Customer Experiences that engage and serve low-income markets.

Learning from Customer Centricity in Other Industries
Page 14 - Challenge: Design CX to build trust and empower Low-Income Customers

What Business Challenges can CX help you solve?

Think of the customers you serve, your portfolio of products, and your most common channels. What challenges are you facing in acquiring, retaining, and/or expanding your customer relationships?

Where are the big gaps in your portfolio where customers are not engaging or dropping out? How might you think about these opportunities from a Customer Experience perspective?

ACQUISITION Reaching new customers	RETENTION Deepening customer relationships	EXPANSION Expanding customer relationships
• Entering new markets • Understanding which customers to target • Launching new product offerings • Acquiring customers, extending customer base to new segments • Incentivizing customer referral	• Solving customer challenges • Increasing uptake and adoption of product offerings • Increasing awareness • Reducing dormancy • Empowering customers	• Increasing upsell and cross-sell • Increasing engagement • Increasing customer value and loyalty • Reducing cost to serve • Increasing the lifetime value of a customer

[People often put the cart before the horse.] Only as we start to articulate why a product needs to be built, what [customer] problem it is solving for [do we know how to begin.] That "why" piece is generally where we get a lot of meat for what we're putting into the "how". **Ginger, Square/MVisa**

PROPOSITION

FOR YOUR CUSTOMERS
Recognition building
Confidence.
Deeper relationship
Bragging rights

FOR JANALAKSHMI
Relation and upgradation of
customer quality
WoM for JFS
Reduced selling time / Reduced paper
work

Organizational Structure
How do you need to shift the way the organization is structured?

No Change to org. but
team shift to group leader
as pivots of this program

Skills

TITLE
LAKSHMI'S OF 'JANA'

CONCEPT SKETCH

FOCUS AREA
RELATIONSHIP

VALUE PROPOSITION

FOR YOUR CUSTOMERS
WOMEN GET CONNECTED WELL WITH
WOMEN
GET RESPECT THEY DON'T RECEIVE
ELSEWHERE

FOR JANALAKSHMI
WOMEN ARE 94% OF CUSTOMER BASE
- WORD OF MOUTH SCALES WITH WOMEN
- INCREASE LOYALTY

ILLUSTRATE NEEDS
Process
CREATE CHILD ZONES IN EVERY JC

Organizational Structure
MORE WOMEN IN SENIOR MGMT

RELATIONSHIP
1 SHORT TERM
2 LONG TERM

FLEXIBILITY
1 SHORT TERM IMPORTANT
2 LONGER TERM

KPI - 7o
FEMALE EMPLOYEES

TRAINING FOR SUPPORT STAFF NEEDS

INTEGRATE INTO BRAND STORY

VOCATIONAL TRAINING

"No organization is static, it's running. The best way to ensure ownership is to align with current initiatives." R-Jana

Approaching your business needs from a customer centric lens will have significant impact on your bottom line by addressing key challenges related to A.R.E. Equally, this approach will allow you to better understand and serve customer needs, in the long and short term, to increase value for both customers and your business.

How have other organizations used CX to address these challenges?

Aveesha Singh
She used segmentation to transform branch strategy for Absa Bank in South Africa.

Role & Organization: Senior Segment Strategist for Absa Bank.

Challenge: Make customer segmentation relevant to Absa's core business.

Approach: Instead of "sitting in the ivory tower" of headquarters, Aveesha spent a month working from retail branches to understand how segmentation could benefit branch managers and frontline staff. Generic business targets were a constant frustration. The new life stage segmentation model helped branches create tailored business plans and customer engagement approaches, ultimately leading to stronger performance. Aveesha ran immersive trainings with front-line agents to help them transform conversations with various customers into valuable selling moments. This approach not only engaged customers, but empowered frontline staff to understand and connect more deeply with those they serve.

No organization voluntarily decides to resegment or do something different in their Customer Experience, there has to be an existing problem or revenue opportunity— the segmentation isn't the [selling point], the [business] problem is the [selling point]. **Aveesha Singh, Absa**

Customer insights were not very well organized until two months ago. We finally found a head of User Experience. He reports into Marketing. This person has the unenviable challenge of deciding what the best experience is for customer from end to end. He mapped out every touch point we have with customers to figure out how to streamline and ensure we have control over the whole process. [...] He started by trying to segment our existing customers into different buckets and he is systemizing all of that. **Gabriel Manjarrez, CEO of miMoni**

MEET

Gabriel Manjarrez
He serves as a role model to employees to develop an understanding of their customers at miMoni in Mexico

Role & Organization: CEO of miMoni

Challenge: Bring customers online to apply for loans, rather than through pawn shops. miMoni currently provides electronic loans at an average amount of $100 USD, based on an online application and a proprietary risk algorithm to determine eligibility.

Approach: Gabriel and his co-founder went door to door to meet customers and understand their needs, use of mobile phones, and use of financial services. Gabriel observed a trend among his own employees and started to offer this new loan product. He encourages all miMoni employees to focus on the needs of customers and identify any areas in their loan process that causes customers friction, so that miMoni can address it quickly and ensure the best Customer Experience possible. Gabriel sets an example for his employees by personally calling 5-10 customers each month to ask about their experience. Gabriel recently hired a Head of User Experience to support the company's mission to bring on more customers and ensure a positive experience.

How is a CX focus different?

A focus on Customer Experience is one component of being a Customer Centric organization, which requires larger shifts in organizational dynamics. These perspective and operational shifts affect strategy, culture, and structure.

CX requires a shift in **Strategy** from a portfolio of products that drive growth to a portfolio of customers that drive growth based on meeting customer needs.

CX requires a shift from a **Culture** that rewards employees for developing products and increasing sales to a culture that rewards employees for solving customer problems and deepening customer relationships.
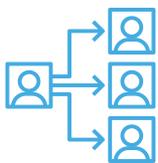
CX requires a shift from an **Organizational Structure** in which employees operate in product silos, interacting with other functions only when they need to get product to market to a structure in which business units are linked across functions by teams or task forces. These mixed groups allow an organization to rally diverse functions around customer needs and segments.

Incorporating a Customer Experience perspective in your work doesn't have to be intimidating. It's possible to find opportunities for impact at a smaller scale as your organization becomes more familiar with the process and begins to shift it's orientation to be more customer centric. Refer to the A.R.E. booklet for the spectrum of incremental vs. transformational change to solve your business challenges through CX and the actions they require.

Learning from Customer Centricity in Other Industries
Page 6 - Customer Centricity Defined

Experiments

Introduction

A Customer Experience perspective requires leaders to test new approaches, in the hope of bringing the customer perspective into every aspect of the organization. Throughout this toolkit, we've developed easy and quick ways for you to put a Customer Experience into action.

We've designed three primary types of experiments:

1

Experiments that help you get closer to your customers

2

Experiments that help you socialize the idea of Customer Experience in your organization

3

Experiments that help you establish customer-centric habits within your team

Each experiment comes with basic guidance on execution as well as an illustrative case study. These experiments are designed to be easy to try out with a minimal amount of time and resources.

It's like a germ attacking the body...the bank can't be innovated from the outside, it has to come from within. **Aveesha Singh, Absa**

Try these experiments to get familiar with Customer Experience:

1. *10 Questions that work*
   Use these questions to assess the level of maturity of your organization's current approach and identify the most valuable ways to integrate a customer experience perspective.

For these experiments, visit www.experiencetoolkit.org

2. **Start a conversation about CX**
   Too often, conversations at headquarters are removed from the reality of the customer experience. But every employee of your company is also a customer or user of many others. This exercise will help you connect your colleagues' customer experience to your organization.

3. **Take the Pulse**
   Learning about your customers can start with something as simple as an email. Often times front-line staff already know where customers struggle or thrive best. Developing easy ways to "take the pulse" on what staff already knows is a great start to focus your efforts early on.

4. **Change your Scenery**
   Changing your environment is a quick and easy way to begin shifting your mindset. Shake up your office routine. Choose a branch to work from remotely and set up coffee to meet frontline staff. There are more ways in which you can make this time more productive and illustrative.

5. **Create an Alignment Map**
   Customer Experience projects work best when they align with internal priorities and in-progress initiatives within your organization. Take an afternoon to make a mind-map with several close colleagues. Explore what a customer experience project or perspective might add to these existing activities.

10 Questions that Work

A company that puts customers first, begins to shape their model and culture to reflect this core driver. As a team, take a moment to answer the following questions to identify the level of maturity of the organization in its customer experience focus and specific areas for improvement.

1. Has your organization designed key performance indicators (KPIs) to measure performance against customer satisfaction objectives?

2. Is customer research carried out to understand the wants, needs and purchase drivers of customers?

3. Does your organization examine sales processes to understand why they might fail and customers do not purchase?

4. Does your organization analyze the number of customers being gained and lost each year?

5. Does your organization apply a customer journey framework to design, document and share the ideal end-to-end experience that customers should have?

[0]
I DON'T KNOW.

[1]
NO, WE HAVE **NO COMMITMENT** TO DO IT.

[2]
SORT OF, WE HAVE COMMITTED TO, BUT THERE ARE **NO REAL PLANS** IN PLACE.

6. Does your organization use a set of broad research techniques to understand customer experience, satisfaction and loyalty?

7. Does your organization do research to understand how customers are using your products and why customers they may be using them differently than the way you had planned?

8. Do all senior managers have regular direct contact with customers to get a realistic view of the customers' experience when engaging with your organization?

9. Does your organization have a clear and consistent calculation of customer lifetime value when making customer investment decisions?

10. Does your organization understand the costs (direct and indirect) incurred by customers when engaging with you?

[3]
YES, WE HAVE A
PLAN, BUT **NO
IMPLEMENTATION**
YET.

[4]
YES, WE HAVE
IMPLEMENTED THIS
AND IT IS HAVING
SOME IMPACT.

[5]
YES, WE HAVE
IMPLEMENTED THIS
AND IT IS HAVING
MAJOR IMPACT.

"The margin you earn through a particular product is meaningless if people don't adopt the product."
Ginger, Square/MVisa

2

START
WITH THE
CUSTOMER

Now that you've begun to formulate your organization's business case for Customer Experience, it's time to focus on the customers themselves. This chapter will show you the ways user research and analysis can be used to identify opportunities for business impact.

You'll learn how Centenary Bank used segmentation to create successful, customer-focused marketing efforts (reference CGAP's Segmentation Playbook for more). You'll discover how "Personas" helped BTPN integrate the voice of their customers into their product experience and how building a "Customer Journey Map" acted as a foundation for Janalakshmi Financial Services' CX strategy. Along with these two tools (Persona and Journey Map), we will share experiments that will get your teams into the field to speak with customers, staff, and agents.

In this chapter, we'll cover the following questions:
- What is the approach for acting on customer experience opportunities?
- Why does a CX approach build a culture of empathy?
- How do you approach Customer Experience research?
- How can design help me deliver a great CX?
- Which customers should you target?
- How should you approach research with low-income customers?
- How can you understand the needs of your target customers?
- How can you identify the best opportunities to address customer needs?

What is the approach for acting on Customer Experience opportunities?

The process we describe is a general approach for developing Customer Experience projects. This process is influenced by human-centered design principles, innovation techniques, and agile product management approaches.

It's important to remember that **this is not a linear process. It's one that is iterative** **and should be customized to fit your team and project needs and capacities.** Use the following framework as a starting point for your work, understanding that we've provided additional detail to help guide more robust projects. Allow your team to iterate and course correct between phases as needed.

Multiple rounds of iteration

PREPARING

LEARNING

CREATING

SCALING

MEASURING
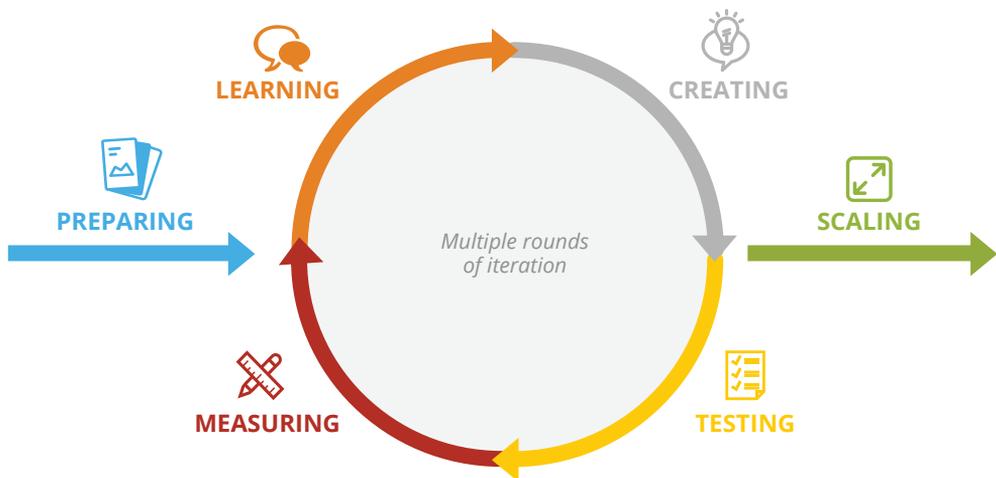
TESTING

PREPARING
Define research objectives

1. LEARNING
Gather data internally
Choose research methods
Execute customer research
Analyze findings
Generate insights

2. CREATING
Conduct rapid prototyping
Refine and adjust prototypes

3. TESTING
Distill design principles
Generate ideas

4. MEASURING
Gather feedback
Adjust designs

5. SCALING
Implement pilot
Refine and scale up

PREPARING

Customer Experience work is, by its nature, highly iterative and improvisational. The objective in this phase is not to develop a comprehensive and rigid masterplan for the design process, but rather cultivate alignment and structure for creativity to thrive. Teams work best when they have a fair amount of independence in the approach they take to achieve the goals of the project, but maintain accountability and unity as a group.

The planning phase should start by defining the research objectives, the key opportunity that you are investigating as well as the expectations that the process will be measured against.

1. LEARNING

Once the team is aligned around the research questions, it's critical to devote enough time to gather data within the organization and clarify what the team knows and what it doesn't know. Finally, with a clear understanding of the gaps in knowledge, your team will choose methods for research to fill the gaps in knowledge, taking both qualitative and quantitative approaches.

The objective of the learning phase is to develop a nuanced understanding of customer needs, their financial lives and the larger context in which they live. Executing customer research helps your organization understand the gaps in your current Customer Experience so that you can identify opportunities to improve them in the long-run. During customer research, HCD methods are used to gather data through approaches such as: in-depth household interviews, co-design workshops, and field research techniques,

such as fly-on-the-wall observations. After conducting robust customer research, it's important to analyze the findings and synthesize insights about your customers. You may do this by clustering your observations into themes and identifying patterns, opportunities and gaps that are ripe for design. This may also be a point where tools such as Personas or a Customer Journey Map may be useful for analysis.

During this phase, we reccomend a process of insight generation. This will help you transform your observations into clear statements that frame the research learnings and underlying behaviors in an actionable way.

2. CREATING

Next, you'll want to complement your research insights with design principles to guide your team as they generate ideas for CX Improvements. After you generate ideas, your team can prioritize and convert concepts into plans for testable prototypes.

The output of this phase of the process should be a short list of well-defined, viable opportunities for CX improvements that can be mocked-up and tested with customers. It may be useful to engage an external facilitator or consultant, especially if your team is less familiar with brainstorming and prototyping processes.

3. TESTING

These concepts go through a phase of rapid prototyping, or real-world tests, with customers. This involves creating low-cost ways to test small aspects of a new offering

5. SCALING

Successful prototypes that have performed well over several cycles of iteration and refinement are able to be implemented as pilots. These small scale launches are more formalized tests with customers that, after a process of refinement, are able to be launched as a formal offering with target customers. Over time, with success, a new offering may be further adjusted and scaled up in new markets, locations or delivery channels.

or experience and seeing whether customers respond positively to these changes. This helps your team quickly validate (or invalidate) early designs and improve the final solution.

Co-design workshops with employees and customers can be used to develop and test early ideas using storyboards or paper prototypes. You might choose to involve external experts, such as designers or fabricators, to test more complex concepts. In order to refine and adjust prototypes properly, small customer samples are usually sufficient to get valuable feedback.

4. MEASURING

The impact of prototypes can be measured by formal and informal means. While informal feedback will help you hone your designs, customer feedback surveys will help you assess whether the CX improvements added value and whether the cost-benefit analysis is positive. The process of gathering feedback is possible with small samples of customers but must, usually, be done by independent persons with no stake in the outcome.

After gathering feedback, your team can regroup and adjust the designs, entering into a new cycle of creation and testing until you have refined and validated a solution that is ready to implement. Prototypes are generally not successful in their first iteration –it is normal to undergo several rounds of creation and feedback before identifying a scalable concept for implementation.

There are a variety of resources that provide methods for conducting this work. While we share some of them in this guide, we recommend the following references:

For planning, learning, creating and testing, check out:

- CGAP's Insights to Action (pages 108 - 117)
- IDEO.org's Design Kit (see methods)
- frog's Collective Action Toolkit
- CGAP's Better Insights for Better Products

To learn more about CX in action at another financial service institution, reference Janalakshmi's prototyping toolkit.

Why does a CX approach build a culture of empathy?

Iterative processes, robust research, striking ideas – these are all crucial aspects of a CX design process. However, the real currency of this work is empathy. Specifically, how a CX approach can build a culture of empathy within your organization–starting with customers.

It's easy to hear such statements and think, "That's nice, but how will empathy impact my business?" The impact of translating a process of insight and innovation into an ongoing culture of empathy is felt in several dimensions.

Empathy helps your organization:
- Design more valuable offerings and service experiences for your customers
- Cultivate employee engagement and effectiveness
- Enhance collaboration across departments and amongst staff and leaders

It's important to position the CX process not only as a way to yield more effective marketing campaigns and product offerings, but to retain talent and promote departmental cross-pollination. These are more than just fringe benefits. Raising the importance of Customer Experience in your organization can be the first step to shaping culture and shifting operational norms for the better.

Employees are generally at the front line of a business, and customers are the source of profits, so understanding their experience is vital. When an entrepreneur takes the time to empathize with the concerns and insights of customers and employees, they can gain valuable information to piece into their strategy for bettering the business. **Joey Pomerenke, UPGlobal**

The main tenet of design thinking is empathy for the people you're trying to design for. Leadership is exactly the same thing – building empathy for the people that you're entrusted to help. **David Kelley, Founder of IDEO**

How do you approach Customer Experience research?

The first step to improve your customer experience is to understand your customers' lives more fully. This includes uncovering customer needs, motivations and aspirations–the things that most influence their decisions around personal finance–as well as their current experiences with and perceptions of financial services, especially your own. Armed with this knowledge, you can design more effective services and CX and increase the value you provide (and generate!).

To move towards a real understanding of customer behavior, you will likely need to use a mixture of qualitative and quantitative research methods. *However, you don't need to start from scratch.* Creating an efficient research plan begins with tapping your internal organization's knowledge before diving into the unknown. If you have clarity from the beginning on what you already know and don't, you can focus your efforts on specific gaps in knowledge and will generate more relevant research findings.

QUANTITATIVE RESEARCH

Best for: Demonstrating a market opportunity for a provider and gleaning broad understandings about a population. A data scientist can help you find more nuanced ways to use quantitative research to understand behavior and demographics.

The burden of proof is high, a precise estimation of market opportunity is required, or you already have a strong understanding of customer needs/characteristics. The sample sizes tend to be much larger with quantitative research, but the insights tend to be more narrowly applicable to specific product features, attributes or pricing models.

Examples include:
• Surveys
• Conjoint Analysis
• Max Diff
• A/B/ Testing

Tradeoffs:
• Large sample sizes
• Narrow scope of questioning, generally focused on product features, attributes, pricing
• Limited to needs, preferences that people are aware of
• Limited value for testing and refining new product concepts
• Relatively easy to set up
• Expensive but quickly deployable
• Results are more representative due to large sample sizes
• Results can be conveyed quickly to a vast group of stakeholders

QUALITATIVE RESEARCH

Best for: Gleaning customer insights and understanding users' aspirations, frustrations, rationales, and preferences.

You are completing more exploratory research on your customers' preferences and needs, there is not sufficient secondary research to form hypotheses and/or nature of behavior change is so great that in-depth personal information is required. The sample sizes for qualitative research tend to be much smaller, but this form of research provides much deeper insight into unmet needs and expectations that are less obvious in a survey.

Examples include:
- 1:1 Interviews
- Focus Groups Discussions
- Ethnographies & customer observations
- User / usability testing

Tradeoffs:
- Small sample size
- Broad scope of questioning
- Encompasses both explicit and implicit needs as well as behavior and environment
- Ideal for testing and iterating on new product concepts
- Can be expensive for robust ethnographic studies, but can also be done on the cheap through user intercepts and other rapid techniques
- Fewer vendors available, however lightweight research can be performed by internal staff with explicit training in ethnographic techniques (however, special consideration must be paid to biases)

BLENDED RESEARCH

Best for: Gaining a more clear picture of a target market and the business opportunity within customers' lives.

You have sufficient time and resources to conduct two phases of research, benefiting from the relative advantages of qualitative and quantitative. The combination is particularly useful when targeting a market or customer segment in which user needs are not well-established or are changing rapidly, such as low income customers.

Examples include:
- Validating insights from qualitative research through a broader survey to validate their prevalence
- Conducting customer interviews and observations to explain variances in user expectations or behavior identified through surveys or A/B testing

Tradeoffs:
- Combines benefits of both approaches
- Tends to be more costly and time consuming, though can be staged effectively

We are losing customers because we just don't understand them. **Absa**

How can design help me deliver a great CX?

HCD is a process built on learning directly from customers in their own environments and then quickly developing and refining concepts with customers themselves to ensure that their needs and expectations inform design decisions and lead to a higher likelihood of success and adoption. The process challenges providers to understand, create, evolve, and test possible solutions and repeat the cycle for as many times as it takes. HCD integrates a broad set of practices around a common understanding of user needs that can improve strategic decision-making as well as increase the effectiveness of individual products.
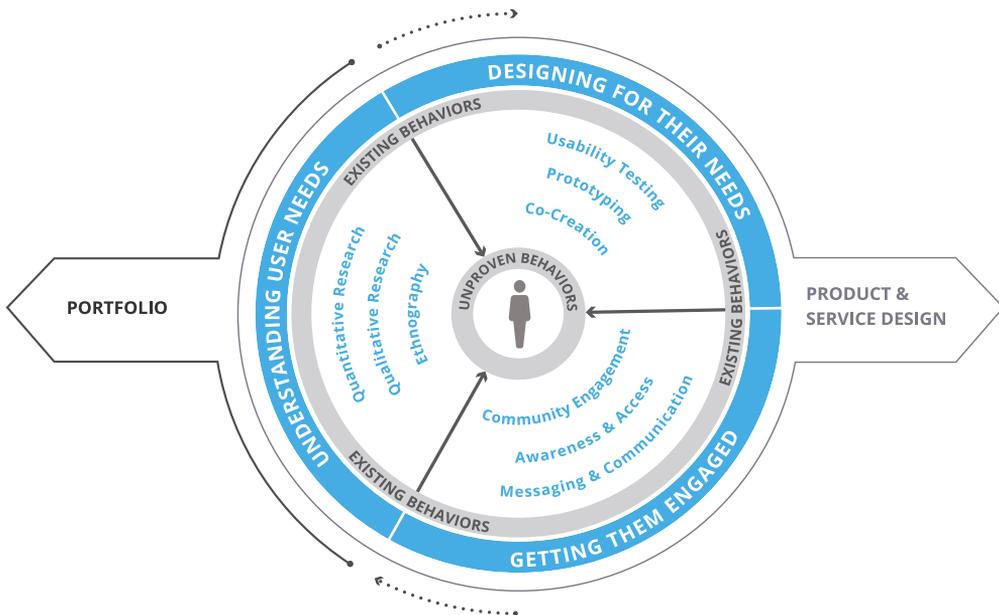
"Human-centered design: meeting people where they are and really taking their needs and feedback into account. When you let people participate in the design process, you find that they often have ingenious ideas about what would really help them. And it's not a one time thing; it's an iterative process." **Melinda Gates**

UNDERSTANDING USER NEEDS

Quantitative research:
The collection and analysis of large scale demographic and psychographic data through methods such as surveys and in interviews to gather representative data on current perceptions and practices.

Qualitative research
Direct engagement with target users and influencers through interviews, observational and participatory techniques to gather directional data on emerging needs and behavior.

Ethnography
A type of qualitative research based on the social sciences that relies on deep immersion in user's lives and culture in order to minimize bias.

DESIGNING FOR THEIR NEEDS

User testing
The evaluation of a product or service by directly testing it with users, focusing on the product's ability to meet users' needs and fit into their lives so adoption is easy and natural.

Prototyping
The process of building an early sample or model of a product, service or system in order to refine and validate the concept or generate new concepts.

Co-creation
The process whereby users directly participate in the design of a product or service intended for their use.

GETTING THEM ENGAGED

Messaging & Communication
The process of crafting the value proposition of a product or service in a way that is compelling and determining where and when that message is best communicated to different user segments.

Awareness & Access
Includes any activities to increase the knowledge and reach of a product or service among target user segments, including marketing and sales channels.

Community Engagement
The process of building long-term relationships with communities to increase trust and the potential to influence behavior and norms.

Which customers should you target?

Segmentation can help you divide a heterogeneous market into a number of smaller, homogenous markets based on one or more meaningful characteristics. The scope of a segmentation strategy will depend on the maturity of your organization, the diversity of your market, and your available timeline and budget.

A Segmentation Model is a powerful tool which, when used properly, can help you:

- Estimate the size of a market opportunity
- Tailor products and services to your highest value customers
- Shape communications to drive awareness and adoption

Segmentation exercises are unique to the organization and situation that confronts them. It's impossible to create a rigid "if this, then do that" guide. If your organization has the resources and interest in creating a segmentation of your customers, we recommend familiarizing yourself with the process and determining whether you have the capacity and capabilities to take the project on internally. Below, you'll find a link to CGAP's Segmentation Playbook, a great place to find examples and guideposts to learn more. External expertise may be helpful for you to most robustly translate your market insights into actionable market segments for which to design offerings and experiences.

Segmentation is a widely recognized approach to deepen your understanding of your target market and a useful foundation for designing customer-centric products, services, and experiences.

All of this work has been done based on understanding pockets of segments... We're quite happy looking at smaller [high value] markets... because, today's niche markets are tomorrow's mass markets. Small investments today create future adoption.... you have to balance today's investment with the longevity of tomorrow's return. Segmentation has been a key aspect to giving executives a level of comfort [with experimentation/innovation]. **Absa**

Reference: Segmentation Playbook
Increasing Competition Requires Greater Customer Knowledge" Unpublished study by CGAP, 2015

Go-to market lessons from Centenary Bank, Uganda

Challenge

The Centenary Bank in Uganda is a full-service financial institution offering a diverse range of retail banking products for working-class, middle-class, and high net worth individuals. They also offer a wide range of business products suitable for micro, small and medium enterprises, and corporate-sector clients.

Centenary Bank launched a new mobile bank offering, with a more general campaign that didn't live up to their expectations. In response, the bank embarked in a segmentation exercise to improve their communication strategy and shape communications by segment.

Questions

How can we improve our communication strategy to more effectively target different segments and increase uptake of our new mobile banking offering?

Overview

After completing a market segmentation, the broad based messaging campaign, "take your bank everywhere," was replaced by more specific advertisements, tailored to each of the identified segments. These targeted ads enabled Centenary Bank to cut through the noise of many other mobile offerings. With their combined go-to-market efforts, Centenary saw 38,000 users making 130,000 transactions within the first four months of launch.

In the same way that an organization's offerings can change to fit target segments, the messaging can be adjusted as well. Even if you don't change the product, the messaging can still be tailored to fit different audiences.

Without segmentation, messaging will likely be more generic and as a consequence may resonate less with customers…

After segmentation, understanding target customer segments allowed the MFI to tailor messages to address different pain points discovered through customer research

Youths
Who were able to spend less time in long bank queues and would have easier ways to receive funds from relatives.

Salaried Workers
Who were now able to withdraw money more regularly, as opposed to taking out all the money they needed once a month.

Business Community
Who were able to travel much less frequently to the bank to handle daily transactions.

How should you approach research with low-income customers?

Qualitative research always requires time and attention. In high-poverty environments, it is especially important to approach this process with sensitivity. A few tips for guiding your work with real customers:

Meet people where they are. This research is best done in context – in peoples' homes or places of daily living. You can help people feel more comfortable with your presence with appropriate, casual dress and an open demeanor.

Be mindful of norms. Whether religious, gender, cultural, or socioeconomic– these unspoken differences can affect the tone of your conversations and participants' feelings of comfort, openness, and dignity. Avoid judgement and mitigate unhealthy power dynamics.

Bridge communication barriers. Make sure there is someone on your research team who can speak the local language and establish a fluent interaction with your participants. If you use any materials or stimuli for conversation, stick with visual icons and simple terms.

Respect time and consider incentives. It may be difficult to recruit participants for 2-3 hour sessions if this means they may have to forgo their work and daily income. Mitigate this challenge by recruiting up to a week in advance and offering small incentives for attending.

Do no harm. In settings where you are having sensitive conversations, be aware of your participants' privacy and any security risks around your presence or conversation.

When in doubt, handle people with humility and a spirit of genuine curiosity and care–as they are your collaborators in building more impactful Customer Experiences.

For more guidance on working with un- and underbanked people, see UNICEF's Principles for Innovation and Technology in Development: http://www.unicef.org/innovation/innovation_73239.html

Leveraging informal financial services with "Tigo-Save"

Challenge

Tigo Cash launched its mobile money service in Ghana in 2010. However, by 2012, only a fraction of its over 1 million register subscribers were actively using the offering. Tigo Cash was struggling to gain momentum in the country, therefore in 2013, CGAP, Tigo Cash, and IDEO.org set out to better understand how to improve the customer value proposition of TIGO Cash and the larger issue of customer engagement with mobile money among low-income Ghanaians.

Questions

How can we engage registered TIGO Cash customers who aren't actively using the platform?
How can we position mobile money and other digital financial services in new cultural contexts and take into account the needs andaspirations of low-income Ghanaians?

The need for safety in financial services is often context specific, such is the case in Ghana where susu collectors and microfinance institution loan officers walk through poor communities with hundreds of dollars in cash. This physical presence is important. Mobile money providers such as Tigo Cash, talk about the safety of their services but struggle to gain trust in the market.

Overview

Over four months the team investigated the important factors in making and receiving payments in Ghana through over 40 in-depth interviews. Information about customers' desires and fears were synthesized into insights and guided the ideation phase. The team developed three experience principles to help Tigo Cash position in a new market and leverage informal behaviors and systems (eg. Susu collectors):

The principles were:
- Create a visible Tigo Cash community (wherever I am, it's there!)
- Offer expanded potential (creating value beyond convenience, having Tigo Cash offer growth opportunities)
- Provide continuous support and make customers feel valued.

Prototyping "TIGO SAVE":
Once new ideas were generated, the team developed 3 simple prototypes, one of them was the Tigo-Save service.

Tigo-Save was modeled on the role that susus played in Ghanian savings behaviors. Therefore, the prototype was aimed at making an informal savings system feel more official. Tigo Cash put physical agents out in the community to explain the benefits of Tigo Save over informal means. This conferred more gravity on the product and used a known convention, real representatives and word of mouth, to gain trust.

Initially, Tigo expected that customers would be loyal to the susu collectors who currently visit them daily in their home or workplace. Surprisingly, the exercise showed that the majority of people interviewed actually preferred a new mobile money agent over their current susu collector. Perhaps because they have either heard about susu collectors running away with people's money or they have experienced it themselves. The Tigo Save service is currenty present in in 27 communities in Ghana.

Designing Customer-Centric Branchless Banking Offerings
CGAP Brief Report
http://www.cgap.org/publications/designing-customer-centric-branchless-banking-offerings

How can you understand the needs of your target customers?

Segmentation Models focus on select attributes and characteristics of a target group of customers. But in many cases – particularly with financial services – **customers needs don't fall neatly into these categories.** While segmentation can help you identify the most valuable customers to target, you often need to take another step **to fully capture the needs and expectations of your customers. One way to do this is through the creation of user personas.**

Personas are summary descriptions based on real people. They represent users from subgroups a business or organization wants to engage. Personas are created by combining various attributes of like individuals, such as situation, context, needs, motivations, and benefits, into a single holistic description.

These fictional, yet realistic, portraits act like a characters in a book and are surprisingly useful tools for the design and delivery of services.

The key to personas is collecting and culling a collection of specific characteristics of a number of different people that you might have encountered through customer interviews into holistic portraits of subgroup users. By defining a persona you will capture a comprehensive understanding of the primary user, his/her context, and the people who might influence her awareness and use of the product/service. Personas help you focus on people rather than abstract notions of the groups they represent. They bring segmentation to life.

Even if you are just serving one aspect of their financial life, try to understand them wholly, because it will give you a lot of ideas of how to build value into the product you are providing to them. **Ginger Baker, Square**

Tool 1

Creating a persona profile

Personas are a summary description of representative primary users and key stakeholders who influence his / her behavior, including an overview of their situation, context, needs, motivations and benefits. They are developed from a range of different sources, drawing together the common characteristics of similar people into one 'archetype' through which the group can be understood.

Tool 2
Persona (2/4)

PERSONA

BACKGROUND - What important life experiences or events have contributed to the Persona's current situation?

" Quote "

DREAMS - What are this person's greatest dreams and aspirations? What factors does he/ she consider that might contribute to or hinder pursuit of these dreams?

" Quote "

[FINANCIAL] BEHAVIOR - What behaviors are involved in his / her financial practices? Which habits and rituals are performed on a regular basis, vs. one-off behaviors that result from external pressures?

DRIVERS - What are the needs, enablers, and blockers that influence this Persona? Who are the influential stakeholders in their lives?

BTPN Persona

Challenge

BTPN is a mid-size Indonesian commercial bank serving 1.4 million mass-market customers. The bank launched a mobile wallet product called BTPN Wow! in 2012, with a product geared to low-income Indonesians and designed for usage on basic phones. However, the bank felt it needed additional support to tailor its offering to truly meet the needs of its customers.

Project Bertumbuh (meaning "to grow") was born in an effort to help Bank BTPN improve its BTPN WOW! product and assist it in understanding its target customers.

Questions

Knowing that the introduction of mobile banking isn't an automatic success story in financial inclusion, how can BTPN understand better their BOP customers in Indonesia to improve adoption of their new mobile service?

Overview

Over 3 weeks of initial research in the field, the team captured more than 5,000 photos, had conversations with over 70 people, and transcribed over 2600 data points from conversations with customers, agents and experts. Throughout the research process, critical human-centered insights were derived from the joint synthesis sessions during and post-fieldwork.

The team synthesized its learnings and developed 5 personas to inject the "voice of the customer" into the product experience via inspirational, stylized representations of individuals based not only on demographics, but on attitudes, interactions and behaviors.

Each persona profile included:

- Background context
- Dreams and aspirations
- Financial behavior

- Framework to illustrate their mental model, representing enablers blockers and needs in their life

PERSONA #1

On the Verge

Almost endless energy and possibilities; focused on short-term consumer desires.

"Rafi"

Age: 16

Income: 30,000 - 40,000 / day

Occupation: Employed in a market stall selling pens

Family: Parents and sibling in another city, lives with his boss in Jakarta

Notions of value: Comfortable with money in a bank or with family, but also places importance in visible demonstrations of status like clothes, watch, shoes, phone, etc.

Dreams: Specific dreams of immediate consumer goods, more vague dreams of the future

What a bank is for: Someone who has money, is established, trustworthy, and improving their lot in life

Unbanked

PERSONAS

Mental models : details

Each line along the scale corresponds to a specific trait.

ENTREPRENEURIAL ROLE MODELS
1. None
2. One in the past
3. Strong number in past
4. One in the present
5. Network of present role models

STRENGTH OF COMMUNITY
1. Alone
2. Has family but they're far away
3. Community is there but not integrated
4. Part of community fabric
5. Community support is a very strong foundation

TECHNOLOGICAL LITERACY
1. If it has a plug I can't use it
2. Phone & SMS only
3. Music on phone
4. Computer or basic smartphone features
5. Facile with smartphones, apps, and more

FINANCIAL LITERACY
1. Unaware of income or spending
2. General awareness of net positive or net negative, but not how much
3. Know expenses and profits, but not drivers
4. Understand what drives profits
5. Nuanced clarity around margins, inventory, leverage

MOTIVATION/DRIVE
1. Life will go how it goes
2. If circumstances change, life may be different
3. Vague ideas of future goals
4. I believe in the possibilities in my future
5. I will make my future happen

AVAILABILITY OF RESERVES
1. In debt
2. None
3. Only small
4. Some buffer
5. Growing, can handle an emergency

MIX OF FINANCIAL TOOLS
1. Uses informal tools only
2. Light user of informal tools
3. Some informal, some formal tools
4. Uses formal banking tools
5. Super-user of formal banking tools

ENTREPRENEURIAL ROLE MODELS

STRENGTH OF COMMUNITY

FINANCIAL LITERACY

TECHNOLOGICAL LITERACY

MOTIVATION & DRIVE

AVAILABILITY OF RESERVES
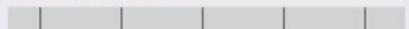
MIX OF FINANCIAL TOOLS

1   2   3   4   5

28   Dalberg

How can you identify the best opportunities to address customer needs?

It is not enough to improve the direct experience that your customer has with your product. In many cases their financial needs extend beyond their direct engagement with a bank or moneylender. Financial decision-making happens in all sort of situations throughout a day, week or month. In order to most effectively reach your customer, it is usually not enough to identify their unmet needs. You must also understand where / when is the best opportunity to engage them and influence their choices. This is particularly true of the unbanked who often operate outside the reach of formal financial channels.

A Customer Journey Map is a tool to capture and communicate an individual customer's journey through a specific product or service experience, such as signing up for a loan and making one's payments throughout the lifetime of the product. Customer Journey Maps are typically generated for each

of the user personas that you create for your target customers. Like personas, journey maps are best created as a group activity that captures knowledge from various customer-facing constituencies within your organization, whether sales agents or call center staff. By creating a journey map, you will gain clarity on what your customers do, how they think and what they feel when they interact with your product or service. Journey maps can be used to describe a customer's general experience with a particular process (e.g. buying a home), capture their experience with your existing product or service, or illustrate a desired experience for a new offering. What all customer journey maps have in common is an understanding of phases, defined touchpoints, and insights into a user's feelings.

Before you get started, it's helpful to be clear on what you want to use your customer journey map to understand and the level of detail you want to go into.

We are looking at life stages to widen the definition of [customer] experience, because the customer is looking and shopping only when their need arises....We're getting closer to a wider definition, but today [that definition starts when the customer has already chosen a provider]. **Aveesha Singh, Absa**

Tool 2

Customer Journey Map

A journey map allows you to put your personas or archetypal users into motion in their real lives interacting with your products and services. A journey map is most helpful in capturing the following:

- A service experience over time and in the context of everyday life (Journey Stages)
- Interactions between people, products, and experiences (Touchpoints)
- Balance between a person's behavior, mental models, and emotional reactions (Doing, Thinking, Feeling)
- Highs, lows, and key areas of opportunity within a product or service (Moments of Truth)

Creating a journey map requires several key steps. If you are interested in learning more, dig into our customer journey map tool.

The basics include:

- **Understand your context**
- **Define your process stages** within the journey from the customer's perspective (eg. Awareness of need, Research, Selection, Purchase/Onboarding, Use, Upgrade/ Downgrade)
- **Detail your touchpoints** with the customer – How do they interact with your brand? When/how do they connect with your product, personnel, or platforms?
- **Fill in qualitative customer data** such as their thoughts and feelings during the process
- **Understand your moments of truth** or highs and lows of the experience that illuminate key insights and opportunities.

Tool 3
Customer Journey Map

JOURNEY CONTEXT

1.b STAGES
What are the stages of the journey process?

1. 2. 3. 4. 5. 6.

2. CUSTOMER ACTIONS
What is the customer doing at each touchpoint throughout the journey?

3.a CUSTOMER THOUGHTS
What is the customer thinking at each touchpoint?

3.b CUSTOMER FEELINGS
How does the customer feel at each touchpoint?

4. HIGHS & LOWs
What are good and bad experiences occur throughout the journey?

For more on Customer Journey Map, visit www.experiencetoolkit.org

Case Study

Janalakshmi Customer Journey

Challenge

In September 2015, Janalakshmi was awarded the small finance bank license in India, along with nine other institutions, allowing them to expand their range of services beyond group loans. With 11 payment banks launching soon, and several banks, mobile payment operators and MFIs already in the picture, India could soon be a competitive market for financial services for the poor. Janalakshmi saw an opportunity to invest in a good customer experience for their customers to distinguish their offering amidst this competition. Head of products and marketing, Ashwini Jain estimates that a quarter of Janalakshmi's current group loan customers will graduate from group loans to using a broader range of financial services such as savings, insurance and SME loans. Jain reflects, "And if you have treated them well, then these are just the customers who will stay with you rather than go elsewhere."

Questions

What do Janalakshmi customers value most?

How can Janalakshmi design offerings and experiences that deliver on these values?

How can Janalakshmi identify and remediate gaps in a customer's experience and pave the way for an active and loyal customer relationship?

Overview

The Customer Experience project began by creating a cross-functional working group with staff from Janalakshmi branches, marketing, product design, and compliance to work on improvements collaboratively. Through field research and immersion exercises with customers, the team identified current gaps in delivering a positive customer experience along their journey with Janalakshmi. The focus was on filling gaps in customers' experience and moving from, in founder Ramesh Ramanathan's words, "a somewhat average experience [for customers] to an experience of delight."

For example, despite a strongly articulated social mission to serve poor customers, large socio-cultural inequities were sometimes reflected in Janalakshmi's Customer Experience. Customers feared asking questions. Some admitted to being disrespected but didn't feel empowered to express dissatisfaction. A customer, waiting in the branch with her infant, felt self-conscious to ask the all-male staff for a place to breastfeed. These gaps stem from factors such as gender inequality and class-distance and they impose a psychological cost. They can turn customers away from the service altogether.

Field research also revealed that sometimes basic amenities were missing at branches. Drinking water was not available and bathrooms were often designated staff only.

On other occasions, customers said they waited over 6 hours for a manager to address them. FSPs serving poor customers must have a list of non-negotiable factors that reinforce the basic minimum Customer Experience and create a distinct brand identity in customers' mind.

Articulating the values and pain points along Janalakshmi's customer journey was an eye opening experience for their team. It revealed, in a very human way, the discord Janalakshmi sometimes faced in delivering on customer needs and expectations and allowed them to plan for improvement and innovation alike.

5 Ways to Improve Customer Experience for the Poor
CGAP Blog Post (http://www.cgap.org/blog/5-ways-improve-customer-experience-poor)

JANALAKSHMI CUSTOMER JOURNEY

Latent Need	Feel the Need	Search	Select
When customers have an existing or an upcoming situation in their lives that could be addressed more suitably through a Janalakshmi product, but are either unaware of this product or unable to correlate it to their life situation.	When customers feel the need for product or service that is included within the Janalakshmi portfolio, but are either take no action to address this need or are only at the early stages of searching for service providers who can fulfill this need.	When customers search for solutions that address their financial need, wether proactively seeking information or passively being influenced by t heir peers.	When customers have considered one or more service providers that offer an adequate solution to their financial need and have chosen Janalakshmi as their financial service provider

CUSTOMER VALUES

Information	*Information, Relationships*	*Information, Relationships*	*Information, Relationships*

GAPS

INFORMATION: Communication Strategy needs to be designed better	INFORMATION Communication Strategy needs to be designed better	RELATIONSHIP: Field staff structure and incentives could be better designed to assist existing and prospective customers in their search process	COST: Having user-centered tools (technology enabled) that enable users to model their financial needs and select appropriate products that minimize total cost to them. Design principles could include low cognitive load and limited literacy
INFORMATION: Field Staff structure & incentives need to be designed better to ensure conversion from	INFORMATION: Field Staff structure & incentives need to be designed better to ensure conversion from		RELATIONSHIP: Field staff structure & incentives could be better designed to assist existing and prospective customers in their selection process
	INFORMATION: Information and communication systems could be better designed to provide validation needs felt by customers		

"I usually ask my friends or family for information when financial need arises"

"I'm very close to my neighbours. We help each other out in times of difficulty... She intro- duced me to Janalakshmi and told me I could get a loan there cheaper than in private."

"Everyone was recommend-ing Janalakshmi to me, and I asked my sisters who also said it was a good option."

Onboard	Use	Migrate Up	Migrate Down
When customers have considered one or more service providers that offer an adequate solution to their financial need and have chosen Janalakshmi as their financial service provider	When the financial service, along with reciprocal financial process,, is delivered to customers, for loans, this involves disbursement and periodic collections; for savings accounts (Badhti, Bachat), this involves periodic collection and withdrawals	When customers migrate to more comprehensive set of financial services with Janalakshmi (eg. Adding Badhti Bachat to their existing SBL product or moving from L1 to L2 respectively).	When customers reduce or terminate their engagement with Janalakshmi -wether not renewing an SBL or opting out of a Badhti Bachat account - for reasons such as finding a better substitute ir requiring cash urgently
Speed, Convenience, Productivity, Emotion/ Comfort	*Flexbility*	*Risk, Relationship, Information*	*Speed*

SPEED & PRODUCTIVITY: Possibly looking at the design of newer systems or the configuration of existing systems that could lead to improved TATs and also a reduced need for multiple visits (or long visits) by customers.

SPEED & PRODUCTIVITY: Programs could be improved by offering incentives for Jana Center employees to improve TATs within the onboarding stage.

FLEXIBILITY: Using Flexibility as a key USP could be a very strategic option that Janalakshmi could adopt

FLEXIBILITY: Janalakshmi could create processes and technology systems that enable it to provide greater flexibility to its customers without increasing risk exposure or cost of operations

FLEXIBILITY: Field staff structure & incentives could be better designed to enable enhanced flexibility for its customers in terms of timings, amounts, & processes.

INFORMATION: Field staff structure & incentives could be better designed to assist existing and prospective customers in their portfolio management process.

SPEED: Designing processes and systems that could provide quicker dispursements of money in case of savings accounts.

"The manager had told me I can take the next loan and make my business better"

"It is hard for me to pay Rs.100 everyday. I get my income monthly. Why can't they adjust?"

"Since the project, I have thought about a lot of consumer insights methods very differently. To me, Human Centered Design really got beyond the superficialities of consumer research to actually get to the bottom of the real motivations and feelings of customers. Extremely powerful and something I wish I can introduce in a systemic way at Tigo." **- Selorm Adadevoh, Former Head of Mobile Financial Services, Tigo Ghana**

Start with the Customer

Try these experiments to practice the basic skills for your qualitative research

6. *Find 3 agents in the community*
Seemingly simple moments like trouble-free access to an agent or effective guidance through the customer call center are easy to take for granted. But small breakdowns in experience can create critical challenges for customers when they try to engage with your product.

For these experiments, visit www.experiencetoolkit.org

7. **Have coffee with Customers**
Start impromptu conversations with a group of customers while they visit the branch. This is a great way to learn about their experience without getting into the logistics of a formal focus group.

9. **Create a customer sketch**
A customer sketch is a simple exercise to start characterizing your customer and learn about where you lack information. It can also help you guide the creation of a research plan and early stage personas.

8. **Follow a front-line staff**
Shadowing is a basic observation technique that allows you to learn in an unobtrusive way about an experience from the perspective of a single user. Following a front-line staff will help you uncover patterns and insights about the interface between staff and customers.

Find 3 agents in the community*

In rural and urban areas the agent experience is usually quite different, and seemingly simple moments like easy access to an agent or effective guidance through the customer call center are easy to take for granted.

There are easy ways for you to get in to your customers shoes and understand everyday challenges with your products.

STEPS

1

Start by visiting a town or village with low adoption rates of your products / services. Walk around and try to **find 3 agents that can assist you**. (Ideal if you are not familiar with the location beforehand). Document the process in writing and images. Note your actions, interactions, emotions, and thought processes.

2

Follow-up Activity: choose a specific challenge that as a customer you would face (e,g, not being able to set up your mobile wallet), then ask the agent if he / she can help you with it, and then **call customer center and ask them to help you in solving the problem.**

3

Take notes while you go through the experience and once you're back at the office, reflect with your team on the following themes:
- How much time does it take to find an agent or get effective support through the customer center?
- What moments were frustrating for you throughout the process?
- Who did you reach out for support beyond the customer center?

TIME
1 - 2 hours

ROLES
Individual or small group exercise

MATERIALS
Your mobile phone
Notebook

* *If your organization doesn't work with an agent network, you can always run the second part of the exercise. "Call a customer call center and ask for help".*

EXPERIMENTS IN ACTION

Tigo Cash launched its mobile money service in Ghana in 2010. By 2012, the service had just over 1 million registered subscribers, yet only a fraction of these were actively transacting. By 2013, Tigo was struggling to gain momentum, so Tigo Cash and IDEO.org set out to better understand how to improve the customer value proposition and customer engagement with mobile money among low-income Ghanaians.

Once the initial research took off, the Tigo-Cash manager was challenged through a simple exercise: Find 3 agents to ask for help. This would help the manager experience the service first hand and learn how their service worked in real life, in a real community. After running the experiment, it took the manager more than 10 calls with a Tigo customer representative, and a couple of hours wandering across town to find an agent. It wasn't until then that TigoCash staff realized the practical challenges their customers were facing.

USE IT WHEN

- Just before you start the research phase. It will help you think from your customers' perspective from the beginning of the process.
- As a support activity for the customer journey map, to understand how people act, feel, and think in similar situations.

USE IT TO

- Get a better understanding of the daily challenges and needs your clients face with your product.
- Spark new ideas to improve your current services.

3

PLANNING & TAKING ACTION

Understanding your customers is an eye opening task and putting your insights into action can feel daunting. This chapter guides you through the process of framing and prioritizing customer-focused business opportunities through an Opportunity Brief and shares strategies for integrating CX into your existing work.

You'll discover how Janalakshmi used ideation and prototyping to empower their teams and test their ideas in real communities. Additionally, you'll build your team's practical toolbox with the Business Canvas, Budgeting tool, and practical tips for gaining support from all areas of your organization. What are you waiting for? Let's get started.

In this chapter, we'll cover the following questions:
- How can you define and prioritize promising business opportunities?
- How to operationalize CX?
- How to prototype for CX?
- How do you get your team used to rapidly testing their ideas?

How can you define and prioritize promising business opportunities?

The Segmentation Model, Persona and Journey Map will help you identify the compelling needs and aspirations of your target customers and where your offerings may fall short. An Opportunity Brief will help you capture and prioritize the key benefits and attributes that your product or service must offer to ensure eventual adoption. The next, and most crucial step, is translating these insights into a viable business opportunity for your company to invest in. Use these questions to guide your thinking and the Opportunity Brief to dive in deeper:

Prioritizing barriers Analyze the barriers that will prevent the users from using the product / service, and identify the ones which are "deal breakers" for the persona you created. **If you have an existing product:** What are the attributes of your product that contribute most to these barriers?

Prioritizing incentives and benefits Analyze the potential benefits that your product/service should offer, and identify the ones which are "must haves" for the persona you created. **If you have an existing product:** What are the attributes of the product/service that would

strengthen these benefits thereby increasing uptake?

Prioritizing touchpoints and channels Analyze the touchpoints and channels by which your offering is experienced. Identify the strongest and weakest touch points and the challenges or opportunities of each channel. What should you keep or change?

Prioritizing attributes to drive value When you look at the five key attributes that must be included or optimized to ensure adoption (maximize benefits and minimize barriers), and you identify the key attributes of your product that drive adoption – eg, speed, customer relationships, flexibility, etc. Assign a value between 1-10 for each attribute.
- What is the ideal/optimal value?
- What is the minimal acceptable value?

Once you've done this, confirm these optimal ideal/minimal values with key stakeholders, since they can vary considerably for different contexts and/or segments.

Opportunity Brief Template

The Opportunity Brief creates alignment regarding the most promising opportunities to improve the Customer Experience AND create business value. This tool helps drive alignment within your team and buy-in from stakeholders regarding where to invest in improving your Customer Experience.


Tool 4
Opportunity Brief (1/4: human insights)

[FINANCIAL] BEHAVIORAL INSIGHTS - Summarize insights about behaviors you observed in your customer's financial practices. Which habits and rituals are performed on a regular basis, vs. one-off behaviors that result from external pressures?

MOTIVATIONAL INSIGHTS - Summarize the needs, enablers, and blockers that influence your customers. Who are the influential stakeholders in their lives?

RISK TOLERANCE
high
low

FINANCIAL HORIZON

FINANCIAL DISCIPLINE
low → high

*Human insights are a product of real face-to-face user research. See Tool 02: Persona to learn how to create a summary description of representative primary users and key stakeholders.

TRUST IN FORMAL INSTITUTIONS
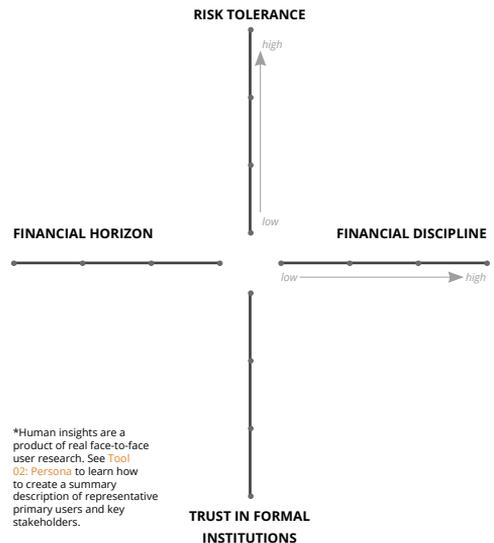
For more on Opportunity Brief Template, visit www.experiencetoolkit.org

Resources: Prioritization Tools
Selected methods from: The DIY Toolkit (Nesta), Insights Into Action (CGAP), TPP (BMGF)

Tool 4

The Business Model Canvas

The Business Model Canvas is a tool for describing, analyzing, and designing business models. It describes the rationale of how an organization creates, delivers, and captures value, and is a good starting point for thinking through and discussing the business model of your organization, your competitors, or any other enterprise.

Tool 5
Business Model Canvas

KEY PARTNERSHIPS	KEY ACTIVITIES	VALUE PROPOSITION	CUSTOMER RELATIONSHIPS	CUSTOMER SEGMENTS
	KEY RESOURCES		CHANNELS	

COST STRUCTURE	REVENUE STREAMS
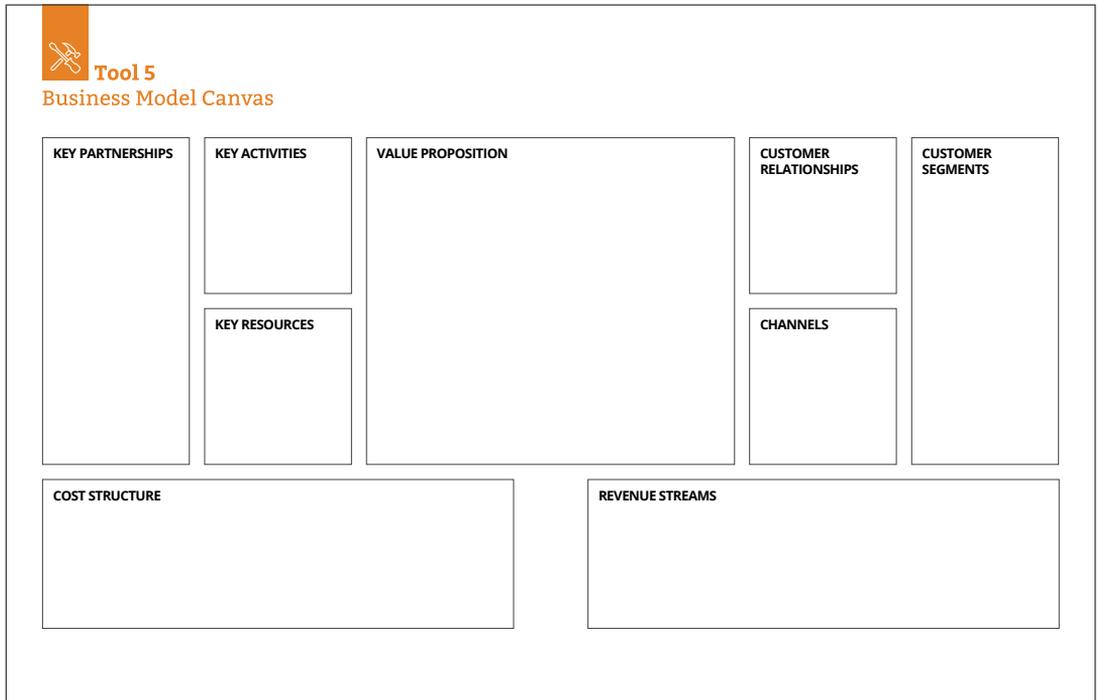
For more on Opportunity Brief Template, visit www.experiencetoolkit.org

How to operationalize CX?

You can use the process outlined above to address short and long term opportunities for testing Customer Experience improvements. Whether one-week or 6 months, the scale of investment will depend on the type of solution and the scope of research and testing you wish to pursue.

In general, design-oriented processes should give you concrete results to learn from in a relatively short period of time compared with other forms of analysis. While they may seem more fluid, their rigor comes from a set of principles and processes that encourage rapid cycles of investigation, creation, and testing.

PROJECT SCOPING GUIDE

Level of Effort & Timeframe	Light Effort 1 to 3 weeks	Medium Effort 4 - 8 weeks	High Effort 2 to 3 months
Project Example	**Janalakshmi** Marketing campaigns at the branch	**Janalakshmi** Service / product improvement project	**MyAgro** Product development project
Team		1 Senior Management 2 to 3 core team	1 Project Lead 2-3 Field Researchers 1 Translator (when needed)
1. LEARNING	[Sample Light Touch Research Plan - 1-hour interviews with 10 randomly-selected visitors...] Time / Budget / Supplies / People	**TIME:** 2 Weeks **ACTIVITIES/TOOLS:** **Household interviews:** # of interviews: 15 to 16 Duration: 3 hrs/interview Income spending map & Jana touchpoints (tools) **Shadow field staff** 1-2 observations 3-4 hours 1 person **Fly on the wall** 1-2 observations 3-4 hours 1-2 people **Customer workshops:** 2 workshops 5-7 customers/session 3 hours/workshop	**TIME:** 2 weeks of planning 3 weeks of learning **SECONDARY RESEARCH:** **Framing the innovation space:** Space influencers Organizational dynamics **PRIMARY RESEARCH:** **Household interviews:** Duration: 3 hours/interview **Intercept interviews:** Duration: 20-30 minutes # of interviewees: 50-70

PROJECT SCOPING GUIDE

Level of Effort & Timeframe	Light Effort 1 to 3 weeks	Medium Effort 4 - 8 weeks	High Effort 2 to 3 months
Project Example	**Janalakshmi** Marketing campaigns at the branch	**Janalakshmi** Service / product improvement project	**MyAgro** Product development project
Team		1 Senior Management 2 to 3 core team	1 Project Lead 2-3 Field Researchers 1 Translator (when needed)
2. CREATING		**TIME:** 1 Week **ACTIVITIES** **Group ideation:** 2 session 4-5 customers/session 2 facilitators Section I: 60min. group exercise Ideation templates (tools) Solution cards (tool) Section II: 30min. Idea pitch template (tool) Rating template (tool)	**TIME:** 1 Week **ACTIVITIES** **Ideation workshop:** 1 session 8-12 staff members 1 facilitator **Stakeholder interviews:**
3. TESTING		**TIME:** 4/6 Weeks **PROTOTYPING ACTIVITIES:** *Note: These steps represent the process for each of the prototypes.* **Prototype planning:** Planning template (tool) **Prototype Design:** **Prototype Production:** **Prototype Implementation:** Prototype update (tool) **Prototype Measurement:** Tools to gather feedback	**TIME:** 2 Weeks **PROTOTYPING ACTIVITIES:** **Paper prototypes:** Farmers passport for enrollment (example) Monitoring worksheets to prioritize expenses (example) **Mobile wireframes:** For registration and enrollment (example) **IVR skits:** 5 minute skit to illustrate a new service experience

PROJECT SCOPING GUIDE

Level of Effort & Timeframe	Light Effort 1 to 3 weeks	Medium Effort 4 - 8 weeks	High Effort 2 to 3 months
Project Example	**Janalakshmi** Marketing campaigns at the branch	**Janalakshmi** Service / product improvement project	**MyAgro** Product development project
Team		1 Senior Management 2 to 3 core team	1 Project Lead 2-3 Field Researchers 1 Translator (when needed)
4. MEASURING		**MEASUREMENT ACTIVITIES:** **Customer satisfaction survey:** Dalberg Customer Experience design (tool) *Note: Activity out of the scope of the 4/8 week timeframe*	**TIME:** 2 Weeks *Note: Activities are the same of the testing phase.*
5. SCALING		*Note: Activity out of the scope of the 4/8 week timeframe*	**TIME:** Over 6-8 months *Note: Phase to be determined*

Once you have developed your project plan, make sure you coordinate involvement from other groups at the branch and department level to get cross-functional support and align with current initiatives.

Design Impact Group - Bangalore, India 2015
A mid-level manager shares a concept to a group of internal stakeholders after an internal design lab to develop Customer Experience interventions.

How to prototype for CX?

User experience prototypes are a customer-facing representation of a product idea, used for the purpose of validating, sparking new ideas and refining product concepts with customers and otherplayers in a product ecosystem. These prototypes make use of available materials to quickly mock up aspects of a product.

Why prototype?
Prototyping allows a product team to explore many product concepts quickly before investing in detailed design and development. It gives product ideas form so they can move out of the office and into the reality of customers' lives, needs, desires and abilities.

Principles of Prototyping:
• Fail fast with many ideas
• Refine and revise promising ideas
• Make efficient use of available resources, skills and tools
• Actively involve the customer in product creation

In order to gain the most benefit from prototyping, a product must be flexible. Undertaking prototyping and testing implies a commitment by the product team to embrace customer feedback and make necessary changes to the product.

Multiple rounds of prototyping are the way to really hone in on the details of a product concept, which can be split in three (3) main phases: the **Concept Prototype**, the **Interface Prototype** and the **Usability Prototype**, with artifacts that can go from concept sketchs to Interactive high fidelity prototype.

To learn more about how BTPN bank in Indonesia developed a new product for low-income customers through multiple prototyping iterations, the CGAP Prototyping Report will walk you through the process and 10 different types of prototypes that can be easily implemented in your work.

Reference: CGAP Prototyping Report

How do you get your team used to rapidly testing their ideas?

A key element of CX projects is rapid prototyping. By quickly building in just enough resolution to make an idea real, you can get it in front of customers and solicit their feedback.

Most FSPs are not used to quickly testing their ideas through rapid prototyping, particularly

at an early stage. It can be difficult to break through existing mindsets and convince team members to try, and risk failure, in order to quickly learn from customers. But prototypes can take a wide variety of forms, some of which do not require a lot of commitment from your organization:

PROTOTYPES

| Iteration Type & Purpose	Description	Setting	Example
Idea Mockups (rough representations to illustrate)	A quick, tangible manifestation of your idea. These are low-fidelity and simple representations of a concept that could take the form of simple sketches, storyboards, or role playing scenarios. They are best-suited as artifacts that push forward discussions about an idea.	Meetings or Workshops	A storyboard to demonstrate a new service experience

Reference: BTPN Prototyping Report

PROTOTYPES

Iteration Type & Purpose	Description	Setting	Example
Prototypes (interactive concepts to experiment or test)	The stage when you test a formed version of your concept or solution with specific features and representative users in a natural context. Prototypes are valuable tools to test specific questions about features, audience, or experience in the wild and are generally facilitated experiences with users.	Out in the field (street, community spaces, branch offices, home)	A working wireframe of a mobile service platform for a potential customer to click through
Pilots or Mini-Pilots (small scale programs to refine)	This is the act of putting your idea into the world in a more substantive way. At this stage, your solution is able to be tested in a relatively unfacilitated manner in order to gather insights on its natural performance with users. Metrics and other evidence help a team hone and evolve a pilot into an implementable offering. Mini-pilots and pilots provide a crucial trial-periods before refining and launching an offering.	In the target or representative service environment (branch, store, mobile platform, etc)	A 60-day trial of a new service with a group of 100 customers followed by a short phone interview.
Implementation (models or offerings to sustainably launch)	When a tested offering is rolled out to market in a more permanent way. At this point, your product/service should be able to stand alongside your existing portfolio of offerings. Additionally, details about the internal (business model, operations) and external (service experience, marketing) should be fleshed out and may only be tweaked slightly. It's success is measured by indicators refined from its pilot stage as well as business performance Implementation stage offerings are real-world solutions launched with actual customers.	In the actual service environment with real partners	A new loan offering with a digital onboarding experience facilitated by field agents and through mobile channels.

Design Impact Group - Janalakshmi Customer Center in Bangalore, India 2015
Women view videos amidst refreshed communication materials as they wait at a Janalakshmi center. This Jana branch in Bangalore's Neelasandra neighborhood has been transformed into a lab for testing all new customer-centric initiatives. If they are successful in Neelasandra, they are considered for scale up in other locations.
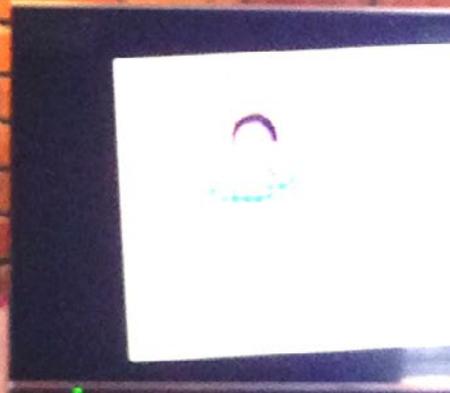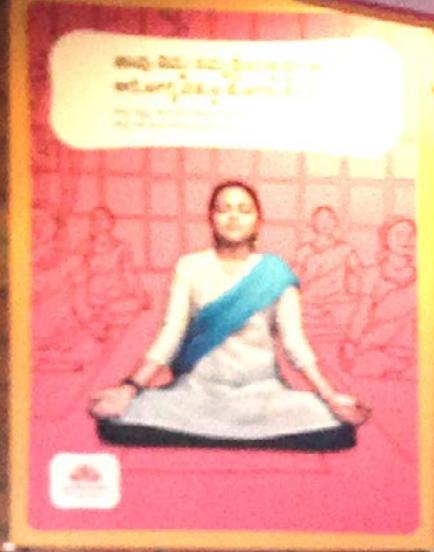
"The focus [of the prototypes] was on moving from a somewhat average experience for customers, to an experience of delight." Ramesh Ramanathan, Janalakshmi

Case Study
Janalakshmi Prototyping Process

Challenge

With the Indian market providing financial services for the poor becoming increasingly competitive, Janalakshmi saw an opportunity to distinguish their brand on the basis of Customer Experience. In 2015 CGAP collaborated with Janalakshmi, the largest urban MFI in India, and Dalberg to better understand the Janalakshmi customer journey to make CX interventions. Dalberg used this qualitative research to design a blueprint for Customer Experience improvements in the short terms, starting with small prototypes. Learn more about the research phase on page 60.

Questions

What CX prototypes will prove the most impactful and valuable for Janalakshmi to implement and scale?

How can Janalakshmi create cross-functional teams to design and run CX prototyping projects?

Overview

During the testing phase, prototypes were rolled out in the span of 6 weeks by designated project leads. The teams tested the most promising solutions with customers to get rapid feedback so that, possibly after a couple of iterations, the CX improvement could be formally incorporated into Janalakshmi business processes. The prototyping phase was structured as follows:

Prototype planning: Define hypothesis, create process maps, timelines, budget & resource requirements, and approach to gathering feedback.

Prototype Design: Create collateral, artifacts, processes and training materials.

Prototype Production: Depending on the extent of the prototype, procure or produce needed collateral or artifacts. (Keep these components to a minimum so that prototypes are light weight and flexible)

Prototype Implementation: Implement prototypes over several weeks until desired

Can a Good Customer Experience for the Poor Benefit Business?
CGAP Blog Post (http://www.cgap.org/blog/5-ways-improve-customer-experience-poor)

sample size and actionable insights are achieved.

Janalakshmi tested the following prototypes:
- improved facilities for customers at a bank branch
- a faster disbursement process that reduced customers' waiting time
- a rewards program that recognized customers with faster loan payback time and good attendance during loan meetings.
- They set aside a modest budget that the team could use for prototypes. A senior staff member was assigned to be the customer-experience champion and ensure prototyping managers had the right permissions and buy-ins to complete their projects.

Some ideas were easy to implement. Jana decided that they must have a list of non-negotiable factors that reinforce the basic minimum customer experience in every branch/agent location and create a distinct brand identity in customers' mind. So they prototyped "Jana Basics," where water, clean bathrooms, large waiting areas, breastfeeding zones and kids play zones were provided at two branches that were typically in the poorest-of-poor areas and lacked these facilities. Janalakshmi trained hosts in two branches to welcome each customer, provide them with a token for waiting and direct them to a seating area. The positive impact this prototype had with customers, showed them they need to invest in scaling these non-negotiables to all their branches nationally.

Janalakshmi also tested a radical idea for reducing customer waiting time for group loan disbursement. Customers complained that they lost a day of work and wages to get loan amounts into their account which requires the entire loan group present at the branch at the same time. This led the team to test a new approach where all the paperwork is done at a community center near where the loan group lives (generally a loan group lives in the same community). Customers still need to turn up at the branch to get their money on their ATM cards, but waiting time in the branch is reduced. With fewer customers waiting at the branch,

IDEA: OWNERS:

QUESTIONS
What questions are you prototypes answering?

PLANNING TIMELINE (6 weeks)

ACTIVITIES   midpoint

SCALE UP
How should this scale beyond the test period?

ROLES
What people are needed to make this a reality and for what will they be responsible?

RESOURCES
time/effort/cost

SUCCESS
What would success look like for this project?

---

it can now process more loans in a day. Good for customers, good for business. Compliance and risk teams were hesitant as this prototype challenges industry norms around enforcing group liability. They feared it would affect repayments. The increase in business was not evident in 6 weeks of prototyping, but customers seemed to like the program. As a result, this prototype has moved to a piloting phase for more evidence, but Janalakshmi management remain committed to back it if the business case is proved.

At the end of the 6 week period, the Jana Basics business case was clear. The second prototype on changing loan disbursements needs further piloting for evidence of impact. A third prototype on customer rewards program is back to the design table because it needs a stronger business case. Janalakshmi is also in the process of building a practice of continuous innovation and testing around customer experience. Jana staff took great initiative during prototyping but struggled to balance responsibilities with their regular job. Now, Janalakshmi is creating customer-centric KPIs for its staff that encourage customer-centric innovation. They realize it's important incentivize staff (through both time and money) to contribute beyond their usual responsibilities. They have set up a customer-centricity council called Suno Unki Kahani (listen to their stories), with members from every business function that meets periodically to highlight customer-centric initiatives and bring the customer into the boardroom. A Jana branch in Bangalore city's Neelasandra neighborhood has been transformed into a lab for testing all new customer-centric initiatives. If it works there, it becomes the first endorsement for scaling up customer experience improvements. With a mixture of cultural norms, structural incentives, and clear processes for innovation, Janalakshmi is fueling a new focus on Customer Experience in their organization.

Design Impact Group - Bangalore, India 2015
A newly formed Customer Experience project team at an urban MFI creates a two-month project plan of how they will explore and test their new CX concepts.

BTPN prototyping: Bertumbuh project

Challenge

BTPN, a mid-size Indonesian commercial bank serves 1.4 million mass-market customers. Project Bertumbuh (meaning "to grow") was born in an effort to improve the lives of the 150,000,000 - 200,000,000 Indonesians who are currently unbanked. However, the bank felt it needed additional support to tailor its offering to truly meet the needs of its customers.

Questions

How can BTPN understand better their BOP customers in Indonesia to improve uptake of their new mobile service?

Overview

After 3 weeks of initial research in the field, the team synthesized more than 2600 data points from conversations with customers and went back to the field to test 5 main concepts that emerged from the ideation workshop (where they initially develop 118 new ideas with BTPN staff members). Throughout the testing phase, prototypes with different levels of resolution allowed the team to garner insights around the most valuable concepts, features and messaging components that the product should offer to ensure adoption.

Paper mockups for concept testing
showed people naturally thinking about their money in terms of tangible needs and dreams, helping the team engage interviewees into a more proactive exercise to generate ideas and improve the most valuable concepts.

Paper prototypes to test the product concept as simple as a marketing materials (poster), helped the team explain the product functioning to customers and frame the conversation around the most critical or interesting benefits the products should offer them.

Mobile prototypes as proof of concept
At the end of the prototyping phase, once the team was able to focus in the most appealing concept and product based on customer feedback, they developed mobile prototypes in paper and feature phones to test USSD menus and SMS interfaces as features designed to build trust between customers and agents that eventually will lead to a credit history or credit offerings.

Tool 5

Project Planner

These simple prototype framing and timeline planning tools can be used to begin the loop of design, feedback, and tweaking during the prototyping process. It is important to plan adequately, and much in advance, and consider the objectives of your prototype, the key CX improvement hypothesis being tested, the sample size required, locations, and material, budget, and timeline requirements along the way.

Tool 5
Project Planner

PROJECT CONCEPT

OWNERS

OPPORTUNITIES - What opportunity area does your project exploring?

PROJECT STAGE PLANNER

1.   2.   3.   4.

Activities

ITERATION - How can your concept be improved upon and iterated over time?

ROLES - What people are needed to make this a reality, and for what are they responsible?

Resources (internal / external)

SUCCESS - What would success look like for this project?

For more on Opportunity Brief Template, visit www.experiencetoolkit.org

Tool 6

Budgeting Tool

The budgeting tools will help you to model the basic costs required to execute on Customer Experience activities over the course of a week, month or longer. These tools will help you define difference cost categories, both internal and external, as certain kinds of funding can be easier or harder to procure in most organizations.

Tool 6
Budgeting Tool (1/4: core team resourcing)

ROLE ON CX TEAM	TYPICAL FUNCTION	RESPONSIBILITIES	% ALLOCATION	ESTIMATE COST
Executive Sponsor	Senior Manager or Executive Sponsor	• Set business goals & vision • Drive organizational buy-in • Mobilize resources	• N/A	$
Project Lead	Marketing Customer Research Product Development Digital Banking	• Bring strong customer mindset • Define strategy and approach to achieve busienss goals • Provide familiarity with customer centered approaches	• 50% forsmall & medium projects • 100% for large projects or critical stages of smaller initiaitves	$
Operations	Product Management Operations	• Bring strong customer mindset • Define strategy and approach to achieve busienss goals • Provide familiarity with customer centered approaches	• 25% for small % medium projects • 50% for large projects or critical stages of smaller initiatives	$
Finance	Strategy Business Analyst Finance	• Align CX efforts with strategic and financial goals • Develop financial models and analysts to support business case for CX	• 10% for small & medium projects • 25% for large projects or critical smaller initiatives	$
Evangelists / Champions	Sales & Marketing Customer Support Engineering / IT Branding & Communications	• Tap broader knowledge base and customer data • Evangelize for CX across functions & departments • Anticipate dependencies in support functions like marketing, branch managemenetor IT	• Minimal time allocation to track progress and provide input, typically 2-4 hours / week. • Usually this extended team comprise another 3-5 people	$
Subtotal			Total costs	

Experiments
Planning & Taking Action

Try these experiments to push yourself to set boundaries and plan within constraints

10. *Show the impact of your prototype*
A low-resolution prototype is a cost-effective way to test the concept, the value for the customer, and their perceptions on specific product features. It is a great way to ground your ideas around something tangible and elicit feedback from your audience. Oftentimes organizations wait to have a fairly developed product before they test with customers and gather reactions and interest.

For these experiments, visit www.experiencetoolkit.org

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11. Check your assumptions
When undertaking customer experience projects, it's always good to keep your assumptionvs in check. Use this simple test to spark reflection and dialogue.

12. Scope your project
Budgets and priorities often shift. When taking on CX projects, it is important to be mindful of lean and thoughtful project management. This tool will help you embrace your resourceful side.

Show the impact of your prototype

A low-resolution prototype is a cost-effective way to test the concept, the value for the customer, and their perceptions on specific product features. It is a great way to ground your ideas around something tangible and elicit feedback from your audience. Oftentimes organizations wait to have a fairly developed product before they test with customers and gather reactions and interest.

STEPS   There are different ways you can build a low-res prototype to test your initial assumptions and won't take more than 3-hours to do build it:

1

Identify the concepts you'd like to understand more deeply. You may want to illustrate your idea more fully to determine the components you'd like to test using a storyboard or concept map. (eg. A rewards program may have many components, the kiosk sign-up, reward structures, and mobile).

2

Paper prototypes look many ways: faux marketing posters, paper interface "screens", or a cardboard desk with faux staff. Choose a low-fi approach that fits your concept. Create questions to evaluate interactions with sample users.

3

Put your concept into action with real users. Ask users to "test" product, message, or key features. Have them articulate their thought process aloud or explain their understanding of the features back to you after the experience. Record and debrief each interaction.

TIME

Building a prototype:
2-3 hours paper prototype
2-3 days for a hi-res prototype

Testing: spread activities across two days

ROLES

Group of 3 - 4
• When testing:
• 1 Facilitator (Role playing)
• 1 Note taker
• 1 Photographer

MATERIALS

Online resources for mobile prototyping (Mockups, POP2.0)

EXPERIMENTS IN ACTION

Tigo Cash launched its mobile money service in Ghana in 2010. By 2012, the service had just over
1 million registered subscribers, yet only a fraction of these were actively transacting. Tigo Cash was struggling to gain momentum, so in 2013, CGAP, Tigo Cash, and IDEO.org set out to better understand how to improve the customer value proposition and to improve customer engagement with mobile money among low-income Ghanaians.

The prototyping phase for this project lasted two weeks. At the workshop the team defined the planning and logistics for the 3 live prototypes, and thus began by splitting up the teams into these on the two weeks, to figure out the logistics required before going into field.

Prototype "Traveling Kiosk":
[Concept] A dedicated, repeating Tigo Cash customer-service presence in communities. The kiosk will be a live in- person physical installation, e.g., a table with a banner or a van, and will set up near a Tigo Cash agent. The kiosk will provide education, try-on experiences, support, and referrals to the local Tigo Cash agent for transactions and usage.

The three prototypes were all tested in a live fashion. This means that the video tools, the kiosk and the star promoters were all done without setting up interviews with people, they were done maybe in the middle of a street, or having a Tigo representative go talk to an actual potential customer. The traveling kiosk, for example, was set up in the middle of a busy intersection and the team measured how many people walked up to the kiosk, what kinds of questions they asked, etc.

USE IT WHEN

- You already have a concept and you want to learn how people react to it.
- You want to add a specific feature for your product
- You are crafting a communications / outreach campaign

USE IT TO

- Learn where the value lies for the customer
- Test how easy is for people to use your product, or challenges they face
- Learn how the customer would use it
- Unerstand which features are missing and which ones you can exclude.

It's one thing to say, 'ok, I understand my customer'...and another thing to actually go make something and try it out. **IDEO.org**

4

MAKING
IT WORK

Understanding your customers is an eye opening task and putting your insights into action can feel daunting. This chapter guides you through the process of framing and prioritizing customer-focused business opportunities through an Opportunity Brief and shares strategies for integrating CX into your existing work.

You'll discover how Janalakshmi used ideation and prototyping to empower their teams and test their ideas in real communities. Additionally, you'll build your team's practical toolbox with the Business Canvas, Budgeting tool, and practical tips for gaining support from all areas of your organization. What are you waiting for? Let's get started.

In this chapter, we'll cover the following questions:
- What sort of team do you need to be successful?
- How do you make sure your team is working effectively?
- How have you solved for business challenges?
- How do you generate support from other parts of the organization?

What sort of team do you need to be successful?

When executing a project that focuses on the customer, your best work will be done as a cross-functional team. You will need a built-in set of collaborators whom with you can brainstorm ideas, give feedback, and gut-check your assumptions throughout your project. We reccomend making sure each team includes the following perspectives: consumer mindset, operational savvy, financial expertise, and organizational evangelists. Factors to consider:

1. **Team Size:** This will depend on the scope of your project, but it is best to start with at least two people from different customer-facing functions in your organization as members of your core team.

2. **Working with Outside Contractors:** What can be done internally vs. what requires an external firm? Chances are if you're unsure, it might be good to have at least some sort of external assistance. Even for basic research techniques, subtle changes in how questions are asked can result in dramatically different results.

Organizational Functions

FUNCTIONAL GROUP	TYPICAL ROLES	CONTRIBUTION TO CUSTOMER EXPERIENCE
Design	• Designer • User Experience Designer • Interaction Designer • Service Designer	• Responsible for aesthetics, visual and brand identity of products and retail environments • Prototyping and testing of new product concepts, particularly for web or mobile channels
Customer Research	• Customer Researcher	• Responsible for gathering and understanding of customers--behaviors, perceptions, current product usage, desires in new products and services, exerperience using product(s), etc.

Reference: Segmentation Playbook & "Insights into Action decision tree

FUNCTIONAL GROUP	TYPICAL ROLES	CONTRIBUTION TO CUSTOMER EXPERIENCE
Product Development	• Product Manager • Product Development Engineer • Product Architect • Quality Assurance (QA) • Product Owner / Program Manager	• Understanding of user's behaviors, needs, and wants to create the right product • Define product portfolio, product requirements and product feature rollout • Usability of the product and the user journeys • Understanding of uptake of various features
Information Technology	• Information Technology Manager • System and Infrastructure Manager	• Manage internal technology platforms and systems including customer data • Would be most likely to manage an internal knowledge management platform, or all of the technology that is used to collect and record customer feedback
Marketing	• Marketing Strategy • Market Research • Brand and communications • Digital Marketing • Search Engine Optimization (SEO)	• Define and understand target customers in the process of creating consumer value propositions (marketing message), product pricing, market sizing, and trend scoping. • Smaller companies generally assume marketing would be the natural home for customer-centric initiatives.
Analytics	• Customer data analysts	• Collection of customers' behavioral or transactional data • Raw data does not provide significant value but intelligent analysis can bring valuable insights
Strategy	• Competitive Intelligence • Channel Strategy • Corporate Strategy • Market Analysts	• Conduct market and competitor intelligence of key market and competitor trends that span social, technology, consumers
Sales	• Sales • Account Management • Customer Relationship Manager	• Define and communicate value proposition to customers • Understand customer preferences, concerns, and needs
Customer Support	• Customer support / service managers • Customer support representatives • Branch managers	• Handle customer feedback or complaints after sales • Some companies systematically monitor the customer care feedback to improve current product offerings

"One of the most promising ideas in finance is using social ties and strengths to keep people on responsible savings programs. People [culturally] use social networks to keep them on track. Being 'on track' wasn't just a financial thing... it was on track in terms of behavior, in terms of religion, in terms of health."
Ginger Baker, Square

How do you make sure your team is working effectively?

CX Projects require a few key enablers for sustained success. These principles are:

PHASE	OPERATING PRINCIPLE
PLANNING	**CX Needs Leadership Support:** CX Projects require strong and consistent top management support for the organization to remain true to its mission and to ensure that CX remains a priority when faced with difficult trade-offs.
	Cross-Functional Involvement: CX Projects will cut across different functions - product, sales, operations - and will need the formation of cross-functional teams for success.
	Budgets: CX Projects need separate budget heads especially in cases where the benefit does not accrue to any single business function.
1. LEARNING	**Go To Customers:** User research as much as possible should happen within the natural context of customers.
	Study The Entire Lifecycle: The customer interaction with your organization represents a very small fraction of their financial lives. It is important to study the whole lifecycle of customers' financial needs.
	Rich interaction: Research should be designed so as to create rich interactions with customers that reveal much deeper insight than simply asking questions.
2. CREATING	**Engagement across Functions:** CX Ideas should be developed in a manner that engages as much cross-functional expertise as possible.

PHASE	OPERATING PRINCIPLE
	Prevent Premature Critique: Many CX Ideas will run counter to prevailing wisdom and is important that they be given thoughtful attention rather than premature criticism.
	Clear Metrics: While ranking CX Ideas, it's important they every idea get rated on a well-defined set of parameters that take into account quantitative and qualitative factors.
	Stories Communicate Better: Writing down ideas as short stories (100-150 words & pictures) encourages a thoughtful debate rather than short blurbs that can be misinterpreted.
3. TESTING	**Prototypes are NOT Pilots:** And need to be treated differently. Pilots tend to be small scale implementations of an entire process or service whereas prototypes tend to focus on testing specific components of services or processes.
	Plan a Little, Prototype the Rest: Once the basic details of the prototypes are in place, the most important thing is to let the user experience the prototype, provide feedback and tweak the prototype.
	Fast and Cheap: Quick and messy in prototyping can be more valuable than waiting for "perfection." Low-fidelity prototypes can yield very useful information and insights about what can improve CX.
	Take Calculated Risks: Prototyping needs evaluation and approval metrics that are less stringent than those applied to standard projects or even pilots. Measured risk taking should be encouraged.
	Budgets: The culture of prototyping will benefit from having a separate budget for regular prototyping.
4. MEASURING	**Plan For Measurement but avoid Complexity:** Build a measurement plan during the design and inception of any CX project or prototype is important. Nonetheless, CX projects should be kept as simple as possible. Simple surveys with no more than 5-6 questions each can be administered either in-person or over the phone to gauge the impact that CX projects have on customers.
	Avoid Conflict of Interest: Measurement surveys and tools should be administered by people who have no stakes in the eventual outcomes from the survey.

PHASE	OPERATING PRINCIPLE
	Early and Often: Collect feedback as soon as the users are exposed to the prototypes, since most people tend to forget what they actually saw, thought, and felt.
	Budget for Measurement: Collecting feedback is one the most important activities in the prototyping stage, since without feedback there is no way to know whether or not we can scale the prototype. Therefore, it is very important to allocate budget for both resources (people and money) as well as time to conduct this activity in a meaningful way.
	"Right Sized" Samples: It is vital to define upfront how many customers one wants to collect feedback from. Too little, and a team not have enough and good quality data to proceed, and too many customers may mean a lot of investment of resources and time. In the Janalakshmi project the team collected feedback from 50 customers in both control and exposed groups over a 3 week prototyping period.
5. SCALING	**Build A Platform:** Scaling up successful CX projects will need the creation of a dedicated process or platform to expand best practices across geographies and product lines.
	CX Team Of Experts: Having a dedicated team of CX managers who can travel across the country initiating CX scale up projects in different locations can institutionalize the adoption of CX.
	Dedicated Budgets: You will need to create a budget pool for carrying out CX projects with business rules that govern contributions and utilization of the money by different geographies and functions.

Project Team Best Practices:
- Keep a project space if possible
- Set aside regular, dedicated team time to work as a group and help maintain momentum throughout your project
- Establish a clear communication strategy
- Externalize team progress to others within the organization
- Document everything

Reference: Design for Libraries
http://designthinkingforlibraries.com

Tool 7
Team Roles + Descriptions

Customer Experience involves a number of different skills and capabilities, which are not present in a single individual. Some of these skills may already be found in your organization, particularly in customer focused roles such as marketing or customer care. You can use these role descriptions to help guide you as you build out your team.

Tool 7
Team Roles + Descriptions

WORKING DISPOSITIONS DESCRIPTIONS

Anthropologist: A curious inquirer who wants to find out how people tick and interact with each other, their environments, and their tools. You notice what others may not and approach qualitative understanding with rigor. You view people with an empathetic, open mind and seek inspiration from everyday human innovation.

Experimenter: A consummate builder who tests to learn. You aren't afraid to work through a problem in a rough state and would rather make decisions from evidence than theory. Experimenters don't need to have a hard design or technical discipline, but can often be seen drawing through ideas, making models, or talking through hypothetical situations to seek clarity.

Storyteller: A synthesizing mind with a knack for finding the storyline in the data points. You cut through jargon and find ways to translate work to a broader audience – identifying the challenge, plot, and characters. Your messages help clearly convey innovations and can motivate the emotions and actions of a broader audience.

Analyst: A seeker of patterns in the data. You can find the story of human behavior in quantitative touch points to identify opportunities for impact. This perspective can help find ways to measure creatively and model business value quickly. They often are your translators to operational or financial roles in your organization.

Connector: A gregarious socializer with a knack for cross-pollination. They can bring in multiple perspectives from their own experience or network. This skill is crucial in the field to building rapport, forming mutually beneficial partnerships, and building connections and support in your organization to spread your work in Customer Experience.

GROUP GOALS What are your goals for this project and team? What would success look like?

PERSONAL GOALS What are your individual goals for this project? Is there a skill you'd like to gain or enhance? A professional milestone?

PROJECT PERSPECTIVES
Share the perspective and disposition you bring to your project team. This will help your team identify how to share work and leverage strengths.

How representative of this of you?

	this is not me				this is me
ANTHROPOLOGIST	1	2	3	4	5
EXPERIMENTER	1	2	3	4	5
STORYTELLER	1	2	3	4	5
ANALYST	1	2	3	4	5
CONNECTOR	1	2	3	4	5

What implications does this have for the role and responsibilities you'll have in this team?

For more on Job descriptions and team roles, visit www.experiencetoolkit.org

"We've created a new job, a customer service person at the Jana center. We will hold that person accountable... it can't be touchy feely, it needs to be stuff we can measure." **Ramesh, Janalakshmi**

Tool 8
Case Study Template

Customer Experience projects generally provide a rich ground for learning by contextualizing the value of your offerings within the day to day lives of your customers. As you integrate these activities into your organization, it is a good idea to have a standard format for capturing these outcomes both in the form of case studies, with lessons learned, as well as specific ROI / KPI metrics.

Tool 8
Case Study Template (2/4: problem statement)

PLANNING	1. LEARNING	2. CREATING	5. SCALING

LEARNING

CREATING

PREPARING

Multiple rounds of iteration

SCALING

MEASURING

TESTING
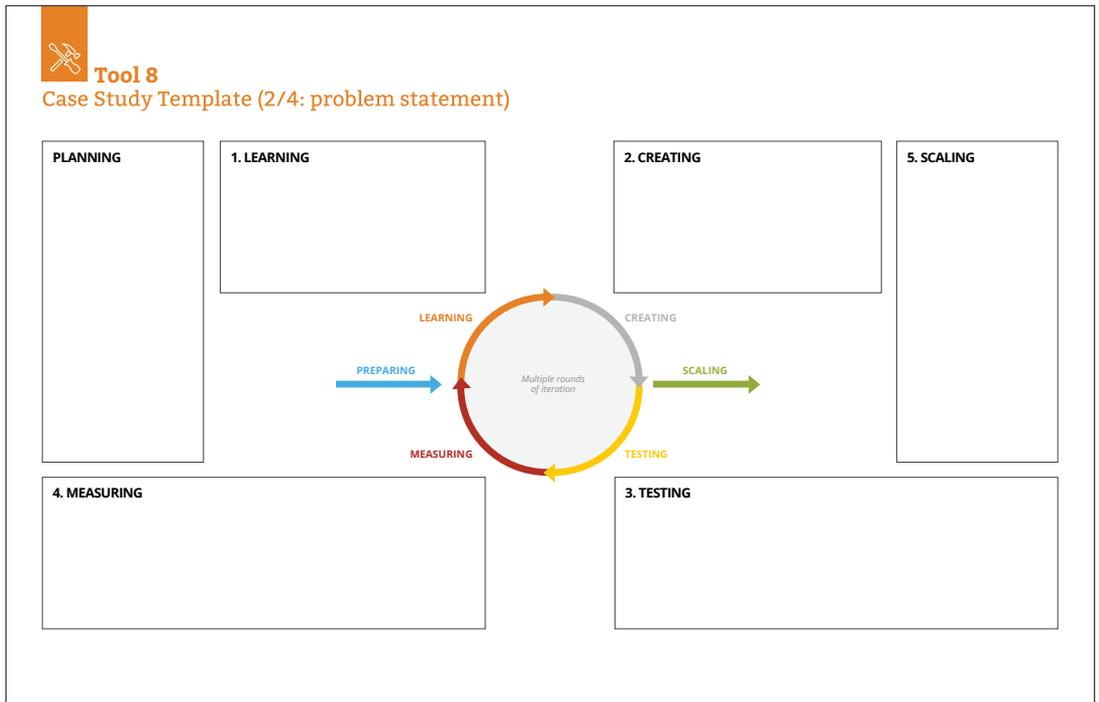
4. MEASURING	3. TESTING

How have you solved for business challenges?

ADOPTING A CX CULTURE *(PRINCIPLES FOR MAKING A CULTURE SHIFT)*

CX leadership:
Embarking on a journey to become a Customer-Centric organization is a serious endeavor and requires sustained support and engagement by the senior management. Creating the position of a Chief Customer Experience Officer can provide this sustained leadership.

Communication & Visibility:
Building a CX Culture requires high visibility internal communication that focuses on the need for becoming customer-centric, key customer insights, and showcasing CX initiatives & success stories.

Incentives:
The design of appropriate incentives such as creating a company-wide contest or offering financial perks can get a large percentage of the company involved in suggesting and participating in CX initiatives.

Guarding against pitfalls:
It's important to stay the course in becoming a Customer Centric organization. Organizations should guard against common pitfalls such as turning back due to unexpected (but isolated) failure.

How do you generate support from other parts of the organization?

Decisions are not made unilaterally at most FSPs, particularly regarding interactions that directly face the customer. These decisions generally require input from a wide variety of functions, including sales and compliance. Here are some of the common questions we are asked about Customer Experience and its organizational implications. Take a moment to think about which facets of your organization might need support to embrace a customer-centered approach.

STAKEHOLDER	TYPICAL QUESTION	SAMPLE RESPONSE
Legal/Regulatory Department	• How will these CX efforts take into consideration the local regulatory environment?	• CX efforts do not typically run up against legal issues, at least in the prototyping phase, unless they involve signing up new customers, or, in some countries, complex offerings. However, knowing regulatory constraints upfront and seeking appropriate review will allow for a team to build the best CX they can within the right legal boundaries. Also, it is important to know that much of the prototyping and testing can be accomplished with dummy data, to avoid any sensitivities.
	• What costs and risks do we face when creating new offerings and services?	• Any product or service concepts that emerge from a CX design process will need to evaluated based on both potential upside to the business, as well as risks, before they are implemented. Part of the value of a CX process is it allows us to prototype and test concepts to determine their potential value before making these determinations on risk/reward considerations; as opposed to killing promising ideas from the outset if there is even a potential for risk.

STAKEHOLDER	TYPICAL QUESTION	SAMPLE RESPONSE
Operations	• What are the resource implications for these new CX projects?	• CX project are typically developed on an iterative basis, pulling from resources within your organization with a strong connection to the customer. While they can be resource intensive over time, they often start with a small team and adjust as they go, incorporating feedback from customers to ensure that value can be captured before significant resources are deployed.
	• What staff resources are required and how will we fulfill our existing obligations?	• Staff can become quite passionate about CX projects, putting considerable time into them in addition to their existing obligations. This can be a great asset in building motivation and entrepreneurial skills, but expectations should be managed carefully. CX projects usually require at least one person with a portion of their time dedicated to the effort.
	• What are the implications for the front-line staff time? They earn by commission and we need to make sure we paid for their time. How do they benefit from this?	• Front-line staff can be extremely valuable participants in the CX process. Often there are other rewards, not just monetary, that can compensate for their involvement and provide sufficent motivation so that staff do not feel taken advantage of. Those rewards can come in the form of recognition, or the opportunity to present their ideas to senior leadership
Compliance Department	• Do these efforts abide by our internal guidelines or partners' specifications?	• CX design is customer-driven. CX does not use internal guidelines as a starting point, but rather begins with customer needs. However, as ideas and concepts mature and show value it is critical to align them with internal guidelines and flag any compliance issues while they are still in the prototyping phase.
	• Is this putting at risk any vendor's licensing agreements that we already have across our product portfolio?	• CX efforts often begin with mockups and other prototypes that do not involve any real data or threaten partnering or licensing agreements. The design process is generally flexible enough to steer clear of these issues, particularly in the early, exploratory phase.
	• Are you putting customers at risk?	• CX does not put customers, or customer data, at risk during the design and prototyping process. In these stages, we can often compensate for any risk by using dummy data and anonymizing any results. The sample size is also generally quite small.

STAKEHOLDER	TYPICAL QUESTION	SAMPLE RESPONSE
Finance Department	• What is the return on investment for these CX efforts?	• CX projects are an effective way to test new business models and value propositions to determine their appeal before investing in production and scaleup. From that perspective they generally have a strong ROI as the up front costs are not high and the potential opportunities to drive customer value can be significant.
	• When and how will you demonstrate value to our bottom line?	• It depends on your goals. CX projects can target both short and longer term improvements to your Customer Experience. Because the process is customer driven, it tends to surface a range of options which need to be filtered against business goals and priorities. Some efforts have seen bottom line improvements in areas like retention in a matter of months.
	• How do you think this will encourage greater retention/acquisition/efficiency for customers? Which is the current problem we should be addressing?	• The process is customer driven, so the ability to impact key issues, such as retention/acquisition depends in large part on the organizations ability to implement the improvements that emerge from the customer-driven design process.
Information Technology	• What are the implications of CX technology? How are you thinking critically about evolving CX within our current technological systems?	• CX improvements require a close alignment with IT systems, particularly to support more intelligent and personalized branchless banking experiences. For that reason we like to involve tech teams from the very beginning of the process and work closely together to prototype and test concepts so that the IT implications are well understood.
	• How can you ensure that the mock-ups/prototypes you develop reflect the real constraints of our IT system including costs like mobile messaging?	• The CX process starts with customer needs and not tech constraints. This means that we will often explore concepts that do not reflect all of the existing constraints within the business, such as IT. However, as ideas and concepts mature and show value it is critical to align them with real world constraints (and costs) so that we can priortize concepts that are the best fit from a cost/benefit perspective.

Your biggest sell is to who owns the balance sheet in the organization. **Absa Bank**

Experiments
Making it Work

Try these experiments with your team to create healthy habits and bring the voice of the customer into your daily work through prototyping sessions:

13. *Align your team values*
Seemingly simple, this value mapping exercise can help bring all team members on the same page during projects. It acts as a common call to action, decision making compass, and tool for negotiating priorities and conflicts alike.

For these experiments, visit www.experiencetoolkit.org

14. Storyboard your Idea
A storyboard is an easy way to more robustly illustrate an offering idea within the life of your organization and its customers. It provides details on users, flow, interactions, and dependencies –– acting almost as as an early stage mock up or prototype.

15. Energy barometer for weekly check-ins
Managing a project can be tough work, especially if it involves going against everyday norms. Use this simple technique to gauge the positive and negative energy of your team and channel yourselves towards productive work on a regular basis.

Align values in the team

What makes you do what you do?

The Value Mapping tool helps you answer this by enabling you to describe the values which are embodied in your personal work and in the wider organisation. These values are probably more influential than anything else in shaping what you do. They might be something that you take for granted, that you think is obvious, or that you've never actually articulated or written down. Defining these values however can be very useful when trying to explain your work to other colleagues and partners. Once a team's values are defined, they can be shared and act as a common reference point that simplifies and speeds up decisions, whilst also ensuring consistency in the work that a team does.

STEPS

1

Print the "Value Mapping" template for each team member. Start by individually writing down on a piece of paper or a sticky note, what you feel is most valuable for yourself as well as for the organisation. Make sure each team member first makes their personal value maps.

2

When you have noted down a wide range of values (ten or more each), place them in the relevant fields on the worksheet. Swap them around until you have them in the right place. To focus your activities, have a maximum of five in the 'always important' column.

3

Ask your other team members to do the same. Once all their worksheets have been defined, together you can establish what values are important to the organisation as a whole

TIME

40 minutes

ROLES

Collective exercise
A facilitator (optional - for introducing and guiding the exercise)

MATERIALS

DIY Value Mapping template

A technical support leader for the Government of Madhya Pradesh's health team identified that her team was stuck in a rut. They were resistant to change, yet exhausted by the day to day challenges of government protocols.

She used the Value Mapping tool to identify core values at the individual and organizational level that could bring a much wanted change in the way the system operated. The idea was to try out 'change management' so that the resources were used productively to deliver services to citizens.

The team drew up an annual work plan covering human resource and organizational development dimensions. Compartmentalizing these values into four neat boxes was easier said than done, but in reality they all overlapped at both the individual and organisational level. Although there were shifts in position, personnel, and policy, there was a detectable common thread.

After the exercise, outputs were shared with their government partners. This helped pave the way for buy in for upcoming health projects and needed systems changes.

USE IT WHEN

- A change in management that can affect the team dynamic is underway and you want to ensure team members are aware how those changes align -or not- with their individual values.

USE IT TO

- Expedite decision-making at critical moments, by aligning on commonly agreed values that will work as guiding principles during the project.

Reference: DIY Development Impact and You
The DIY Toolkit (Nesta), Value Mapping

The prototyping process can create a lot of value inside organizations because it aligns the full organization around one idea. For instance, if I say "knife," you are going to visualize a kind of knife. I'm going to visualize another knife, and if there were other people in the room, they would visualize many different kinds of knives. But if I design a knife right now, I align everybody around that knife.

Mauro Porcini, PepsiCo's Chief Design Officer

5

SHARING
THE RESULTS

Your team and customers may be energized by your new Customer Experience initiative, but galvanizing broader support for this type of work will be crucial. This requires a few reflective processes–gathering feedback, measuring impact, proving value, and telling the story of your process and learnings.

In our final chapter, we'll support you in this next phase of your journey with creative ways to capture and promote your work will resources like our Case Study Template and Capturing CX Business Value Tool. Don't forget to share your project with us; it may be the next case profiled by CGAP!

In this chapter, we'll cover the following questions:
- How do you collect feedback and share results to motivate adoption of CX?
- How can you showcase the impact of CX in your organization?
- How do you reflect back on the process and refine it for your next project?

How do you collect feedback and share results to motivate adoption of CX?

Customer Experience initiatives work best when they are holistically spread throughout an organization, rather than isolated in a department, team, or moment in time. Sharing and storytelling is crucial to building momentum and buy-in from peers and superiors alike. This simple act of transparency is an often forgotten, highly valuable practice when leading organizational and cultural change.

When thinking about sharing your Customer Experience projects, don't just reach for numbers and quantifiable results. It is often the illustrative anecdote or qualitative insights that are most provocative.

As you share with your organization, consider painting a robust picture. Four key sharing dimensions include: **process** (what you did, how you did it), **results** (the quantitative and qualitative impact a project had), **stories** (vivid stories that reveal insights about people or place), and **learnings** (positive and negative takeaways that may inform future practice).

It can often feel overwhelming to digest and share information, especially if it is left to the end of an initiative. A habit of documentation will pay off as you share with people outside of your project group.

I had to run something like a political campaign within the bank [to advocate]. I communicated with those interested...showed iterations...and was opportunistic.

Absa leader on internal communication

Some recommended practices include:
- Post-interview Documentation– direct quotes from customers can be an incredibly valuable way to make your case (Design for Libraries p. 44, BTPN Insight Capture Sheets, final documentation powerpoint)
- Field Research Observation Capture Sheets - vivid takeaways from contextual research and prototyping (DIY Toolkit Tools #11 - 12)
- Prototype Gallery - a simple way to share prototypes, processes, and learnings tool (BTPN Dream Package p. 27)
- Project Journal - a daily or weekly account of progress to pull insights from
- Photos + Video - visual capture from research, workshops, synthesis, and prototyping

As you embark on internal storytelling, keep in mind a few key guidelines:
- Sharing is an exercise in balance – between process and outcomes, too much and too little, formal and informal channels
- Focus on people, not just products
- Consider what insights might be directly useful to your colleagues' work
- Appeal to a diverse audience - satisfy the skeptic and cheerleader alike
- Stories and qualitative sharing can be just as rigorous as quantitative findings
- Presentation is important– balance story, numbers, and imagery

Tool 9
Customer Statisfaction Survey

Customer satisfaction surveys are a highly useful evaluative tool that can adapted for use throughout your process, though they are especially useful during prototyping and testing. The survey is a quick way to generate data to validate or disprove any hypotheses you have. They should ideally be executed at regular intervals so that you can continue to make adjustments and iterate on your ideas, until you have refined and validated a solution that is ready to scale.

Tool 9
Customer Satisfaction Survey (2/2)

TARGET GROUP	SAMPLE QUESTION	1	2	3	4	5
Both	How **comfortable** do you feel at the [service location]?	Very uncomfortable	Somewhat uncomfortable	Neither comfortable nor uncomfortable	Very uncomfortable	Somewhat uncomfortable
Both	How adequate do you think is the **information** that is provided to your questions at the [service location]?	Very uncomfortable	Somewhat uncomfortable	Neither comfortable nor uncomfortable	Very uncomfortable	Somewhat uncomfortable
Exposed group	Have you **noticed any changes** at the [location]? (Yes/No) If Yes, how much do you like these new changes?	Very uncomfortable	Somewhat uncomfortable	Neither comfortable nor uncomfortable	Very uncomfortable	Somewhat uncomfortable
Both	**Overall, how satisfied** are you with your overall experience at the [location]?	Very uncomfortable	Somewhat uncomfortable	Neither comfortable nor uncomfortable	Very uncomfortable	Somewhat uncomfortable
Both	What facilities do you like the most at the [location] (new or old)? What do you dislike the most (new or old)?	Very uncomfortable	Somewhat uncomfortable	Neither comfortable nor uncomfortable	Very uncomfortable	Somewhat uncomfortable

Customer Feedback	Customer Feedback

For more on surveys, visit www.experiencetoolkit.org

How can you showcase the impact of CX in your organization?

Whatever your project outcome, you will need to link your findings back to your organization's overall business objectives and ideally, provide a recommendation for how your organization can continue to make steps towards improving Customer Experience. The three main things you should consider:

INCLUDE A MARKET STRATEGY ANALYSIS TO SUPPORT YOUR CASE — Include intangible benefits as well	MAP THE IMPACT OF YOUR PROJECT THROUGHOUT THE ORGANIZATION	LAY OUT NEXT STEPS

INCLUDE A MARKET STRATEGY ANALYSIS TO SUPPORT YOUR CASE
Include intangible benefits as well

- Value Matrix from A.R.E Booklet

Project Bertumbuh deck
- Product Rollout Sensitivity Analysis
- Intangible Benefits
- Profitability Study

MAP THE IMPACT OF YOUR PROJECT THROUGHOUT THE ORGANIZATION

Project BTPN Wow! deck
- Concept Reach Map across value chain
- Cross-Departmental

Project Bertumbuh
- Product Road Map
- The Experience Ecosystem

LAY OUT NEXT STEPS

Project Bertumbuh deck
- Immediate Next Steps

"[FSPs] aren't going to pour into the data themselves…. In our experience, they are looking for the data and analysis, but they don't always have the capacity to make sense of it." *CGAP*

Experiments

Sharing the Results

You've worked really hard. Now, try these experiments to explore tactical ways in which you can measure and share the impact of your work.

16. *Make a video, show your impact*
Sharing such AHA moments as stories can make the impact of your work come alive. Create a 1-2 minute video with your camera phone to show the impact of your work to peers.

For these experiments, visit www.experiencetoolkit.org

17. Launch a customer council
To better understand how a portfolio of offerings holds up, test them with a customer council. Over time, use this champion group to better understand customer preferences, brand impression, and market direction.

18. Create insights cards
The insights cards will give you tool to cleverly address moments at the meetings where you feel the customers' focus is getting lost. Build them from your work gathering understanding into your customer personas, needs, and goals.

Experiment 16

Make a video, show your impact

Sharing such AHA moments as stories can make the impact of your work come alive. Create a 1-2 minute video with your camera phone to show the impact of your work to peers. Many times we get lost in numbers and charts thinking it's the best way to showcase the impact of our work.

While data is important, sharing stories of people is another powerful way to leave an impression and resonating with your audience. You may have probably shared a moment of realization with a customer or your team where the impact of your work dawned on you.

STEPS

1

Brainstorm ideas of what were those moments of realization for you and your team were. Think how would you like to capture one of them.

2

Make a 4-5 steps storyboard to plan the different shots you'd like to capture in your video.

3

Keep it simple: focus on the story and not the execution. Tips: Some ideas to spark your imagination and keep it simple.
- An interview with a customer or an employer who you worked with.
- Photo sequence with pictures from field, captions and background music.
- Role playing with your team.

TIME

1 - 3 hours

Individual or

ROLES

Groups of 2 (1 Fixer (logistics)
1 Cameramen)

## MATERIALS

Video function from your
phone.

USE IT WHEN

- Share the impact of your work internally
- You are trying to make the case for an organization

USE IT TO

- Get people excited
- Share the process across the organization and get buy-in for scale-up a product development or tested prototypes.

"The real danger is that we get caught in the words of customer centricity. We need to connect to [customer experience] in a personal way. The best way to make [customer experience] come alive is through stories." **- Ramesh Janalakshmi**
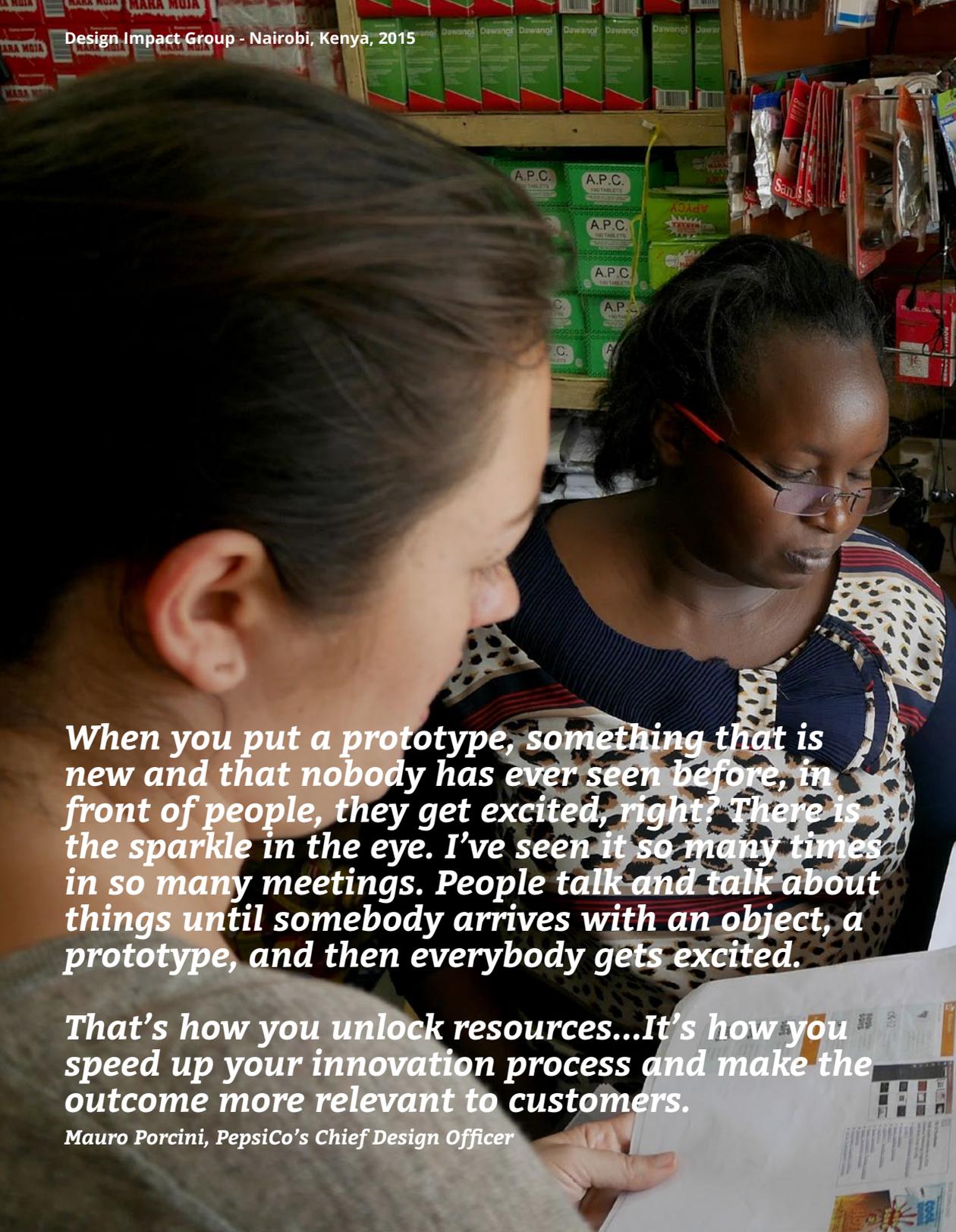
When you put a prototype, something that is new and that nobody has ever seen before, in front of people, they get excited, right? There is the sparkle in the eye. I've seen it so many times in so many meetings. People talk and talk about things until somebody arrives with an object, a prototype, and then everybody gets excited.

That's how you unlock resources...It's how you speed up your innovation process and make the outcome more relevant to customers.

Mauro Porcini, PepsiCo's Chief Design Officer

DESIGN
IMPACT
GROUP