

Customer Experience Design & Delivery



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Who are we? Why are we here?



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1

What do you hope to learn from this session?

Send 'em forward!

2

What was your first job?

*Draw or write it out
Share with your table mates*



1 CUSTOMER -CENTRICITY: Empowerment,
Challenges &
CX

2 CUSTOMER EXPERIENCE: Why & Design
ACTIVITY 1

Finding your Starting Point

Tool

Planning & Taking Action

SNACK BREAK: 3:45-4.00PM

3 CUSTOMER EXPERIENCE: Delivery
ACTIVITY 2



TODAY'S AGENDA



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1 CUSTOMER –CENTRICITY: Challenges,
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“Customer centricity is defined as the ecosystem and operating model that enables an organization to design a unique and distinctive customer experience. This architecture enables the business to acquire, retain and develop targeted customers efficiently for the benefit of customers, employees and stakeholders.”

Doug Leather, *The Customer-Centric Blueprint*



CONTROL

I have control over my financial life. I am confident using tools and services available to me to manage my money

CHOICE

I can make an informed choice amidst few product and service options

RESPECT

I am treated with a basic-minimum level of respect and dignity. You will have “active patience” in interacting with me and have empathy.

VOICE

I am heard. When something goes wrong, you’ll listen to me & help me solve my problem. You will seek my input when designing new solutions to make sure they work for me.

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great customer experiences
are made up of many little things



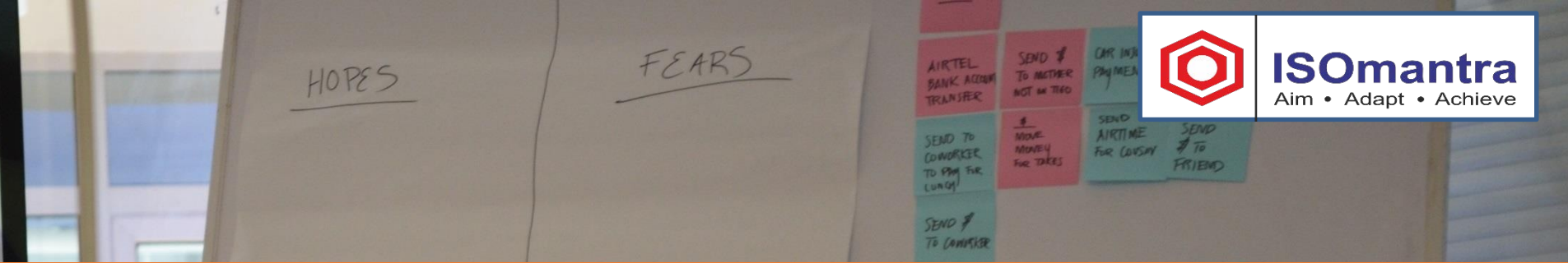
Think about a great customer experience that you had recently...

What made it great?



Think about it & write it down: 3 minutes





Share out





Happy Comfortable Friendly Intuitive

Warm Inspiring Enjoyable Surprising

Genuine Authentic Human touch Innovative

Caring Personal Thoughtful Easy

Smart Relevant Simple Special



How is this mission critical?

Who ever heard their boss say:
“Let’s focus on being “warm” today...”?



“We spent tens of thousands of hours working alongside customers to see how they actually use our products; as we did, we made notes with smiley faces next to elements that customers enjoyed and sad faces at places where they hit a snag—an example of using design to simplify the feedback mechanism. **We’ve emphasized to engineers, product managers, and designers that functionality isn’t enough anymore. We have to build emotion into the product.”**

Scott Cook
CEO, INTUIT



“Conventional measure 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.”

"I think there is a massive problem of ‘shorttermism’ amongst people who manage products. They look at what can be achieved this year, with this product, for this bonus— whereas a **customer-centric approach looks much longer term.**”

CUSTOMER EXPERIENCE



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The **customer experience** encompasses every interaction the customer has with your organization throughout the customer lifecycle, in person, over the phone or online.



At the heart 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 at every touchpoint in the customer journey.

CGAP's Customer Experience Toolkit



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Making the Case

Expose leaders and managers to customer experience and its values when designing and delivering financial services for low-income populations

Start with the Customer

Build familiarity and basic skills of managers and practitioners in conducting customer-centered research that will help them tackle a business challenge

Planning & Taking Action

Equip managers with tools to lead and execute a Customer Experience project in their organization

Making it Work

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

Sharing the Results

Guide managers as they reflect on the impact of their work and advocate for investing in Customer Experience across their organization

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?

A.R.E Booklet what Business Challenges can CX help you solve?

How have other organizations used CX to address these challenges?

How is a CX focus different? used CX to address these challenges?

What is the approach for acting on customer experience opportunities?

This is a process of creating a culture of empathy with your customers pending Now that you understand the value of CX. where should you start?

How can design help me deliver a great CV 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?

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 mot-vote adoption of CX?

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

Resources



Tools



Case Studies



Experiments



References

What are the benefits of providing a good CX?



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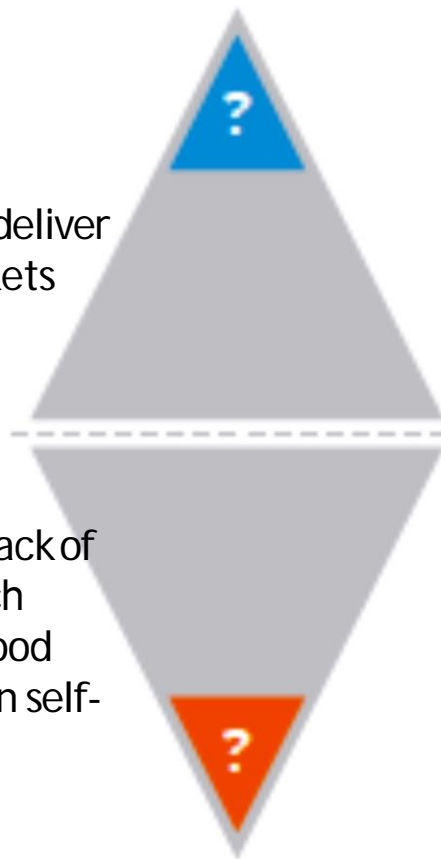
A focus on CX ensures that your products and services speak to the challenges faced by customers, are well designed and delivered. Also, customers will be empowered to access and use them. In this case, uptake and use are more likely.

Over-served

Focus on CX emerged from private sector investments in identifying unmet needs to deliver competitive advantage in over-served markets (consumer electronics or FS)

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 (MFS)



"A common mistake that gets made is that organizations assume that what they're going to do is just 'dress up' the experience 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."

Patrice Martin, IDEO.org

How did TigoCash benefit from good CX?



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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?

ACQUISITION

Reaching new customers

- Entering new markets
- Understanding which customers to target
- Launching new product offerings
 - Acquiring customers, expanding customer base
- Incentivizing customer referral customers

RETENTION

Deepening customer relationships

- Solving customer challenges
- Increasing uptake and adoption of product offerings
- Increasing awareness
- Reducing dormancy

EXPANSION

Expanding customer relationships

- Increasing upsell and cross sell
- Increasing engagement
- Increasing customer value and loyalty
- Reducing cost to serve
 - Increasing the lifetime value of a customer

How is a CXfocus different?



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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 rail diverse functions around customer needs and segments.

CASE STUDIES: ZOONA & JANALAKSHMI



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ACTIVITY #1



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ACTIVITY 2 - MAKE IT SUCCESSFUL

Select an action or condition that is a...
to appointing CI in your organization.

ACTIVITY 1 - CREATE THE MISSION

1. DEFINE A PROBLEM
CI starts with defining a clear business problem to solve. Use the purple cards as a prompt to identify a business problem your company is facing that would like to resolve using CI approaches. Add context before to offer in your business needs / situation.

WHO IS MISSING?
List the other roles that you would like to involve to make CI successful in your organization.

TOOLS
What other tools would you like to use? Use only new tools that your team might need to address their business.

TO SUCCESS?
What action would be critical to success?

ACCESS?
What would be critical to success?

Acquisition

AWARENESS
The potential customers don't know about your products or feel that your offering are not targeted towards them.

- How are potential customers satisfying their needs currently?
- Do you have enough physical presence in the community to build trust and awareness?
- Do you know how agents publicize your products? Do you know what script they use?
- Do you understand how to reach them?
- Who are the community members of your target?

Tools

4. CUSTOMER JOURNEY MAP
A journey map allows you to map the needs of your target users through various stages of financial decision-making to better conceptualize key interactions within their day-to-day lives.

Team / Functions

SALES
Sales
Account Management
Customer Relationship Manager

- Define and communicate value proposition to customers.
- Understand customer preferences, concerns, and needs.

ASSIGN AN INSIGHT EXPERT
Assign someone in the community to understand all of the insights...

Hire or assign new roles

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Finding your Starting Point



This process is a general approach for developing customer experience projects. It is influenced by **human-centered design, innovation techniques and agile product management approaches.**

This is NOT a linear process. It's an **iterative** one and should be customized to fit your team, project needs and capabilities.



PREPARING

Defines 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

How do you approach CXresearch?

The first step to improve your customer experience is to understand your customer's life more fully. This includes uncovering customer needs, motivation and aspirations—the things that most influence their decisions around personal finance as well as their current 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



Purely Qualitative

Research focused on non-quantifiable information generally more exploratory



Blended/Sequential

Methods can be mixed within the same study (e.g qualitative interview including a short survey) or sequential

1 = yellow
2 = green
3 = red
4 = dark red

Purely Quantitative

Research focused on measuring and quantifying can be exploratory but is often hypothesis testing

Which customers should you target?



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A bird's eye view of the market will tell you that there is an overall opportunity. But provides no insight into different customer Needs and which customers to focus on

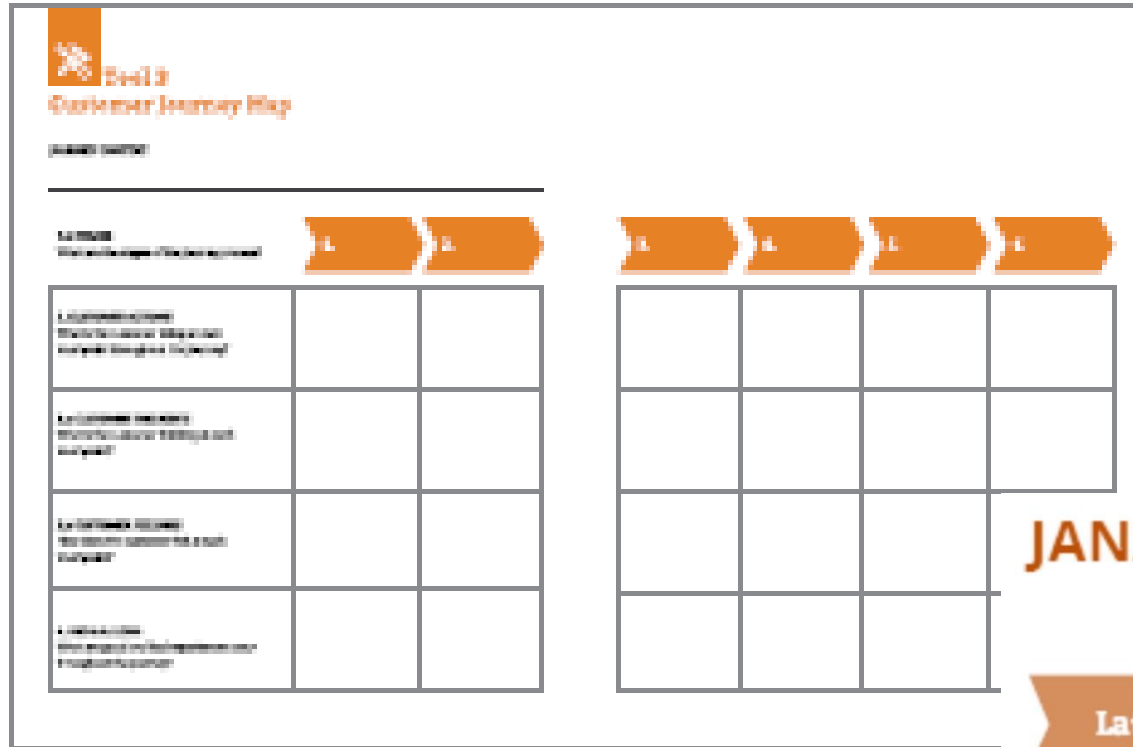


Customer segmentation helps you to see the nuances-differences in customer demographics , attitudes and/ or behaviors-that allow you to identify where you are offering fits unmet needs and provides the most value to you as well as to the customer

TOOL: Build a Customer Journey Map



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JANALAKSHMI CUSTOMER JOURNEY

Latent Need

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.

Feel the Need

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.

Search

When customers search for solutions that address their financial need, whether proactively seeking information or passively being influenced by their peers.

Select

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.

PERSONA WORKSHEET: JANALAKSHMI

HAPPY WHERE I AM



NAME: Lakshmi | **AGE:** 42 | **CHILDREN:** 2 Children

BIO & BASICS: Lakshmi sells flowers, coconuts and other religious offerings outside a Hindu temple in the morning, for devotees on the way to offer prayers. She begins at 6am and is done for the day by 10am every day. She is not interested in growing her business or engaging with formal financial services, whom she has always distrusted. Lakshmi and her husband have raised and educated their children without a formal loan or account with any formal bank. They have relied on friends and moneylenders. Her son is about to graduate college, and she believes her business can then wind-down and he can take the lead in supporting the family. She believes banks are out to take your money, charge you hidden fees, and have higher interest rates. She also thinks banks ill-treats customers in her demographic and she doesn't want to lose her dignity by trying to engage with them for a loan.

STRIVER: READY BUT MAKE IT EASY



NAME: Raghu | **AGE:** 32 | **CHILDREN:** 3 children

BIO & BASICS: Raghu migrated to Bangalore 3 years ago and has been aiming for stability and sustainability in his business. He sells ice-cream every day outside a popular college campus. He is eager to get a loan and expand his business. He dreams about having a permanent store-front where he can offer ice-cream, juices and other snacks. Raghu has two barriers to seeking a bank loan. One, he lacks formal credit history and business documents that make him eligible for a loan. Second, he cannot imagine paying a monthly payment. His money management just doesn't work that way. His earnings are daily and he finds it hard to tuck away a monthly loan repayment amount. He wants a loan option that he can repay a small amount daily, but on enquiring, realized that such an option doesn't exist.

Janalakshmi's Customer Journey Map



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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?

Human Insights are a product of real-time in-face user research. See Tool 11. Please refer to here to create a summary description of representative primary users and key stakeholders.

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	



USE OF DIFFERENT TOOLS:

Segmentation model, persona and journey map

Help identify needs and aspirations of target customers and where offerings may fall short.

Opportunity brief | Helps capture and prioritize key benefits and attributes that your product or service must offer to ensure adoption.

Prioritize Barriers: analyze barriers that'll prevent users from using offering and identify 'deal breakers' for your persona.

Prioritize incentives & benefits: analyze potential benefits that your offering should offering and identify the ones which are must haves.

Prioritize touchpoints and channels: analyze touchpoints & channels by which your offering is experienced. Identify strongest and weakest touchpoints and challenges or opportunities of each channel. What should you keep or change.

Prioritize attributes to drive value: When you look at the 5 key attributes that must be include or optimized to ensure adoption (max benefits and min barriers). Ex: speed, relationships, flexibility. Assign a value to each one.

How to operationalize CX?

Use process to address **short** & **long-term** opportunities for testing CX tweaks.

Think of your internal structure: **PROJECT v STRUCTURE v UNIT?**

Ensure feedback about & commitment to customer insights

ENSURE LEADERS UNDERSTAND CUSTOMERS

Encourage Leaders to speak with customers and share that experience and what Unarm they pined and how insights impact their leadership of the company.

Ensure feedback about & commitment to customer insights

COORDINATE INSIGHTS

Assign a dedicated person or a team to coordinate all customer insights work in a systematic manner and help communicate a more comprehensive picture of customers or potential customers

Hire or assign new roles

ASSIGN AN INSIGHTS EXPERT

Assign someone In the company to understand all of the customer Insights work and Implications and to communicate this Information to senor leadership to integrate into decision making and strategy.

Hire or assign new roles

FORM A START-UP TEAM

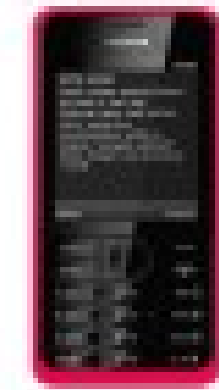
Start a new team with a specific mission and slow them to work outside of existing legacy processes, so that the team can work with new Ideas and Incorporate necessary changes quickly to allow experiments and prove the value of customer Insights.



BTPN Prototyping: Bertumbuh

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 feedbacks.

Most FSPs are not used to rapid prototyping. It can be difficult to break through existing mindsets. But prototypes can take a wide variety of forms, some of which do not require a lot of commitment from your organization.



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ACTIVITY #2

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WHO IS MISSING?
 List the other roles that you would like to have to make CX successful in your organization.

What role will be...
 in the role or...
 assigned in CX?

... will need a clear mandate from leadership to drive new practices.

TOOLS
 What other tools would you like to use? List any new tools that your team might need to address their objectives.

TO SUCCESS?
 ... action would be critical to success.

CESS?
 ... would be critical

Acquisition

AWARENESS
 The potential customers don't know about your products or feel that your offering are not targeted towards them.

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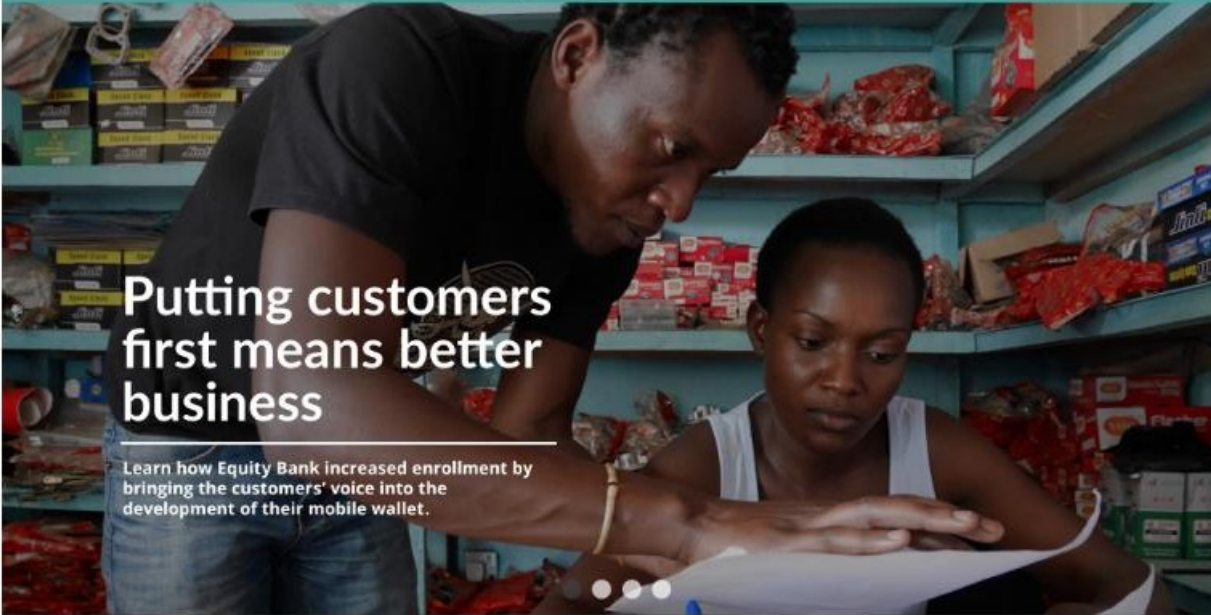


Share-out: Commitments, teams, etc.



The Customer-Centric Guide

HOME | CCGAP | CUSTOMER-CENTRIC GUIDE | RESOURCES



Putting customers first means better business

Learn how Equity Bank increased enrollment by bringing the customers' voice into the development of their mobile wallet.

Financial service providers in the financial inclusion sector appreciate the **social and commercial value** of a customer-centric business, but lack the **tools** to solve some of the most **common challenges** they face when serving their customers. From low-activity or retention of customers, to identifying **new market segments** to serve...

Our goal with this guide is to fill that gap.



Take action

Where do you begin?

Click on the links below to download tools, assess your organization, and read the latest on financial inclusion.



BUSINESS CHALLENGES

Identify the right tools to solve your business challenges



CUSTOMER CENTRIC PROCESS

Create and lead an organization focused on customers



CUSTOMER INSIGHTS

Learn the basics of designing for low income customers



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THANK YOU!