Clients at the Center: Customer Journey Mapping

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Sinapi Aba
SAVINGS & LOANS
Transforming Lives Through Micro Finance

OPPORTUNITY
International

Focus on Clients:
Using Client Journey Mapping

1. Client Journey Mapping: Background
2. Methodology and Implementation
3. Findings and Action Points
4. Reflections on Findings and Methodology
5. Discussion

WHY?

TRIGGERS

TRIGGER MAPPING

REACHING RURAL AREAS
with Digital Financial Services #DFSgoRURAL

UN
CDF

PRINCIPLES

1. **Focus on in-depth interactions** with a smaller number of individuals.
2. **Participation from those living in a particular region or community**, including the research and planning methods along with participants in the study itself.
3. **Team diversification** to include local people with perspective and knowledge of the area's conditions, traditions, and social structure and either nationals or expatriates with a complementary mix of disciplinary backgrounds and experience.
4. **Adaptability based on the particular context**, such as the size and skill mix of the team, the time and resources available, and the topic and location of the work.

RESEARCH QUESTION

What difficulties do clients face in accessing Sinapi loans and savings products, and how can these difficulties best be remedied?

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METHODOLOGY AND IMPLEMENTATION

PREPARATION

- Determine group constituency
- Advance notice to branch managers

Location	Group
Urban (Accra Central Market)	Susu Savers Microenterprise Clients SME Clients SME Clients
Rural (Offinso)	Susu Savers Non-Savers/Non-Clients Microenterprise Clients Small Group Loan Clients
Peri-Urban (Obuasi)	Small Group Loan Clients Microenterprise Clients Susu Savers Non-Savers/Non-Clients

METHODOLOGY AND IMPLEMENTATION

PREPARATION

- Gather team (Multiple bank functions represented!)

- Review principles

- Discuss adaptations

- Practice

METHODOLOGY AND IMPLEMENTATION

FOCUS GROUPS

Client Journey Map

Journey: First Impressions, Courtship, Marriage

Persona

**Why YES?
Why NO?**

Headaches

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ANALYSES

"Headache" Synthesis Tables

ANALYSES

"Headache" List by Service/Location

Headaches by Group by Location
(KEY QUESTION: Are there any thematic patterns that follow location regardless of service?)

Headaches by Group – 10

URBAN (1. U
- FI: go t
- FI: lose
- FI: long
- FI: Relu
- FI: Dou

- M(S): wer
- M(S): did
- M(S): did
- M(S): savi
- M(S): savi
- M(S): Que
- M(S): No i
- M(S): Coll

- M(S/L): for h
- M(S/L): did
- M(S/L): lots
- M(S/L): prod
- M(S/L): netw
- M(S/L): SMS
- M(S/L): No i
- M(S/L): New
quicker turnaround

- M(L): did
- M(L): long
- M(L): colla
- M(L): app
- M(L): disli

Headaches by Group by Service
(KEY QUESTION: Are there thematic patterns that follow service regardless of location?)

Headaches by Group – 6

SUSU (1. Urban Susu Savers; 3. Rural Susu Savers; 9. Per-Urban Susu Savers)
- M(S): were especially appreciative of the MBs that encouraged savings (1Urb ME Client
- M(S): did not like it when MBs did not come in time (1Urb M
- M(S): did not like network downtime for POS devices (1Urb M
- M(S): see imbalances on account (???) (3Rur Sus
- M(S): not enough information on savings accounts (3Rur Sus
- M(S): Dislike cost of SMS messages (9Peri Sus
- M(S): Don't get interest on susu savings (9Peri Sus
- M(S): Want ATM machines (9Peri Sus

- M(S/L): for help in filling in forms (1Urb ME C
- M(S/L): did not like it when they had to wait long for the CSA to attend to them (1Urb ME C

- M(L): did not like long procedures for loan approval (1Urb ME Cli
- M(L): difficult to understand loan terms (3Rur Susu)
- M(L): why are loan interest rates higher than savings interest rates? (3Rur Susu)
- M(L): Loan term is too short (would like 8-9 months) (3Rur Susu)
- M(L): Dislike flat interest rate, would like reducing interest (3Rur Susu)
- M(L): Why compulsory savings? Guarantor should be enough, insurance should be enough

MICRO-ENTERPRISE (2. Urban ME Clients; 5. Rural ME Clients; 8. Peri-Urban ME Clients)
- FI: go to prison (2Urb ME Client
- FI: lose capital (2Urb ME Client
- FI: long distance to branches (2Urb ME Clients

- M(S): savings closings at 4pm (2Urb ME Clients
- M(S): savings interest policies not clear (2Urb ME Clients)
- M(S): No SMS alerts upon making deposits (5Rur ME)
- M(S): Couldn't read when they got SMS alerts (5Rur ME)
- M(S): Long distance to the office for withdrawals (5Rur ME)
- M(S): MB doesn't always come with POS (8Peri ME)

Observations (dl + team)

Overarching
- Younger clients (Age 43 and younger) were significantly more vocal about headaches during this process than older clients.
- Literacy may be interesting to examine further (Illiterate clients had fewer headaches during courtship and comparatively more during marriage)
- Lower income clients expressed fewer headaches across the board
  - *May indicate lower income clients felt less comfortable expressing headaches if power dynamic present due to economic stratification (?)*
- No obvious different between clients and non-clients when it comes to processes or headaches
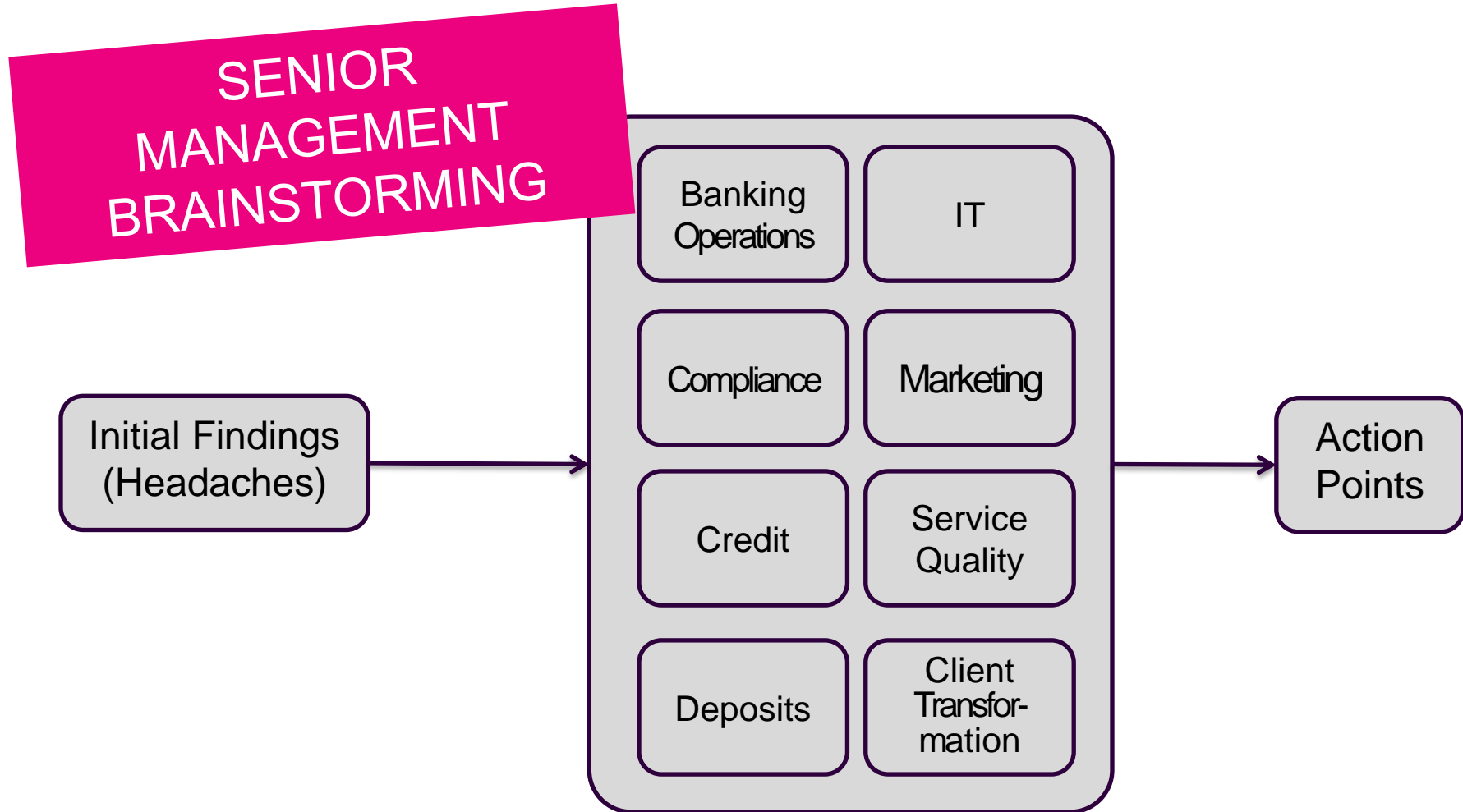
First Impressions
- Word of Mouth, including RO marketing, were by far the most common ways that clients learned about Sinapi Aba
  - *May indicate significance of relationships as being key to successful outreach, and perhaps as being more prevalent than nonverbal forms of marketing*
- Younger clients (Age 43 and younger) were vocal about headaches during this process; No complaints stated by older clients.
- First impression concerns seemed to come primarily from MicroEnterprise clients and SME clients??
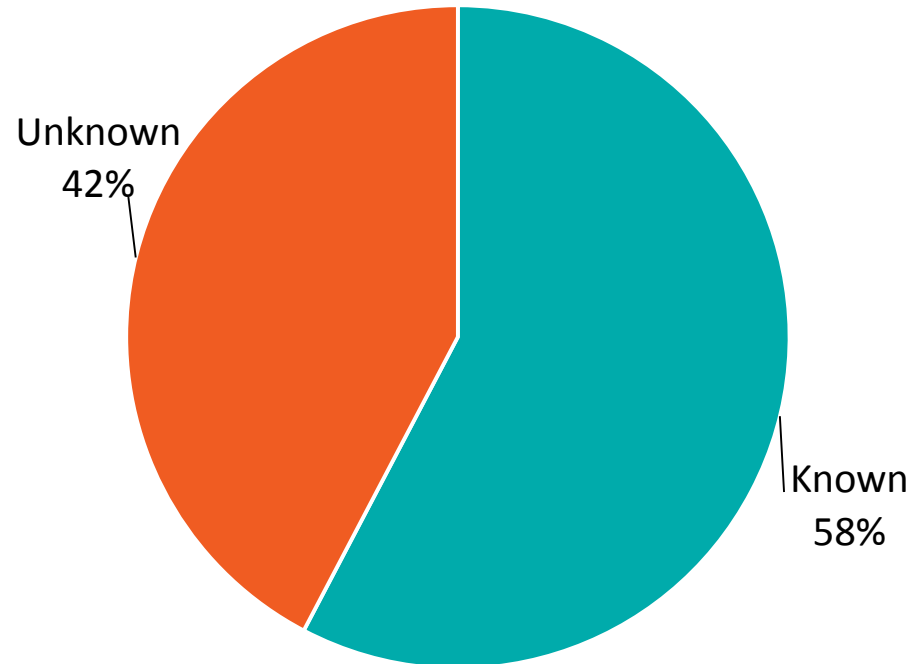- Most First impression concerns came from urban areas, less from peri-urban and rural areas.

Courtship
...discovered that there was a very thin line between Courtship and ...some decide after hearing from people,

ANALYSES

Spreadsheet Pivot Tables & Observations

Clients by Service	Count of MS-H: Account opening	
ME Clients		
SME Clients		
Solidarity Group		
Susu Savers		
Grand Total		

Location		
Peri-Urban		
Rural		
Urban		
Grand Total		2

Literacy Level		
Illiterate		
Literate		
Semi-Literate		
Grand Total		

Monthly Income		
300		
350		
550		
650		
750		
1000		
1200		
6000		
Grand Total		

Average Age	Count of MS-H: Account opening at office	Count of M-H: Documenation (ID, Passport Pix, Utility Bill)	Count of M-H: SMS Alert Forms	Count of M-H: Pass Book/ Cheque Book	Count of M-H: Daily Susu Collection by MB	Count of M-H: Field Withdrawal/Field Deposit	Count of M-H: Office Withdrawal and Savings	Count of M-H: Staff assist during withdrawal-savings at branch	Count of M-H: Call follow
32									
38						1	1		
40			1		1	1	1		
43		1					1		
45									
46		1			1		1		
48		1							
60									
Grand Total	2	2			3	1	4		

20

FINDINGS AND ACTION POINTS

SENIOR MANAGEMENT BRAINSTORMING

Initial Findings (Headaches) →

- Banking Operations
- IT
- Compliance
- Marketing
- Credit
- Service Quality
- Deposits
- Client Transfor-mation

→ Action Points

FINDINGS AND ACTION POINTS

HEADACHES

Unknown
42%

Known
58%

FINDINGS AND ACTION POINTS

SOLUTIONS TO KNOWN HEADACHES

- "Withdrawals inconvenient." Educate on field withdrawals as alternatives to branches/ATMs

- "Loan approval process has become long." Online loan approvals for quicker approval process

- "SASL is not a bank." Engage media for campaigns to publicize the conversion into an S&L.

FINDINGS AND ACTION POINTS

SOLUTIONS TO UNKNOWN HEADACHES

- "SMS messages were annoying – not private, cost, language" Use voice message in local language.

- Observation: Confusion from illiterate people on process, policies. Enhanced, better training, visual aids

- "Loyal, long-term clients are not valued."
  - Review gifts and gift policies;
  - promotionals that cover all clients;
  - have management listen to customers;
  - birthday calls;
  - product & service updates to all;
  - refreshments during training.

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REFLECTIONS ON FINDINGS AND METHODOLOGY

REFLECTION on FINDINGS

- Broad or narrow research question works
- Marriage analogy worked OK BUT where to draw the line? Important is why YES why NO for a specific decision
- Imagined persona did not work – average of members used instead
- Low comfort level with some questions – literacy skipped

REFLECTIONS ON FINDINGS AND METHODOLOGY

REFLECTION on FINDINGS

- Helpful to have 2-3 researchers per group
- 1 interviewer can draw – clients don't need to draw
- More follow-up questions if … (pause to process)
- Prioritization – pick 3 or dot voting
- Aggregation for senior management OK – but be specific
- Staff involvement = key (planning, research and development, marketing, and service quality represented)

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DISCUSSION

1. Some "adjustments" were useful ("average" personas & pivot tables). What do you think of them? Are there other improvements you can think of?

2. How might Client Journey Mapping be useful for your organization? Pros/cons? Value and risk? Compared to other focus group methods?

3. Are there any other questions you may have? Happy to discuss them here as well!

Kwaku Acheampong is currently the Corporate Planning Manager of Sinapi Aba Savings and Loans. Over the past eight (8) years, he has served in several capacities at Sinapi Aba; one of the largest Savings and Loans Companies in Ghana with a core mandate to transform lives at the bottom of the pyramid through microfinance.

In his current role, he serves as direct intermediary between Sinapi Aba and several other stakeholders to deliver reports on operational indicators and financial ratios. Budgeting and scenario generation of Sinapi Aba's operational and financial indicators

Kwaku is an initiator with a proven record of designing and initiating key projects. He played a key role in the design and implementation of the IDPRS, Edify, and Opportunity International Deutschland Micro School Programs (an innovative intervention for rural private schools).

Kwaku holds an MBA in Finance from the Kwame Nkrumah University of Science and Technology and a BSc. Planning Degree from the same university. He also holds a certificate Diploma in Financial Management from the Institute of Commercial Management U.K.

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Dana Lunberry, PMP serves Opportunity International as Senior Program Manager and Team Lead of the Program Management department. In her role, she supervises a team of Program Managers and is responsible for a portfolio of complex multi-country technical grants totaling over $10 million. In addition to these roles, Dana is passionate about process improvement and has spearheaded various initiatives involving process analysis, design and optimization.

Dana initially joined Opportunity International in 2010 to manage the organization's online P2P donations program OptINnow. In 2011, she transitioned to become a Program Manager under Business Development, taking on a diversified portfolio of technical and private donor programs in Asia and Africa, including Opportunity's multi-country Banking on Education initiative. Before joining Opportunity, Dana worked as a Project Coordinator for the Council of Adult and Experiential Learning, an organization that specializes in adult education advocacy and job readiness. Prior to this role, she provided case management support for refugees at World Relief. From 2007-08, she served as a Kiva Fellow in Tanzania to launch new partnerships with local financial institutions, BRAC and Tujijenge Tanzania.

Dana holds an M.S. in Gender and Development from the London School of Economics and a B.A. from Wheaton College in International Development. She is certified as a Project Management Professional (PMP) and a Project Management for Development Professional (PMD Pro1).

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