Clients at the Center: Customer Journey Mapping
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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
CLIENT JOURNEY MAPPING: BACKGROUND

WHY?

TRIGGERS

REACHING RURAL AREAS
with Digital Financial Services #DFSgoRURAL

UNCDF

TRIGGER MAPPING
CLIENT JOURNEY MAPPING: BACKGROUND

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.
What difficulties do clients face in accessing Sinapi loans and savings products, and how can these difficulties best be remedied?
Focus on Clients: Implementation of Client Journey Mapping

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METHODOLOGY AND IMPLEMENTATION

PREPARATION

- Determine group constituency
- Advance notice to branch managers

<table>
<thead>
<tr>
<th>Location</th>
<th>Group</th>
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<tbody>
<tr>
<td><strong>Urban</strong></td>
<td>Susu Savers</td>
</tr>
<tr>
<td>(Accra Central Market)</td>
<td>Microenterprise Clients</td>
</tr>
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<td></td>
<td>SME Clients</td>
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<td><strong>Rural</strong></td>
<td>Susu Savers</td>
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<td>(Offinso)</td>
<td>Non-Savers/Non-Clients</td>
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<td></td>
<td>Microenterprise Clients</td>
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<td>Small Group Loan Clients</td>
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<tr>
<td></td>
<td>Non-Savers/Non-Clients</td>
</tr>
</tbody>
</table>
METHODOLOGY AND IMPLEMENTATION

PREPARATION

• Gather team (Multiple bank functions represented!)
• Review principles
• Discuss adaptations
• Practice
METHODOLOGY AND IMPLEMENTATION

FOCUS GROUPS
METHODOLOGY AND IMPLEMENTATION
METHODOLOGY AND IMPLEMENTATION
METHODOLOGY AND IMPLEMENTATION

Client Journey Map

Journey: First Impressions, Courtship, Marriage

Why YES?
Why NO?

Persona

Headaches
Focus on Clients:
Implementation of Client Journey Mapping

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FINDINGS AND ACTION POINTS

ANALYSES

“Headache” Synthesis Tables
FINDINGS AND ACTION POINTS

ANALYSES

HEADACHES BY GROUP BY LOCATION

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

URBAN
- Fl: go to prison
- Fl: lose capital
- Fl: long distance to branches
- Fl: related
- Fl: double
- M(S): was
- M(S): did
- M(S): not
- M(S): not
- M(S): did not
- M(S): see
- M(S): not
- M(S): not
- M(S): not
- M(S): Don’t
- M(S): Want
- M(S): for
- M(S): did
- M(S): did
- M(S): difficult
- M(S): why
- M(S): Loan
- M(S): Dislike
- M(S): Why
- M(S/L): for
- M(S/L): did
- M(S/L): process
- M(S/L): not
- M(S/L): No
- M(S/L): New
- M(S/L): quick
- M(S/L): did
- M(S/L): closed
- M(S/L): closed
- M(S/L): No
- M(S/L): New
- M(S/L): quick

MICRO-ENTERPRISE
- Fl: long
distance
to
branches
- M(S):
savings
interest
policies
not
clear
- M(S):
Could’t
read
when
they
got
SMS
alerts
- M(S):
Long
distance
to
the
office
for
withdrawals
- M(S):
MB
doesn’t
always
come
with
POS

HEADACHES BY GROUP BY SERVICE

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

SUSU
- M(S): were especially appreciative of the MBs that encouraged savings
- M(S): did not like it when MBs did not come in time
- M(S): did not like network downtime for POS devices
- M(S): see imbalances on account
- M(S): not enough information on savings accounts
- M(S): Dislike cost of SMS messages
- M(S): Don’t get interest on susu savings
- M(S): Want ATM machines

HEADACHES BY GROUP – 10

KEY ASPECTS

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 more comfortable expressing headaches if power dynamics present due to economic stratification?
- No obvious difference 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 Abo.

- 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 MICRO ENTERPRISE AND SME CLIENTS?

Most first impression concerns came from urban areas, less from peri-urban and rural areas.

Courtship

It was discovered that there was a very thin line between Courtship and
### FINDINGS AND ACTION POINTS

**ANALYSES**

<table>
<thead>
<tr>
<th>Clients by Service</th>
<th>SME Clients</th>
<th>ME Clients</th>
<th>Service by Tables &amp; Observations</th>
<th>Opening at Spreadsheet Pivot</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location</td>
<td>Peri-Urban</td>
<td>Rural</td>
<td>Urban</td>
<td></td>
</tr>
<tr>
<td>Literacy Level</td>
<td>Illiterate</td>
<td>Literate</td>
<td>Semi-Literate</td>
<td></td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
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</tbody>
</table>

| Monthly Income     | 300         | 350        | 550                              | 650                         |
|                    | 750         | 1000       | 1200                             | 6000                        |

| Average Age        | 32          | 38         | 40                               | 43                          |
|                    | 45          | 46         | 48                               |                             |
|                    | 60          |            | 2                                |                             |

| Count of MS-H: Count of M-H: Count of M-H: Count of M-H: Count of M-H: |
| Account opening at opening at opening at opening at opening at office | office | office | office | office | office |
| Monthly | Income | | | | |
| 300     | 1     | 1     | 1     | 1     |
| 350     |       | 1     | 1     | 1     |
| 550     |       |       | 1     | 1     |
| 650     |       |       |       | 1     |
| 750     |       |       |       |       | 1     |
| 1000    |       |       |       |       |       | 1     |
| 1200    |       |       |       |       |       |       | 1     |
| 6000    |       |       |       |       |       |       |       | 1     |

**Spreadsheet Pivot Tables & Observations**

- Count of MS-H: Documenting (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/Savings at branch
- Count of M-H: Staff assist during withdrawal savings at branch
- Count of M-H: Calls follow up
FINDINGS AND ACTION POINTS

Initial Findings (Headaches)

Banking Operations
Compliance
Credit
Deposits

IT
Marketing
Service Quality
Client Transformation

Action Points

SENIOR MANAGEMENT BRAINSTORMING
FINDINGS AND ACTION POINTS

HEADACHES

- Known: 58%
- Unknown: 42%
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

• “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

• 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

TOPICS for 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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