1) Setting targets, evaluating staff based on these to see those who should be rewarded and those who need performance improvement.

2) Supplementing traditional training with an e-learning internet portal, SMS quizzes, training apps, video snippets delivered by SMS, webinars, video exchange with peer invitations.

3) Workplace incentives for staff e.g. win a car, house etc. Employee of the month etc.
1. Incentives
   → Recognition
   → Bonus
   → Promotion

2. Training: Exposure, increase technical skills rotation e.g. Mtg in Kigali

3. Trial & error - space for creativity & learning from mistakes.
1. Matching skills to responsibilities

2. Set goals and when met incentivize (career) (plans) (path)

3. Open communication to foster innovative ideas, bottom up approach that is appreciated and backed by resources.
1. Information & Skill training
2. Delegation, dissonance & resp.
3. Recognition of performance (Rejana)
1. Staff participation in product design
2. Performance linked incentive feedback
3. Training
4. Good working env media
5. Career advancement
6. Reputation of the organization
7. Leadership support
Potential clients cannot access your product

- Few Staff
  - CS
  - Staff mobility
- Legal Requirements
  - Patents
  - Cost
- Technology
  - Inappropriate
  - High tech
  - Poor quality
  - Lack of knowledge
  - No IT systems
- Distance
  - Temporary
  - Linkage
  - Brand awareness

- No Infrastructure
  - Roads
  - Agro
  - Govt.??
  - Community
  - Politics
- Illicit trade
  - Piracy
  - Government manuals
  - Lack of knowledge
  - Basic Feeding
  - Lack of access

- Agents
  - Mobilizers
  - Temporary
  - Customer care service
Potential clients find it difficult to use your product.
Potential clients do not see the value of your product.

Poor Marketing

Proper Branding

Intensify Marketing Staff training

Communicate on product advantages

Review marketing & communication

Feed back after product implementation

Mobile Services

Product not addressing needs

Savings groups in formal savings group account

Low Financial Literacy (also a solution)

Financial literacy & incentives

Link savings with loans

Potential clients do not see the value of your product.
Potential clients don't understand how to use your products

1. Language used is not understood by the customers
   - Start with clear, target market
   - Use local language
   - Explain clearly (emotional, numerical value or benefits)

2. Lack of detailed information offered by staff
   - Train staff to be able to train customers at time of acquisition of product
   - Sales tools e.g., FAQ's, product cards, flipbook

3. Product is not addressed to proper segment
   - Lack of proper market segmentation
   - Use local language

4. Product not adapted to client needs
   - Review product
   - Market research prior to developing product or even after deployment

5. Poor marketing and communication of product
   - Provide extra training for clients, e.g., group
   - Simplify language
   - Communicate information in the form of segments of marketing e.g., videos for illustrative customers

6. Technology behind product difficult to understand e.g., use of A7/M cards
   - Teach customers well or make product technology simple to use and understand

Product is too complex
   - To map the process clearly from client point of view
Potential clients do not want to use your product

- Don't overpromise
- Analysis competitors
- Products are better
- Institution doesn't keep its word
- Poorly designed/research
- Understanding why not used
- Better research (fieldbased)
- Don't trust institution
- Doesn't meet clients' needs
- Poor targeting of market/segment
- Low interest rate return (pricing)
- Complex procedures
- Staff training on custo services
- Review & test procedures mapping
- Review pricing/objectsives
- Market research
- Develop & improve (case studies, implementation, strategy, CSR)
- Simplifying services, customer services
- Consistency of communication
- Marketing promotion, engaging communities
Potential clients don't trust you

Non-compliance with inter/extra regulations

Some MFIs have defrauded the people

Bank closed

Brand ourselves different

Lack of image

Who are you?

Broke x morta

Big expensive offices

Staff attitude

Establish strong organization culture

Increased asset and liquidity management

Improved customer service quality

Small loans below demands of clients
Your staff don't prioritize savings

- Lack of priority
  - Management/Leadership
- Lack of clear goals/narrow strategy
- Back to basics
- Incentives
- Performance-based incentives
- Staff unmotivated and/or unclear on product
- Direction/clarifying goals
  - Staff not clear on
    - product
    - strategy
- Communication/training
  - Orientation of all staff on need to saving + products
  - Client Sheffield
    - Lack of product
      - New product
      - Resilient staff
  - Structure/organization
  - Delivering Staff organization
- Additional job/responsibilities
  - Need to understand better
  - New product
  - Clarifying/ agreeing +
    - Product strategy
    - Better understand...
Potential clients don't know about your products

Poor Marketing
- Low level, generic
- Tailor approach
- Use visuals
- Segmentation

Poor Positioning
- Staff capacity
- Use local language
- Repackaging

Poor Analysis of the environment
- Poor communication strategy
- Using inappropriate channels

Stiff competition
- Using best practices
- Customize language
- Partner
- Differentiation

promotion
- Price, packaging, branding

Key metrics
- Return on investment
- Results

Training
- Incentives
- Recruit right staff
- Staff participation in product design
TAKE AWAYS

1. Diagram of cost ↓ to $ as we implement mobile technology

2. Smile on Equity staff face as he demonstrated POS

3. Cash is main competitor of mobile banking

4. FSP can use BRs to build customer responsive products

5. 6 Elements of BB strategy

6. Think client needs 1st, then product

7. WIN-WIN partnership

8. Total product

9. Diversification of product + client

10. Agent banking has 3 parties - all must be satisfied

11. Partnership stages

12. Addressing liquidity mgmt issue in agent banking