



Lessons Learned

Janalakshmi Prototyping Process

Challenge

With increasing competition in the market that provides financial services for the poor, Janalakshmi, India's largest urban microfinance institution, saw an opportunity to distinguish their brand through customer experience. In 2015, CGAP collaborated with Janalakshmi and Dalberg to better understand the customer journey and make customer experience interventions. Dalberg used qualitative research to design a blueprint for short-term customer experience improvements at Janalakshmi, starting with small prototypes. Learn more about the research phase on page 50.

Questions

Which customer experience 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 customer experience prototyping projects?

Overview

During the six-week testing phase, prototypes were rolled out by designated project leads. Teams tested the most promising solutions with customers to get rapid feedback so that after a few iterations customer experience improvements could be formally incorporated into the Janalakshmi business processes. The prototyping phase was structured as follows:

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

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

Prototype Production: Procure or produce collateral or artifacts. Keep these components to a minimum so prototypes are lightweight and flexible.

Prototype Implementation: Implement prototypes over several weeks until desired sample size and actionable insights are achieved.



Janalakshmi tested three prototypes:

- improved facilities for customers at a bank branch
- a faster disbursement process that reduced customer waiting time
- a rewards program that recognized customers who paid back loans faster and consistently attended loan meetings

A modest budget was set aside for the team to use for prototypes. A senior staff member was assigned as the customer experience champion to ensure prototyping managers had the permission and buy-in to complete their projects.

Some ideas were easy to implement. Janalakshmi decided they needed a list of non-negotiable factors to reinforce the basic minimum customer experience at every branch and agent location to create a distinct brand identity in the minds of customers. They prototyped Jana Basics, where water, clean bathrooms, large waiting areas, breastfeeding

zones, and kids play zones were provided at two branches in poorest of the poor areas that lacked those facilities. Janalakshmi trained hosts to welcome each customer, provide a token for waiting, and direct people to a seating area. The positive impact of this prototype showed they needed to scale the non-negotiables to all branches nationally.

Janalakshmi also tested a radical idea for reducing customer waiting time for group loan disbursements. Customers complained that they lost a day of work and wages to get loan funds into their accounts (which requires the entire loan group to be present at the branch at the same time). The team tested a new approach where all paperwork was done at a community center near loan group members' homes (generally in the same community). They still needed to be at the branch to get money on their ATM cards but waiting time was reduced. With fewer customers waiting, the branch processed more loans each day: good for customers, good for business.