



Experiment 6

Find 3 Agents in Your Community*

The agent experience is usually quite different in rural and urban areas, and seemingly simple moments can be taken for granted – like easy access to an agent or effective guidance through the customer call center.

There are a few simple ways to put yourself in the customer’s situation to better understand their everyday challenges with your products and services.

STEPS

- 1** Start by visiting a town or village with low adoption rates of your products and services. Walk around and try to find three agents that can assist you. (It’s ideal if you’re not familiar with the location beforehand.) Document the process in writing and images. Note your actions, interactions, emotions, and thought process.
- 2** Follow-up activity: Choose a specific challenge you could face as a customer (e.g., unable to set up your mobile wallet). Ask the agent if he/she can help you with it, then phone the customer center and ask them to help you solve the problem as well.
**If your organization does not work with an agent network, you can still run Step 2.*
- 3** Take notes as you go through the experience and once you’re back at the office, reflect with your team on the following:
 - How much time does it take to find an agent or gain effective support through the customer call center?
 - What moments in the process were frustrating?
 - Beyond the customer call center, who did you reach out to for support?

TIME

1-2 hours

ROLES

Individual or small group exercise

MATERIALS

Mobile phone
Notebook

EXPERIMENTS IN ACTION: TIGO CASH, GHANA

Tigo Cash launched its mobile money service in Ghana in 2010. But by 2012, only a fraction of its over 1 million registered subscribers actively used the service and the company struggled to gain momentum. In 2013 Tigo Cash, IDEO.org, and CGAP set out to better understand how to improve the customer value proposition – and the larger issue of engagement with mobile money among low-income Ghanaians as well.

Once the initial research took off, a Tigo Cash manager was challenged with a simple exercise: find three agents to ask for help. The experiment would help the manager experience the service firsthand and learn how it worked in real life, in a real community. It took the manager more than ten calls with a Tigo Cash customer representative and several hours wandering around town to find even one agent. It was at that moment that the staff realized the practical challenges their customers were facing.

USE IT WHEN

- Just before you start your research phase. The experiment will help you think from a customer perspective right from the beginning of the process
- As a support activity to creating a customer journey map – to understand how people think, feel, and act in similar situations

USE IT TO

- Get a better understanding of the daily challenges and needs your customers may face with your products and services
- Spark new ideas to improve current products and services

“Since the project, I have thought about a lot of consumer insights methods very differently. To me, HCD really got beyond the superficialities of consumer research to actually get to the bottom of the real motivations and feelings of customers.”

Selorm Adadevoh, CEO, Digicel (former head of Tigo Cash), Haiti