Voice of the Customer Toolkit

A GUIDE TO CREATING CUSTOMER FEEDBACK LOOPS
Acknowledgements

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CARD Pioneer Microinsurance CEO Geric Laude listens to a customer, Philippines
What is a Voice of the Customer solution?

The voice of the customer (VoC) is at the core of every customer-centric organization. VoC is broadly defined as the customer’s voice, expectations, preferences, and feedback on a particular product or service. It’s a source of guidance for listening to and better understanding insights as well as customer needs, and responding as you adapt products and services to improve customer experience. With digital financial services, voice of the customer has largely transitioned to being remote. Often, today’s customers no longer have actual people to reach out to – people who can act on questions, complaints, or feedback. In the leap from cash to digital financial service, this may erode customer trust. Providers, too, have become overwhelmed with the transition to digital and often end up disconnected from the experience of their customers.

VoC solutions include a range of technologies, strategies, and approaches for systematically creating customer feedback loops. These solutions focus not only on listening to customer voices but also on responding by improving products, services, and, ultimately, the end customer experience.

VOC SOLUTIONS FOCUS ON CREATING CUSTOMER FEEDBACK LOOPS WHERE PROVIDERS ARE DRIVEN FROM LISTENING TO ACTING.

Listen to customers by gathering feedback
Understand their needs and expectations
Plan and evaluate changes needed
Act to implement and monitor improved customer experience

Examples of VoC solutions in this Toolkit range from an “immersion sprint” – where staff directly interacted with customers in a structured rapid feedback approach to quickly gain insights to act upon – to an interactive SMS dialogue with mobile money customers that responded to customer needs and drove a fivefold increase in savings.

The end goal of every VoC solution is to unlock value for providers and customers alike. As captured in the diagram below, by listening and interacting with customers, providers can better understand customer needs, improve product design and delivery of services, and be guided toward delivering a more fulfilling customer experience. At the same time, by communicating directly with providers, customers can gain a deeper understanding of services, develop increased trust, and ultimately become more engaged with the provider’s services.

PURPOSE OF THIS TOOLKIT

Financial service providers may see the potential of better listening to and responding to customer needs, but leaders are often unsure which tools are available and unclear of the exact steps they need to take. This Voice of the Customer Toolkit offers guidance based on real-world examples and experiments, and offers tangible tools that have shown impact. The goal is to integrate customer voice into your business model and practices in a way that drives short-term competitive advantage and sets you on the right path in the longer term. The Toolkit is geared toward managers of organizations that provide financial services to low-income customers. Depending on how experienced you are with VoC, you may decide to turn to a different part of the Toolkit, as noted below.
RESOURCES IN THIS TOOLKIT

Look for these icons throughout. Each indicates more in-depth information on a subject or helpful resources.

**TIPS + TEMPLATES**

**Develop a VoC Solution**

Tools to help you get started and utilize VoC within your organization, including questionnaires, key frameworks, and design methods.

*Perfect for managers who are eager to get started and are looking for tools to help.*

**CASE STUDIES**

**Learn from Other Organizations**

Evidence from real-world providers that have found success in utilizing different approaches, channels, and tools.

*Useful for managers who want to be inspired by the experience of others and learn how others managed to develop VoC solutions.*

**REFERENCES**

**Build Your VoC Knowledge Base**

A curated set of resources to dig deeper on particular VoC elements and build your internal knowledge base.

*Valuable for advanced practitioners or those who want to dive deeper into a particular area of VoC.*

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GUIDANCE IN THIS TOOLKIT
VoC solutions were piloted with the following three organizations over the course of 2016–2018. These engagements enable this Toolkit to offer guidance and examples that are grounded in reality.

**CARD Pioneer Microinsurance (CPMI)** is the largest microinsurance provider in the Philippines, covering 10 million low-income Filipinos and amounting to 60 percent of the country’s microinsurance market in 2016. CPMI developed a VoC solution to more effectively react to customer needs and specifically cut down on non-renewal of its insurance products.

**Wave Money** is a pioneering fintech startup that was granted the country's first mobile financial service license by the Central Bank of Myanmar and in less than year signed up more than 400,000 customers. Wave Money developed a VoC solution to effectively acquire customers and hone in on product offerings while still maintaining a lean approach.

**AMK Cambodia** is one of the leading deposit-taking microfinance institutions in Cambodia, with over 600,000 active deposit accounts and close to 350,000 active loan accounts as of 2016. To better serve poor customers in a cost-effective manner, AMK has focused on improving its network of agents across the country and developed a VoC solution to better support those 2,500 agents.

To pull together evidence, case studies, and insights for this Toolkit, we also undertook an extensive literature review and conducted interviews with a diverse set of experts and practitioners.

WHICH BUSINESS CHALLENGES ARE BEST SUITED TO VOC SOLUTIONS?
VoC solutions focus on creating feedback loops with customers to understand, diagnose, and respond to pain points. These three challenges can be addressed by VoC efforts and solutions:

- Customers are inactive and not loyal to your organization.
- Customers are not reacting to acquisition strategies and marketing efforts are not paying off.
- Customers are not taking advantage of services and not using products as intended.

5. https://www.agoramicrofinance.com/cambodia
HOW CAN VOC SOLUTIONS IMPACT BOTTOM LINE BUSINESS METRICS?

At a high level, VoC solutions drive home impact in two ways: 1) through increased revenue and 2) through reduced costs. This can be attributed to improvements in customer activity, retention, and cross-selling, as well as more efficient internal processes and compliance management. In the case of M-Pawa in Tanzania (see next page), a method of interactive SMS was used to more systematically and cost-effectively engage customers with financial education content. The communication method was adapted following customer feedback, which dramatically drove product adoption. The example of MetLife (page 11) shows how to achieve cost reduction and increased customer satisfaction.
M-Pawa Tanzania: Finding Value in Interactive SMS

In 2016, mobile network operator Vodacom and Commercial Bank of Africa collaborated on the communication platform Arifu to experiment with interactive financial education content sent via SMS. The pilot project in Tanzania, which focused on driving activity and furthering product adoption, tested different types of behavioral messages with almost 3,000 M-Pawa mobile money users. Message content ranged from narratives and personalized notifications to introduction to new financial features. For a customer interested in savings, for example, the platform could send messages sharing the story of a farmer who used mobile money savings to grow his business; it could also send messages for setting personal savings goals. If a customer was interested in mobile loans, they could learn to check their loan limit or to use a cost calculator tool. SMS messages utilized A/B testing to actively listen, then used insights gathered from replies to design more personalized content which proved to be most effective based on user interactions. The application of VoC directly contributed to improved engagement and significantly impacted total average savings from engaged users.

Users who received messages saved, on average, five times more than those who did not have access to interactive content. By driving increased savings, M-Pawa users were also able to more accurately manage their cash flows and receive larger, more reliable loan amounts with higher repayment rates compared to those who did not have access to trial content.

Source: CGAP blog, Interactive SMS Drives Digital Savings and Borrowing in Tanzania.


The global insurance firm MetLife launched a mobile application designed to provide customers with a convenient way to manage their insurance policies without having to visit a branch or contact a call center. In the first year, more than 100,000 customers used the app, including a reported monthly growth rate of 50,000 downloads and 8,000 completed transactions. The app reduced call center volume and wait times that generated an estimated total savings of $580,000. More broadly, it also helped increase MetLife’s net promoter score by 18 points and self-service utilization ratio by 10 percent, enabling more than a third of customer in Korea to be “self-serviced.”

*Source: Interview with Gary Teh, CIO, MetLife Asia.*

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Listening to Janalakshmi customers, India
Getting Started:

How do you listen to your customers and learn which VoC solution is best for them and for you?
RECOMMENDATIONS FOR GETTING STARTED WITH A VOC SOLUTION

1. Assess where your organization currently has relevant VoC efforts, projects, and alignments to build on – rather than reinventing the wheel.
2. Use a combination of qualitative and quantitative approaches to learn about customer preferences for communication and where your current dialogue could be improved.
3. Identify pain points in communication with your customers; prioritize those that align well with your business goals and objectives.

WHICH APPROACHES CAN I TAKE TO GET STARTED?

Get started by listening to and learning from your customers. In narrowing the range of methods available to assess customer preferences for communication and interaction, it’s helpful to bucket approaches into qualitative and quantitative techniques. Qualitative methods are often utilized in understanding the “why,” for example, why are we receiving complaints relating to PIN numbers? Quantitative methods do a better job at establishing the scope of “how many,” for example, how many customers are experiencing this PIN issue?
WHERE DO I CURRENTLY STAND WITH VOC?

Have you already started thinking about customer voice in your business? Do you run the occasional market research effort? Do you have a social media presence? Here are ten organizational questions to diagnose how best to mobilize or start thinking about a VoC solution.

<table>
<thead>
<tr>
<th>VoC Self-Assessment</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>We regularly interact with customers to find out what products or services they will need in the future</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>We regularly measure the quality of interactions with products, services, and relationships to assess the customer experience of our target customers</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Customers receive quick, quality feedback on all queries and problems logged in any type of interaction</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Findings and metrics related to our customer experience are regularly disseminated to all levels of the organization</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Senior executives regularly interact with customers to get first-hand reviews of their customer experience</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>We consider the potential impact of all decisions on the experience customers have with our products, services, and channel interactions</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>When customers indicate that they would like us to modify a product, service, or process, the departments (business units) involved follow an integrated effort to do so</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Customer experience activities of all customer-facing interactions (staff and channels) are well coordinated</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Customer complaints receive the highest priority</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Business units and customer support teams regularly discuss ways to improve the quality of our customer experience</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

Total the points from your answers above to determine where you stand on VoC:

- **0-12 Points**: Definitely. Conduct a formal VoC project guided by the following pages.
- **13-16 Points**: Yes, consider a more informal process with inspiration from the following pages.
- **17-20 Points**: You are already on the right track. Check out if there is more to improve.

Source: Consulta.
AMK’s VoC Solution: Applying the LUPA framework

To better serve low-income customers in a cost-effective manner, Cambodian microfinance institution AMK focused on improving its network of 2,500 agents across Cambodia. AMK wanted to better support agents by leveraging its call center and putting insights into action. With support from a South African consultancy, AMK applied the “LUPA” framework to develop a VoC solution in the following phases:

Listening
To listen, pull together every possible channel, platform, and source of information where customer insights can be obtained. This may involve internal and external sources. Internally, bring together business stakeholders with data points and metrics, including financial data, strategy documents, risk, policies, sales, procurement, marketing, customer data, operational metrics, and call center data. Externally, gather information on insights related to overall customer experience.

AMK used the following sources to listen and build the foundation of a VoC solution:

- Insights from senior management and AMK program staff
- Internal data sources, including call center, agent channel, operations, and financial teams
- Customer journey research and exercises with customers and agents

Understanding
To understand, focus on translating data and information into usable concepts that address business objectives and the end customer experience. This shifts the involvement of internal stakeholders – usually business, distribution, marketing, and customer experience teams – from gathering information to analyzing it.
AMK facilitated this phase by engaging staff from business management, agent and banking channel management, call center, product development, marketing, business intelligence, and IT teams. The following activities were the focus:

- Matching data and information gathered with overall business goals and metrics
- Understanding key business objectives that aligned with customer experience
- Exploring the project team’s capacity and efforts against identified improvement areas and objectives

**Planning**

To plan appropriately, first evaluate your team’s current efforts aligned with focus areas. Next, formulate desired goals. Finally, identify actions that can bridge the gap.

AMK was mindful of priorities and goals from the onset, focusing on specific challenges that could be addressed in its agent business vertical. Then it built on leading efforts of the call center team and honed in on how to build capacity and restructure the dashboard to better align and take action on customer experience. (For more details about actual solutions, see page 22, *AMK: Understanding Call Center Complaints Data to Hone In on VoC Efforts*.)

**Action**

The LUPA framework is complete when planned activities and/or solutions are operationalized by specific actions. Focus on assigning actions to individuals and agreeing upon time frames when improvements against objectives and key performance indicators (KPIs) will be evaluated.

AMK assigned the head of its call center the task of operationalizing actions to address agent challenges through the use of an improved VoC-oriented dashboard. The dashboard focused on improving a range of agent business performance metrics and customer experience indicators.
**Customer journey mapping** is a good example of a more qualitative method for diagnosing customer touchpoints. The approach examines each interaction – starting with a customer’s initial awareness and ending with active usage and referral – to identify gaps and opportunities in communication at each stage. The figure below provides real customer quotes heard at various phases of the journey where a disconnect between the provider and customers occurred.

The CPMI case study on the following page shows the qualitative customer journey mapping approach step-by-step. A customer journey map tool can also be found in the CGAP Customer-Centric Guide.9

CPMI’s Customer Journey Mapping

To focus in on designing a VoC solution, Philippines microinsurance provider CPMI first identified where its dialogue currently broke down and what critical pain points customers faced in dealing with the organization. It utilized a journey mapping approach, described in three steps:

**Step 1: Create a Persona Profile**

Based on interactions with and knowledge of customers in the field, the CPMI team outlined a vivid picture of its target customer by building a persona. A persona is a single “person” who represents individuals with similar characteristics, including future goals, living conditions, interests, occupation, and even food preferences. CPMI created a representative persona they called Maria Dela Cruz, seen in the image to the right. “Maria” is a micro-business owner who struggles with mobile technology and recently experienced typhoon damage. She lives in a single room with her children, grandchildren, and extended family, and loves soap operas. By being as detailed as possible when building the Maria persona, the CPMI team felt they could really articulate “her” needs, concerns, and interactions in the next phase.

**Step 2: Explore Their Journey**

Keeping this customer (the Maria persona) in mind, CPMI walked through the different stages of her journey with the organization. What is her mood when she registers? What is the channel of interaction she uses at each touchpoint, for instance, telephone, branch, face-to-face visit by an agent? First, the team walked through the process and these questions with staff that interacts most closely with customers. Later, CPMI did more in-depth qualitative research, conducting field interviews with customers and agents to confirm and further hash out knowledge gaps.
Step 3: Match Journey Moments with Internal Improvements

The third and final step is a deep dive into the pain points and underlying macro- and micro-moments across the interactions laid out in Step 2. For specific painful moments that emerged, CPMI looked at internal supporting processes, the individuals responsible for managing these processes, and aligning key performance indicators.

Results

In the end, CPMI uncovered that customers weren’t being informed when their policies ended, which caused them to miss renewal. It found the issue to be widespread, with between 3,500 and 8,000 potential clients per province possibly lost each year. Total loss was estimated to be between 175,000 and 400,000 customers across the country. In this case, the first step of the VoC solution focused on informing customers with a reminder when their policy was set to end.

You can also gather quantitative insights on customers by exploring which data is readily available within your organization. For example, Tameer Microfinance Bank in Pakistan analyzed its internal complaints database to better identify customers with a higher risk of default. Following the review, Tameer reached out to customers who complained to better understand their issues and offer further assistance. This resulted in a 50 percent decrease in the delinquency ratio across its portfolio.  

In reviewing customer complaint data from your call center, you can identify consistently unmet needs and zoom in on areas for improvement. You can use different techniques for analyzing complaints, such as text analytics or complaint categorization aligned with risk indicators. A case study of this in action can be found on the following page.


11. Examples of software solutions for text analytics are:
   - https://www.quantifind.com/
   - https://www.crimsonhexagon.com/ppc-landing_usa_analytics-brand-analysis/?_bk=crimson%20hexagon&_btr=1597072928816_bm=ad_bing&utm_source=google&utm_medium=ppc&utm_campaign=Branded,
   - https://www.clarabridge.com/
   - https://www.netbase.com/
   - https://www.medallia.com/what-we-do/?utm_medium=Paid-Search&utm_source=Google&utm_campaign=NA-Brand&utm_content=Medallia_EM_KW&utm_term=medallia%7Ced%7Cmg%7Ct1%7C244466556376&gclid=EAIaIQobChMIg-z0nZPO2AIVgq22-CHiKAlAEAAAASAAEgKeIDe_D_BwE, https://infoogy.com/ (more social media based)
   - https://www.intellexer.com/ (range of solutions)
Faced with the dual challenge of decreased business volumes at agent locations and increased complaints at its call center, AMK started by diagnosing where customer experience was breaking down. To diagnose, AMK used data captured by the call center team to better understand the problems at agent and customer levels. The data effort focused on two main phases: 1) understanding data already being gathered and 2) utilizing this data to understand where to improve.

**Phase 1: Understanding data already being gathered**

AMK’s call center captured a range of information using a template provided to all call center agents. Agents used the template for each call to categorize the type of complaint or inquiry, prioritize the issue, and note the associated product and cause, among other fields. To quickly extract and organize data being captured, the head of AMK’s call center created a graphic snapshot of quantitative stats for her team (see AMK’s Ad Hoc Dashboard on the following page). The ad hoc dashboard analyzed number of complaints, who had raised the complaint (i.e., agent, customer, staff), and branch location/service area where the complaint was received, among other information captured.

While the wealth of data included in the dashboard allowed the broader team to view the call center as an important point of contact for improving customer experience, there was limited qualitative information on the nature of complaints. Also, there was no concrete plan in place to react to insights and analysis. Two main disconnects existed:

1. The call center did not have enough visibility on business questions to deliver data in a manner that business teams would find relevant.
2. Information wasn’t being made available to teams that could mobilize on solutions at the heart of the complaints.

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12. This view was built based on SQL, utilizing the helpdesk database and Power Excel.
AMK’s Ad Hoc Dashboard

Source: AMK VoC Solution Pilot supported by CGAP and Consulta.
**Phase 2: Utilizing data to understand where to improve**

AMK realized that a more complete analysis of call center data and more systematic integration of the data into the organization would allow it to better inform staff. It would enable provision of more targeted support and resourcing to agents, and help them keep track of gains being made in end customer experience and business metrics.

AMK got started on two main opportunities:

1. **Tactical opportunities**: Creating a system so the head of the call center could monitor and create actions for branches and mobile banking officers (MBOs) to act on a combination of metrics that indicated agent business challenges. For example, liquidity below the threshold combined with incoming complaints would necessitate action from the branch or MBO to train or support agents experiencing operational challenges.

2. **Strategic opportunities**: The head of the call center would consolidate management information from the combined metrics in the dashboard and disseminate it to management and executives. This information on business challenges would enable the wider group of stakeholders to consult and collaborate on planning and execution of organizational strategic goals and objectives.

This effort allowed AMK to realize that complaints can turn from operational business problems into business solutions.
CPMI’s Customer Survey and Benchmarking on VoC Efforts

For organizations that want a more holistic quantitative approach to understanding their customers, quantitative surveying around current communication channels usage and preferences is another starting point. An example of this type of effort can be seen in CPMI’s Customer Surveying and Benchmarking.

In developing and running a quantitative survey, CPMI took a three-step approach: 1) framing the focus, 2) testing and iterating, and 3) understanding the results.

**Step 1: Framing the Focus**

CPMI focused the survey around four main strategic areas for improvement identified by the organization’s leadership and project staff: 1) communication preferences, 2) awareness and interactions with CPMI, 3) use of products and appreciation for processes, and 4) access and usage of mobile phone and other communication technologies. The survey also served to benchmark the full scope of customer experience, gathering information on customer loyalty, customer satisfaction, and open-ended customer feedback.
Step 2: Testing and Iterating

CPMI took an iterative approach to internally and externally develop and test its survey, which helped ensure that it was well understood and received. The approach revealed numerous adaptations that needed to be made – survey questions tweaked for clarity, for example. It became apparent during initial survey testing that a scale used to weigh satisfaction would need to be simplified from a 10-point to a 5-point version. Also, due to network connectivity issues discovered during pilot testing, the mobile survey instrument was adapted to incorporate an offline mode that could be used in remote areas where network challenges were prominent.

Step 3: Understanding the Results

In the end, survey results revealed that word of mouth from friends and family was a driver of awareness, more so than employee interactions and marketing efforts.

Almost half of respondents reported that they had become aware of CPMI through friends or family members, and another 17 percent learned of CPMI by observing other people making claims. This significantly more than doubled the amount of customers who had become aware of CPMI through employees, agents, staff, and even marketing materials.
Insights gathered from the CPMI benchmarking survey also showed that significantly more than half (63 percent) preferred center meetings (gatherings of CARD members) and an additional 22 percent preferred face-to-face communication. SMS followed as the third most preferred channel.

Download the VoC Channel Measurement survey [here](https://drive.google.com/file/d/0B-Qddfq4B5B5WmFlSzVGQjEWFU/view).

<table>
<thead>
<tr>
<th>Preferred Communication Methods</th>
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<tbody>
<tr>
<td>Centre Meeting</td>
</tr>
<tr>
<td>Face-to-Face</td>
</tr>
<tr>
<td>SMS</td>
</tr>
<tr>
<td>Call Centre</td>
</tr>
<tr>
<td>Social Media</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>n = 305</th>
</tr>
</thead>
<tbody>
<tr>
<td>Centre Meeting</td>
<td>63%</td>
</tr>
<tr>
<td>Face-to-Face</td>
<td>22%</td>
</tr>
<tr>
<td>SMS</td>
<td>13%</td>
</tr>
<tr>
<td>Call Centre</td>
<td>1%</td>
</tr>
<tr>
<td>Social Media</td>
<td>1%</td>
</tr>
</tbody>
</table>

Consumer Research Toolkit

A detailed toolkit of consumer finance research methods demonstrated through examples, plus tools to outline your limitations and strengths.

When to Use Which: User Experience Research Methods

A rundown of different qualitative and quantitative research methods and frameworks geared toward technology providers that focus in on the best approach for your needs.

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13. https://drive.google.com/file/d/0B-Qddfq4B5B5WmFlSzVGQjEWFU/view
15. https://www.nngroup.com/articles/which-ux-research-methods/
CARD member at a CARD Center meeting, Philippines
Developing a Solution:
How do you design and create a VoC solution?
Once you know the needs and preferences of your customers, align these insights with your organizational capacity for a plan of action. In developing a VoC solution, take into account interactions, channels, and resources that already exist. As in many other design processes, the development of your VoC solution is an iterative process that involves learning, creating, testing, measuring, and scaling.

There are also VoC solutions that focus on in-person interactions and, increasingly, more options to leverage digital technologies to create a dialogue at scale. Different types of solutions are categorized in the decision tree on the following page.
How can I utilize digital channels to bring my VOC solution to scale?

A range of digital channels can help you scale your two-way dialogue and collect timely feedback. In selecting a digital channel from the options in the following table, consider three main factors:

1. Preference and availability of channel to customers (outlined in the decision tree above)
2. Cost to develop, integrate, and scale a new or existing channel
3. Capability for bi-directional interaction of the channel

<table>
<thead>
<tr>
<th>Interactive SMS</th>
<th>IVR</th>
<th>Social Media</th>
<th>Mobile Chats</th>
<th>Call Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Cost</td>
<td>Low Cost</td>
<td>Low Cost</td>
<td>Medium Cost</td>
<td>Medium to High Cost</td>
</tr>
<tr>
<td>Expected Interaction Capability</td>
<td>Low Interaction</td>
<td>Low Interaction</td>
<td>Medium to High Interaction</td>
<td>High Interaction</td>
</tr>
<tr>
<td>Expected Interaction Capability</td>
<td>High Scalability</td>
<td>High Scalability</td>
<td>High to Medium Scalability</td>
<td>Medium Scalability</td>
</tr>
</tbody>
</table>

Legend:
This table is color coded to correspond to various levels of costs, interactions, and scalability. Darker colors represent higher levels, lighter colors represent lower levels.
The following cases describe various options for digital dialogue – from interactive SMS to different call center approaches.

Interactive SMS: Tigo Money Experimentation – from Messaging to Transaction

Tigo Money in Paraguay tested an interactive SMS platform’s ability to increase mobile money usage among its customers. The Juntos messaging platform develops a tailored messaging strategy by iterating a series of tests to narrow down the most successful ones. Juntos takes advantage of behavioral research and design, technology, and customer data analytics to build algorithms that can serve “real-time” customer interaction. It starts by establishing a dialogue with customers, then provides them with information about how to better utilize products. Over time, the platform identifies and prioritizes which SMS communications strategies are more effective in driving targeted financial behavior change (in this case, an increase in mobile money transactions). The following example of a Tigo SMS interaction has been translated from Spanish:
Results
Juntos is an example of a more advanced digital VoC platform. By creating an interactive dialogue with customers that not only pushes information out but also adapts messaging content to their feedback, the experiment was able to drive higher levels of engagement. Customers who participated in SMS conversations showed a 21 percent increase in mobile money transactions after two months. Results are outlined in the following chart.


Responsive Call Center: Tigo Ghana’s Escalation Procedures and Commitment

Tigo Ghana has worked to structure its customer service systems and teams to ensure complaints and concerns are addressed as soon as possible and, when required, escalated to the goal of resolution within 24 hours. Customer service procedures are managed in the following way:

1. A customer service representative in a Tigo Ghana store (or through its contact center) receives and records details of the customer inquiry or complaint.

2. In most cases the customer issue is immediately resolved. FAQs on basic problem resolution are at the disposal of customer service representatives. Resolution on developing issues (usually after a product launch or system upgrade) tends to be made available to contact centers, where staff is informed during pre-shift briefings.

3. Where resolution is not immediately available, the Tigo Ghana internal escalation process focuses on ensuring that customers receive feedback on progress within 15 minutes and no more than an hour after they initially make contact.

4. Unresolved inquiries and complaints of the same type affecting more than five customers within a 30-minute period triggers an emergency procedure, which escalates the issue to contact center management for more urgent resolution. They raise an alert with the relevant business unit (data, voice, value-added service, mobile financial services, etc.) or with engineering for technical issues.
Tigo Ghana stresses eight values when communicating with customers:

1. We will welcome you warmly and treat you with respect.
2. We will listen to you attentively.
3. We will understand your request.
4. We will provide you with accurate information.
5. We will own your request until it is resolved to your satisfaction.
6. We will be honest and transparent.
7. We will not hold back an apology when due.
8. We will be quick to appreciate you for your custom.

Over the last three years, Tigo Ghana has focused on bringing its customer service practices to a multi-channel approach and now supports seven contact points in addition to in-person interactions and its call center: WhatsApp, email, Twitter, Facebook, Instagram, YouTube, and LinkedIn.

Sources: Interview with Kwame Agyapong Oppong and Process of Complaint Handling section of Tigo FAQs.¹⁸

Proactive Call Center: Wave Money’s Wake-Up Call

To learn about customer pain points, Wave Money, a fintech startup in Myanmar, first did a deep dive into its customer usage data and conducted qualitative field research together with an external project team. One crucial area for improvement that emerged was drop-off users – those who had tried the product but then became inactive. Research found a positive correlation between the number of interactions with customers and increased activity rates. In looking at current successful efforts, the call center emerged as a contact point commonly used by customers.

Creating

Wave Money’s leadership and project team held a concept generation workshop to refine more than ten concepts that had been generated during research against current organizational capacity and business goals. Based on the assessment, Wave Money focused on experimenting with how its call center could shift from not just being an inbound source of information for diagnosing customer problems but also an outbound point of interaction focused on better understanding and resuscitating drop-off users.

Testing

For the pilot, Wave Money’s business intelligence team provided the project team with drop-off user phone numbers. Alongside call center representatives, the team created a dialogue script to first troubleshoot customer issues and concerns and then incentivize drop-off users to immediately re-engage with the platform in a “walk-through” transaction. To help drop-off users learn to transfer money, for example, the user was sent 1,000 Kyat (less than $1) then asked to send 1 Kyat back to the agent. The pilot’s target was 40 successful transactional walk-throughs.

Measuring

Over the course of the pilot 600 outbound calls were made to inactive users, 169 of whom answered and 44 of whom engaged in transactional walk-throughs. Of drop-off users engaged, 77.5 percent went on to conduct one additional transaction and 15 percent completed two additional transactions within one week. The pilot’s “cost per customer acquisition” was estimated at approximately $2 per active customer for each successful conversion, calculated based on the number of call hours worked (four call center agents making calls for four days, six to seven hours per day, for a total of 112 hours) and the transactional incentives accrued. Based on these estimates, it amounted to half the cost per customer acquisition of current below-the-line marketing efforts for drop-off customers.
Scaling
To scale this VoC solution, the following areas were identified:

- Establishing a subset of call center representatives with new training and KPIs focused on outbound efforts
- Tracking outbound calls in customer records and continued activity rates over time
- Exploring other channels for outbound posts, including social media around common pain points heard
- Fostering linkages between call center agents and other teams to share insights gathered

Source: Small Surfaces and CGAP project with Wave Money.

19. https://docs.google.com/spreadsheets/d/1er8en-a8x1_3cUA9MpP0C9yr22zSsDwT_lawjNhUE/edit
HOW CAN I FOCUS ON IN-PERSON SOLUTIONS TO CREATE A VOC SOLUTION?

VoC solutions do not have to be solely digital in nature. Some customers or segments are not comfortable using or communicating through digital channels so in-person interactions should be prioritized or at least available to complement other channels. The following case study outlines three immersion approaches Wave Money took to better foster dialogue and bring insights into the organization.

Immersion Programs:
Wave Money’s Out of Office Sprints

To continuously and more effectively understand and engage with customers in person, Wave Money has worked to evolve its immersion programs as the organization has grown in size and number of product offerings. Three main programs have been utilized:

1. **Yellow Wave.** The whole Wave Money team goes out en masse, dressed in Wave-branded shirts and badges to engage an entire neighborhood at once. At these Yellow Wave events, the team walks around the streets and talks to everyone – customers and non-customers alike. While productive from a marketing perspective and a great way to get the team out of the office, these events orient around sales and registrations. However, since the team is clearly representing Wave they may not be able to objectively engage in conversation with customers and agents to generate sales and registrations.

2. **Adopt a Region.** For a period of time, each member of the Wave leadership team was responsible for a particular region and township. In a single trip, they would individually travel to an area, stay there, and engage with the community to better understand Wave agents and customers. The initiative was effective in increasing the quality of agents through direct leadership engagement before the Wave Money launch. However, as the product began to roll out, the team became too busy to focus on the program and executive ownership was not available to sustain it.
3. **Out of Office (OOO) Sprints.** This immersion program focused on creating an easy and reproducible way to engage with customers in the field. The week-long research protocol “sprint” centered around rapid, targeted interview and analysis activities. The immersive research format focused on answering a specific question or testing an idea or hypothesis through short, structured customer engagements utilizing limited resources. The effort had distinct mini-phases, each with its own steps, actions, and outputs: 1) Preparation, 2) Planning, 3) Conducting Research, 4) Synthesis, 5) Documentation, and 6) Questions.

To work toward sustainability of the OOO Sprint program, the Wave Money team aligned the effort with KPIs including: 1) number of problems identified, 2) number of problems solved, and 3) number of products developed following customer feedback. The following framework was developed:

The following guides, templates, and tools are available for replicating an immersion research sprint similar to the Wave Money Out of Office program:

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**Getting Started Guide**

A step-by-step guide to conducting immersion research sprints.

**Research Plan Template**

A template with prompts for planning research.

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20. https://drive.google.com/drive/folders/0B2gZHCwqd2gT521uWc1V1NkYTA

21. https://docs.google.com/document/d/1LscTMw_Pi5fr6c5y18cK0zyvV4Ux_jPWd8eS_5bE8dk/edit
Discussion Guide Template
A template (with examples) to bring to the field and guide team research inquiry.

Insights and Next Steps Presentation Deck Template
Suggested structure and content (with examples) to deliver immersion research findings to wider teams.

Source: Small Surfaces and CGAP project with Wave Money.

Myanmar. – Kyaw Soe Latt, CGAP Photo Contest

23. https://docs.google.com/presentation/d/16gGahWB1Ymy2qPZjtkt9K7-cPefWic2wdp0t1R_Es/edit#slide=id.g24a18b6520_0_130
As you start designing your VoC solution, this toolkit can help you understand the design process with a range of actionable methods broken out by inspiration, ideation, and implementation.

While not the only function of a VoC solution, complaints management can be a critical role. The Smart Campaign provides financial service providers with step-by-step guidance on designing an effective complaints mechanism.

Organizing for Sustainability:

How do you organize and integrate a VoC solution into your business?
RECOMMENDATIONS FOR ORGANIZING A VOC SOLUTION

1. Be mindful of common pitfalls other organizations have encountered while driving VoC efforts forward across different teams.
2. Do not underestimate the time it takes to integrate technical solutions.
3. Ensure that VoC integration is an iterative process that aligns with your organization’s ongoing development.
4. Measure the success of a VoC solution by hashing out short-term outcomes and long-term metrics.

By integrating VoC into your organization, you can broaden the impact across different departments and orient efforts toward sustained value. Four main questions will help ensure your VoC efforts are on a sustainable path within your organization:

How to Drive Action with Your VoC Program
A rundown of recommendations for helping bring your VoC program into action.

WHAT CHALLENGES CAN I PREEMPTIVELY MITIGATE?

Depending on where you sit within your organization, be conscious of challenges that others in your same position have run into as they adopted a VoC solution. The following figure highlights some of these challenges across a project’s journey from making the case for a VoC solution to integrating the effort across your organization for scale.

As a VoC solution project lead, set up your project for success by initially ensuring sufficient awareness and buy-in across the organization. As you get started and learn about customer preferences and your organization’s capacity, you’ll need to identify a few quick fixes that will help remind colleagues of the benefit of a VoC solution in the short run and in their own work streams. As you create your VoC solution and get into testing ideas, focus your experiments on key areas that drive tangible improvement for both your business and your customers. In the last phase, ensuring that the solution shares value across teams, aligns improvements and measurements with performance management, and is embedded into ongoing practices is key to sustainability.
WHICH WORKFLOWS SHOULD I ACCOUNT FOR IN INTEGRATION?

VoC efforts often are spearheaded in the following structure and with the following teams, but support and insights should focus on being integrated across all departments:

In the same way that you are conscious of human workflows, focus on information and data workflows. The process can be complicated. Center your VoC efforts around three main IT flows:

1. Channel systems
2. Core back office systems
3. Customer relationship management (CRM) systems

By orienting your information architecture around a central customer information profile, you’ll be on the right track at a high level for integrating and breaking down information silos. This will allow you to respond to customers in a fully informed way.
As you develop and deploy technology you’ll be faced with a range of existing software solutions. One of the main choices you’ll have to make will be between licensed and license-free technology. On page 57, *AMK VoC Technology Development: Licensed or License-Free Technology?* describes AMK’s considerations in one such decision-making process.

**HOW DO I MEASURE THE SUCCESS OF A VOC SOLUTION?**

By orienting yourself to realistic measures of success, you can more easily capture and point to examples and improvements over the maturity of the project. In the short term, you’ll want to show some quick wins that demonstrate the value of using a VoC solution. Do this by sharing quotes or giving an overview of select results. In the medium term, you’ll want to show progress against metrics; for example, in the case of Wave Money (see page 36, *Proactive Call Center: Wave Money’s Wake-Up Call*), this can be the number of drop-offs reactivated; or, in the case of Card Pioneer Microinsurance, renewal rates (see page 19, *CPMI’s Customer Journey Mapping*).
When thinking about longer-term measurements of success, metrics tracking VoC and broader customer experience improvements are not one-size-fits-all. To focus in on metrics that may be a good fit for your VoC solution, it can be helpful to reference the following three leading indicators. Success of VoC solutions can be measured by seeing improvements in these metrics.

1. **Loyalty Measure Index (LMI)**. In determining how loyal your customers are to a product, there are three main questions to explore: 1) How likely is the customer to [insert activity] with you again in the future?, 2) How likely is the customer to recommend you to their friends and contacts?, and 3) How likely is the customer to try your other products/services? These questions are most frequently answered by providing a scale with a strong affirmative on one end and a strong negative on the other. Improvement in the score – the percent change over time – is a measure of success. For more information, including the trade-off with other metrics, see Resources linked on page 58.

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2. **Customer Effort Score (CES)**.\(^{28}\) There are a handful of ways to calculate CES. The most straightforward way is by asking a customer, after they’ve completed a transaction, “Please rate the total effort required by you to complete [insert activity] on a scale from highest level of effort to lowest.” It’s important to note that variations in CES can be an effective measure of success of a VoC solution when used in tandem with other customer experience metrics, e.g., improvement in customer satisfaction scores, reduction in customer complaints, improvement in complaints resolution, or improvement in loyalty scores. For more information, see Resources linked on page 58.

3. **Return on Customer Experience (ROCE)**.\(^{29}\) ROCE is a more holistic, inward looking measure that seeks to look at the return on investment of customer engagement improvements. It can be broken down into three main steps: 1) Listing customer activities with financial implications and asking yourself which measurable activity you want customers to do more or less frequently; 2) Listing interactions and engagements that may likely influence these customer activities by asking what interactions, if performed more or less frequently, would move the needle on those customer activities; and 3) Connecting these customer activities to cost and revenue by examining what the effect on revenue would be of moving a customer activity “\(X\)” amount and what the cost would be of increasing the interaction by “\(Y\)” amount. For more in-depth guidance and examples of this type of calculation, see Resources linked on page 58.

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Zoona: Measuring Performance against Benchmarks for Customer Experience

Zoona is an African fintech company launched in 2009 that has focused on building a network of entrepreneurial agents to provide an expanding suite of financial products to low-income consumers. Zoona launched its operations in Zambia, where it conducts the highest transaction volumes in the country, and has since expanded into Malawi and Mozambique. It had 2,200 outlets as of November 2017.

After a period of rapid growth, Zoona undertook research on consumer priorities – the factors that drove customer satisfaction – and identified a major opportunity to improve customer experience by addressing agent and teller conduct. Inconsistencies in customer experience indicated that the existing agent network was not yet capable of providing (or motivated to provide) the consistently positive experience that Zoona wanted to provide. Before expanding its network further, Zoona needed to find out why and take steps to address the issue.

In early 2017, it created a new position, Head of Agent Talent Management, and brought someone on board to lead a process of learning and action. Zoona conducted research and ran a series of experiments to identify what agent and teller behaviors drove customer experience and revenue growth. The results were distilled into a list of eleven behaviors for agents and ten for tellers. Zoona then ran a competition and conducted mystery shopping to understand which behaviors were being consistently applied at each outlet. Zoona also updated its agent screening methods to include a focus on the behavioral traits that were found to drive customer experience and revenue growth.

Based on this experience, Zoona established benchmarks for measuring changes in behavior that drive an improved customer experience, and it tracks performance against those benchmarks using mystery shopping, market surveys, and other tools. In December 2017, for example, it assessed teller behavior at 100 outlets against its ten targeted habits and found that average performance had increased to 8.2 from a baseline measurement of 6.8 (out of 10).

30. https://ilovezoona.com/
Zoona also regularly contacts a sample of customers at each outlet by phone after they complete a transaction to enquire about their experience. It asks a small number of questions that focus on the performance aspects prioritized for the period and compares its own performance with that of the competition. Surveys conducted from June to December 2017 indicated that customer satisfaction with both agent liquidity and teller conduct had increased by 11 percentage points.

Sources: Zoona Case Study and the CGAP Employee and Agent Empowerment Ideabook

CPMI’s Voice of the Customer Index

CPMI created a VoC Index to bring multiple metrics and interaction data together into one overall measurement. The blend of metrics included:

- Customer experience measured relative to customer expectations
- Overall customer satisfaction measured relative to customer expectations
- Service, product, and interaction problems experienced and whether they were resolved to the customer’s satisfaction
- A combined measure of loyalty, including the likelihood to recommend and repurchase

By capturing customer experience at operational and strategic levels as well as at different intervals, CPMI gained a holistic view of where its VoC project should focus. It was approached as an ongoing effort used to capture customer insights at multiple levels and a way to continuously hold the organization accountable to its customer centricity goals. CPMI wanted to gain three different levels of insights in particular: 1) a market level assessment offering a competitive benchmark that would be conducted annually for executive and board level decision-makers; 2) an organizational level assessment of strategic measures offering insights
on products, segments, and channels that would be conducted bi-annually for c-suite operators and directors; and 3) a customer level assessment offering insights on customer journey moments and issues that would be conducted daily for project and front line staff.

The VoC metrics needed to be made actionable across multiple stakeholders and leaders within the organization. CPMI worked to develop and design a dashboard that allowed progress to be analyzed across these different viewpoints.

The four main metrics that were part of the VoC Index were broken down across a longitudinal high level view for executives, a process and products view for project leaders, and a segment and geographic view for front line staff.

CPMI integrated its survey and IT data into a dashboard to view progress against VoC metrics that could be analyzed by time periods, segments, products, and processes. It also developed APIs to pull data from numerous sources into the VoC dashboard. These APIs facilitated feeding both IT back-end and survey information into the display in real time, allowing the ability to pinpoint problems, pain points, and customer complaints as they happened. For more guidance on dashboard development and design, see the Resource on page 58, From KPIs to Dashboards.
The dashboard allows a few different forms of analysis to be seen across the top of the screen (image above), including:

- Longitudinal view – trends across a range of time periods
- Segment view – across demographics like gender and age
- Geographic view – filterable by region and province
- Product view – across the different insurance offerings

The dashboard allows CPMI to continuously measure its integration efforts and make changes where necessary, aligning business objectives with what customers want at the end of the day.
HOW DO I BUILD A DASHBOARD TO TRACK MY VOC METRICS?

Building an effective dashboard is easier said than done. By following three high-level steps you can work to make sure your dashboard is aligned with your VoC goals:

1. Requirements and information gathering
2. Storyboarding and designing layout
3. Deployment and iteration

**Step 1: Requirements and information gathering**

The initial step in dashboard design is to gather relevant input from your intended users. Important information to be gathered may include any or all the following:

- Who is the intended user base? I.e., CEO, manager, analyst, etc.
- Which key measures are important?
- Which action icons may users require?
- What sources of data are available for the dashboard?
- Which platforms will the dashboard be deployed in? Desktop, tablet, mobile, etc.
- Which team members will fill the scrum master (project manager) role? Data collection role?
- What are the deadlines for the first version and final version of the dashboard?

**Step 2: Storyboarding and designing layout**

How the dashboard is to perform the tasks required by users is explained using storyboarding. This step brings the design process closer to the final look of the dashboard as decisions are made on the layout and visual mock-ups are created. This phase should provide answers to specific design questions, such as:

- Which functions are performed after each click the user makes on the dashboard?
- If there is drilldown, what levels of drilldown will be available?
- When the user selects a filter, which components will be filtered?
- What actions do icons perform?
- How does drilldown on one component affect other components?
- Do the chosen components satisfy the needs required to be fulfilled by using them?
- How many queries are needed and which query is associated with which component?
- Which component filters (charts, tables, KPI tiles, geo) are needed to represent the data?
- Which filters need to be applied?
• How many tabs/pages will be required to show different subdivisions?
• How is data generated in the back end?
• What prompts are required?

**Step 3: Deployment and iteration**

As the project nears completion, it’s important to solicit feedback from users and thus ensure that their needs and expectations are met. It’s also important to solicit feedback from the project team. Since it’s common for project team members to work on single components of the dashboard design in isolation, their first impression of the overall dashboard near its final state can provide valuable information. The final step is to create supporting documentation for your dashboard. Two separate forms of documentation are typically created:

• Documentation for users, providing instruction for utilizing the dashboard in meeting their needs
• Internal documentation that details the developmental process for future reference by employees – a textual narrative of all steps in the dashboard development process

33. https://docs.google.com/document/d/1bR3MC6b3kZYdDMlRtMgpkJ5E0ywk1f8Q7Tlau7M9Q/edit

Try this tool for aligning your dashboard with stakeholder needs. 33
AMK VoC Technology Development: Licensed or License-Free Technology?

In the process of developing its VoC dashboard and aligning it with back-end databases, AMK was faced with a key decision: do we use licensed or license-free software? Here are the main pros and cons the organization considered.

**Licensed software.** Licensed software would allow AMK to have a more customizable dashboard with a range of capabilities and features. However, these functionalities came with a price tag, often including the repeat cost of yearly licensing fees and upgrades.

**License-free software.** License-free software would allow AMK to deploy a solution at lower cost but would require more internal IT support to be developed. It also raised internal concerns on how security and compliance protocols would be met.

In the end, AMK was able to overcome security and compliance concerns and chose a license-free software for the dashboard that they could deploy in an agile development methodology. While this required more internal effort from technology teams, it allowed a more iterative approach that aligned with its feedback-driven culture.

**HOW DO I MAKE MY VOC APPROACH AN ITERATIVE PROCESS?**

VoC solutions often uncover insights that are valuable across teams and point to broader organizational opportunities and challenges. As your customer changes over time, your VoC efforts will also need to evolve in terms of channels utilized, teams involved, and expected outcomes. The diagram to the left provides a high-level framework for how to take an iterative approach to continuously integrate and evolve your efforts over time.
**Business Value Matrix**

Use this matrix to align the value of a customer experience project with your organization’s business needs and goals.

The following four resources provide guidance on calculating site metrics.

1) **Loyalty Measure Index: 6 Effective Methods for Measuring Customer Loyalty**
2) **Customer Effort Score (CES): The Effortless Experience KPI**
3) **Return on Customer Experience: A Guide to ROI in Customer Service**
4) **Moving Beyond NPS: How To Measure Customer Experience Beyond NPS**

**From KPIs to Dashboards**

A presentation providing a rundown of different dashboard designs and development areas through the lens of tracking KPIs.

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Janalakshmi customer, India.
- CGAP Photo Contest
The Voice of the Customer Toolkit was developed by Eric Tyler and Antonique Koning of CGAP.