



BTPN WOW AGENT EMPOWERMENT THROUGH GAMIFICATION

Final Report and Project Handover
December 2016

CONTENTS

- 01. Introduction and Summary5
- 02. Theory Of Change6
- 03. Rationale8
- 04. Agent Empowerment Program10
- 05. Features of the Agent Empowerment Program14
- 06. Implementation Road Map20
- 07. Proposed Timeline.....22

INTRODUCTION AND SUMMARY

This report details out the intent, scope and implementation plan for an Agent Empowerment Program - a gamification inspired ecosystem that is geared towards empowering BTPN WOW agents to better serve customers.

Quicksand engaged with BTPN and CGAP to bring a gamification perspective to the problem of agent inactivity. Fundamentally the engagement looked to develop a coherent and integrated gamified narrative and system architecture that would inform and motivate agents. Through a process spanning secondary research, primary immersion and workshops with stakeholders, we have distilled a tangible strategic initiative and an implementation plan.

The vision of the strategic initiative, discussed in the following section, is centered around the idea of an integrated and gamified narrative that is delivered through a brand as a part of a co-ordinated campaign to inform and engage its primary audiences - the agents and their support structure (WARs and ASMs). Additionally the campaign will look to build a narrative around the BTPN agent network among the customers and the country at large.

This report also details out key mechanics of this gamified system including information flow maps showcasing interaction details between the end-user touch-points (Agents, WARs, ASMs) and the technology layer for each

mechanic. We have presented details of these mechanics alongwith insights and provocations from the workshop with BTPN WOW teams.

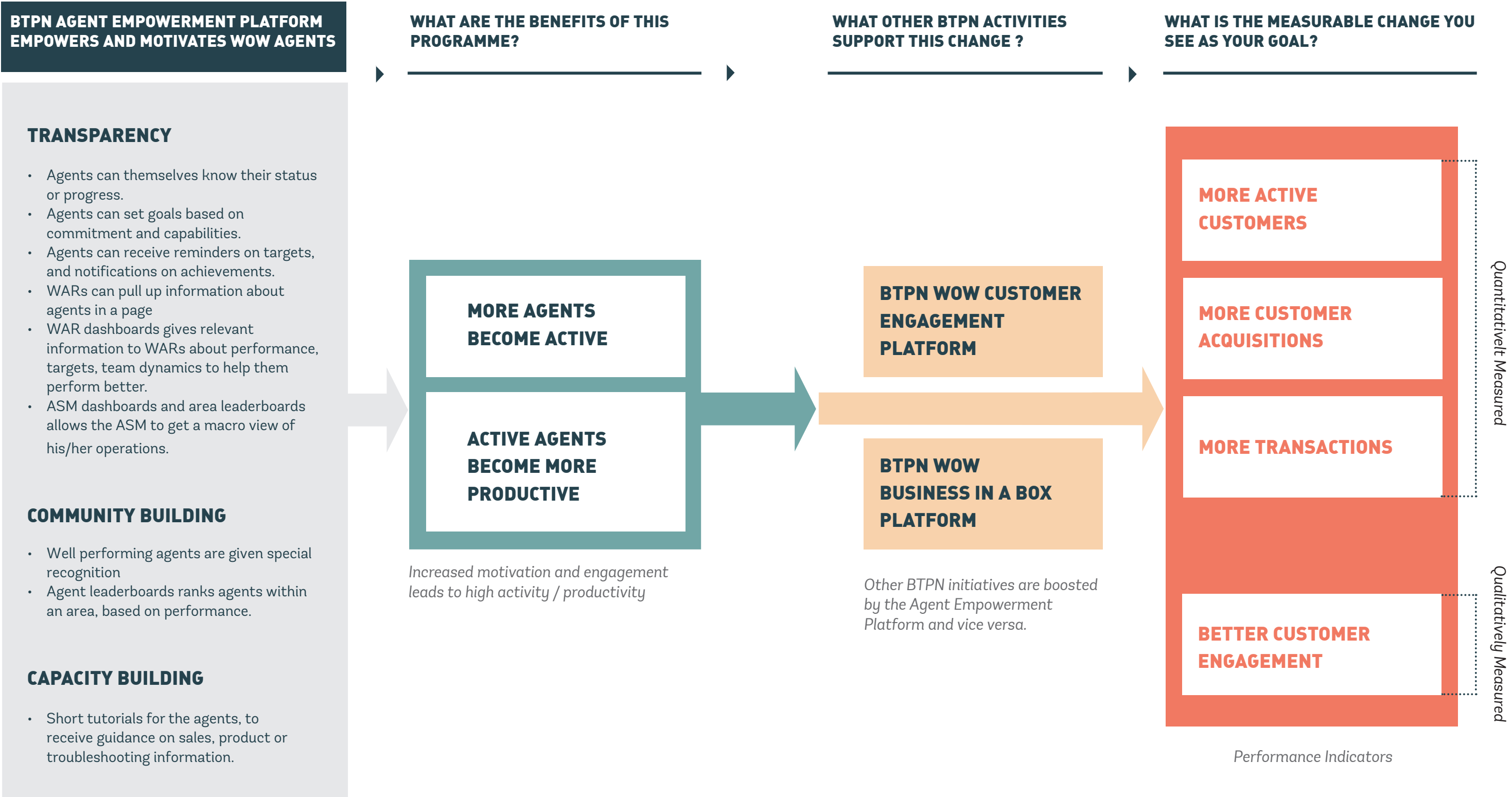
Finally we have presented an implementation road-map that can deliver this ecosystem in a tentative timeline extending over 8 months. We have imagined a production schedule that evolves from context immersion into strategy and finally into 2 bursts of development with multiple user testing breaks. The production plan is built to loosely reflect an agile process that constantly seeks feedback from users and incorporates insights into the builds of the platform.

Our intention is to present the outlines and framework of a strategic gamified agent empowerment platform, the core components of which are transparency, community building and capacity enhancement of agents. This report lays out the implementation plan for phase 1 of this platform.

The implementation plan as it is laid out in this report, focuses on the immediate and near term possibilities for the platform, the scope for which was identified through workshop consultations with a range of stakeholders from within BTPN. However, it is understood that once the basic architecture is in place, and the agent community gains familiarity with this platform, it has the potential to evolve into more sophisticated and advanced features.

THEORY OF CHANGE

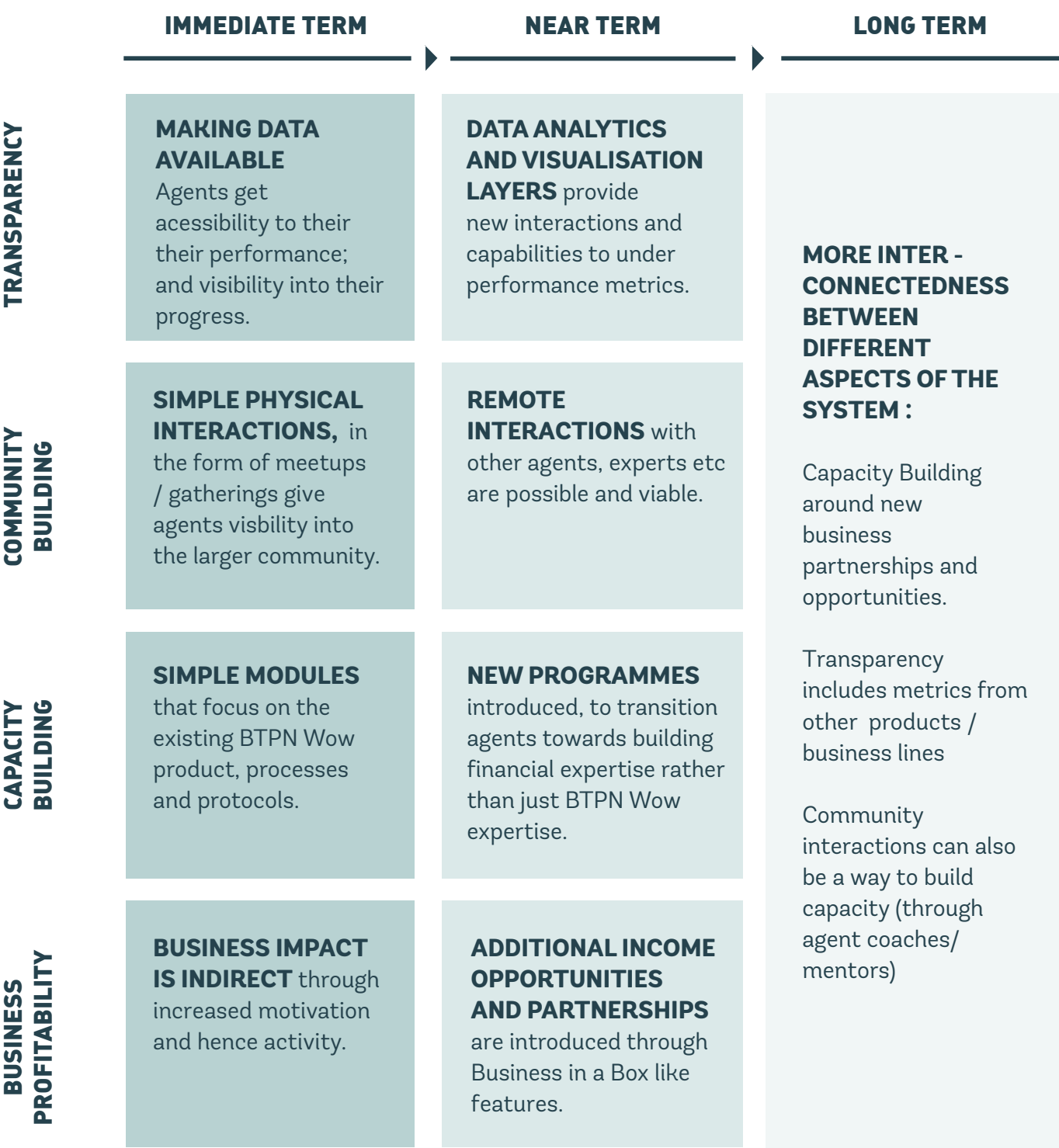
The diagram below presents the overall business case for the programme through a Theory of Change narrative. The Agent Empowerment Programme combines with the Customer Engagement Platform and the Business Partnership initiatives; to contribute measurable change through increased customer base and activity.



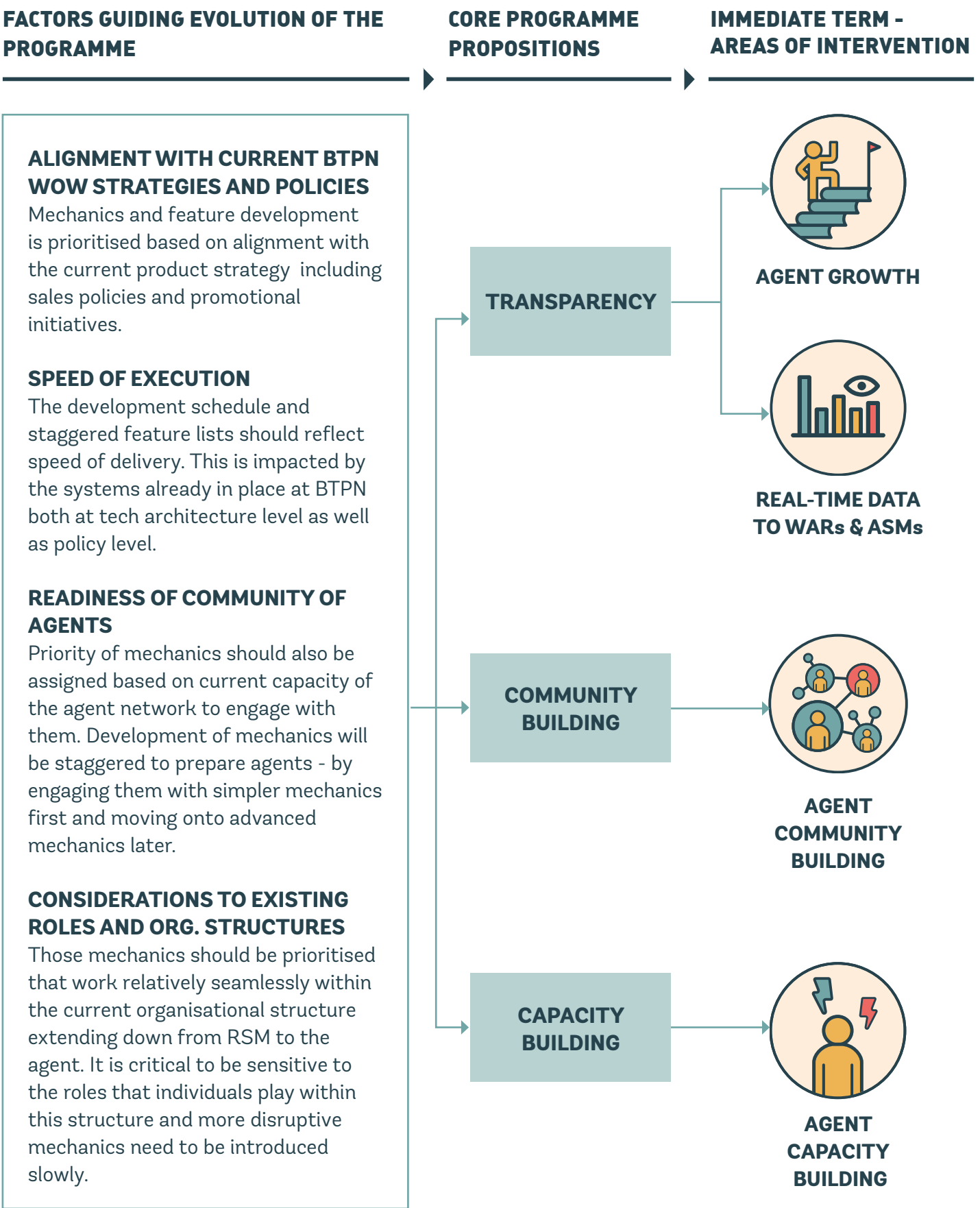
Chapter 03

RATIONALE

The diagram below presents the core proposition of the phased approach. It tries to capture how the programme will progress incrementally to advanced mechanics and an integrated coherent narrative where different components across themes will interact with other.



This diagram traces the evolution of the current mechanics and explains how they were arrived at. The factors guiding this evolution were developed through our interactions with the BTPN team and given a conclusive shape at the final workshop.



Chapter 04

THE AGENT EMPOWERMENT PROGRAM



BTPN WOW's Agent Empowerment Program is a strategic initiative that looks to build capacity among agents by engaging them in a gamified platform. The platform is visioned around the themes of transparency, community and capacity building.

1

BUILDING TRANSPARENCY

By providing access to real time data to agents, WARs and ASMs, the program will build transparency across the agent network. Real-Time data will not only lead to more informed agents (and the support structure), it will also allow agents to react to situations and plan their efforts towards achieving goals. Allowing agents the ability to set their own goals, either completely by themselves or with assistance from their WARs, will further empower agents to tailor their experience as per their needs and aspirations.

3

BUILDING CAPACITY

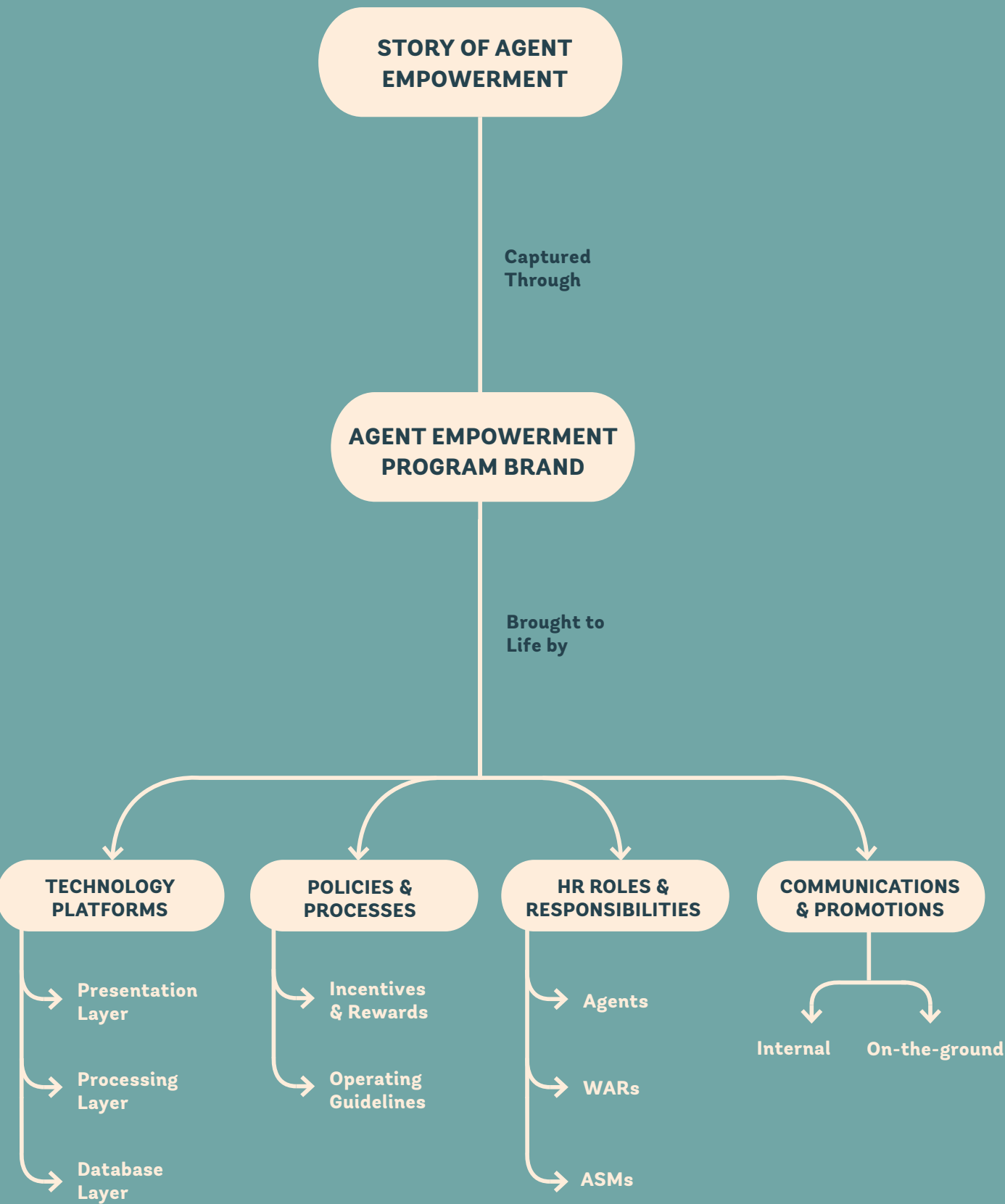
The platform aims to create a community of practice by providing agents the tools to build capacity not only as BTPN agents but also as individuals. The capacity building program, which in the future will aim to develop a full fledged BTPN Wow agent education program, is currently imagined as a small initiative to bring tips and tricks to agents. Tips, which may be collected from unique agent stories or from collective wisdom of network (through ASMs and WARs), will be pushed to agents, either through USSD or through apps.

2

BUILDING COMMUNITY

The program will look to connect agents, first locally within their areas (defined by the area under their ASM) and then nationally, through a system of healthy competition and knowledge sharing. The agent leader-boards, which can take on multiple avatars, will rank agents based on performance. The leader-boards are imagined to provide a nurturing environment with healthy competition between agents. Agents who do well will be incentivised to share their experiences and knowledge with other agents. Additionally agents who are not doing so well will be encouraged to perform better through assistance from WARs and BTPN as well as from their peer network.

The Agent Empowerment Program will be implemented through an integrated brand campaign and will include several components and touch-points, both internal and external to BTPN. The diagram below summarizes the high level structure of this intervention.



The Agent Empowerment Program Brand will be built with synchronized and collective action from 4 core contribution areas.

TECHNOLOGY PLATFORMS

The technology platform will be the most direct manifestation of the program and the layer that agents, WARs and ASMs will interact with the most. The core components of the technology layer will include :

The Database layer - The database layer will integrate with the existing data tracking and archiving solution deployed by BTPN. The layer is not imagined as a transaction log (which already exists) but as dedicated data storage in a format that is relevant to the program ecosystem.

The Processing layer - The processing layer will include all the server software development. The server will need to process queries from the touch-points, interact with the database layer and the presentation layer. Additionally the processing layer will run a notification engine that pushes messages, notifications and other communications to the touch-points.

The Presentation Layer - The presentation layer will directly interact with the end-users. This would include end-user applications that will be delivered through smart phones or tablets; USSD menus or other end-user related USSD content; and finally web interfaces if any.

POLICIES AND REWARDS

The program will require deep integration with the sales policy as well as other processes and operating guidelines for agents. While the first phase does not envision large scale changes to incentive and reward structures, small calibrations may be required to align with sales policy.

As a part of the program, the gamification layer will add complexity to the activities of an agent and therefore will require new operating guidelines to be issued by BTPN. As the previous point mentions, it is critical that agents are helped to understand these guidelines, enabling them to participate in the program.

HUMAN RESOURCES - ROLES & RESPONSIBILITIES

The success of the program will depend heavily on the engagement and excitement from agents, WARs and ASMs, the key touch points of the program. While clear and transparent communication to these touch points are key, further efforts are required, in capacity building through training and to provide a supportive environment to these individuals as the program will be rolled out through them.

COMMUNICATIONS AND PROMOTIONS

Internal communication will look to develop buy in across the BTPN Wow teams including product, sales, marketing and quality control. External communications will deliver the central story and message to the agent network as well as the customer base through marketing campaigns and other on-ground activities.



Chapter 05

FEATURES OF THE AGENT EMPOWERMENT PROGRAM



SET 1 | AGENT GROWTH

This component of the program includes a set of mechanics that allow agents to understand and track their progress, and helps them set goals for improvement. They aim to bring visibility and transparency to the agents and across the BTPN Wow ecosystem by clearly informing the agents of their targets, performance and allowing them some flexibility in setting goals. The set is defined by three core mechanics :

i. GOAL SETTING

Agents can set goals either by themselves or with assistance from their WARs. The main objective with this mechanic is to allow agents the flexibility to set their own goals and targets.

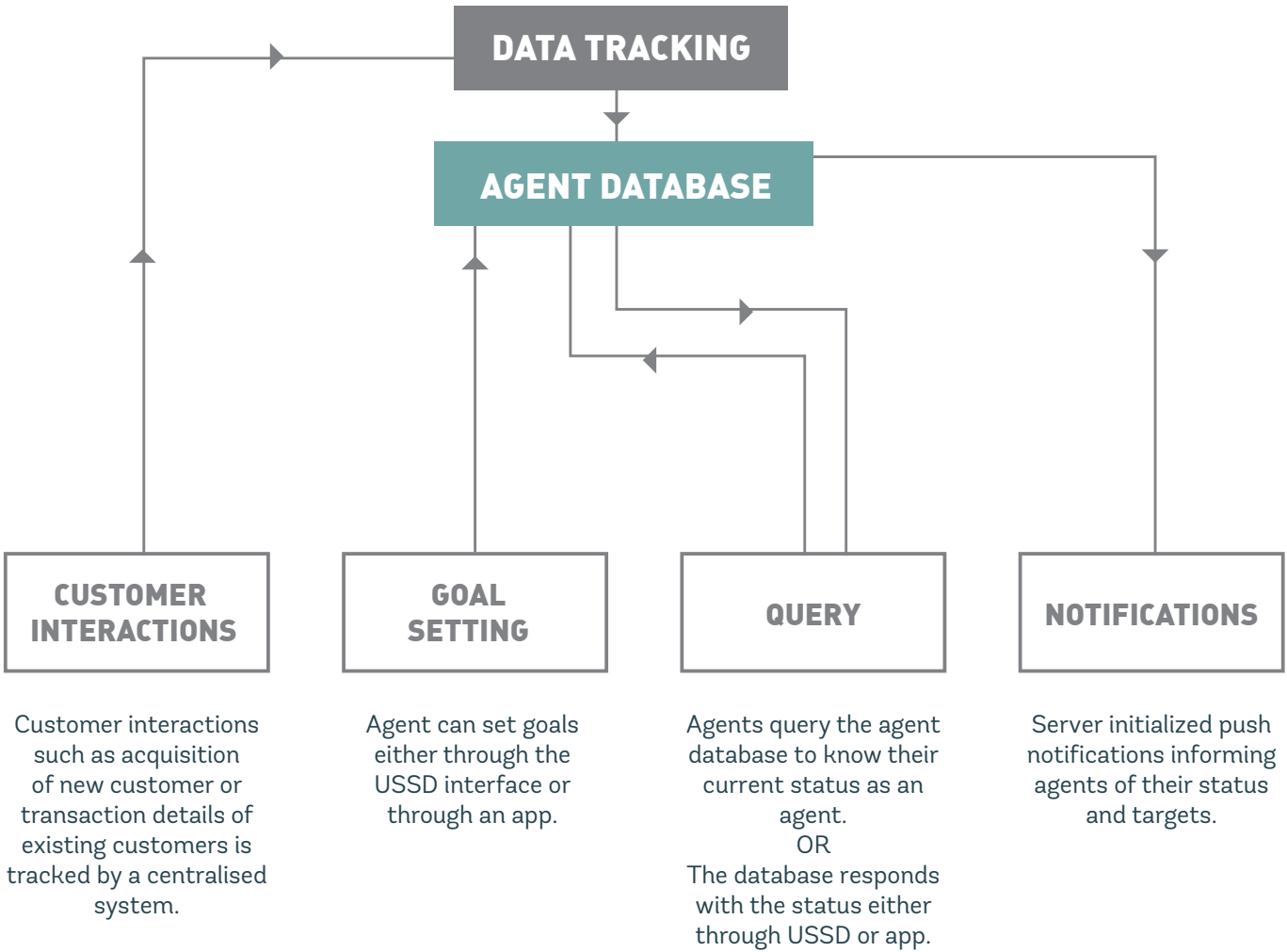
ii. TRANSPARENCY IN GOALS AND TARGETS

Agents can query the agent database either with their USSD feature phones or through an app and receive a response indicating their status in the agent hierarchy.

iii. REMINDERS AND NOTIFICATIONS

Agents are pushed notifications reminding them of their goals and informing them of their performances. The notifications also congratulate an agent on achievements and encourage lagging agents to perform better.

The diagram below presents an integrated system architecture:



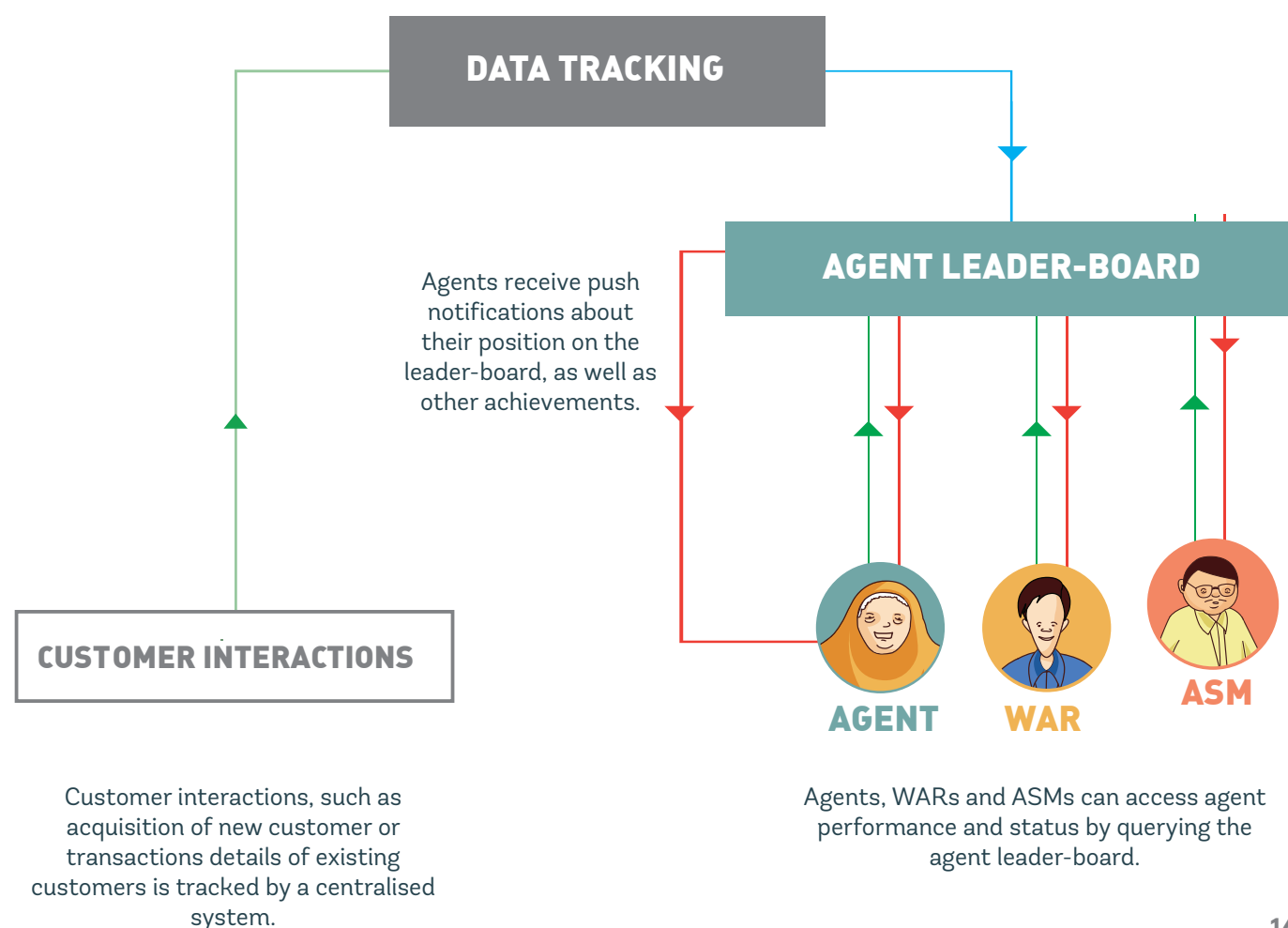


SET 2 | AGENT COMMUNITY BUILDING

The second set of mechanics looks to establish small agent meetups and an agent leader board that ranks agents based on performance.

The meetups, currently don't require any system infrastructure component, except for the push notifications (to invite agents); and will leverage other informal channels (like Whatsapp / Line etc) currently used by the WAR. The leader-board seeks to establish through healthy competition a community of agents who understand their performance in relationship to other agents in their area and BTPN agent network at large. Later phases of the program will implement other active community building programs such as local hero meet-ups and whatsapp interactions between leader-board toppers and other agents. The leader-boards can have many avatars such as :

- i. Local category based leader-boards** where agents are informed of their position within their current hierarchy.
- ii. Local overall leader-boards** where agents are placed in ranks with respect to all their peers in their area.
- iii. All Time Leader-boards** that rate and rank all time record holders from across the country. Exceptional performances such as highest number of customers acquired in a month or most transactions in a month are recorded on these boards.



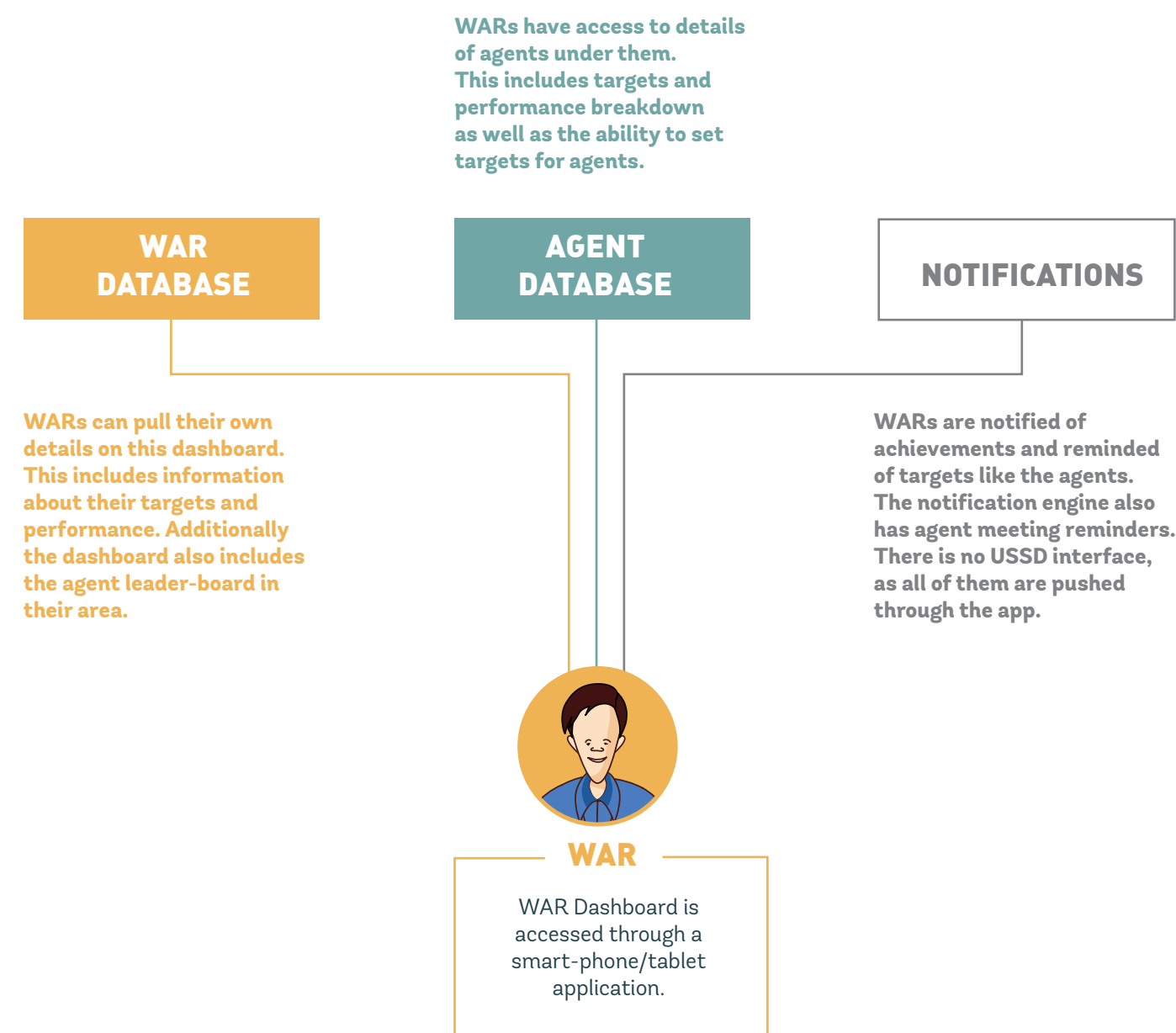
SET 3 | BRINGING REAL-TIME DATA TO WARs AND ASMs

The third set of mechanics focus on bringing real time data to WARs and ASMs to boost productivity, efficiency and further the goals of bringing transparency across the BTPN WOW ecosystem.

ASMs and WARs through their respective dashboards can track their own targets and performances. The two core mechanics of this set are :

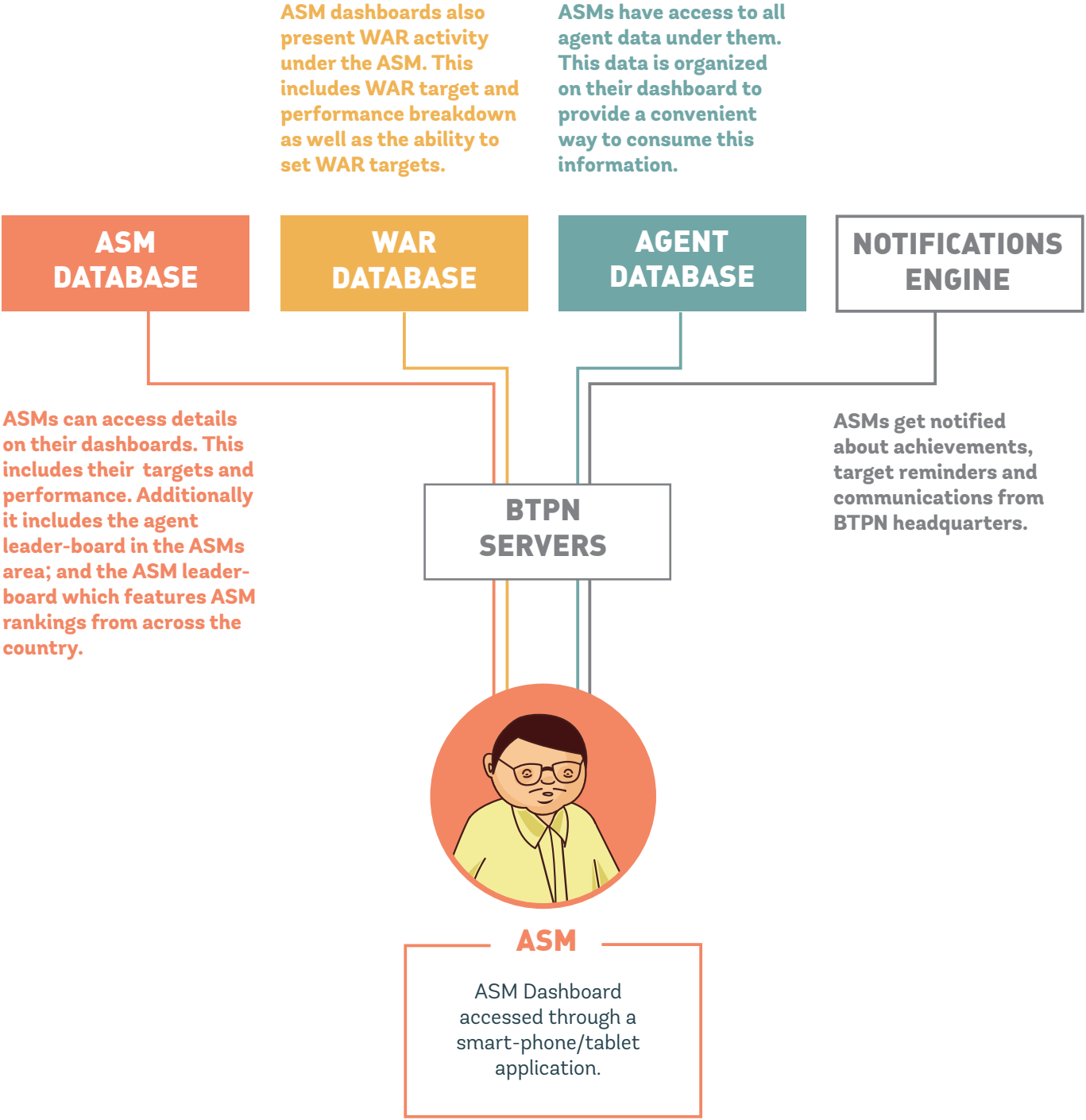
A. THE WAR DASHBOARD

The WAR dashboard presents the WAR with information and notifications regarding their targets and performances. Additionally it gives them direct access to the performance of agents under them including the agent leader-boards.



B. THE ASM DASHBOARD

The ASM dashboard (like the WAR dashboard) provides the ASMs with transparent information about their area’s targets and performances. Area racing details are also provided on a real-time basis. The ASM dashboard subsumes the WAR dashboard providing the ASM access to all Agent and WAR data.

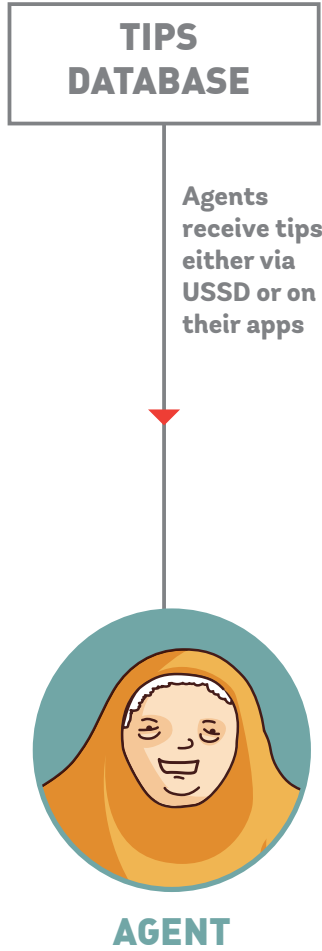


SET 4 | CAPACITY BUILDING

One of the core components of the program envisions slowly building capacity of agents to create an empowered group of agents who are not only able to service customers better but are also more knowledgeable and efficient as financial agents.

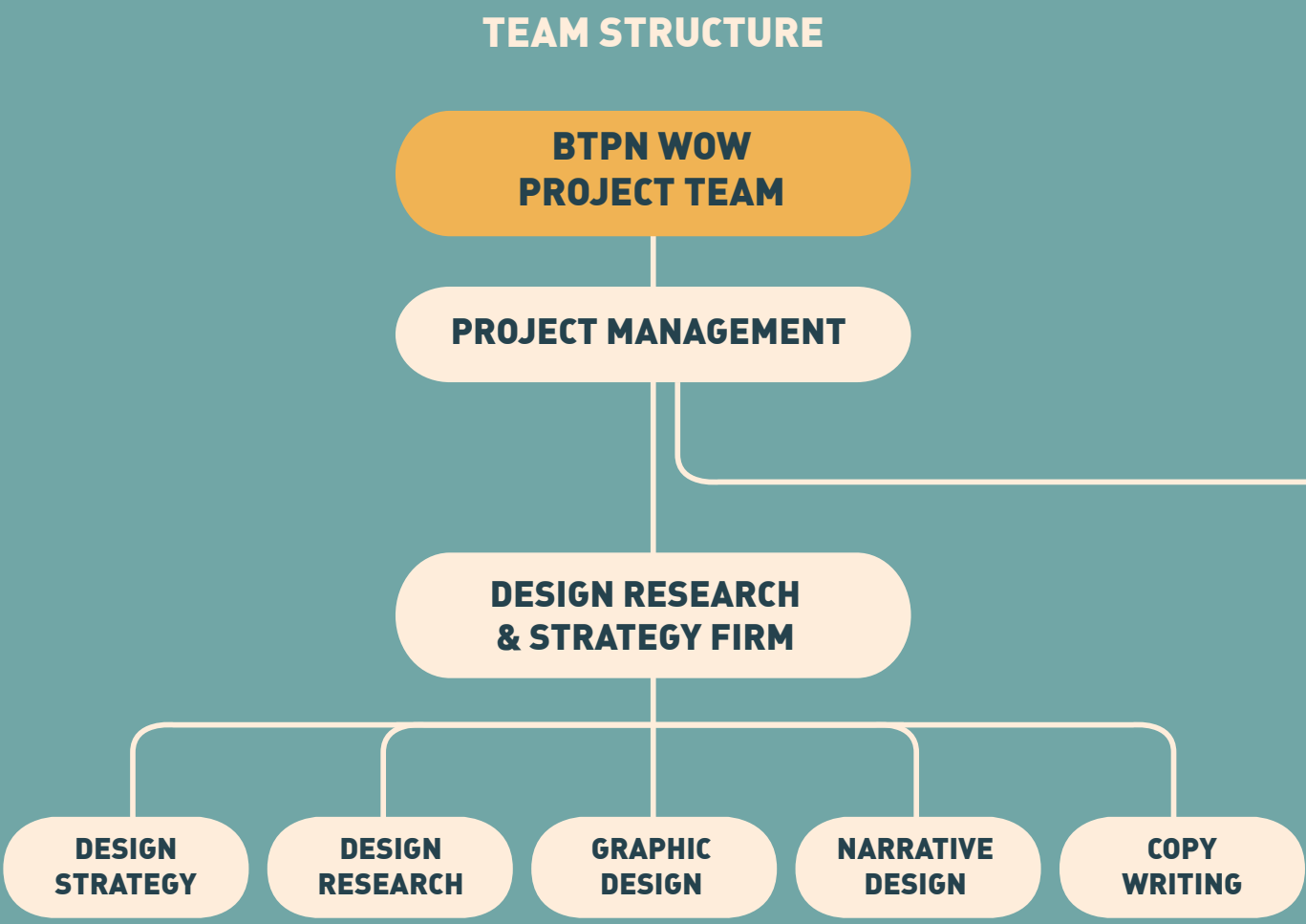
To this end, Phase 1 looks to implement a simple tips and tutorials platform that manifests as push messages either via USSD or through an application to agents.

The mechanics requires setting up of a Tips database that may be built with on-ground knowledge such as real life stories from agents. Additionally the tips can reflect the collective wisdom of the network gathered through interactions with WARs and ASMs.



IMPLEMENTATION PLAN

The proposed Implementation Plan concerns the first phase of the Agent Empowerment Program which looks to build the features discussed in the section preceding this. The implementation plan is divided into two parts with Part 1 dealing with the structure of the proposed team and Part 2 outlining a 8 month timeline for the development of Phase 1.



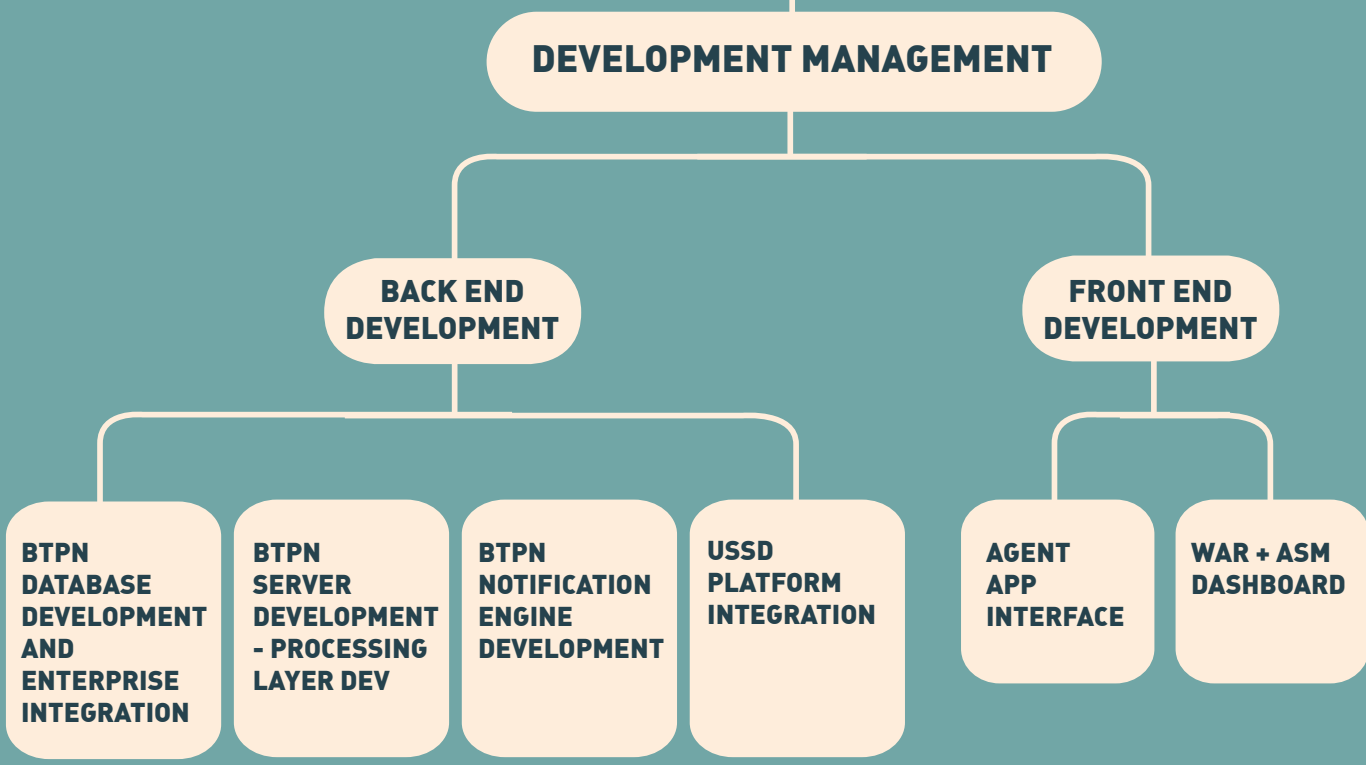
The organisational structure has been envisioned to be led by an external project management team in close co-ordination with the internal project team at BTPN (comprising of a cross functional team of product, sales, marketing, IT, analytics etc). The external project management team, in essence is the implementation partner that will :

- 1. Oversee and deliver all strategy, communication and design activities.
- 2. Closely monitor and manage development efforts with the development partners.

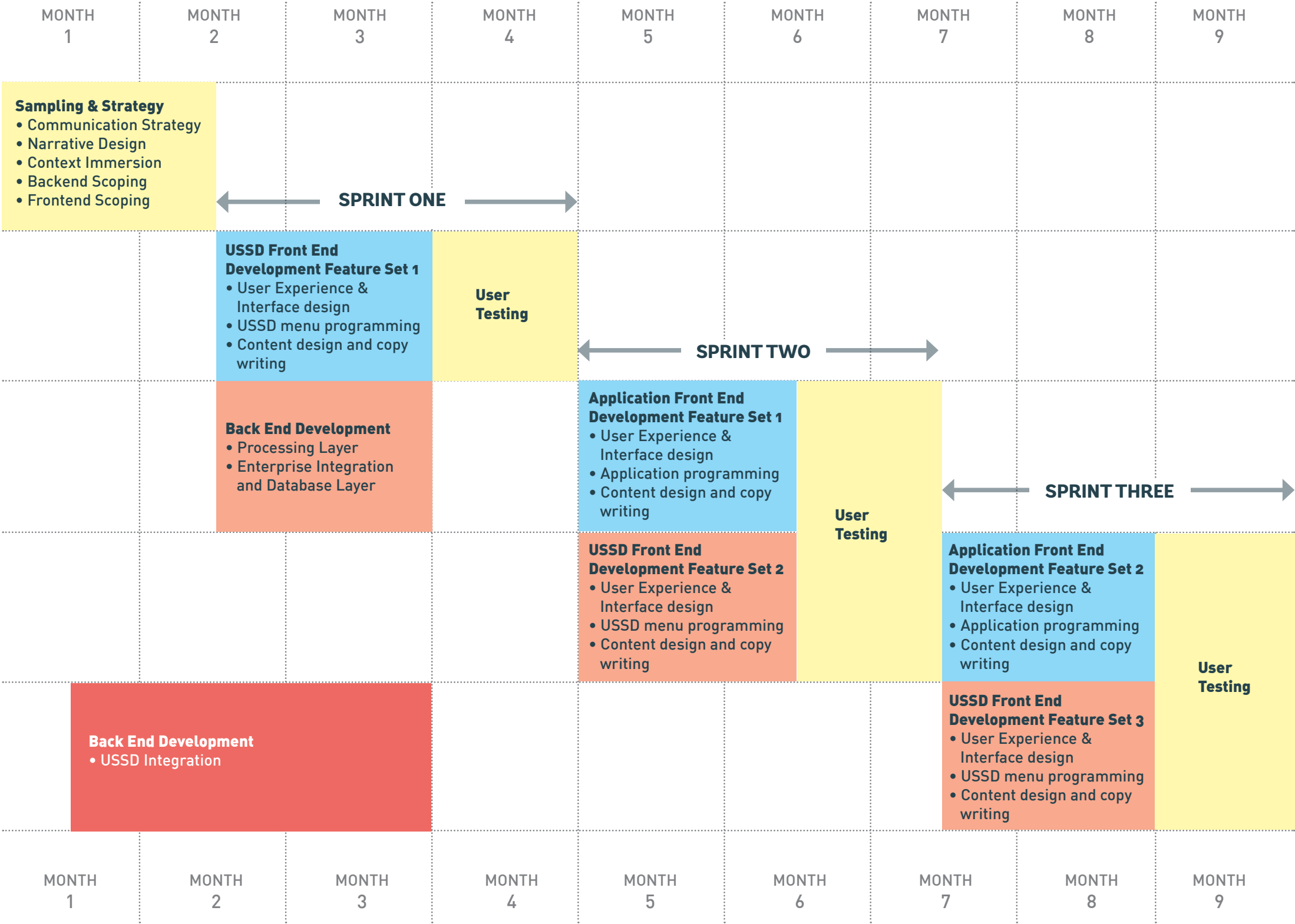
The BTPN project team will interact directly with the implementation partner which will serve as a single point of contact for BTPN and will represent all partners working under them. The development partners will deliver the software development and testing related efforts. These will include among other things :

- 1. Establishing close integration with the BTPN enterprise data tracking and storage systems.
- 2. Build and test all server side logic and processing on top of the BTPN architecture.
- 3. Co-ordinate with the USSD team and integrate the USSD technology.
- 4. Build and test front end applications, interfaces and other user touch points.

The Project Management partners are imagined to be a firm specialising in design thinking and human entered design principles that will allow them to seamlessly integrate user feedback into the implementation program and closely monitor all design activities.



PROPOSED TIMELINE FOR IMMEDIATE TERM INTERVENTIONS



The Agent Empowerment Platform development is proposed over a period of 9 months and is divided into 4 key phases :

PHASE 1 | Sampling and Strategy
This phase will focus on user research and following up on the existing work done on the gamified agent empowerment program, validating and developing the scenarios in field through deeper context immersion and user testing to develop the first set of features, that will probably manifest on USSD platforms / protocols. While it may not be exhaustive, this phase will also outline a broader strategy for the future builds as well as guiding principles for communication, branding and narrative for the Agent Empowerment Platform.

PHASE 2 | Sprint One | Immediate Term
This phase is dedicated to developing the most immediate mechanics pertaining to agent growth, community building and capacity building primarily on a USSD platform.

PHASE 3 | Sprint Two | Near term
This phase is dedicated to developing the next set of mechanics, and evolve the design to phone and tablet applications, in addition to further USSD builds.

PHASE 4 | Sprint Three | Far Term
This phase will further build out USSD features and the next set of application features. Essentially the USSD development will lead the application development as the programme gains complexity.

ACKNOWLEDGEMENT

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PROJECT PARTNERS



