



Employee and Agent Empowerment Toolkit

**STRENGTHENING ENGAGEMENT
AND THE ABILITY TO DELIVER VALUABLE
CUSTOMER EXPERIENCE**



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CGAP Employee and Agent Empowerment Toolkit

Every time customers interact with your organization there are opportunities to influence their experience, and each employee and agent can play a role.

This Employee and Agent Empowerment Toolkit and accompanying Ideabook aim to make one part of a manager's job easier – the part that's focused on engaging and enabling other people to help deliver valuable customer experience.

CGAP Customer-Centric Guide

The CGAP Customer-Centric Guide offers hands-on tools and direction for financial service providers on the journey toward customer centricity. This digital collection of toolkits, case studies, and experiments teaches providers exactly how to deliver products and services designed specifically for low-income customers. Providers will also discover how to transform business challenges into strong opportunities to engage and retain customers – now and in the future.

Table of Contents

INTRODUCTION.....	5
How does empowerment work?.....	6
What to expect from this Toolkit.....	7
How to make this Toolkit work for you.....	8
How this Toolkit was created	11
Terms.....	11
PART I: Making the Case	13
What are the benefits of employee and agent empowerment?.....	14
What business challenges can employee and agent empowerment help solve?	20
Making employee and agent empowerment work for your organization.....	22
PART II: An Empowerment Process	33
Step 1: Assess your situation.....	34
Step 2: Analyze your results	44
Step 3: Identify your priorities.....	57
Step 4: Design an empowerment experiment.....	71
PART III: Resources to Support the Empowerment Process.....	85
Resource #1: Skills	87
Resource #2: Values and Attitudes.....	94
Resource #3: Information and Knowledge.....	103
Resource #4: Dialogue and Support.....	110
Resource #5: Control and Influence	119
Resource #6: Tools and Infrastructure.....	130
Resource #7: Rewards and Penalties.....	142
Resource #8: Time and Energy	151
Resource #9: Money	157

COVER PHOTO: BTPN agent, Indonesia



BTPN agent,
Indonesia

INTRODUCTION

Every time customers interact with your organization there are opportunities to influence their experience. Each employee and agent can play a role, be it through product design or implementation, systems development or maintenance, service delivery or leadership. Yet managing employees and agents so that they work together to deliver a valuable customer experience isn't easy. Even a small team of employees or agents can pose challenges. Individual personalities, group dynamics, competitor practices, labor laws, and limited resources are just a few of the many factors that add to the complexity of people management.

This Employee and Agent Empowerment Toolkit and accompanying Ideabook aim to make one part of a manager's job easier – the part that's focused on engaging and enabling other people to help deliver valuable customer experience. They offer guidance for managers at all levels and across all departments, those who work within financial institutions, and those who partner or are contracted to assist in financial service delivery. They approach the idea of empowerment not as an end but as the means through which the financial sector can realize more potential.

How does empowerment work?

Customer-centric organizations need employees and agents who 1) are deeply committed to delivering customer experience that generates value for customers, the organization, and themselves; and 2) are capable of delivering that kind of experience. Employees and agents who possess this level of engagement and ability are empowered.

Financial service providers (FSPs) and their managers can facilitate the process of employee and agent empowerment but, ultimately, empowerment must come from within the employees and agents themselves.

They are the ones who must:

- decide that they want to deliver valuable customer experience (based on their understanding of the benefit of doing so)
- act on their decision (in other words, do something in an effort to deliver more valuable customer experience)
- be able to achieve their desired outcome

These three elements – choice, action, and outcome – are core to empowerment theory in general, not just to empowerment in the financial sector.

+ You cannot empower someone who doesn't want to be empowered. You can, however, encourage certain choices and make it easier for your employees and agents to successfully act on their choices.
In this way, you'll facilitate empowerment.

What to expect from this Toolkit

The Employee and Agent Empowerment Toolkit and accompanying [Ideabook](#)¹ offer tools and tips for motivating deeper engagement and strengthening employee and agent ability to deliver valuable customer experience. The Toolkit provides a framework, process, and examples that can help you identify which problem you want to focus on, the options you have for approaching that problem, and the tools that can help you implement an appropriate solution. The Ideabook contains detailed Tips + Templates (T+Ts) which show, step by step, how to implement employee and agent empowerment initiatives. It also expands on several of the case studies referenced in the Toolkit so you can explore in more detail how others have implemented employee and agent empowerment initiatives to further their goals.

The Toolkit recognizes the complexities of management and the fact that no single solution will be appropriate for every manager or situation. For instance, agent managers are likely dealing with many independent, outsourced entities that operate on very small margins and run multiple businesses or work for multiple financial service providers, while employee managers likely supervise a smaller number of people who rely on a single employer to meet their financial and professional development needs. Employee and agent motivations, expectations, and assets will differ. Yet employees and agents need access to similar types of resources if they are to be willing and able to deliver valuable customer experience. This Toolkit deliberately brings together the experiences of employee and agent managers so financial service providers can be inspired by their different approaches to supplying these resources. The more FSPs try to engage both employees and agents in their effort to deliver valuable customer experience, the more important it becomes to understand both categories of talent and to empower them in a way that leverages the assets of one to strengthen the other.

This Toolkit is a starting point. Additional agent- and/or employee-specific resources will need to be developed to meet the specific needs of your organization and the people that work in it. That's why this document recommends a process – not a single solution – to support you in developing those resources. The process is designed so it can be applied in rapidly changing environments to tackle constantly evolving challenges and opportunities. It's designed to help managers leverage currently available resources and take immediate action, then experiment and iterate in a way that strengthens employee and agent engagement and ability over time.

Not all the ideas presented here will be immediately useful. To get the most out of these resources, you'll want to read the next section, "How to make this Toolkit work for you," then keep your own situation clearly in mind as you browse other sections.

1. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

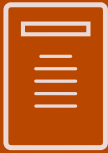
How to make this Toolkit work for you

This Toolkit and its accompanying Ideabook are designed for middle and senior managers in organizations that provide financial services to low-income customers. Anyone who manages people or wants to improve the customer experience is likely to find something of value here, but they should recognize that financial sector managers are the primary audience.

There are three main ways to gain value from this Toolkit:

1. Use it to strengthen the engagement and ability of the people you supervise, then reap the benefits of the improved performance that results. Part I can help you understand what benefits you might seek and Part II can help you create your own empowerment initiatives. Part III and the Ideabook provide details on specific resources and strategies you may choose to include in those initiatives.
2. Share it with others in your organization, particularly those who have the power to influence resource allocation and talent management processes. They may be able to improve the way you and your team are supported in your efforts to design and deliver valuable customer service.
3. Use it to empower yourself. Once you've worked through the Toolkit and understand the resources that can help you deliver more valuable internal and external customer experience, try [T+T 1: Individual Empowerment Diagnostic for Employees and Agents](#)² to assess your own situation. There you'll identify which of your resources are assets to be leveraged and which can be strengthened. You can then design an empowerment initiative that focuses on you!

2. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



INTRODUCTION

Read how empowerment is defined and how it works. Learn what you can expect from the Toolkit and Ideabook and how you can make them work for you.



PART I

MAKING THE CASE

Learn about the benefits of employee and agent empowerment and the business challenges it can help you solve. This part lays out what it takes to have a customer-centric approach to talent management.



PART II

THE EMPOWERMENT PROCESS

Walk through the steps that will help you facilitate greater empowerment among your employees and agents. Learn how to assess your situation, analyze the results, identify your priorities, and design an empowerment experiment.



PART III

RESOURCES TO SUPPORT THE EMPOWERMENT PROCESS

Discover nine types of resources that can support the empowerment process. Each is explained in detail, with specific practices and examples that illustrate how each type of resource can be strengthened.



IDEABOOK

Look to this companion document for guidance on implementing some of the tools mentioned in this Toolkit and for examples of how other financial service providers have implemented empowerment initiatives to further their goals.

Throughout the Toolkit, the following icons indicate additional resources that provide more in-depth information on a subject.



TIPS + TEMPLATES

Put Employee and Agent Empowerment into Action

Robust tools and practical how-to exercises to strengthen the ability and engagement of the people who design and deliver your customer experience. These ideas are good for immediate action and possible quick wins.

Ideal for managers looking to create, sustain, and expand valuable relationships with customer-centric employees and agents, and those who immediately want to start building empowerment.



CASE STUDIES

Learn from Other Organizations

Examples of specific approaches and techniques for facilitating employee and agent empowerment that have been implemented by financial service providers.

Useful for managers who want to be inspired by the experience of others and build a case for empowerment within their team or organization.



REFERENCES

Build Your Employee and Agent Empowerment Knowledge Base

A curated set of research and reference materials to build your internal knowledge base and increase the impact of employee and agent empowerment within your organization.

Valuable for advanced practitioners or those who want to dive deeper into a particular area of employee and agent empowerment.

How this Toolkit was created

The Employee and Agent Empowerment Toolkit draws on literature research, expert interviews, and CGAP action research with several financial service providers on the journey toward customer centricity. It also includes examples of organizational change projects implemented by *MicroSave*, together with its partners across Asia and Africa. You'll find these experiences related throughout the Toolkit and in the accompanying Employee and Agent Empowerment Ideabook – both integral parts of the [CGAP Customer-Centric Guide](https://customersguide.cgap.org).³

The Toolkit benefits from the generous contributions of colleagues at partner organizations, including *MicroSave* India, and the people who've provided valuable feedback throughout the process: independent consultants Nitin Garg, Natasa Goronja, and Anton Simanowitz, and CGAP colleagues Gerhard Coetzee, Pablo Gutierrez, and Claudia Vanderohé McKay.

Terms

Customer experience

Every interaction a customer has with a financial service provider during the customer lifecycle – whether in person at a branch, interacting with an agent, connecting on the phone, or interfacing online.

Valuable customer experience

An experience that generates value for the customer, the financial service provider, and the people involved in designing and delivering customer experience on behalf of a provider.

Customer centricity

The ecosystem and operating model that enables an organization to design a unique and distinctive customer experience. This architecture enables the business to efficiently acquire, retain, and develop targeted customers for the benefit of customers, employees, and stakeholders (as defined by Doug Leather, author of *The Customer-Centric Blueprint*).

Customer-centric business model

A business model that operates in an ecosystem of customers, employees, suppliers, shareholders, and the communities an organization serves. In this ecosystem, customers are at the center of corporate strategy, decision-making, organizational design, and operations (as defined by Doug Leather, author of *The Customer-Centric Blueprint*).

Engagement

(In the context of a customer-centric business model.) Being fully involved in and committed to the delivery of valuable customer experience.

Ability

(In the context of a customer-centric business model.) Having the resources and resourcefulness to deliver valuable customer experience.

Employee and agent empowerment

The process of enhancing the engagement and ability of employees and agents through their relationship with an organization.

Employee

Anyone in an organization who contributes to the creation or delivery of customer experience, i.e., not limited to staff that directly engages with customers.

Agent

Any external partner or independent actor who contributes to an organization's customer experience delivery.

Resources

Nine assets that employees and agents draw upon to deliver valuable customer experience, including skills; values and attitudes; information and knowledge; dialogue and support; control and influence; tools and infrastructure; rewards and penalties; time and energy; and money.

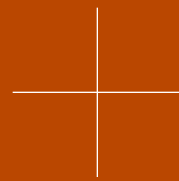
3. <https://customersguide.cgap.org>

A woman with dark hair, wearing a vibrant purple and blue patterned sari over a green top, is pointing her right hand towards a wall. The wall is covered with various sticky notes, diagrams, and papers, some of which are pinned with red and yellow tabs. The scene is lit with a warm, orange glow. The woman is looking up and to the right, engaged in a presentation or discussion.

"We look at employees
as key stakeholders
**and believe our
customers can be
happy only if our
employees are happy."**

- Samit Ghosh, CEO and Managing
Director, Ujjivan Financial Services, India

Janalakshmi employee
pitching idea to
improve customer
experience, India



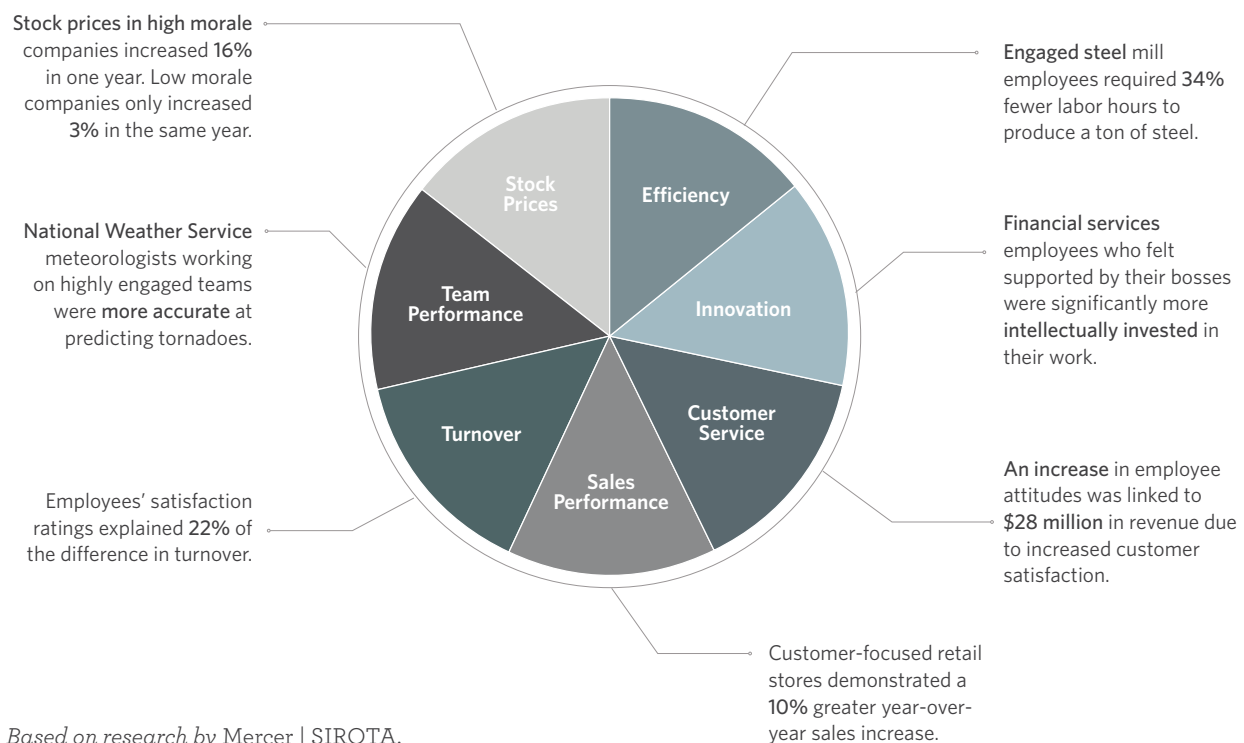
Making **the Case**



What are the benefits of employee and agent empowerment?

Empirical evidence shows that employees and agents who feel good about their job and about themselves perform better. Employee satisfaction tends to spill over into services delivered and positively correlates with customer satisfaction. Employees and agents with appropriate decision-making power, responsibility, and resources can respond more quickly and aptly to customer needs and may be able to recover customers who were previously dissatisfied. Figure 1 below demonstrates the benefits of increased employee engagement for a customer-centric organization.

Figure 1: Employee engagement impacts multiple business goals, including customer satisfaction



Source: <https://www.imercer.com/products/africa-me/engagement-survey.aspx#1>

There's also empirical evidence that enhancing your people's ability by providing them with the tools they need to design and deliver appropriate solutions for customers is good for business. For example, [Eko India Financial Services](http://eko.co.in/),⁴ which provides mobile enabled financial services through a network of banking agents, found it needed to equip agents with the same information that customer service representatives had at headquarters. Over time, this allowed agents to resolve most complaints on the front line, with only a few exceptions further escalated. The move enabled Eko to maintain a compact back-end customer support team, reducing cost and turnaround time for consumers with issues or concerns. Read more detail on Eko's experience [here](http://www.cgap.org/blog/prioritizing-customers-3-lessons-eko-india).⁵

Financial service providers like the [Royal Bank of Canada \(RBC\)](#), [Quicken Loans](#), [Zooona](#) (pages 16, 17, and 18, respectively), and others detailed in the [Ideabook](#)⁶ have invested in empowerment initiatives that increased both engagement and ability, and have seen results on multiple levels. Illustrative benefits that have accrued to employees and agents, managers, financial service providers, and customers are summarized in Box 1 below.

Box # 1 – Who benefits from employee and agent empowerment?

Employees and Agents

- achieve higher levels of performance
- earn more income through increased sales, commissions, and performance-based rewards
- have a sense that their work is worthwhile and makes a difference
- feel they are valued, accepted, and respected
- feel secure, supported, and self-confident while possessing the energy to perform their job
- have greater pride in their organization and their relationship with it

Managers

- achieve goals faster by working through – and with – more motivated and capable people
- spend less time fixing errors and correcting mistakes made by those they supervise
- reduce the stress and increase the productivity of performance evaluations
- experience greater pride in their team and their role in its success
- become energized by the ideas and effort of others
- receive recognition, bonuses, or access to career advancement opportunities as a result of positive trends in team performance

Financial Service Providers

- reduce employee/agent turnover
- increase levels of activity and productivity
- receive ideas for service improvements adapted to customer needs
- benefit from inexpensive word-of-mouth advertising
- improve customer satisfaction and retention
- increase profitability and competitiveness

Customers

- experience more consistent service quality and more reliable service delivery
- receive quicker and more apt responses to their questions, needs, and problems
- are better informed to make the right choices
- feel respected, listened to, and understood
- are more in control of their financial transactions
- create long term relationships with the organization

4. <http://eko.co.in/>

5. <http://www.cgap.org/blog/prioritizing-customers-3-lessons-eko-india>

6. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



Royal Bank of Canada – Client First initiative

The [Royal Bank of Canada](https://www.rbcroyalbank.com/personal.html)⁷ is the largest bank in Canada and has been recognized as one of the country's top 100 employers (2018). RBC studies have shown that the level of employee commitment accounts for 60 to 80 percent of bank customer satisfaction. A full 40 percent of how customers view RBC services is directly linked to their relationships with bank staff. The RBC Client First initiative places a focus on its customer service center (call center), putting in place training and coaching programs and empowering call center agents to listen closely to customers to understand their needs and connect to them in an emotional way. In 18 months of the Client First program, RBC saw service levels improve by 50 percent, along with consistent improvements in various customer loyalty indicators, e.g., overall customer satisfaction, first-call resolution, ease of doing business, and likelihood of recommending RBC to others. Successful execution of the Client First strategy has turned RBC into a service organization. Ultimately, the bank calls itself a “relationship organization,” emphasizing long-term, positive, and strategically differentiated customer value.

Sources: The Customer Advocate and The Customer Saboteur: Linking Social Word-of-Mouth, Brand Impression, and Stakeholder Behavior, Michael W. Lowenstein, 2011, and <https://content.eluta.ca/top-employer-rbc>

+ “Our organization has done an amazing job over the years of focusing on the client experience. Now, in this new world of work, we are looking at employees as consumers of workplace experiences. So, as with the client experience, **how employees experience working at RBC is a key priority for us in terms of their engagement.**”

– Helena Gottschling, Chief Human Resources Officer

7. <https://www.rbcroyalbank.com/personal.html>



Quicken Loans, USA

– Obsessed with finding a better way

Quicken Loans strives to be a company that cares as much about its employees as it does about its customers. Founded in 1985, Quicken Loans (then Rock Financial) has grown from a small, branch-based lending company to the second largest mortgage company in the U.S. and the largest online mortgage lender. The company funded \$80 billion in home loan volume in 2015 and has 15,000 team members. Quicken Loans is unique for a number of reasons: 1) its leadership is hands-on, while also encouraging and rewarding team member autonomy and independence; 2) the work culture cultivates creativity and responsibility, and breaks down traditional hierarchies between leadership and team members; and 3) its commitment to the community of Detroit. Quicken Loans has made human capital its most important investment. It highly values the Voice of Staff and institutionalized feedback loops, and strongly promotes core company values such as “Every customer. Every time. No exceptions. No excuses.”; “Obsessed with finding a better way.”; and “Numbers and money follow; they do not lead.” Quicken Loans has also invested significantly in recruitment and training, as well as offering rewards and recognition. In 2016, it received nine mortgage industry customer satisfaction awards and was named a top-five place to work nationwide by *Fortune Magazine* for the thirteenth year in a row.

Source: [Quicken Loans Case Study](#)⁸



“Our people enjoy working here because we have created a unique culture that is based on trust and empowerment...**you have to empower people to take action, which means trusting them to make the right decisions.**”

– Dan Gilbert, Founder and CEO,
Quicken Loans (2007 interview)

8. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 54



Zoona, Zambia – Focusing on agents as a key customer segment

Zoona, an African fintech company launched in 2009, offers emerging entrepreneurs (agents) an opportunity to provide financial services to low-income consumers while earning commissions and creating employment. Started as an over-the-counter money transfer business, Zoona is expanding its digital product suite to include wallets, savings, and credit products. It provides a cutting-edge technology platform, working capital financing, business management tools, and entrepreneurial support focused on helping businesses grow and increasing financial inclusion. Zoona, which has its headquarters in Cape Town, launched its operations in Zambia and has expanded since then into Malawi and Mozambique. Across these countries, Zoona had 2,200 outlets in November 2017, most of which were in Zambia.

In Zambia, Zoona conducts the highest transaction volumes in the country. It has focused from the start on agents as a key customer segment, concentrating on network sustainability, agent quality, and agent demographics. Not only does Zoona have a significant proportion of high performing agents in the market, but its agents earn higher commissions compared with other Zambian agents. Their high profit can be partly attributed to Zoona covering setup costs (agents are given Zoona branded booths as well as loans through Kiva).

Source: Interviews with Zoona staff, November 2017 – February 2018; FSDZ: [Zoona: A Case Study on Third Party Innovation in Digital Finance](#),⁹ August 2015; and [Helix report: New Successful Agent Networks, 2016](#).¹⁰



CGAP, [Customer Centricity and Financial Inclusion: Lessons from Other Industries](#).¹¹



[Zoona Case Study](#)¹²

9. <http://www.fsdzambia.org/wp-content/uploads/2016/04/Zoona-A-Case-Study-on-Third-Party-Innovation-in-Digital-Finance.pdf>

10. <http://www.helix-institute.com/sites/default/files/Publications/New%20Successful%20Agent%20Networks%20-%20Final%20-%20Feb.%202017.pdf>

11. <http://www.cgap.org/sites/default/files/Brief-Customer-Centricity-and-Financial-Inclusion-Lessons-from-Other-Industries.pdf>

12. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 59



"To free someone from rigorous control by instructions, policies, and orders, and to give that person freedom to take responsibility for his ideas, decisions, and actions is to release hidden resources that would otherwise remain inaccessible to both the individual and the organization."

- Jan Carlzon, CEO,
Scandinavian Airlines System (SAS)

Zoona agents, Zambia



What business challenges can employee and agent empowerment help solve?

Most organizations face three main business challenges:

- 1 getting customers (acquisition)
- 2 keeping customers (retention)
- 3 expanding the value of customer relationships or increasing revenue per customer

These challenges cannot be met unless employees and agents are motivated to meet them, and have the knowledge, skills, and other resources necessary to do so. Customer-centric organizations sometimes refer to their employees and agents as “internal customers” or “first customers” because they recognize that employees and agents have to buy into the organization’s customer-centric vision of success and be supported with appropriate resources if they are to deliver a good experience to their end customers, i.e., “external customers.”

Like external customers, employees and agents want to have a positive experience with their organization. They want to be offered a value proposition that is attractive relative to the competition, i.e., other potential employers, and stays attractive over time. Embracing agent and employee empowerment will help financial service providers deliver that kind of value proposition.

+ Digicel’s mobile money service in Haiti, MonCash, grew its customer base from 30,000 to more than 500,000 active customers (on a 30-day activity basis) in less than two years following a relaunch of the service and a more customer-centric approach. One of the measures taken was a deliberate focus on agents as customers. This resulted in better insights on agent needs and preferences, which lead to an overhaul of the incentive and commission structure and solutions to liquidity management issues that improved cash-out success rates for customers.¹³

13. http://customersguide.cgap.org/sites/default/files/resource/2018/05/CGAP_Digicel-Case-Study.pdf



The Employee and Agent Empowerment Ideabook¹⁴ includes case studies from nine financial service providers that have designed and implemented empowerment initiatives to address the three main business challenges of acquisition, retention, and expansion.

+ “Years ago, business gurus used to apply the business school conundrum to me: ‘Who comes first? Your shareholders, your employees, or your customers?’ I said, ‘Well, that’s easy,’ but my response was heresy at that time. **I said employees come first and if employees are treated right, they treat the outside world right, the outside world uses the company’s product again, and that makes shareholders happy.** That really is the way it works. It’s not a conundrum at all.”

– Herb Kelleher, Co-founder, Southwest Airlines

14. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



Making employee and agent empowerment work for your organization

Employee and agent empowerment will not be viable unless it generates value for your organization and your customers – in addition to your employees and agents. The long-term benefits have to outweigh the costs. We’ve kept this in mind as we’ve developed this Toolkit. You’ll find many options here for increasing the engagement and ability of your people but you’ll have to choose which options are the right ones to invest in at this point in time, given your current resources.

Talent management (also referred to as human resource or human capital management) in a customer-centric business model is about making these choices. It’s about crafting a value proposition for employees and agents that attracts, retains, and develops the talent that you need in order to pursue your mission and vision in a cost-effective way.

If you want to make empowerment work for your organization, you’ll have to do more than add it to your own to-do list. You’ll have to work with others to make your organization’s current business processes more empowering. As you get into the details of this Toolkit, you’ll see many types of processes that might be adjusted. Depending on your role and responsibilities, you may feel like you don’t have much power or control over those processes, but that doesn’t mean you can’t act. Even if you don’t have control over the design of institutional policies or procedures you can impact the way they’re implemented, and you can recommend or even inspire other managers to make changes that result in more desirable outcomes. Use this Toolkit to help you decide where you need to act most urgently and what next steps you might take to make progress toward your goal. Do what you can with your available resources and then build on the results.

Talent management is the one area where all managers can make adjustments. By definition, managers are people who get things done with and through others, so the ability to recruit, retain, and develop the best people possible is critical to a manager’s success. In a customer-centric organization, the “best” people will be the ones that are most empowered to contribute to a customer experience that brings value for the customer, the financial service provider, and the people involved in designing and delivering the experience. The discussion below can help you and others in your organization think about how your talent management processes might usefully be adjusted to become more empowering.

Recruiting empowered employees and agents

How can we engage people who are already empowered?

There are five core qualities that your organization will want to seek out in every employee and agent. These are empathy, communication, problem solving, collaboration, and service. The specific skills, values, and attitudes associated with these qualities are discussed in Part III. You'll find a two-page summary in the [Qualities of a Customer-Centric Employee or Agent](#)¹⁵ tool.

In addition to these core qualities, you can define specific abilities or competencies that your organization requires to deliver valuable customer experience. This will be a function of the jobs you need to get done, the strengths and weaknesses of your existing human resources, and the mission and vision of your organization. For example, many service providers select agents based on their experience selling similar products and the length of their relationship with the community they serve. Providers often look to the market for references on prospective agents' behavior and image.

Once you've defined what you need, take some time to understand current trends in the labor market. Is the expertise you need readily available? Which other entities may be trying to recruit the same kind of talent as you and what benefits are they offering? What benefits are being sought by the type of people you want to recruit? This information will help you design an attractive value proposition.

You can target your recruitment efforts to source candidates through channels that are most likely to connect with the type of people you're looking for, then screen applicants to find the ones that come closest to your ideal profile. Few candidates will have everything you want, but they should meet your minimum requirements. If they don't, they should demonstrate a willingness to meet your requirements within a certain period of time.

+ Each time you use the Toolkit it may result in different choices because your available resources – **and the needs of your employees and agents – will change.**

15. <http://customersguide.cgap.org/sites/default/files/resource/2018/04/Qualities-Customer-Centric-Employees-Agents.pdf>



Zoona, South Africa – Tips for screening staff and agents for customer-centric traits

[Zoona](#)¹⁶ sought out low-key (and low-budget) techniques to screen staff for customer-centric traits. Some of the ideas considered were:

- Brief the receptionist about an applicant's arrival and ask him/her to observe how the applicant treats them (and others) while waiting to be interviewed
- Take an applicant to a restaurant and ask the waiter (in advance) to mess up their order to see how the applicant reacts
- If an applicant comes by car, test their patience by parking other vehicles around them to block their departure

Zoona has found that group interviews are really helpful for testing traits like collaboration and communication. In one interview round, applicants were put in a room with a box of Legos and given an assignment to build the highest tower (with some restrictions). Applicants were observed to see how they interacted in an effort to achieve the goal.

Zoona is also exploring the use of recruitment tools like [Knack](#),¹⁷ which combines games and data analytics to assess behavioral and entrepreneurial aspects of potential agents.

Source: Interview with Megan Viljoen, Zoona

16. <https://ilovezoona.com/>

17. <https://www.knack.it/>



What kind of value proposition can we use to help attract new recruits?

A value proposition is a promise of benefits relative to costs. When people consider joining your organization, they'll be thinking about the benefits you're offering as well as the cost of accessing those benefits. New recruits will likely pay attention to both financial and non-financial factors. They'll be thinking about how hard you're going to make them work and under what conditions. They'll also be thinking about opportunity cost – what they'll have to give up or pass up in order to work with you.

When you first enter into a relationship with a new employee or agent, you can design the value proposition you offer to create an empowering culture and structure that supports the relationship from the beginning:

1. Clarify expectations about the benefits you're offering. If someone joins you expecting something that you're not going to deliver, they'll quickly disengage.
2. Fairly compensate the person for the work you're asking them to do. If you don't, they'll likely feel resentment and be more likely to disengage as soon as they find a better alternative.
3. Provide a unique reason why the person should share their assets (e.g., their time, energy, expertise) with you rather than another employer or partner. You may offer fair compensation but if others do as well, why would they choose to work with you?
4. Welcome the person in a way that makes them feel like a potentially valuable contributor, and be candid about ongoing processes and areas you're working to improve. The onboarding process shouldn't just introduce rules and procedures; it should get them excited about what you're doing and communicate your excitement about what you believe they can offer and how they can best contribute.
5. Provide the means through which the person can develop their competences in order to succeed in your organization. Most people want to rise to the occasion and will make the effort to develop a valuable relationship with you if you give them accessible pathways for doing so.



Pioneer Microinsurance, Philippines – Onboarding millennial staff

From its inception, Pioneer Microinsurance (PMI) built its expansion strategy around harnessing the talents of the millennial generation, particularly those whose experience and expertise are in areas outside traditional insurance practices, e.g., marketing, psychology. This recruitment strategy fits with PMI's approach of looking for people who fit its customer-centric culture. Collaboration, group work, and optimism are fundamental qualities of the millennial demographic. To best capitalize on their positive energy, managing this group requires an approach that's different from tried-and-true tactics. The challenge for senior management at PMI was to identify approaches that provided structure while also providing staff with the freedom to be creative and self-determined.



Pioneer Microinsurance Onboarding Program
Customer Centricity Onboarding: Module 5

Customer Centric Competencies for Pioneer Microinsurance

Framework & Expectations

Learning Time: 2 Hours | Self Learning



PMI developed an onboarding program for new hires comprised of: a) training relevant to the employee's role/job; b) introduction to PMI's strategy and business processes; c) sensitization to PMI's core values; and d) initiation on customer centricity in theory and practice, for which a specific series of modules were designed.

The diverse modules – in PowerPoint format with embedded videos and quizzes – cover broader theoretical aspects such as financial behaviors of low-income customers and strategies to work at the bottom of the pyramid; the organization's point of view on customer centricity (PMI's customer centricity journey, customer-centric competencies for people); and skills (human centered design, qualitative research, ideation, and prototyping). The modules have been designed as a mix of self-learning content and activities that give new hires the freedom to explore at their own pace and engage with colleagues on activities to learn by doing. The skills-building components point to creative solutions to experiment with as they engage with customers and colleagues. PMI will further contextualize and adapt the onboarding program as it learns from user testing and feedback.

Source: [CGAP, Pioneer Microinsurance customer-centric culture building project with Quicksand and Cocoon](https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf).¹⁸

18. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 46



Customer-centric companies hire employees that fit with the customer-centric culture they are creating. At Zappos, new employees take part in a four-week immersion course. If their values prove to be a poor match with the company's values, they are actually paid to resign. **At Umpqua Bank, most associates are hired from customer-focused retail industries outside the banking sector.**

- CGAP Primer, Learning from Customer Centricity in Other Industries¹⁹ and Why Zappos' Training Program Is Insane²⁰

Pioneer insurance sales,
Philippines

19. www.cgap.org/sites/default/files/Working-Paper-Learning-from-Customer-Centricity-in-Other-Industries-Feb-2016.pdf

20. <https://www.lessonly.com/blog/why-zappos-training-program-is-insane>



bKash, Bangladesh – Value proposition for agents

bKash²¹ is a specialized organization designed to deliver mobile money services in Bangladesh. Its objective is to extend access to a broad range of financial services – via mobile phone – to all Bangladeshi adults, particularly focusing on low-income segments. Its person-to-person (P2P) value proposition and digital financial service objectives require it to achieve scale, in terms of agent network size and density, both in sending (more urban) and receiving (more rural) markets.

When bKash started building its agent network in 2011, it selected 5,400 bKash agents from a pool of small retailers who were Bangladesh Rural Advancement Committee (BRAC) microfinance customers. However, after the pilot bKash realized that to expand its agent network it would need to explore other types of partnerships. bKash began to work with commercial distribution companies that supplied consumer goods, mobile phone airtime, and household products to the thousands of small stores that had the potential to become bKash agents. bKash now works through approximately 200 such regional distribution companies that each manage hundreds of agents at a time. As a result, as of July 2016 it had successfully deployed approximately 113,000 agents across urban and rural Bangladesh. This large number accounts for 49 percent of agent market presence in the country and 55 percent share-of-market in rural Bangladesh.

Developing a large network was not alone a sufficient condition for success. The high-volume bKash P2P value proposition requires that agents are able to accept bKash deposits and withdrawals across the country. As such, bKash must ensure that agents have sufficient liquidity in the form of cash and/or e-float. To support its network, bKash has developed highly functioning liquidity management services, primarily by delivering cash/e-float to the majority of its agents but also by partnering with distributors and banks. It also has a real-time system for closely monitoring liquidity in the network, which allows for rapid action and adjustment when required.

Source: [New Successful Agent Networks, Helix 2016](#)²²

21. <https://www.bkash.com/>

22. <http://www.helix-institute.com/sites/default/files/Publications/New%20Successful%20Agent%20Networks%20-%20Final%20-%20Feb.%202017.pdf>



Developing and retaining empowered employees and agents

As previously discussed, few employees or agents will be fully committed and able to deliver a valuable customer experience the moment they join your organization. Even if they are, their motivations may change as their personal priorities or work environment changes. Their abilities may also have to change as the needs of your organization and your customers evolve.

Customer-centric organizations expand the value of employee and agent relationships by strengthening people's engagement and ability to deliver valuable customer experience over time. They invest for the long term because they want to create extended value. When empowered performers are lost, they're not only expensive to replace but their departure affects the morale and confidence of those who remain.

How can you sustain valuable relationships with employees and agents?

To be healthy, your relationships have to generate value for your organization, customers, and employees and agents themselves. The goal is not simply to retain your people; it's to retain those who help you get where you want to go.

In order for employees and agents to commit and be capable of taking your organization where it wants to go, they need a minimum of five things:

1. Clear expectations.

It's not just new employees and agents who need clarity. Everyone who works for you needs to stay up to date on where your organization wants to go and what they need to do to help it get there.

2. Respect.

Employees and agents need to know that your organization continues to value them if they're to continue valuing the contributions they make to customer experience.

3. Integrity.

If you and your organization don't deliver what you promise, employees and agents will lose trust in you, and if they lose trust they'll be less able and motivated to build others' trust in you. Your organization can protect its relationships by providing recourse mechanisms that help everyone recover when something goes wrong.

4. Systems that facilitate dialogue, feedback, and accountability.

These systems enable everyone to understand where the opportunities are to improve customer experience and how to make sure that they make the most of those opportunities.

5. An attractive value proposition for the future.

It's not enough that employees and agents are content with what your organization offers them today. They must believe that what you'll give them in the years to come is worth sticking around for.



What kind of value proposition helps retain good people?

A higher salary or commission is not necessarily the answer. It's often part of the answer but seldom the most important part. As employees and agents continue to work with you, the resources they can offer will evolve – as will their hopes and dreams. The external environment will also evolve, with customers demanding a different kind of experience and the competition offering a potentially more attractive value proposition. To keep employee and agent relationships healthy, you and your organization will have to inspire and enable them to achieve their own goals while helping you achieve yours in a new environment. How can you do this? The remaining parts of this Toolkit explore the answer in detail. Part III, in particular, highlights concrete ways to strengthen and leverage resources. Three essential practices are also summarized here:

NURTURE A CULTURE AND STRUCTURE THAT SUPPORTS LEARNING AND GROWTH.

Many individuals have an intrinsic drive to do well and to learn what's necessary to achieve their goals – and yours. If you make it easy for employees and agents to access resources that facilitate their professional development, a lot of learning and growth will happen without you even having to ask.

PERIODICALLY ASSESS ALIGNMENT.

There are two types of alignment that matter: 1) the degree to which your employees and agents are providing your organization with the kind of value it needs; and 2) the degree to which you and your organization are providing your employees and agents with the value they need. As your environment evolves and everyone's priorities evolve, you'll need to check that your organization and the people it works with are still prepared to take each other where they want to go. Different resources may be needed for everyone to succeed in the future relative to the past.

CO-CREATE A SOLUTION.

The only way to ensure that your organization's future value proposition is attractive to the people it wants to retain is to co-create. Once you assess alignment, discuss with your employees and agents the resources that may be missing or inadequate and how those resources may best be acquired or strengthened (Part III of this Toolkit can help fuel that discussion). Also, look for ways to leverage resources that already exist to expand the potential of your relationships and generate more value – not only for your organization or your employees and agents, but ultimately for your end customers as well. Part II can help you identify assets that may be leveraged and weaknesses that may need to be addressed.

To get an idea of how financial service providers have tackled this challenge and improved customer experience through employee and agent empowerment, take a look at the full-length case studies in the [Ideabook](#)²³ associated with this Toolkit.



[A Customer-Centric Approach to Talent Management](#)²⁴



[CGAP Business Challenges Booklet](#)²⁵

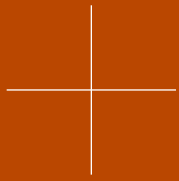
23. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

24. <http://customersguide.cgap.org/sites/default/files/resource/2018/04/Customer-Centric-Approach-HR-Mgmt.pdf>

25. <http://customersguide.cgap.org/sites/default/files/resource/2018/04/CGAP-Business-Challenges-Booklet.pdf>



AMK agent in action,
Cambodia. © AMK



II

An Empowerment **Process**



The four steps that follow take you through a process that will help you facilitate greater empowerment among the employees and agents you supervise. You can apply this process to diagnose and address your own empowerment, but the focus here is on supporting the empowerment of others – people over whom you have limited power or control – because this is generally more difficult than empowering yourself.

The empowerment process consists of the following steps:

1. Assess your situation
2. Analyze the results
3. Identify your priorities
4. Design an empowerment experiment

Step 1: Assess your situation

ARE YOUR PEOPLE EMPOWERED TO DELIVER A VALUABLE CUSTOMER EXPERIENCE?

This Toolkit provides many ideas for strengthening the ability and engagement of your employees and agents. Not all ideas will be useful to you at this moment in time. To figure out which ones you may want to explore or invest in, you need to understand the current strengths and weaknesses of the people who work with you. How capable and committed are they to delivering the customer experience your organization wants to offer?

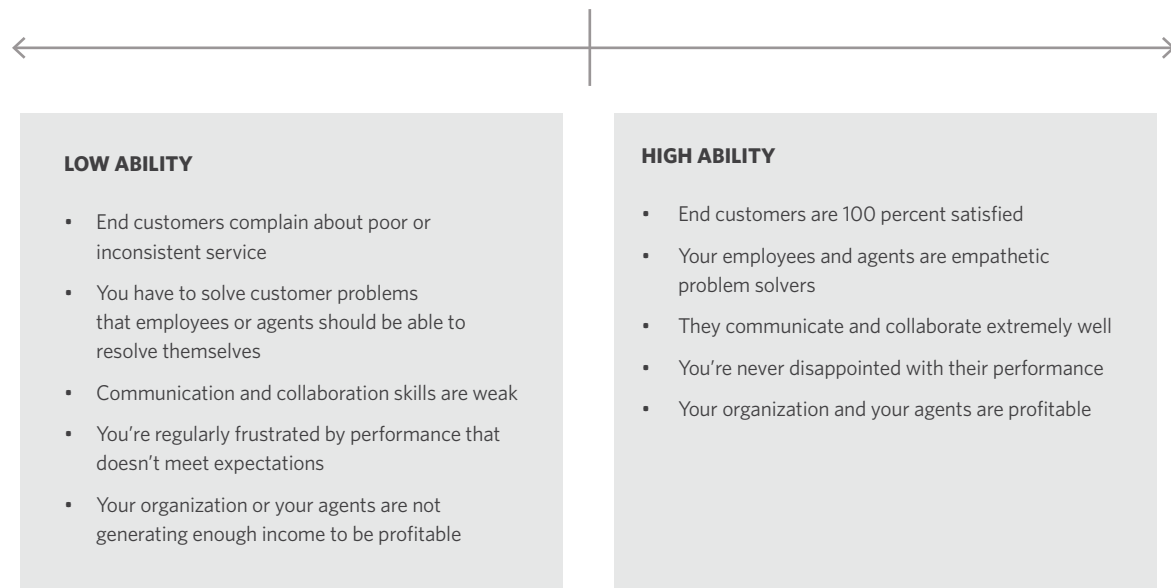
This Toolkit focuses on ability and engagement because these are the two defining factors of empowerment. You may recall from the Introduction that empowered employees or agents are those who: 1) are deeply committed to the delivery of a valuable customer experience; and 2) are capable of delivering that kind of experience.

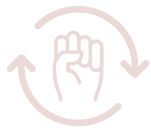
Ideally, you'll already have started the diagnostic process by listening to your employees, agents, and end customers and learning about their experiences and the issues they struggle with. If you haven't done much work like this, try Experiments 2, 3, 4, 6, 7, or 8 in the [CGAP Customer Experience Workbook](https://customersguide.cgap.org/sites/default/files/resource/2018/04/CGAP-Customer-Experience-Workbook.pdf)²⁶ before going any further. If you've already done some listening, dive into the simple experiment below but recognize that you may want to do more listening in Step 2.

26. <https://customersguide.cgap.org/sites/default/files/resource/2018/04/CGAP-Customer-Experience-Workbook.pdf>

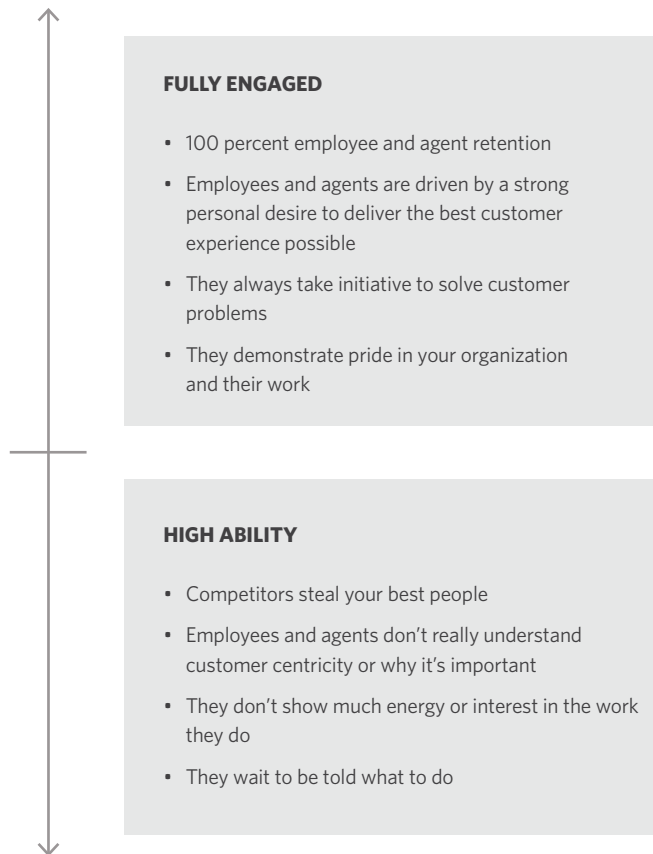
A simple experiment

Think about the people you supervise. Do they demonstrate the “low ability” or “high ability” characteristics described on either end of the continuum below? Or do they fall in between? Place an “X” somewhere along the line to show the current ability of your employees and agents to deliver customer experience that generates value for customers, your organization, and themselves.



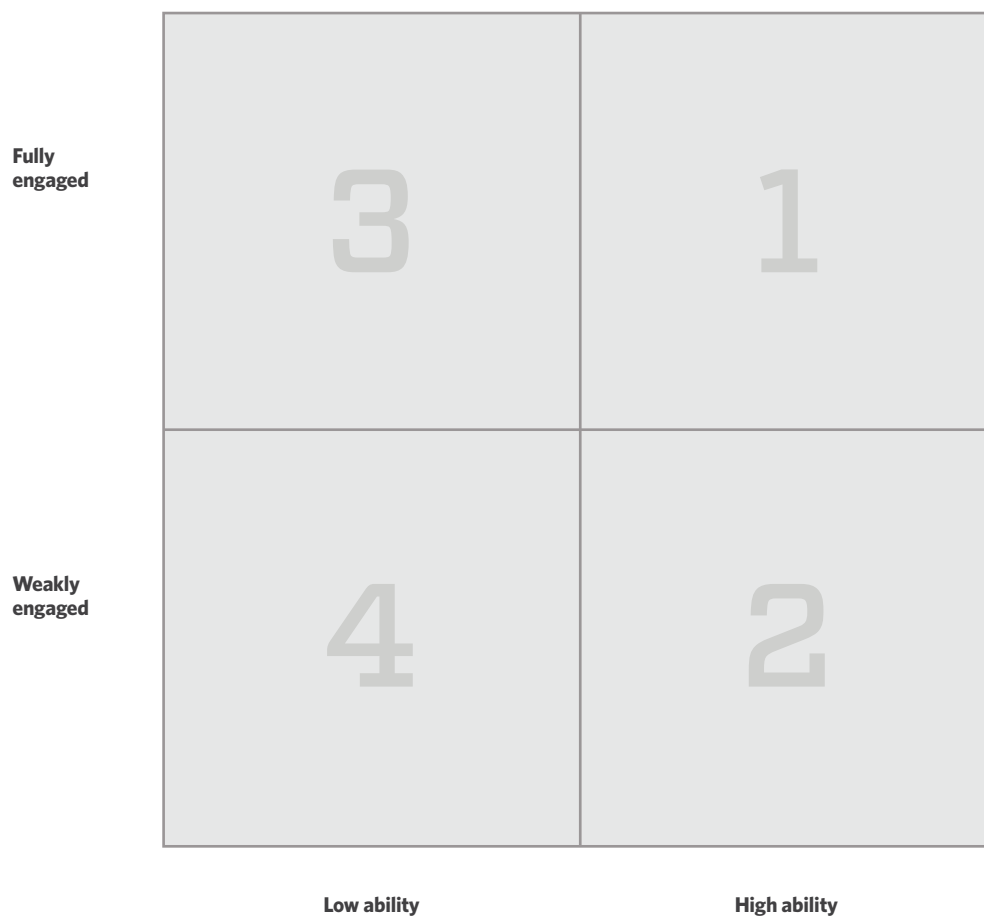


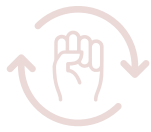
Next, place an “X” somewhere along the vertical line below to estimate the current level of engagement of your employees and agents. Do they demonstrate the characteristics of being fully or weakly engaged? Or do they fall somewhere in between?



Find your segment

Now, plot your answers from the questions in the previous section into the chart below. For example, if you think your employees and agents have high ability but are weakly engaged, you would find yourself in quadrant two.





What resources are available to strengthen empowerment?

To diagnose the current situation of the employees and agents you supervise, you need to understand more than their current levels of ability and engagement. You also need to understand the context in which they operate and the resources available to improve their current situation. The empowerment diagnostic tool below can help you reflect on the assets that people already possess and the resources they have access to through your organization.

Read each statement in the diagnostic and answer the following question: “To which extent do I agree with this statement?” Write a number between “0” and “4” in the box to the left of each statement to indicate your level of agreement. Use the following scale:

Score	0	1	2	3	4
How much you agree	0%	25%	50%	75%	100%

For example, if you think statement 1 below describes your situation perfectly, you’d give it a score of “4.” If you don’t agree with statement 1 at all – if your situation is completely different from what’s described – you’d give it a score of “0.” If you’re unsure of how to respond to a statement, give it the most neutral score: “2.”

Box # 2 - Empowerment Diagnostic Worksheet

<input type="checkbox"/>	1. My employees/agents deliver (or support the delivery of) positive, consistent, and valuable customer experience.
<input type="checkbox"/>	2. My employees/agents have the time and energy to deliver better customer experience.
<input type="checkbox"/>	3. My organization and the agents I work with are able to generate enough revenue to be profitable.
<input type="checkbox"/>	4. I know what's preventing my employees/agents from delivering a better customer experience.
<input type="checkbox"/>	5. My employees/agents are proud to work with my organization.
<input type="checkbox"/>	6. My employees/agents know what they need to know in order to deliver positive, consistent, and valuable customer experience.
<input type="checkbox"/>	7. My employees/agents seek out insights into customer needs and constraints.
<input type="checkbox"/>	8. I hold my employees/agents accountable for delivering positive, consistent, and valuable customer experience.
<input type="checkbox"/>	9. My employees/agents are problem solvers; they take the initiative to address customer issues as quickly as possible and use whatever resources are available to find solutions.
<input type="checkbox"/>	10. My employees/agents have the financial resources they need (from the organization) to deliver the customer experience my organization wants them to deliver.
<input type="checkbox"/>	11. My employees/agents understand WHY they need to be customer-centric.
<input type="checkbox"/>	12. My employees/agents are willing to try new things for better customer experience.
<input type="checkbox"/>	13. My employees/agents have constant access to information about their own performance, including their impact on customer experience.
<input type="checkbox"/>	14. My employees/agents regularly provide useful suggestions and feedback for improving customer experience.
<input type="checkbox"/>	15. My employees/agents demonstrate empathy; they understand the needs, constraints, and anxieties of others without judging them.
<input type="checkbox"/>	16. My employees/agents have the freedom to decide how to do their work.



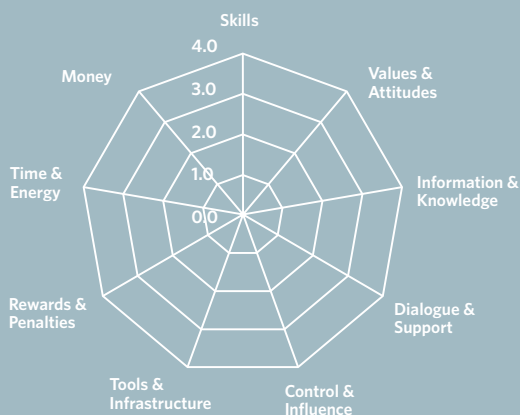
Empowerment Diagnostic Worksheet

<input type="checkbox"/>	17. My employees/agents are driven by a strong personal desire to deliver the best customer experience possible.
<input type="checkbox"/>	18. When my employees/agents make a suggestion, I make sure they find out whether their suggestion was heard, whether it was implemented (why or why not), and with what result.
<input type="checkbox"/>	19. My employees/agents treat every colleague and customer with respect, fairness, and patience.
<input type="checkbox"/>	20. My employees/agents never escalate issues to me that they should be able to resolve on their own.
<input type="checkbox"/>	21. My employees/agents collaborate with others to understand and solve problems.
<input type="checkbox"/>	22. I give my employees/agents weekly feedback to support their learning and growth.
<input type="checkbox"/>	23. My employees/agents belong to social and professional networks that provide quality advice, support, and troubleshooting in addition to whatever I provide.
<input type="checkbox"/>	24. I am satisfied with the level of support I receive from my organization as I try to guide my team to achieve customer experience goals.
<input type="checkbox"/>	25. My employees/agents are excellent communicators; they listen patiently and actively, and they share information in a way that facilitates understanding and action.
<input type="checkbox"/>	26. My employees/agents have access to tools that make it easy to deliver better customer experience, e.g., marketing collateral, digital devices, dashboards, databases, apps, liquidity facilities, etc.
<input type="checkbox"/>	27. My employees/agents make effective use of the technology and devices they've been given; they have the required level of comfort, understanding, and skills.
<input type="checkbox"/>	28. My employees/agents have access to sufficient channels for learning new things when they need to learn them in order to provide better customer experience, e.g., e-learning on demand, troubleshooting or help desk functions, coaching, mentoring, field exposure, training, etc.
<input type="checkbox"/>	29. The rewards my organization offers effectively motivate, guide, and inspire my employees/agents to deliver customer experience that is positive, consistent, and valuable.
<input type="checkbox"/>	30. Answering these questions was difficult because my employees/agents have different levels of competence and motivation to deliver great customer experience.



Find your strengths and weaknesses

Process the results of your diagnostic using this simple [Excel spreadsheet](#)²⁷ or by completing the Box 3 scoring worksheet below. When finished, you'll have nine resource scores to plot on the spider diagram below. If, for example, your assessment yields a skills score of 3.0, place a dot on the 3.0 mark of the spider diagram radial labeled "Skills." Once you've plotted all your scores, connect the dots ([example of a completed spider diagram, page 51](#)). Below you'll be guided on what this all means.



Box # 3 - Scoring Worksheet

1. To find your **SKILLS SCORE**, add the numbers in the boxes next to statements 1, 7, 9, 14, 15, 19, 21, 25, and 27. Then divide by 9.

Box 1	<input type="text"/>
	+
Box 7	<input type="text"/>
	+
Box 9	<input type="text"/>
	+
Box 14	<input type="text"/>
	+
Box 15	<input type="text"/>
	+
Box 19	<input type="text"/>
	+
Box 21	<input type="text"/>
	+
Box 25	<input type="text"/>
	+
Box 27	<input type="text"/>
Subtotal	<input type="text"/>
	÷
SCORE	9 = <input type="text"/>

2. To find your **VALUES AND ATTITUDES SCORE**, add the numbers in the boxes next to statements 5, 9, 12, 15, 17, and 19. Then divide by 6.

Box 5	<input type="text"/>
	+
Box 9	<input type="text"/>
	+
Box 12	<input type="text"/>
	+
Box 15	<input type="text"/>
	+
Box 17	<input type="text"/>
	+
Box 19	<input type="text"/>
Subtotal	<input type="text"/>
	÷
SCORE	6 = <input type="text"/>

27. <http://customersguide.cgap.org/search/node?keys=scoring&f%5B0%5D=type%3Apage&f%5B1%5D=type%3Aresource>



Scoring Worksheet

3. To find your **INFORMATION AND KNOWLEDGE SCORE**, add the numbers in the boxes next to statements 6, 11, 13, 27, and 28. Then divide by 5.

Box 6	<input type="text"/>
	+
Box 11	<input type="text"/>
	+
Box 13	<input type="text"/>
	+
Box 27	<input type="text"/>
	+
Box 28	<input type="text"/>
Subtotal	<input type="text"/>
	÷
	5 =
SCORE	<input type="text"/>

4. To find your **DIALOGUE AND SUPPORT SCORE**, add the numbers in the boxes next to statements 4, 18, 22, 23, and 24. Then divide by 5.

Box 4	<input type="text"/>
	+
Box 18	<input type="text"/>
	+
Box 22	<input type="text"/>
	+
Box 23	<input type="text"/>
	+
Box 24	<input type="text"/>
Subtotal	<input type="text"/>
	÷
	5 =
SCORE	<input type="text"/>

5. To find your **CONTROL AND INFLUENCE SCORE**, add the numbers in the boxes next to statements 8, 14, 16, and 20. Then divide by 4.

Box 8	<input type="text"/>
	+
Box 14	<input type="text"/>
	+
Box 16	<input type="text"/>
	+
Box 20	<input type="text"/>
Subtotal	<input type="text"/>
	÷
	4 =
SCORE	<input type="text"/>



Scoring Worksheet

6. To find your **TOOLS AND INFRASTRUCTURE SCORE**, add the numbers in the boxes next to statements 13, 26, 27, and 28. Then divide by 4.

Box 13	<input type="text"/>
	+
Box 26	<input type="text"/>
	+
Box 27	<input type="text"/>
	+
Box 28	<input type="text"/>
	=
Subtotal	<input type="text"/>
	÷
	4 =
SCORE	<input type="text"/>

7. To find your **REWARDS AND PENALTIES SCORE**, add the numbers in the boxes next to statements 3, 5, 13, 22, and 29. Then divide by 5.

Box 3	<input type="text"/>
	+
Box 5	<input type="text"/>
	+
Box 13	<input type="text"/>
	+
Box 22	<input type="text"/>
	+
Box 29	<input type="text"/>
	=
Subtotal	<input type="text"/>
	÷
	5 =
SCORE	<input type="text"/>

8. Your **TIME AND ENERGY SCORE** is the number in the box next to statement 2.

Box 2	<input type="text"/>
SCORE	<input type="text"/>

9. Your **MONEY SCORE** is the number in the box next to statement 10.

Box 10	<input type="text"/>
SCORE	<input type="text"/>

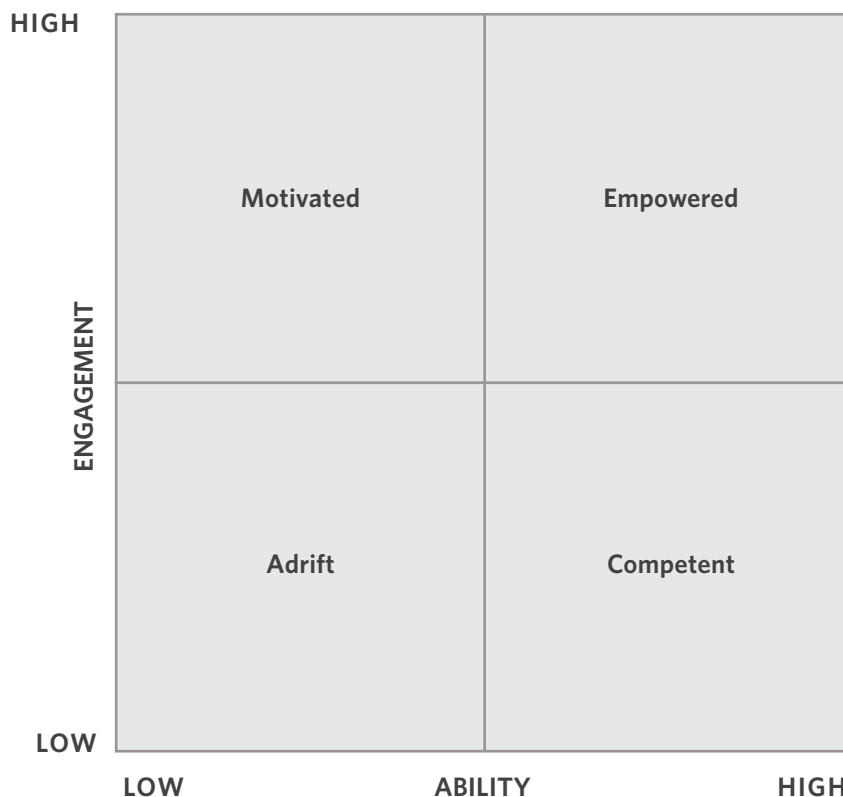


Step 2: Analyze your results

In Step 1 you assessed two aspects of your current situation: 1) the degree to which your employees and agents are already empowered; and 2) the resources they have available to improve their situation. Step 2 will guide you through an analysis of your results and give you the chance to reflect on what may be helping or hindering empowerment. First, it will guide you on empowerment segmentation using the matrix. Next, a spider diagram will facilitate an analysis of your resources. Finally, criteria will be suggested so you can determine whether you should dig deeper before drawing conclusions.

EMPOWERMENT SEGMENTATION

In the first part of your assessment, you plotted your employees and agents into an empowerment matrix using ability and engagement as segmentation variables. The chart below assigns a label to each numbered segment that roughly describes the situation of the people in that segment.



1. EMPOWERED.

If your employees and agents fall in this box, they have relatively high levels of engagement and ability, so they are already somewhat empowered to deliver valuable customer experience. They may lack certain resources that restrict their engagement and/or ability; they could become even more empowered if these constraints were addressed.

2. COMPETENT.

If your employees and agents fall in this box, they could deliver valuable customer experience if they wanted but they're not particularly motivated to do so.

3. MOTIVATED.

If your employees and agents fall in this box, they want to deliver valuable customer experience but their ability to do so is relatively weak.

4. ADRIFT.

If your employees and agents fall in this box, they're not particularly motivated or able to deliver valuable customer experience.

The following pages provide examples of an individual from each segment. If you read through the example for the segment you identified, you'll get some insight into the assets and challenges that people in that segment might face.



MFI employee, India.
– Aswin Antony,
CGAP Photo Contest

+

"I strive daily
to enable and
motivate my
customers.
**My world
as a wealth
manager is
about making
theirs better."**

Empowered

WHO:

Bidisha is a 20-year-old woman from India. She works as a front line staffer for a small microfinance institution (MFI) in rural India. Colleagues describe her as committed, patient, open to new ideas, and trustworthy.

ASSETS:

Bidisha is deeply motivated to help people and ensure the security of her customers' financial well-being. Customers appreciate her advice and trust her. Her commitment to service comes from watching her aunt grow a business, thanks to the support of a local MFI. Building on this quality, Bidisha's MFI provided technical training that enabled her to understand and evaluate the financial lives of her customers. Her **engagement** and confidence have increased over time as she's found the necessary support and opportunities to learn within her organization. The organization also offers a mentorship program which has given her added confidence and security. Her **ability** is further bolstered by the collaborative nature of her work, which has her and her colleagues systematically rotate responsibility.

CHALLENGES:

Bidisha's main challenge is the number of hours in a day. She could benefit from tools and processes that make her work more efficient – anything from back-end data analysis to a bicycle or motorbike to help her move around faster. As she grows in her position, she'll also desire opportunities to expand her knowledge and impact.



Zoona agent, Zambia



"I see what I do
as a **way to help
people in my
community.**"

Motivated

WHO:

Sue is a 24-year-old female customer care agent for a mobile money provider in Zambia. She's new to running a business. Her customers describe her as energetic and curious, and her manager says she's eager to learn but afraid to make mistakes.

ASSETS:

Sue's eagerness to learn and contribute to her community led her to seek the opportunity to become an agent. She's driven by the organization's social mission. Periodic meetings with her regional manager reinforce her **engagement** although she'd like more frequent conversations as well as opportunities to meet with other agents. Her organization offered her business skills training, something she lacked since she did not complete university.

CHALLENGES:

Sue's main challenge is that she doesn't know how best to expand her business. She wants to succeed. Her **ability** to be successful depends on being encouraged to use her voice; utilizing effective communication channels for herself and her customers; and having opportunities to continue to build business skills. She has good relationships with her customers and learns a lot about their needs but doesn't know what to do with those insights. She's dependent on her regional manager to solve her problems since she's afraid of taking missteps and giving customers the wrong information.



Loan officer, India.
– Nayan Sthankiya,
CGAP Photo Contest

+

“The only authority I have is when I’m sitting in front of my clients during a center meeting. **They see me as the authority figure; I like that. But when I head back to the branch, I feel powerless.**”

Competent

WHO:

Anand is a 40-year-old male loan officer for a large MFI in northern India. He’s been with the organization for over seven years. His clients describe him as knowledgeable although he doesn’t always have the patience for their questions and confusion.

ASSETS:

Anand enjoys meeting with his clients and he likes that they look up to him. He gained his skills over many years, including in his previous work, and his **ability** to execute his responsibilities and share his knowledge is his biggest asset. He counts on his routine, which he sees as a source of comfort for him as well as his customers.

CHALLENGES:

As a whole, Anand feels largely invisible at his organization. His lack of **engagement** stems from feeling unrecognized for the effort he puts in to meeting his clients’ needs, including occasionally spending additional time to answer questions. When he has urgent business, existing communications channels are not sufficient enough to provide a timely answer. The organization’s mission, which is important to Anand, is lost in the daily shuffle of work and can easily be forgotten when dealing with paperwork, delinquent clients, and heavy traffic.



AMK agent, Cambodia.
© AMK

+

"I want to earn extra cash, that's why I became an agent. But I'm already running my business, working as a teacher, raising my children - I don't have extra time and energy to put into a business that doesn't run smoothly."

Adrift

WHO:

Neam is a 35-year-old grocer, teacher, and agent for a local mobile money provider in Cambodia. He is hard working, no nonsense, and driven by a desire to grow his business.

ASSETS:

Neam became an agent because he wanted to attract more customers and earn more money. He's owned his own business for more than a decade; in fact, his desire to expand and grow his business is his main asset. He's been an agent for a couple of years so he's familiar with processes, but he's become rusty due to the decreasing number of transactions over time. He voices his concerns to his banking officer but has only heard empty promises for timely product updates or improved and expanded marketing for his business. He's inclined to give up and focus on his other income generating activities.

CHALLENGES:

Despite Neam's willingness to learn and work hard, he feels frustrated with his mobile money provider. He doesn't know how to distinguish his business from his competitors, which have better systems than he does. This hampers his **ability** to grow his business – his customer base and transaction rates are stagnant. Inefficient provider processes, limited time and energy to improve his knowledge about the products and services he offers, and a need for this business to simply run smoothly all contribute to his lack of **engagement**.



Resources

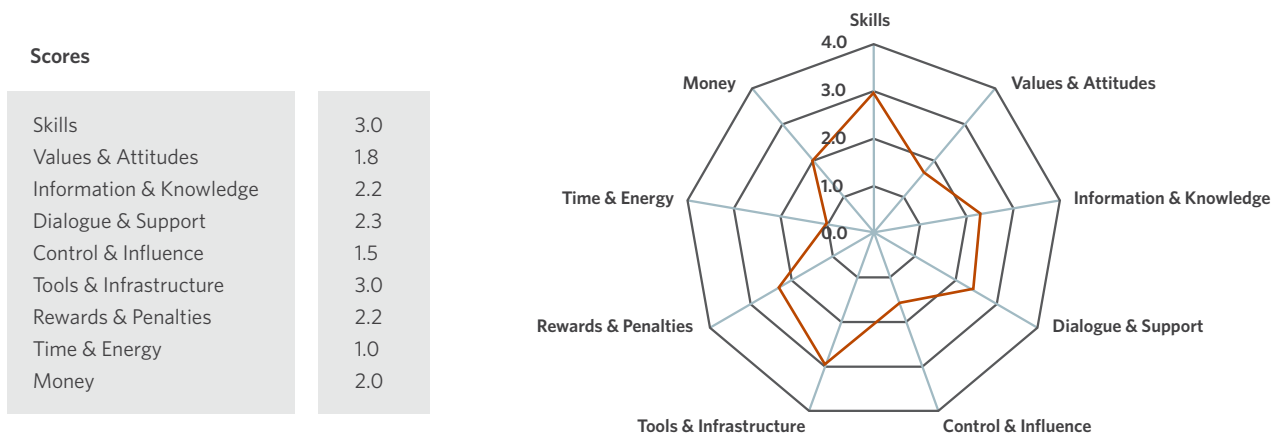
In the second part of your assessment, you measured the degree to which your employees and agents possess the following nine types of resources:

	Resource Type	Description
	1. Skills	What people need to be able to do to deliver valuable customer experience
	2. Values and Attitudes	Beliefs, priorities, and other psychological assets that can help or hinder customer experience delivery
	3. Information and Knowledge	What people need to know to be able to commit to customer experience, deliver it, and recognize whether they're delivering it
	4. Dialogue and Support	Interactions with others that facilitate improvement in customer experience delivery
	5. Control and Influence	Opportunities to take decisions, act, or influence others in pursuit of customer experience
	6. Tools and Infrastructure	Things that people can use to make their delivery of customer experience easier or more effective
	7. Rewards and Penalties	"Carrots and sticks" that can guide and motivate customer experience delivery
	8. Time and Energy	The bandwidth available for doing more to deliver customer experience than people do today
	9. Money	Financial resources that can be used to deliver customer experience

These nine types of resources are assets that your employees and agents can draw on to deliver valuable customer experience. Everyone who works for you will already have some of these resources. But few employees or agents will have all the resources they'd like to have, and no one will have everything they need to deal with every challenge that comes their way along a customer-centric journey. You can facilitate empowerment of the people who work with you by leveraging resources that are relatively present to strengthen others that are less available.

Take another look at the spider diagram you created earlier in this section. In which areas are your employee and agent resources strongest? In which areas are they weakest? In the example below, time and energy, control and influence, and values and attitudes received the lowest scores, so they are the resources that could usefully be strengthened. Skills, tools and infrastructure, and dialogue and support are relatively strong, so they could be leveraged. The rest of this Toolkit will explore how. If you want to understand more about what each resource consists of and how it may be strengthened or leveraged, you'll find those details in Part III.

Figure 2: Sample spider diagram with resource type scores





Should you dig deeper?

When you put the two parts of the above analysis together, you begin to understand the extent to which your employees and agents are empowered and what may be helping or hindering their empowerment. You'll have some idea about their assets, their challenges, the resources they can leverage, and the resources that may need to be strengthened to deliver more valuable customer experience. But do you understand your situation well enough? Before you move to the next step, consider whether any of the following scenarios apply to you:

- Was your response to statement #30 in the [Empowerment Diagnostic](#) on page 40 higher than zero?
- Are you managing more than 20 employees or agents?
- Are you serious about wanting to make your employee and agent relationships more valuable?

If you answered “yes” to any of the questions above, continue reading. If none of the scenarios apply to you, feel free to jump to Step 3: Identify Your Priorities. You can return to Step 1: Assess Your Situation or Step 2: Analyze the Results at any time to repeat your analysis and get a fresh look at your situation. As things evolve, the diagnostic tool can help you identify new areas that require attention and direct you to other sections of this Toolkit that will help you meet new challenges.

+ “I enjoyed doing the [diagnostic] exercise and going through the results. What I liked was comparing my spider matrix to the one the employee did and seeing either similarities or differences. Insights. Just how we perceive each other is very interesting. **Where I thought someone would have scored high, they scored themselves low/middle.**” – Richard Steward, Lead on agent products, Zoona, South Africa

Understanding the situation of individual employees and agents

Your employees and agents possess varying levels of ability and engagement and they bring different resources to the table. If you treat them all the same you'll have limited success in building valuable relationships between each individual and your organization. If you're serious about making your employee and agent relationships more valuable, you'll want to diagnose the engagement and ability of each person you manage – not just your team as a whole.

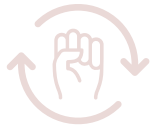
One way to do this is to repeat the diagnostic exercise above for each individual you manage. An even better way is to invite your employees and agents to independently assess the status of their engagement, ability, and resources, and then have a conversation about the results. [T+T 1: Individual Empowerment Diagnostic](#)²⁸ provides tips and templates to help you implement the process.

Even if you don't ask your employees and agents to do their own diagnosis, you may want to have a conversation with them to better understand the reasons behind any weaknesses in engagement or ability you identify. This will give you additional insight into the resources that may best be strengthened in an effort to improve performance. You may also want to ask about the challenges they face or the opportunities they see for improvement since they may perceive the situation differently than you. Knowing what their priorities are can help you design effective strategies for motivating changes in behavior.

✚ People can find themselves in a similar situation for very different reasons and unless you know those reasons, it will be difficult for you or your organization to respond effectively.

One very competent employee may lack motivation because she's content where she is and doesn't want to take on additional responsibility, whereas another may lack motivation because he's been asking for additional responsibility and hasn't been given the opportunity to grow.

28. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



How segmentation can help you cost effectively empower large numbers of people

The more people you manage, the less likely it is that they'll be a homogeneous group with similar resources, motivations, and needs. Any one strategy you use to strengthen their ability or engagement may be effective with some but not with others. You don't have the time to design and implement a unique strategy for each individual, so what can you do?

You can divide – or “segment” – your employees and agents into groups that share key characteristics and then design a strategy for each group. Implementation may cost the same as a “one strategy for all” approach but be much more effective since it would target the priority needs of each group in the context of its resource strengths and weaknesses. Alternatively, you may choose to invest more in strategies that target your most valuable employee and agent segments or the ones that have the most potential to help you improve customer experience in the future.

There are many ways to segment (e.g., demographics, function), but they're not equally useful for improving customer experience. We've already introduced one option for empowerment segmentation using the variables of ability and engagement. When we did so, we invited you to put all your employees and agents into the same box. But now you may want to try dividing them into multiple boxes. Perhaps you feel that some are already quite empowered but others are just competent (and need to become more engaged). A few may be adrift, i.e., not performing very well and seemingly not motivated to improve. If you group them according to degree of engagement and ability, you can use this Toolkit to identify actions that could facilitate the empowerment of each group.

Several organizations we studied, like Zoono and Pioneer, segmented by stage in the agent or employee lifecycle and crafted empowerment initiatives targeted at those segments. (See case studies in the Ideabook.) Another way to segment your employees and agents that's useful for the empowerment process is by resource availability. You could group people based on their weakest resource then focus your support on helping those in each group to strengthen that resource. Similarly, you could group people based on their strongest resource then look for ways to leverage their strengths to address weaknesses elsewhere. We'll discuss these strategies more in [Step 4](#) (page 71) and [Part III of the Toolkit](#) (page 85).

When you decide to segment, a good place to start is the data you already have on your employees or agents and their performance. **At BTPN in Indonesia, for example, management decided early on to separately diagnose employee and agent situations because their context and needs were significantly different. Later, they also found significant diversity among agents and proceeded to segment them depending on level of performance measured by number of customers served, depth of relationship with customers (using customer activity levels as proxy), and commissions (to identify the more successful agents). The exercise helped BTPN diagnose each segment's situation and identify some of the critical success factors found among [agents who performed better](#) (page 116).**



Regardless of the approach you take, there are several tools to support your segmentation process:



T+T 2: Employee or Agent Persona Profile Tool.²⁹ A *persona* is a summary description based on real employees and agents that represents the people who make up a particular segment. Personas are created by combining various attributes of similar individuals, such as their motivations, needs, assets, or challenges, into a single holistic description. If your segments contain a lot of people it's difficult to keep each individual in mind as you try to define a strategy. Personas make your life easier by giving you a small number of representational characters to focus on. They also facilitate communication about certain types of employees or agents within your organization.



T+T 3: Employee and Agent Surveys.³⁰ This T+T contains different approaches and samples you can use to survey your employees and agents. No need to start from scratch.



CGAP Customer Segmentation Toolkit.³¹ The purpose of segmentation is not to put people into boxes. Rather, it's to better understand the shared characteristics of people in each segment so you can design appropriate strategies for strengthening their ability and engagement. This Toolkit guides you through a segmentation exercise.



CGAP Customer Analytics Toolkit.³² This Toolkit suggests data points that may be available within your organization and could be used to assess current levels and trends in engagement and ability. The focus is on customer-level data but if you consider your agents or employees as your “first customers” you can easily adapt it for your purposes.

29. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

30. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

31. <http://www.cgap.org/publications/customer-segmentation-toolkit>

32. <https://customersguide.cgap.org/sites/default/files/resource/2017/10/cgap-analytics-toolkit-101217.pdf>

Step 3: Identify your priorities

To cost effectively strengthen the ability and engagement of the people who work for you, you won't want to address all the issues identified in your diagnosis at once. Even if you had the ability to do so, your employees and agents would almost certainly not. Instead, you'll want to prioritize. As you prioritize, it's important to consider the needs of your organization, customers, employees, and agents.

+ Remember, empowerment is not about making employees and agents more powerful; **it's about increasing their commitment and ability to deliver customer experience that generates value for everyone.**

DECIDE WHO YOU WANT TO BE EMPOWERED

We hope you're convinced by now that everyone can become more empowered than they are today. We also hope you understand how your organization can benefit from investing in the empowerment of all employees and agents.

But this doesn't mean you'll invest the same resources or types of resources in every employee and agent. You may decide for strategic purposes that you need to focus on strengthening your relationship with a particular group of employees or a particular individual on your team. Or you may decide to design a strategy for one segment this week and work on another next week.

Before you read further, decide who you want to focus on as you work through the remaining steps of this Toolkit. Pick just one segment, persona, or individual to keep in mind as you move forward. If you're focusing on a group, make sure you've completed the Step 1 [empowerment diagnostic for that group](#) (page 38); if



you're focusing on an individual or a persona, [T+T 1: Individual Empowerment Diagnostic³³](#) may be helpful. Once you've completed that diagnostic, you'll know which of the four empowerment segments the group or individual is currently associated with (motivated, empowered, adrift, or competent), and you'll have a spider diagram that summarizes their resource strengths and weaknesses.

Find the pain points and challenges

One of the easiest and, some would argue, one of the best ways to identify priorities is to look at what's not working:

- What makes it most difficult for you to work with the segment or individual you're targeting?
- What does this segment or individual complain about? What concerns have they raised with you?
What concerns have others shared with you about this segment or individual?
- What do customers repeatedly complain about?
- In which areas is this segment or individual not delivering what your organization expects or needs?

Take a few minutes to identify up to three specific pain points or challenges you'd like to address through empowerment of your target group or individual. The first could be something that's bothering them. The second could be something that's making it difficult for you to work together. The third could be an area of dissatisfaction among end customers that they may be able to help you address. If there's a single issue that's affecting you, your customers, and your employees or agents, focus on that.

If you dug deep in Step 1 and Step 2, you may already have identified these pain points and challenges. If you haven't and you're not sure where to start, take a look at Box 2 on the following page. It highlights major challenges that are typically faced by each of the four empowerment segments. You can review the challenges for the segment that your group or individual is associated with and consider whether any apply to your current situation.

33. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



BOX # 4 - Challenges typically faced by different empowerment segments

Based on our literature review, insights from *MicroSave* and CGAP journey mapping projects, and employee and agent empowerment projects with AMK, Pioneer, Zoona, and BTPN, CGAP identified the following challenges that typically characterize various employee and agent segments:

MOTIVATED

- **Inexperience.** How to know what to do if have never done it before and haven't received adequate training or guidance
- **Fear.** Not wanting to make mistakes, lose face, harm customers, or get fired
- **Confidence.** Trusting in own ability to meet expectations
- **Powerlessness.** Lacking the budget, authority, credibility, or conveying power to mobilize others and get things done
- **Voice.** Lacking channels to participate in decision-making or to gain exposure and learn by doing

EMPOWERED

- **Inspiration.** Keeping up the good work and energy
- **Change.** Keeping up with a rapidly evolving environment, technology, and customer needs
- **Impact.** Finding room and opportunities to expand degree of influence or impact
- **Organizational inefficiencies.** Lacking the power to change things about the system that hinder customer experience
- **Supporting the empowerment of others.** Finding ways to share the passion and skills necessary to deliver customer experience at scale

ADRIFT

- **Underperformance.** Not delivering up to customer experience standards
- **Vision.** Not having a vision or not connecting the organization's vision with one's own; may see job only as a stepping stone to something else
- **Outcomes.** Not seeing weaknesses in performance or not understanding why personal efforts are failing
- **Powerlessness.** Having limited control/influence; seeing barriers as fixed; using external factors as excuses for weak performance
- **Passivity.** Believing that life is something that happens to you; not wanting to accept increased responsibility

COMPETENT

- **Risk.** Avoiding mistakes and reputation damage; not wanting to experiment with new things that could "mess with success"; not wanting to support others who may challenge one's dominant position
- **Recognition.** Making sure competence is sufficiently rewarded and respected
- **Growth.** Finding opportunities for personal or professional development
- **Effort.** What one's good at is relatively easy; new things can be hard to learn
- **Motivation.** Not seeing benefits from the delivery of customer experience that align with personal priorities; not seeing a reason to do more than already doing – given the effort and risks involved

Another way to identify pain points is through journey mapping. As the case *AMK, Cambodia – Agent journey mapping* illustrates below, you can map agent or employee journeys as they attempt to deliver a particular customer experience and discuss the challenges they face along the way. Check out the [T+T 5: Journey Mapping Tool](#)³⁴ if you want to try it out yourself.

34. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



AMK, Cambodia – Agent journey mapping

A journey map is a tool that captures and communicates an employee or agent's journey through a process or service experience, such as enrolling customers or dealing with a complaint. By creating a journey map, you'll gain clarity on what your employees and agents do, how they think, and what they feel when they interact with your product or service. You may also discover workarounds they've come up with and flaws in your processes.

In 2016, AMK invested \$50,000 to better understand the issues agents and customers were facing and to find solutions that addressed their challenges and improved their experience. AMK hired a Cambodian design consultancy, 17 Triggers, which took two members of the AMK research team and one person from the agent banking team out in the field to map agent journeys and identify pain points along the way.

According to 17 Triggers, there are three critical stages to any agent journey: first impression, courtship, and marriage, i.e., when an agent enters into a formal relationship with a financial service provider. Friction arises when there's a mismatch between an agent's expectations and experience at or in between these stages. AMK clustered agents by performance level (based on the number of money transfer transactions and services they offered) and classified them across rural and urban areas, which resulted in eight agent segments. Representatives of these segments, as well as customers they serve, were interviewed using a human-centered design approach. Clustering allowed research to hone in on some positive deviants and learn from those success cases – in addition to identifying the key pain points of many other agents. Journey mapping results are visually presented in the Trigger Map below.



AMK អេមីខេ

សេវាផ្ញើប្រាក់ និង សន្សំទូទាំងប្រទេស

សេវាអេមីខេ 023 22 02 02 / 1800 200 200



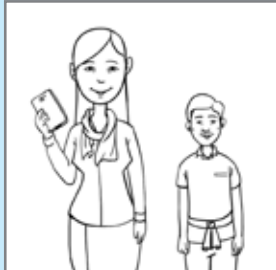
គ្រាប់ចា អេមីខេ

AMK អេមីខេ

AMK agent, Cambodia.
© AMK

PERSONAS

CHARACTERS AT THE
HEART OF THE AMK
EXPERIENCE



NARY THE AVERAGE AGENT

Nary is 30 years old, married with 2 children. She and her husband, Rotha, own a grocery shop and money exchange service near a busy marketplace. Nary has been an Agent for 2 years and has on average 3-5 AMK customers per day. Nary has trained Rotha to do AMK transactions when she is busy. She wants to increase the number of customers that come to her shop and expand her business.

Read more about the research findings in the [AMK Case Study](#),³⁵ and listen to the [podcast](#).³⁶

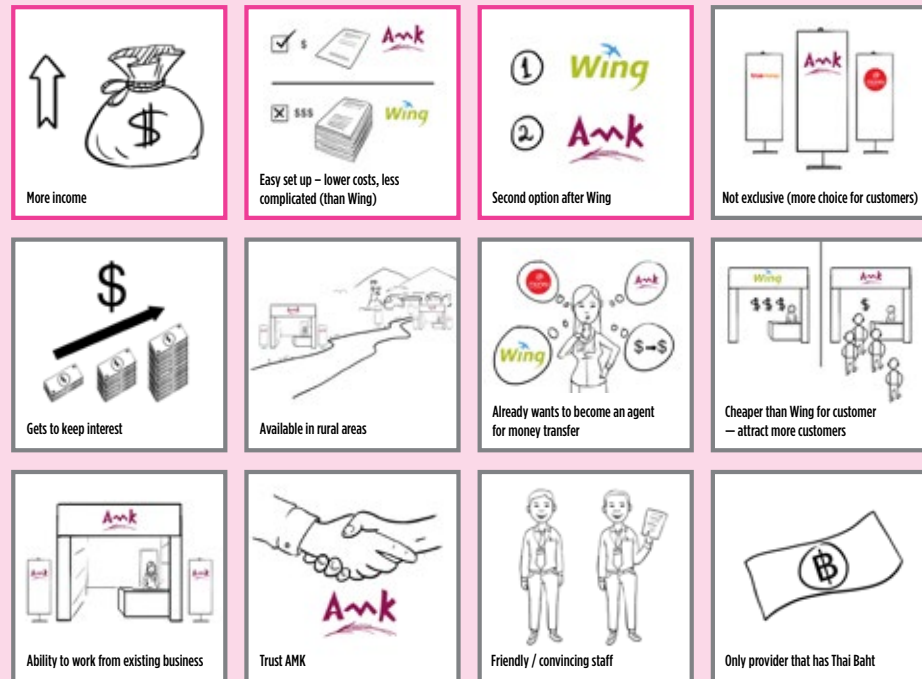
35. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 9

36. <http://www.cgap.org/blog/how-transform-agent-banking-agent-centric-approach>

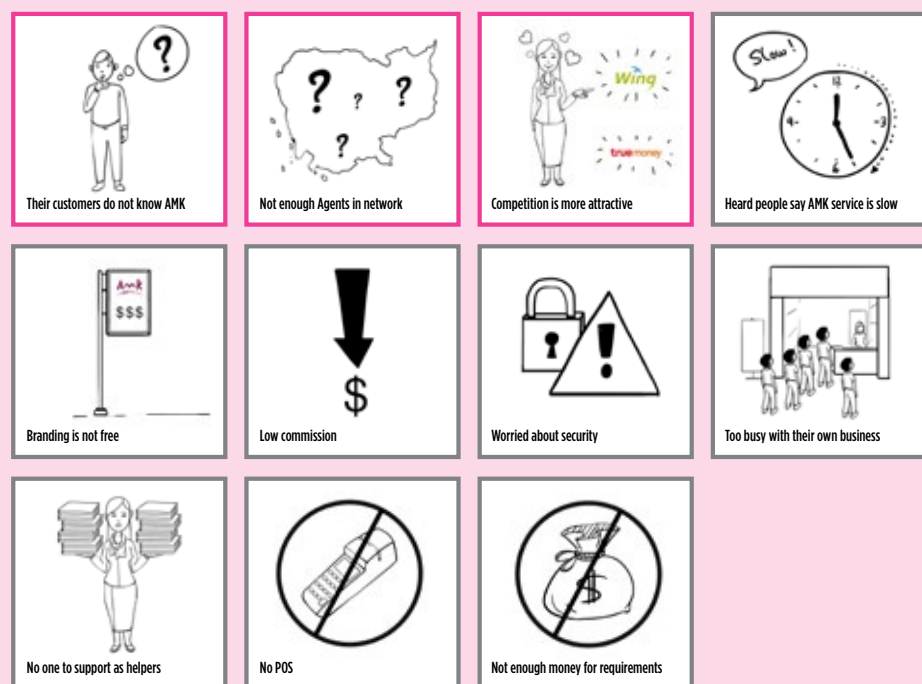
AGENT FIRST IMPRESSIONS

HOW NARY FIRST HEARS ABOUT
BECOMING AN AMK AGENT

WHY YES?

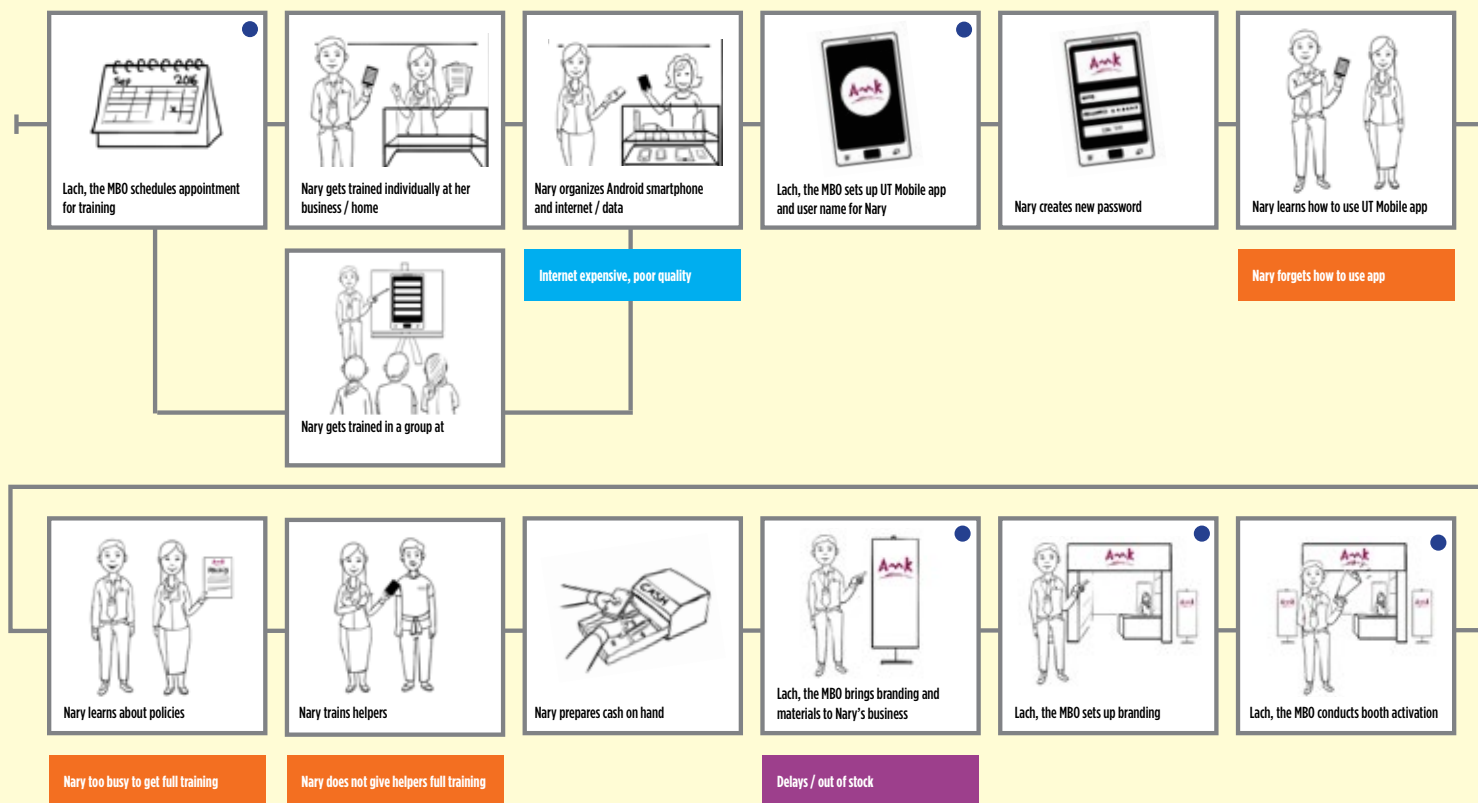


WHY NO?



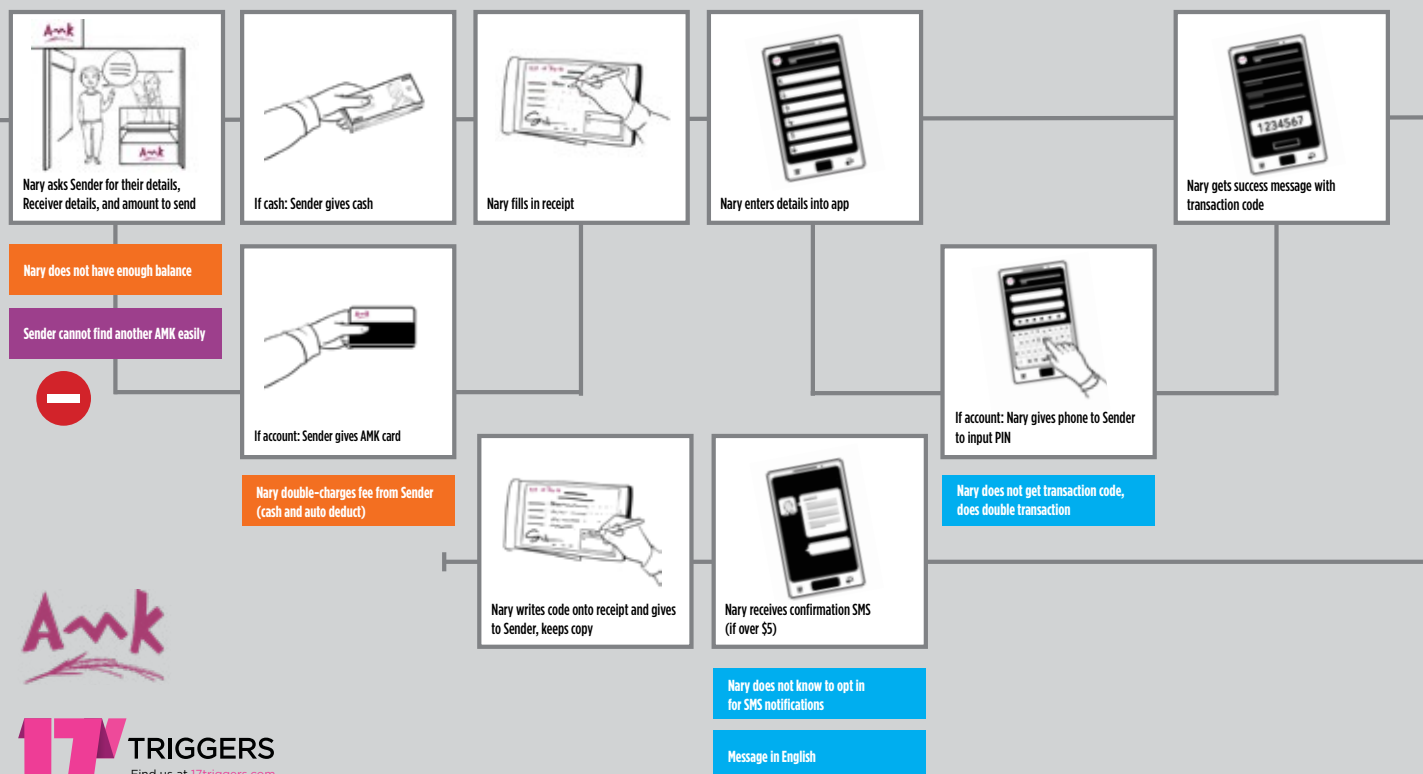
COURTING HOW NARY DECIDES WHETHER TO BECOME AN AGENT

SET UP



MARRIAGE NARY's EXPERIENCE AS AN AMK AGENT

SEND MONEY TRANSFER





Analyze causes of pain points

Once you've identified a few pain points or challenges to focus on, ask yourself why they exist. If you dug deep in Step 1 and Step 2, you may already have that information. If not, take a few minutes to brainstorm on your own or together with your employees and agents. Consider writing down each cause on a separate piece of paper or sticky note.

When you're finished brainstorming, group the causes according to the [nine resource types discussed in Step 2](#) (page 50). For example, if a task is difficult because people don't know what they're supposed to do, that cause would relate to "information and knowledge." If they know what they're supposed to do but don't know how to do it, the cause would relate to "skills." If people don't want to do something, you'll need to consider why. It could be because they don't have "time and energy," they see no reason to (lack "rewards"), or they think the risks (the potential "penalties") are too high. Since you wrote causes on separate pieces of paper, move them around until they're clustered by appropriate resource.

Next, identify which resources have the most associated causes of pain. You'll probably want to prioritize actions that strengthen those resource areas. If no particular resource seems to stand out as a bigger source of problems, prioritize in a different way:

- Choose the resource that got the lowest score in your diagnosis.
- Choose a resource you think can help address an urgent or severe pain point.
- Choose a resource you think will be easy to strengthen to gain a "quick win" and build support for other empowerment initiatives.
- Consider the opportunities and cross-cutting themes discussed in the following two sections.

Looking at opportunities instead

Not everything has to be about pain points and challenges. Empowerment is also about opportunities. Every employee and agent has the potential to contribute to a more valuable customer experience. They may not see that potential – and in some cases you may not see it, either – but if you can find it, it can drive the empowerment process and help you develop and sustain strong employee and agent relationships. There are three ways to identify priorities from the perspective of an opportunity:

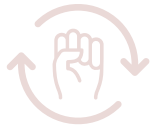
1. *Hone in on what your employees and agents are good at*, then leverage those strengths to achieve more valuable outcomes.

Take, for example, the case of Sue – the [“motivated” persona](#) you met on page 47. Her customers describe her as energetic and curious. If you can figure out how to transfer some of her energy to others on your team, they may become more engaged. As Sue’s manager, ask her to speak to colleagues at one of your weekly check-ins about what she learns from customers, then brainstorm together on how she can use those learnings to improve her work. Sue’s stories and contagious enthusiasm may inspire others to listen a little more closely, to be a bit more empathetic, or to take the time to give her feedback on how she can strengthen her ability to serve customers. By putting a spotlight on Sue, you’ll also reward her for her efforts in empathizing with customers and set an example of the kind of values and attitudes you’d like to promote.

2. *Hone in on a business opportunity that your team or organization would like to pursue* – if only you had people who would rise to the occasion. Next, prioritize the resources that need to be strengthened in order to take advantage of that opportunity.

When Equity Bank in Kenya designed empowerment initiatives to support “Project Mission Embrace,” it was focused on the opportunity to embrace agency banking as a way to increase outreach and make services more responsive to customers. Equity prioritized actions that strengthened dialogue and support, tools and infrastructure, and rewards and penalties. [Read more about its approach](#) in the Ideabook.³⁷

37. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 25



3. Hone in on what your employees and agents aspire to, then prioritize initiatives that enable them to make progress toward their goals while helping you and your organization achieve yours. This can be complicated at an institutional level, but if you focus on individuals or segments it can be done as part of your ongoing human resource management.

Take, for example, the case of Neam – [the “adrift” persona](#) you met on page 49. Growing his business is the main reason he became an agent in the first place, but his relationship with his mobile money provider is not enabling this dream. If Neam’s banking officer would help him develop his marketing skills, he could increase foot traffic to his grocery store and the mobile money provider could grow the number of customers using its services. It would be a win-win situation. The opportunity to acquire new skills would offset the relatively low commission Neam currently earns and motivate him to engage more to achieve better results.

An opportunity-based approach to priority identification can be quite useful as a strategy for developing and retaining empowered employees and agents because it focuses on creating a value proposition that’s attractive for the future. It goes beyond solving today’s problems to meet current targets and helps engage people in a longer-term relationship of learning and growth.



Zoona, Zambia – Coaches its agents



Zoona founder meets customers, Zambia

Zoona is currently testing two coaching approaches – one focused on pain points and the other focused on opportunities. In Lusaka and Kitwe, Zoona staff coached 20 agents that had shown a decline in results the previous quarter to test the impact that one-on-one dialogue and support might have on performance. During individual sessions of up to a half day each, Zoona staff sat with each agent and looked at their performance data, asked questions, and tried to identify underlying causes for critical events shown in the data. After jointly analyzing the pain points, Zoona staff pointed to tools and ongoing support that are available to agents and might help address their challenges. Initial results of the pilot are promising.

Quite a different approach to coaching is being tested through Zoona’s call center. Starter agents that are approaching profitability are called by Zoona staff to discuss whether they’re interested in moving to the next stage of the agent lifecycle faster than the standard norm. Thus far, approximately 90 percent of its agents have been interested in the opportunity. Zoona staff have been able to discuss with these agents the benefits and risks of an early transition, the standards that need to be met, and the support agents may find helpful as they make the transition.

Read more about Zoona’s empowerment initiatives in the Ideabook [Case Study](#).³⁸

38. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 59



Three cross-cutting themes

In our research into the priority resource needs of the four empowerment segments (motivated, empowered, adrift, or competent), we observed distinct strengths and weaknesses in each (see Box 5). We also observed three things that all segments have in common.

BOX # 5 - Typical resource strengths and weaknesses of the four empowerment segments

MOTIVATED

Strengths: Resources to leverage

- **Values and Attitudes** Energy and enthusiasm, eagerness to learn, openness to change, sense of purpose; commitment to service and delivery of valuable customer experience
- **Skills** May be talented in areas not directly related to customer experience; likely possess some degree of customer experience competency, even if limited
- **Information and Knowledge** Some exposure to the organization's way of doing things and some knowledge gained through experience

Weaknesses: Resources to strengthen

- **Skills** Opportunities to strengthen ability and confidence through guidance, practice, feedback
- **Information and Knowledge** Guidance on best practices, lessons learned from others, data on results to facilitate improvement and build confidence
- **Tools and Infrastructure** Job aids, checklists, help desk, learning infrastructure
- **Dialogue and Support** Referrals to skills-building resources, help removing barriers, coaching

EMPOWERED

Strengths: Resources to leverage

- **Values and Attitudes** Collaboration, service, learning, confidence, sense of purpose
- **Skills** Empathy, communication, problem-solving
- **Information and Knowledge** Existing expertise and access to effective learning channels

Weaknesses: Resources to strengthen

- **Control and Influence** Opportunities to learn new things and contribute in new ways that have a more powerful effect on customers and the organization
- **Tools and Infrastructure** "Laboratory" for testing new ideas for improving customer experience, technology that makes it easier to keep up the good work, dashboards that make it easy to see one's impact
- **Skills** Persuasion, facilitating the empowerment of others
- **Dialogue and Support** Career development guidance and mentoring, empowered peer network

ADRIFT

Strengths: Resources to leverage

- **Values and Attitudes** May value customer experience under certain conditions or possess a latent desire to deliver customer experience that has not been given a feasible outlet
- **Skills** May be talented in areas not directly related to customer experience; likely possesses some degree of customer experience competency, even if limited
- **Information and Knowledge** Some exposure to the organization's way of doing things and some knowledge gained through experience

Weaknesses: Resources to strengthen

- **Skills** Opportunities to strengthen ability directly related to customer experience
- **Rewards and Penalties** Incentives and consequences that link to customer experience outcomes
- **Tools and Infrastructure** Resources that make it easier to deliver valuable customer experience
- **Dialogue and Support** to understand performance gaps, inspire commitment, facilitate planning, help remove barriers

COMPETENT

Strengths: Resources to leverage

- **Skills** Ability to deliver valuable customer experience
- **Information and Knowledge** Existing expertise and access to effective learning channels
- **Values and Attitudes** Confidence in area(s) of competence

Weaknesses: Resources to strengthen

- **Control and Influence** Opportunities for increased autonomy, authority, influence; expanded license to grow
- **Rewards and Penalties** Recognition for improving customer experience outcomes, incentives for team performance
- **Information and Knowledge** Evidence that status quo is insufficient; how to improve customer experience without increasing risk exposure
- **Tools and Infrastructure** "Safe space" for testing new ideas and approaches
- **Dialogue and Support** Inspiration, mentorship, career development

We draw attention to three points before moving on because they may influence your priorities:

OBSERVATION #1



You may notice that two resource types – time and energy, and money – are not mentioned as a priority in any of the four empowerment segments above, not because they do not present a challenge but because they're almost always a challenge and only available in finite quantities. There are only 24 hours in a day and budgets are quite fixed once allocated for a particular operational period.

Employees and agents often complain that they lack the time, energy, or money to provide better customer experience, but these challenges are rarely the root of a problem. They become a problem when they're depleted by inefficient infrastructure, laborious processes, poor planning, lack of collaboration, misaligned expectations, and so on. Trying to squeeze more hours into a day, measure how much people smile, or put more money on the table is rarely your most effective strategy because it doesn't address the root problem.



This is not to say that nothing can be done to increase available time, energy, or money. A lot can be done (see Part III, [Resources #8](#) and [#9](#), pages 151 and 157, respectively), but it's usually done more effectively by strengthening other resources, such as supplying tools that make it possible to complete work faster and with less frustration, or making planning processes more participatory so employee and employer expectations are better aligned and prioritized to make strategic use of available resources. For example, when a mobile money provider found that its agents were not very interested in the mobile money business because they considered “return on time investment” low in comparison to the airtime business, it re-engineered mobile money transactions, cutting steps and time to make them as efficient as airtime transactions.

OBSERVATION #2



Strengthening dialogue and support is a priority for all segments and a key lever for improving engagement *and* ability. Without interacting with others, it's almost impossible to build the empathy, communication, and collaboration skills that are so important to a customer-centric approach.

People don't relate to machines, buildings, or other inanimate objects in the same way they relate to human beings. Engagement gets stronger when emotion is involved – when people become passionate about what they do and inspired by the lives of the customers they serve, when they enjoy the company of their colleagues and trust that their supervisor and their organization really do want to generate value for employees and agents – not just for themselves. You'll see this theme cutting through many case studies found in the Ideabook.

OBSERVATION #3



Strengthening tools and infrastructure is also a priority for all empowerment segments because of the role digital technology plays in transforming both the financial sector and workplace learning. If your organization invests in technology to support digital financial service delivery, recognize that this creates powerful infrastructure with which to empower your employees and agents as well. It may be a good reason to prioritize initiatives that focus on this resource.

To learn more about how financial service providers are leveraging digital technology to empower their employees and agents, refer to Part III, [Resource #6](#) (page 130).

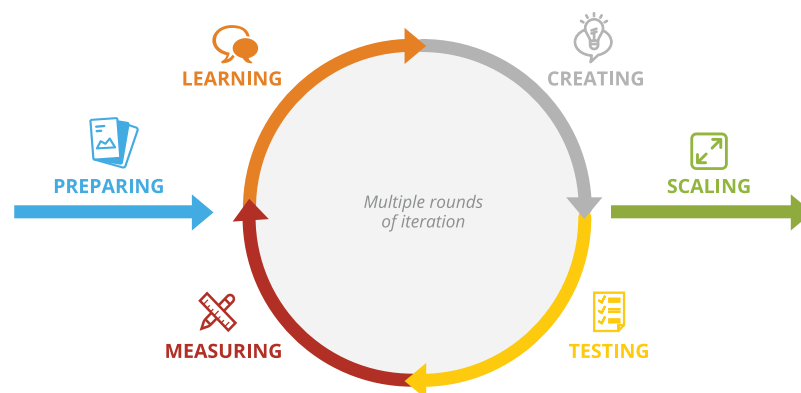
Step 4: Design an empowerment experiment

You now have the ingredients you need to cook up a plan for action. You know who it is you want to be empowered and which resource(s) you want to focus on. Your next step is to choose the specific resources to strengthen for those you want to be empowered – and how.

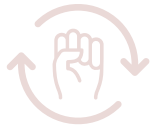
Your first experiment may be simple and relatively small in scope so you can see quick results, or a larger, more systematic effort such as developing a new employee onboarding program. Regardless, consider following the same iterative process to design an internal empowerment initiative as you would designing a project aimed at improving your end customer's experience (see Figure 3 below from the [CGAP Customer Experience Toolkit](#)).³⁹ You'll spend less time on the process for a simple experiment than for a large-scale initiative, but in both cases each phase of the process will contribute to a successful outcome.

Phases of the process are explained below in the context of a simple empowerment experiment and a more complex one. For the simple experiment, imagine a scenario where you want to give more frequent feedback to the people you supervise. In the more complex experiment, two examples are used: one that focuses on the problem of agent liquidity management and one that focuses on the empowerment of an “adrift” individual or segment. The more complex scenarios are developed in [Box #6](#) and [Box #7](#) (pages 75 and 77).

Figure 3: The Iterative Design Approach



39. <http://www.cgap.org/publications/customer-experience-Toolkit>



Preparing

The work you did in Steps 1, 2, and 3 was part of the preparation phase. You already identified the objective of your empowerment initiative and the people you want to benefit from it, but the preparation is not yet finished.

For a simple experiment...

If you've identified one specific action you want to take and don't need help implementing it, you still need to decide when to implement the idea and how you might prepare yourself to successfully do so. For example, if you've decided to give more frequent feedback to the people you supervise, you'll need to decide how often and when you'll start the new schedule. If you're giving feedback more often than you used to, you may also want to consider how the nature of your feedback might usefully change.

For a more complex experiment...

If you want to do something more ambitious, such as addressing agents' headaches with liquidity management or facilitating the empowerment of someone who's "adrift," you'll need the support of others in your organization. You'll have to get them involved and prepared to act. You'll want to make sure you have appropriate support from your organization's leadership, and you'll need to get the right team involved – including a representation of the people you want to be empowered by the initiative. You'll need clarity on the available time and budget you can dedicate to the experiment, especially if it's not immediately clear which business unit might benefit from the initiative.

- + To be cost effective, actions taken in an effort to strengthen people's engagement or ability should not be isolated initiatives implemented in addition to everything else you already do. Instead, look for ways to change what you or others do so that your business processes become more empowering. **The "how-to" sections in Part III offer process-related suggestions for each resource.**

Learning

In this phase you'll gather additional information or insights to inform the design of your experiment. You may have done some of this work in Steps 2 and 3; perhaps you conducted an Individual Empowerment Diagnostic or segmented your agents and developed a persona for each segment. You'll probably want to do more. This can be a good time to look at [Part III](#) (page 85) of this Toolkit, focusing on the resource(s) that you've prioritized. Each type of resource is explained in more detail, and specific practices, tips, templates, and examples are provided to illustrate how each type of resource can be strengthened. You can find implementation ideas there and in the [Ideabook](#)⁴⁰ that can inspire and guide your decision-making in the next phase.

For a simple experiment...

Building on the example above, consider doing a quick internet search to see how often experts recommend giving feedback or read some tips for giving effective feedback (see, for example, Part III, Resource #4). You might ask a respected colleague how often they provide feedback to the people they supervise or spend a bit more time walking around and observing the current behavior of your employees and agents so you have something to give feedback about.

For a more complex experiment...

You probably don't have much clarity yet about exactly what's needed to tackle liquidity management or which techniques will most cost effectively empower your "adrift" people, but you can work with your team to gather and analyze additional information to better understand people's current access to resources and their perceptions about the value of those resources. You can look for insights that go beyond the status quo and consider your employees' and agents' context as well as their life cycle with your organization.



Numerous tools and templates from the field of human-centered design are available to help you create an empowerment experiment. To learn more, take a look at [IDEO.org's Design Kit](#)⁴¹ (see Methods) and [Frog's Collective Action Toolkit](#).⁴²



For agent banking in particular, view these 2-page *MicroSave* briefing notes on learning from [agents](#)⁴³ and [customers](#)⁴⁴ – and how providers in India acted upon insights.

40. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

41. <http://www.designkit.org/methods>

42. <https://www.frogdesign.com/work/frog-collective-action-toolkit>

43. http://www.microsave.net/resource/managing_channel_satisfaction_in_agent_banking

44. http://www.microsave.net/files/pdf/BN_111_Managing_Customer_Satisfaction_in_Agent_Banking.pdf



Creating

In this phase you'll decide what you want to do. This can be a relatively straightforward decision if a specific idea grabbed you as you read through Part III and you can see how it would immediately address a customer experience problem you've been trying to solve. But if you're not yet clear on what the right solution looks like, the decision-making process can be more of a challenge.

For a simple experiment...

In this example you're the only one involved, so you can decide what you want to do and when – based on what you learned during the previous phase. But you'll need to clarify the conditions under which your experiment would be deemed a success. Simply increasing the number of times per month you give feedback does not necessarily indicate success. You need to design your experiment in a way that allows you to find out whether the frequency of feedback improves performance in a meaningful way. What is it about the customer experience you're hoping to improve through more frequent feedback?

For a more complex experiment...

Co-create the initiative together with others who will be affected by it. Aim for a list of viable, well-defined ideas that you can mock up and test, rather than one “best” solution. Rank the ideas according to well-defined parameters (see *T+T 4: Performance Metrics*)⁴⁵ that consider quantitative and qualitative factors linked to employee and agent empowerment as well as the customer experience outcomes you want to achieve. It may be useful to engage an external facilitator or a consultant, especially if your team is less familiar with brainstorming and prototyping. The approach you take may vary, depending on whether you want to solve a specific problem (*Box #6*, page 75) or strengthen a relationship (*Box #7*, page 77).

As you create your experiment, keep in mind that each employee and agent brings some resources to your organization, and your organization has probably already added to that resource base. Before you launch an experiment to increase the number or variety of resources that people have access to, check whether your employees and agents are fully aware of the resources you already provide and whether they can easily access them. You may be able to cost effectively facilitate empowerment simply by increasing visibility and access.

45. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



BOX # 6 - Focusing on a complex problem: Liquidity management

If you're focused on solving a problem, you're likely to have many people involved in creating a solution. You'll want to get input from those creating the problem, those affected by it, and those willing and able to share resources to help solve it. Together, you'll learn about the underlying cause of the problem, create an experiment, test it, and measure its success.

To see how this approach would work, let's take the issue of liquidity management – which remains a challenge for both providers and agents and, if not adequately handled, can negatively affect customer experience and trust in digital financial services. For agents, working capital is one of their most significant operating expenses. When liquidity is gone, they have no choice but to stop serving customers until they're able to rebalance at a nearby bank or the problem is otherwise resolved, e.g., by super agents distributing cash. For providers, managing liquidity systems is costly and the financial and brand impact of unavailable agent networks is similarly damaging. It's important to have a simple process for generating and converting liquidity into cash. In a case like this, you'd start by trying to understand the main constraints that cause the problem – gathered from surveys, talking to people, using journey and process mapping techniques, etc.

Resources that are often weak or missing in this situation include:



- **Information** – Agents often lack a clear and reliable overview of their liquidity trends. Without this information they cannot anticipate or proactively plan to manage flows better. They can only react when shortfalls happen.



- **Dialogue and Support** – Even if agents know their liquidity trends, they typically lack the kind of connections with other agents or support services that would help them manage liquidity fluctuations.



- **Tools and Infrastructure** – If agents have access to affordable monitoring and communication tools that are easy to use (most do not), they can use those tools to better understand their liquidity situation at any moment in time, get help troubleshooting, and identify options for quickly addressing issues before they become major problems.



Mobile banking agent, Bangladesh. – Moksumul Haque, CGAP Photo Contest

To decide which weakness to address, consider bringing together representatives from your IT department, the team that supervises your agent network or those subcontracted to manage it, a sample of agents, and perhaps an external consultant to think through the options for strengthening these resources. You may share examples of what other organizations have done

(see examples in the Liquidity Management box in Part III, [Resource #8](#), page 151), brainstorm potential solutions that are feasible and attractive in your context, then identify one or more options to test. Start small and take steps that are easier and less expensive first, such as a simple Excel-based tool like [T+T 6: Float tracker](#).⁴⁶ Save for later those options that involve new systems or software, e.g., a smartphone application that enables agents to transfer excess liquidity to other agents.

Before testing your experiment(s), set targets that clarify how much the situation should improve, for example, the number of times an agent would need to rebalance on average (per week/day) or the number of instances customers find agents closed due to a lack of liquidity (per week/day). To help measure outcomes you might plan some qualitative research, like talking with the agents involved in your test phase or conducting a simple quantitative customer survey to determine the effect of the experiment on service delivery. Based on results, tweak and improve your solution. You'll want to clearly communicate results to agents and other teams involved so they're aware of the changes your initiative brings to agents, customers, and your organization.

46. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



BOX # 7 - Focusing on a relationship: Employees or agents who are adrift

By taking this approach you'll focus on strengthening your organization's relationship with a specific individual or segment. The goal would be to adjust the value proposition you offer those employees or agents to motivate higher levels of performance or engagement.

To illustrate this approach, let's return to the case of Neam – the “adrift” agent who struggles with issues of engagement and ability. The fact that he's “adrift” means that all nine resources may need strengthening, so figuring out what kind of empowerment experiment to create could be difficult. You might start by reviewing the strengths, weaknesses, and challenges typical of this segment and gathering information about Neam through an Individual Empowerment Diagnostic, a 360-degree feedback exercise, or a series of informal conversations with him, his co-workers, and customers.

To decide which resources to leverage or strengthen, you'd need to better understand his current access to resources and his perceptions about their value. The underlying reasons that Neam and others like him are adrift is critical to finding a solution that will help them become more empowered.

When so many weaknesses are apparent it's probably more efficient to start by identifying a few strengths to leverage and build from there. Neam is hard-working, has a full decade of experience, and is driven by a desire to grow his business. You could provide access to additional resources that make it easier or more attractive for him to use these strengths to improve his performance, for example:



- **Information and Knowledge.** Neam needs more information and knowledge, not just about the product(s) he's selling but also about how his performance impacts his customers. His desire to expand his business likely means he would be interested in understanding what he's doing well and what he needs to work on.



- **Dialogue and Support.** Neam needs more support and has shown willingness to voice concerns to his agent representative, but this person hasn't been willing or equipped to adequately meet his needs. Regular visits and engagement of agents by field staff are one of the main drivers for activity.



- **Rewards and Penalties.** Neam's frustration will likely not dissipate with this resource alone, but rewards and penalties can be used to nudge him, and others in this segment, in the right direction. Since his main goal is to get more customers through the door, effort-related rewards such as certificates of acknowledgment or bonuses linked to positive customer feedback may encourage him to experiment with new ways of achieving this goal.

Engage with Neam and others like him to brainstorm possible solutions to address some of these issues and design an experiment around them. For example, it may be worth linking him with someone nearby who can help him troubleshoot some of his initial concerns. Support him in creating his own network by linking him with other agents through an internal message system or WhatsApp group. Another possibility would be to sell him a marketing package, which would take the work and worry of differentiating his business away from him and others like him. You may also test out rewards and recognition linked to positive customer feedback (for ideas see Part III, [Resource #7](#), page 142). If performance issues are particularly complex, urgent, or important, you may want to address multiple resources at once.

Start small with your experiment and expand once you see that measures are successful. Make sure to identify up front what success looks like for each idea you test out. Come up with some measurable indicators that track the effort made and the results, such as the level of communication among agents (number of touchpoints), use of communication channels you open, uptake of a marketing package, rewards triggered following the introduction of incentives, agent satisfaction scores, etc. During the testing phase, talk with Neam and other agents involved to obtain their feedback, then adjust accordingly. Try to obtain some quick wins and make sure they're visible to Neam so he can build confidence and trust in your relationship. He's unlikely to become your star performer after the first experiment, but a little empowerment can go a long way. It's worth trying out a few different strategies to see what sticks and then continue building from there.



Testing

Experiments are designed to be tested. They're not supposed to be good-looking documents that either get published or gather dust on a shelf. The point is to try something out and see if it works. You may not have everything you need to create a perfect solution, but you'll have enough insight and resources to test a hypothesis. The purpose of this phase is to give you a chance to experiment.

For a simple experiment...

Let's say you've decided that more frequent feedback would make it easier for your employees and agents to create better habits. As an initial experiment, you focused on the way they answer the phone. You've made a list of three things that really seem to frustrate customers about the way they're treated on a call, so you set out to change those behaviors through the feedback you provide at weekly team meetings and in at least one private conversation with each person you supervise each week. You begin testing your approach today and observe the results over the next month.

For a more complex experiment...

You'll want to start small. Don't try to test your solution everywhere or with everyone at once, and don't introduce permanent changes. You don't have to create high-fidelity prototypes either; low-fidelity prototypes cost less, can be created faster, and yield very useful information about what can improve the prototype's design or the way people interact with it. Communicate your experiment clearly so those involved know what challenge you're trying to address, why it needs to be addressed, and how long the experiment will run. Engage people in your test who are willing to take calculated risks and learn from whatever results are generated.



Measuring

While it's true that measurement cannot begin until you start to test, you'll want to start measuring long before your test is complete. This is part of what makes the design process iterative. Ideally, you'll be measuring and learning throughout the testing phase, which may lead to changes in the design of your experiment so you eventually arrive at a cost-effective solution. Of course, not every experiment is a success, but if you and your employees and agents learn from it the experience can become the preparatory phase for a subsequent, more successful experiment.

Measurement is key to this learning process. Without setting clear targets and determining how to track progress against them, it's impossible to know whether a cost-effective solution has been found. It's also easy to repeatedly invest resources in processes that have become habits, even if they're not doing much to address your current priorities.

For a simple experiment...

You don't need a complex measurement plan. If you have access to call center data you can monitor the nature of complaints. You can observe employee or agent phone conversations to see if the three behaviors you wanted to change have changed, or randomly contact a sample of customers served on the phone to ask for observations. At the end of the test, have employees and agents complete a three-question survey asking whether they've seen the behavior of their peers change in those three areas. At your next weekly meeting, you might ask everyone whether they found the frequent feedback useful and would like it to continue.

For a more complex experiment...

The larger the initiative, the more ambitious you'll want to be in your measurement and the more levels or perspectives you'll find it useful to measure. In general, it's good to keep your measurement plan as simple as possible and to include both qualitative and quantitative data. Take advantage of information that's already being collected, as well as the infrastructure used to collect it. For example, you can gauge the impact your experiment has on customers with a survey of five or six questions done in person or on the phone. Collect feedback as soon as users are exposed to your experiment since people tend to quickly forget the details of what they see, think, and feel.

+ To measure effectively, tie your metrics to the resources, ability, or engagement you're trying to strengthen, **as well as to the change in customer experience you want as a result.**



[Sample Metrics Pioneer Microinsurance](http://customersguide.cgap.org/sites/default/files/resource/2018/04/Lessons-Learned-Pioneer-Microinsurance.pdf).⁴⁷ This is an example of the metrics Pioneer Microinsurance envisages tracking to see the results of its experiments and interventions in employee empowerment.

47. <http://customersguide.cgap.org/sites/default/files/resource/2018/04/Lessons-Learned-Pioneer-Microinsurance.pdf>



T+T 4, Performance metrics.⁴⁸ This is an illustrative list of performance metrics many organizations track for different functions. It may inspire you to look at the performance data you have at your disposal, which you can use to measure the success of your experiment.

Scaling

In the context of an empowerment initiative, scale (or the expansion of impact) can be achieved in two different ways. If measures indicate that your experiment had a positive outcome, you may want to expand its scope by making it permanent or by extending the same kind of resources to a larger number of employees or agents. This type of expansion is what most people think about when they aim to increase the scale of success.

Empowerment initiatives present a second option for scaling impact, which is more inwardly focused. You may recall that for empowerment to occur, employees and agents must decide that they want to deliver more valuable customer experience, act on that choice, and then actually be able to deliver it. If your experiment enables success and you make sure they know they've succeeded, that success can build their self-confidence as well as their trust in you and your organization. Once those values and attitudes are strengthened, your employees and agents can leverage them to produce even more valuable customer experience in the future. Of course, if they don't realize their success or think that no one in your organization recognizes their success, the opposite may occur.

+ To get the most out of empowerment initiatives, **make sure you give people the information and recognition they need to scale their own success.**

48. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



For a simple experiment...

If your frequent feedback changed behavior or if your employees and agents found it useful, you could make it a permanent practice. You could discuss with employees how you might make your feedback more useful in the future, and continue inviting such feedback during weekly meetings. If colleagues helped inform your experiment, you could let them know about your success. You could also recommend that other managers consider a similar change in behavior.

For a more complex experiment...

Once you have the results of your test and measures indicate that the initiative has had a positive effect, you can scale it to more employees or agents. Always consider that your experiment was targeted to address a specific problem and aimed at benefiting an employee or agent segment with a certain level of ability and engagement. As you scale your intervention, you may need to tweak and test again if you intend to effect change among a different group or if other challenges are at stake. Situations are dynamic, so after you've scaled an experiment you'll want to continue to monitor its effect.

As you share your success with others, paint a robust picture. Four key sharing dimensions include:

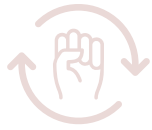
- **Process** – what you did and how you did it
- **Results** – the quantitative and qualitative impact of your project
- **Stories** – vivid stories that reveal insights about people and places
- **Learnings** – positive and negative takeaways that may inform a future practice. It often feels overwhelming to digest and share information, especially at the end of an initiative. But a well-established habit of documenting will pay off as you share with people outside your project group.

To learn more about how financial service providers worked through this iterative design process to meet an empowerment objective, refer to the [case study section of the Ideabook](#).⁴⁹

+ “To win in the marketplace you must first win in the workplace.”
– Doug Conant, former CEO, Campbell's Soup⁵⁰

49. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 7

50. <https://www.forbes.com/sites/kevinkruse/2012/06/22/employee-engagement-what-and-why/#56cb10cf7f37>



BOX # 8 - Whatever You Choose to Do, Don't Disempower Your Employees or Agents

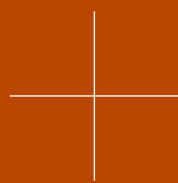
Here are some tips in the form of “don’ts” as you engage in the process of designing an empowerment experiment. These negative actions can put at risk any gains you may make.

- Don't micromanage. Empowerment cannot happen if people have no choice over the actions they take. It can also make people afraid to engage with you.
- Don't assume you know the causes of a problem or the right solution. Don't assume people see the benefits of change or have the resources they need to make it happen. Discuss this with your employees and agents and work together to overcome barriers that surface.
- Don't wait to see underperformance before following up.
- Don't assume you must spend more money. Don't wait for people to blame a bad result on a lack of funds.
- Don't unnecessarily complicate things. Don't try to test your solution everywhere or with everyone at once, and don't make change permanent until you've tested. Gradually develop a few interventions that can make a difference.
- Don't force. Inspire.
- Don't overpromise. If you can't deliver, people will lose trust in you. And if they lose that trust they'll be less able and motivated to build others' trust in you.
- Don't assume that people will be content next year with what they got this year. They must believe that what they'll get in the years to come is worth sticking around for.



Pioneer senior management
and staff at a strategy
workshop, Philippines





III

Resources to Support the **Empowerment Process**

In Part II you read tips on how to prioritize which resource(s) to strengthen first. Part III, the last section of the Toolkit, focuses on nine types of resources that can support the empowerment process. The first three resources – #1 Skills, #2 Values and Attitudes, and #3 Information and Knowledge – are assets your employees and agents already have which you can leverage or further strengthen. The next two resources – #4 Dialogue and Support and #5 Control and Influence – are interactive resources that involve you as a manager, or others in your organization, in supporting the empowerment process. Resources #6 Tools and Infrastructure and #7 Rewards and Penalties are relatively passive resources that you or your organization might offer employees and agents to increase engagement and ability. As previously discussed, resources #8 Time and Energy and #9 Money are somewhat different, mostly finite, and strengthened through resourcefulness rather than augmentation.

Each resource is explained in detail with specific practices, tips, templates, and examples provided to illustrate how they can be strengthened. You'll find implementation ideas in the Toolkit, plus Cases and Tips + Templates (T+Ts) to inspire and guide your decision-making in the [Ideabook](#).⁵¹ Don't try to tackle everything at once, rather, gradually develop a few interventions that can make a difference.

51. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



Resource #1: Skills

What's in this resource and how can it help?

The **skills** resource consists of abilities and talents that make it possible for employees and agents to deliver valuable customer experience.

All employees and agents bring some skills to the table when they first join your organization, but they're unlikely to bring all that's required to generate ever-increasing value for customers, the organization, and themselves. If you make it possible for them to strengthen their abilities and talents in certain areas, you'll increase their potential to contribute to valuable customer experience. You may even increase their **willingness** to deliver such experience even if a lack of ability currently discourages them from trying.

What kind of skills contribute to more valuable customer experience?

Each employee and agent needs certain technical skills to fulfill his or her function in your organization. A loan officer, for example, needs to be able to assess a loan applicant's ability to repay while a finance manager needs to be able to manage liquidity. Agents need a certain degree of business acumen. Everyone needs sufficient digital and financial literacy to be able to understand the services your organization offers and to make optimal use of the systems through which those services are delivered.

To increase the value of services being offered, employees and agents need an additional set of skills. They need to become customer-centric to understand what would add value for customers, and collaborate with others to create and deliver that value. The table below summarizes key skills that help employees and agents become more customer-centric.



CUSTOMER-CENTRIC QUALITY	RELATED SKILLS
Empathy	Empathetic employees and agents understand the needs, aspirations, and anxieties of customers without judgment. They're able to analyze constraints, challenges, costs, benefits, opportunities, and risks from a customer perspective.
Communication	Good communicators take their audience into account and express themselves clearly, confidently, and persuasively. They actively and patiently listen before reacting and ask questions without intimidation or bias. They're also able to give and seek candid feedback in a timely manner.
Problem solving	Problem-solvers are able to use whatever resources are available to tackle issues that hinder their own ability to deliver value – or their customers' ability to make use of services provided. They experiment and iterate in order to find effective solutions, and adapt tools and learnings from one context to another. They also break down seemingly large problems into smaller issues that can be tackled more easily.
Collaboration	Collaborators leverage the expertise, networks, influence, tools, time, and energy of others to identify and implement cost-effective solutions. They're able to seek out information and process it, interact with respect and care, and facilitate dialogue between different voices.
Service	Service-oriented employees and agents do business in a way that generates value for others as well as themselves. They treat people in a way that encourages long-term relationships and represent the voices of those who are unable to speak for themselves.





Qualities of a Customer-Centric Employee or Agent⁵²

52. <https://customersguide.cgap.org/sites/default/files/resource/2018/04/Qualities-Customer-Centric-Employees-Agents.pdf>



How can I strengthen employee and agent skills in a cost-effective way?

You and your organization are probably investing in building skills already, but you may be investing more in technical skills than in the softer skills described above that are so critical to customer-centric performance. If that's the case, the first thing to do is to shift some attention and resources into developing this additional skill set. Beyond that, the main challenge is not so much building skills as building them more cost effectively. This is an ongoing activity, especially in functions where turnover tends to be higher. Systematic onboarding of mobile money or bank agents, for instance, is the key to consistent customer experience throughout a network. Listed below are five practices to help you more strategically and sustainably strengthen any skill set:

PRACTICE	HOW THE PRACTICE CAN HELP STRENGTHEN SKILLS IN A COST-EFFECTIVE WAY
Focus on behavior 	<p>When you set out to build a skill, you're looking for some kind of behavior change. You not only want people to know how to do something, you want them to actually do it. So when you set out to design a skills building initiative, ask yourself, "What exactly are the behaviors that need to change in order for customer experience to improve?" Then design your initiative to produce those behaviors, and measure whether the people who participated actually demonstrate those behaviors on the job. If they don't, redesign the initiative until you get the results you're looking for.</p> <p>To improve customer experience, <i>FINCA Impact Finance</i>⁵³ identified seven specific customer-centric behaviors for employees to live by, reinforced through a training program and embedded in performance management.</p> <p><i>In T+T 8: Managing Your Mood,⁵⁴ FINCA shares two techniques to help you, your employees, and your agents learn to change behavior.</i></p>
Provide opportunities for practice and feedback 	<p>Your employees and agents can master something only if they have a chance to practice and see how closely their resulting performance aligns with expectations. As performance repeatedly meets or exceeds expectations, confidence in their ability to use a new skill grows. If performance falls short, feedback can help them figure out what they can do differently to get better results the next time around. You can provide opportunities for practicing feedback through role play scenarios, technology-enabled simulations, games, and interactive shadowing.</p> <p><i>FINCA Impact Finance employs the T+T 7: H.E.A.T. Customer De-escalation Tool,⁵⁵ illustrating how role play can be used to build communication skills.</i></p>

53. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 30

54. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

55. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



PRACTICE

HOW THE PRACTICE CAN HELP STRENGTHEN SKILLS IN A COST-EFFECTIVE WAY

Integrate skills building into ongoing business processes

When skills building takes place outside the normal work environment it can provide a safe, enjoyable space for developing new skills. But it can also be expensive and inefficient if not tailored to meet the specific needs of your people and your organization. By designing business processes to build and maintain skill sets, you can spend less on external interventions while increasing proficiency through practice. For example, FSP policies that require an experienced loan officer to be present during every credit committee meeting help to ensure that new loan officers receive guidance from more experienced officers in every loan decision. Troubleshooting and help functions built into electronic work tools strengthen skills with each use of the tool. Automated messages can nudge people to refresh their skills after a certain number of transaction errors are made or after a certain time lapse.

A financial service provider in Mozambique developed a self-assessment tool that helped employees classify the risks their unit faced and, based on their responses, generated recommendations about what they could do to effectively manage each risk. The internal audit department had access to the results and could use them to assess whether employees were implementing the strategies that had been recommended.

Make it social

When your employees and agents build skills together, they can learn from the experience of others as well as their own. The speed with which they're exposed to a range of implementation challenges, solutions, and contexts increases. They can brainstorm more options and debate the merits of different courses of action. Social interaction can make skills building more enjoyable and create a network of support that facilitates ongoing skills development. Many agent network managers create fora so agents from a certain region can come together to learn from each other in a comfortable environment. These events are often used to reward good practices, make agents feel good, and foster a sense of community.

Support customization

No two people are alike. Different backgrounds, personalities, and available resources influence the speed with which they develop new skills and the methods that best support them in skills development. Skills building exercises will be more cost effective if you give your agents and employees options for building skills in a way and at a pace that works for them. You may, for example, set a deadline for completing an online training module but let each person decide when they work on the material, how much time they spend working through each case study, and how many times they complete the practice exercises. You could define multiple levels of performance, provide tools that help people move from one level to the next at their own pace, and reward those who advance with additional skills building opportunities or other resources.



CFI's "[A Change in Behavior: Innovations in Financial Capability](https://centerforfinancialinclusionblog.files.wordpress.com/2016/04/a-change-in-behavior-abridged-version.pdf)"⁵⁶ explores seven behaviorally-informed practices that can guide employee, agent, and customer capability interventions



GSMA's "[Designing & Delivering Agent Training for Mobile Money Deployments](https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2012/10/MMU_Agent-Training.pdf)"⁵⁷ offers tips for integrating skills building into a mobile money deployment



Helix's "[Successful Agent Networks](http://www.helix-institute.com/data-and-insights/successful-agent-networks)"⁵⁸ builds on the understanding that networks are the channel providers used to deliver distinct value propositions to different customer target groups. It lays out a comprehensive analytical framework for analyzing agent network success along several key dimensions



The Smart Campaign's "[Protecting Clients and Building Trust: Exploring Responsible Agent Management in India](http://smartcampaign.org/storage/documents/Responsible_Agent_Management_Final_2016_08_09.pdf)"⁵⁹ provides recommendations for financial service providers and agent network managers on how to improve training, oversight, and monitoring systems for better client protection

56. <https://centerforfinancialinclusionblog.files.wordpress.com/2016/04/a-change-in-behavior-abridged-version.pdf>

57. https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2012/10/MMU_Agent-Training.pdf

58. <http://www.helix-institute.com/data-and-insights/successful-agent-networks>

59. http://smartcampaign.org/storage/documents/Responsible_Agent_Management_Final_2016_08_09.pdf



Pioneer Microinsurance, Philippines – Defenders of Customer Centricity Challenge

Pioneer Microinsurance (PMI), part of Filipino commercial insurer Pioneer Group, has a young team of millennials and a fast-growing workforce. It doubled its staff in 2016 from 50 to 100. PMI is led by a charismatic, customer-centric CEO who felt the need to institutionalize the customer-centric culture in a more systematic way as he sees his business grow.

With support from Quicksand, an Indian strategy and design firm, PMI developed an onboarding program for new staff and created a Defenders of Customer Centricity Challenge (“the Challenge”) to refresh customer-centric behaviors and practices beyond onboarding.

For the Challenge, teams of employees from multiple disciplines across the organization identify a challenge, diagnose it, ideate solutions, prototype, and test within a three-week period. Each week focuses on two of PMI’s six customer-centric competencies, which they identify as superheroes: empathy, problem solving, collaboration, communication, leadership, and business acumen. Pioneer includes business acumen and defines it as “the quality of understanding the specific nature of business strategy and processes, and being able to guide and make decisions to achieve the goals of the organization.” This competency is expected at the leadership level (senior staff, managers, and above) while the other five are expected at all levels. However, leaders and staff are expected to have differing levels of proficiency in terms of each competency.

Management identifies the theme for each Challenge, which links to one of PMI’s development goals. The Challenge uses a gamification path (quest+progress+competition) and classic game elements such as levels and badges to make it fun and to encourage participation. It also calls for employees to use creativity when developing interim and final deliverables, e.g., drawing a cartoon. PMI rewards each challenge winner with support to implement their idea, integrating the learning back into the business.



The Challenge is launched a few times a year and a subset of employees participate in each round either as jurors, mentors, or players, which reinforces learning from others. Mentors are staff members in leadership positions who form their own teams and coach throughout. While each Challenge is focused on an actual business problem and playing is an integral part of employees' work, the Challenge is not part of PMI's performance management system. This allows people to experiment with customer-centric approaches in a safe environment. The Challenge was piloted in September 2017 and will launch in 2018.

Source: CGAP: [Pioneer Microinsurance customer-centric culture building project with Quicksand and Cocoon](#).⁶⁰



Why is agent training so important?⁶¹ Helix video with Kimathi Githachuri, Former Head of The Helix Institute of Digital Finance and Susie Lonie, Mobile Payments Consultant, previous member of the initial M-Pesa Kenya team

+ "Your agents are **your ambassadors.**" – Susie Lonie

60. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 46

61. <http://www.helix-institute.com/data-and-insights/why-agent-training-so-important>



Resource #2: Values and Attitudes

What's in this resource and how can it help?

This resource contains beliefs, priorities, and other psychological assets that help or hinder the delivery of valuable customer experience. Confidence is one example of such a resource. When people have it they're more likely to act; when they don't, they're more likely to avoid action.

Employees and agents bring **values and attitudes** to your organization whether you like it or not. You'll be able to leverage some of these values and attitudes to motivate and support customer-centric behavior but you may also have to eliminate or weaken those that get in the way of it. Of course, it's up to your employees and agents to decide what they want to believe, but if you encourage them to question their assumptions and shed light on attractive alternatives, you give them options for aligning their goals and expectations more closely with those of your organization.

What kind of values and attitudes hinder the delivery of valuable customer experience?

Typically, negative assumptions about your own capacity or the capacity of colleagues or customers weaken customer experience. If employees and agents don't believe that customers deserve or want a more valuable experience or assume that generating more value for others means less value for them, then they're unlikely to contribute to it. Fear is a powerful motivator, and if not dealt with can drive significant resistance to change – any change – even that which may prove valuable to employees and agents as well as customers.

What kind of values and attitudes contribute to more valuable customer experience?

Numerous values and attitudes support customer centricity but seven of the most powerful ones are summarized below. If you strengthen any one of them in your employees and agents, you can help empower them to deliver more valuable customer experience.



VALUE OR ATTITUDE	DESCRIPTION
Service	Previously, service was listed as a skill, but it's also an attitude – a way of approaching the work you do. It's grounded in a belief that the needs of others are at least as important, if not more important, than your own. It's driven by a desire to make each internal and external customer interaction an enjoyable and useful experience.
Learning	People who value learning assume that they never have complete information or understanding and can always acquire more. They're curious about alternative perspectives and continuously want to improve their expertise. They believe that mistakes and failure are raw material that should be used to help find a path to success.
Openness to change	People who are open to change believe that it's a necessary and desirable part of successfully doing business. They understand that customers and their contexts are constantly changing and they must adapt to remain relevant. They want to contribute to change processes and participate in the identification of potentially productive changes.
Confidence	People who are confident believe that problems can be solved and solutions can be found. They trust in their own ability to be resourceful and to provide internal and external customer experience that generates value. They believe that your organization can and will deliver the value it promises customers, staff, and partners.
Collaboration	Collaboration is another area that was previously mentioned as skill-related, but it's also a value that contributes to customer-centric behavior. It's grounded in the belief that everyone has the potential to contribute something useful. It's fueled by a desire to work together with others to better serve customers – and to work together with customers to create more useful financial solutions.
Proactivity	People who are proactive want to act on what is learned to create value for customers, their organization, and themselves. They're "go-getters." Rather than wait to react, they're willing to act in advance of a future situation in order to decrease risk, increase benefits, or speed the pace of productive change.
Empathy	Like service and collaboration, empathy is a quality that requires skills and attitude. People who are empathetic believe that every colleague and customer deserves to be treated fairly and with respect. They're sensitive to the feelings of others and appreciate differences in perspective without judgment.

+ “The only way to do great work is to love what you do.” – Steve Jobs



How do I strengthen the values and attitudes of employees and agents?

First, you need to identify the values and attitudes that you want to strengthen or eliminate. Which employee or agent behaviors are hindering customer experience at present, and which values or attitudes may encourage or discourage that behavior? You may already have the answer to this question, or you may need to work with employees and agents to find it.

The [T+T Aligning Your Values](#)⁶² and [T+T 3: Employee and Agent Surveys](#)⁶³ can support you and your team in identifying the values and attitudes that need to be addressed. One of the benefits of co-creating values is getting everyone on the same page and creating buy-in for actions that may need to be taken. Shared values and attitudes also create bonds of trust that make it easier for employees and agents to collaborate.

Once you know which values and attitudes you'd like to change, the following six practices can help you change them:

PRACTICE	HOW THE PRACTICE CAN HELP STRENGTHEN VALUES AND ATTITUDES
Immerse people in experiences that demonstrate the power of values and attitudes that contribute to more valuable customer experience	<p>Your employees and agents cannot value something they haven't been exposed to and won't change an attitude they think is healthy. Giving people a chance to experience the benefits of the values you want to strengthen or the damage done by the attitudes you seek to weaken is one of the most effective ways to persuade them that change may be necessary. Field observation, role swapping, and role playing exercises are all useful immersion strategies (see Box #10, page 102).</p> <p>Pioneer took staff to a 5-star restaurant because it believed that if its employees had never experienced really good customer experience themselves, they would always set low expectations.</p>

62. <http://customersguide.cgap.org/sites/default/files/resource/2018/04/Experiment13-Align-Your-Team-Values.pdf>

63. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



PRACTICE

HOW THE PRACTICE CAN HELP STRENGTHEN VALUES AND ATTITUDES

Share stories



If you cannot immerse your employees and agents in an experience, the next best thing may be to share experiences through stories. People can imagine themselves in the shoes of the storyteller or any other character and vicariously live the experience. Like immersions, stories give visibility to values and attitudes as well as the results they produce. But unlike real-life experiences, stories can be carefully chosen to expose people to a specific outcome or lesson. Together with their personal and often emotional nature, stories can make quite an impact.

Stories are a particularly good way to build empathy because they put employees and agents into the shoes of others and help them understand the world from that perspective. *T+T 9: Empathy Story Mapping*⁶⁴ and *Start a Conversation*⁶⁵ can give you ideas for using stories to connect your employees and agents to the experiences of others.

Lead by example

Another way to immerse your employees and agents in a transformative experience is to interact with them in a way that embodies the values and attitudes you're trying to strengthen. By interacting over and over in a particular way, you'll model behaviors which they can eventually mirror in their interactions with others.

At Quicken Loans, approximately 40 percent of the CEO's time is spent developing, sustaining, and enhancing company culture.

Inspire change, don't force it

Even if your employees and agents understand that they need to change their behavior they won't necessarily do so. Anyone who's tried to eat healthier or be more active knows that lots of things can get in the way of good intentions, and overcoming barriers can take a lot of energy and commitment. If you want to increase the likelihood that your employees and agents will make a change, boost their energy by inspiring them and boost their commitment by connecting their personal values and principles to the values and attitudes you want to strengthen.

The *Zoona Founder Isms* book (page 99) combines storytelling and leadership to inspire the adoption of the organization's core values, while *Pioneer Group's pledge* (page 100) invites staff to make a personal and passionate commitment to customer-centric values every time they read it.

+ "Every single customer had their own story, and every story was so powerful. After [hearing those stories], I was more enthusiastic about participating in the customer experience projects."
 – Saranya, Assistant Manager, Janalakshmi Financial Services

64. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

65. <http://customersguide.cgap.org/sites/default/files/resource/2018/04/Experiment2-Start-Conversation-About-Customer-Experience.pdf>



PRACTICE

HOW THE PRACTICE CAN HELP STRENGTHEN VALUES AND ATTITUDES

Make “trying” safe

Strengthening customer-centric values and attitudes often involves a degree of risk-taking. To build confidence, for example, people have to try things they haven't done (or done well) before. To be open to change, they must be willing to trade what's known for what is unknown. To be proactive, they must be willing to take responsibility. You can make it easier for people to adopt new values and attitudes by reducing the potential cost of “giving it a try.”

Pioneer, Janalakshmi, and Quicken Loans (pages 92, 150, and 127, respectively) invited staff to voice their opinions and test new values in a playful social environment that nurtured and rewarded experimentation. The best ideas were piloted only after they'd been internally vetted by employees themselves. Each organization's experimentation was linked to its strategic objectives, which helped reduce fear and anxiety and gave people permission to take risks.

Regularly feed the values and attitudes you want to strengthen

As explained by a Cherokee chief (see [Box #9](#) on page 100), the values and attitudes that are nourished are the ones that become stronger. The more your priority values and attitudes can be integrated into core business processes that are regularly repeated, the more the repetition will help create habits that eventually become part of your organization's culture, “the way we do things around here.” You may not be able to influence all processes in your organization, but if you supervise employees or agents you'll find many opportunities to integrate values and attitudes into your talent management processes – from recruitment, training, and development to rewards and recognition.

+ “It's not just about going on a one-day course. It's the idea of always learning, and how we are helping employees in that continuous learning journey. In three or five years, there's probably no job in the bank that will look or feel exactly the same, and we want our employees to be confident they can adapt.” – Chief Human Resources Officer, Royal Bank of Canada

+ “If you want to build a ship, don't drum up your men to collect wood and give orders and distribute the work. **Instead, teach them to yearn for the vast and endless sea.**” – Antoine de Saint-Exupéry, author of *The Little Prince*



Zoona, South Africa - Sharing values in Zoona's Founder *Isms* book

[Zoona's Founder *Isms* book](#)⁶⁶ captures the top twenty lessons learned by its founding members and succinctly shares them in pithy phrases that they call “*isms*.” These *isms* convey the deepest values of the company's founders, who are the heart and soul of the business. Each shares a fun anecdote based on their experiences as they worked to build the business. By sharing these lessons, Zoona's founders are sharing their values and the culture. They set the cues for how everyone in the organization should behave. Behaviors become habits, habits become culture, and culture is what drives impact and performance. The *isms* cover lessons that are big, e.g., how to say “no” to too many ideas, and small, e.g., don't take yourself too seriously. They also include client stories to drive home the difference these values make to customers. Read more about [Zoona](#)⁶⁷ in the Ideabook.



+ “People connect to purpose, **not to revenue graphs.**” – Zoona Founder *Isms*

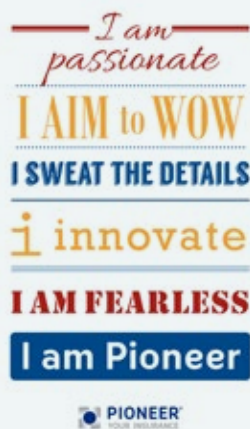
66. https://issuu.com/zoonatransactionsafrica/docs/zoona_isms

67. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 59



Pioneer Group, Philippines – The Pledge

The Pioneer Group has a pledge that embodies its commitment to customers. Co-created by staff, it's short and clearly communicated. It can be found posted around the office, including in the elevator and toilets, and on the back of the company t-shirts that people wear. Senior management often recites the pledge in speeches and uses anecdotes to demonstrate how management acts on it, which reinforces credibility. The Microinsurance division of the Pioneer Group, PMI, brings the pledge to life by articulating six customer-centric behaviors that every employee has to internalize and will be measured on: empathy, problem solving, collaboration, communication, leadership, and business acumen. These qualities have been integrated into capacity-building efforts and the rewards and recognition system.



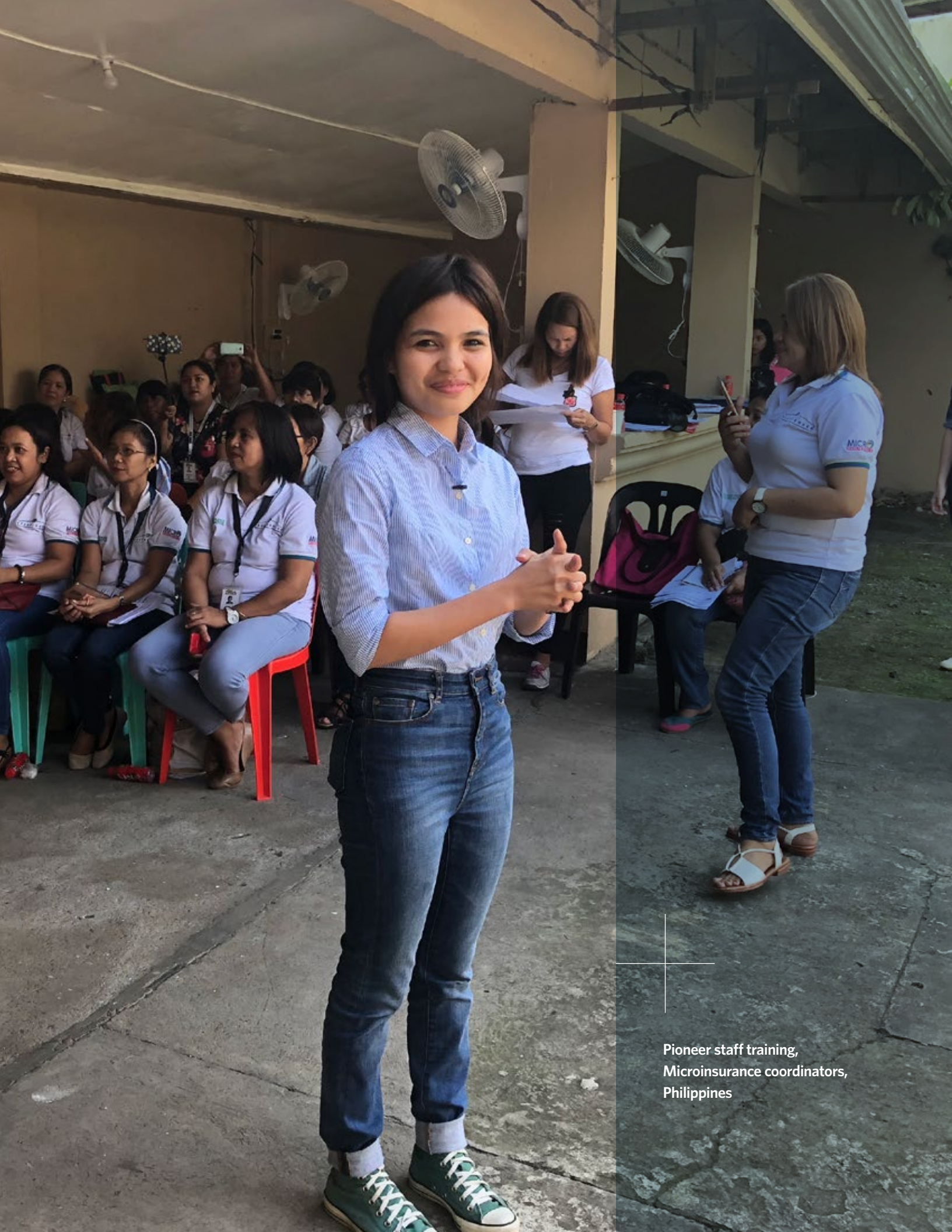
Pioneer Pledge,
Philippines

Box # 9 - An old Cherokee chief is teaching his grandson about life

"A fight is going on inside me," he says to the boy. "It is a terrible fight and it is between two wolves. One is evil – he is anger, envy, sorrow, regret, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority, self-doubt, and ego. The other is good – he is joy, peace, love, hope, serenity, humility, kindness, benevolence, empathy, generosity, truth, compassion, and faith. This same fight is going on inside you – and inside every other person, too." The grandson thinks about it for a minute and then asks his grandfather, "Which wolf will win?" The old chief simply replies, "The one you feed."



Mynt, a fintech startup grown out of an MNO and bank in the Philippines, covers its walls with lofty goals and practical tips to make work more fun and effective.



Pioneer staff training,
Microinsurance coordinators,
Philippines



Box # 10 - Practices in Action: Immersions

We come by our values and attitudes through what we're taught and what we experience. Here are a few examples of how financial service providers have used immersion experiences to broaden their employees' and agents' perspectives and to influence change.

- **Trading Places.** The Commercial Bank of Africa created a role swapping initiative called “In My Shoes” to help employees understand each other's roles, responsibilities, and constraints, as well as how they fit together to create a value chain that reaches customers effectively.
- **All in a Day's Work.** OK Bank, based in the Philippines, implemented a workflow management system that, among other things, trained staff to perform different tasks (sales, appraisal, approval, disbursement, documentation) and rotate through these jobs within their branches. This exposure helped staff become more open to change, enabled them to acquire a wide range of skills, and increased motivation by giving them a chance to contribute to the entire service delivery process.
- **Going Undercover.** Many providers send their staff on “mystery shopping” expeditions to experience what it's like to be a customer of their own organization or a competitor's.
- For examples of other ways to experience your company's values and attitudes, try the following experiments from the [CGAP Customer Experience Workbook](#):⁶⁸
 - [Change your scenery](#)⁶⁹
 - [Find three agents in your community](#)⁷⁰
 - [Follow front line staff](#)⁷¹

Source: CGAP Customer Experience Toolkit, 2015; *MicroSave* Staff and Agent Empowerment for Customer Centricity, Draft Synthesis Report for CGAP, March 2017

68. <https://customersguide.cgap.org/sites/default/files/resource/2018/04/CGAP-Customer-Experience-Workbook.pdf>

69. <http://customersguide.cgap.org/sites/default/files/resource/2018/05/Experiment4-Change-Your-Scenery.pdf>

70. <http://customersguide.cgap.org/sites/default/files/resource/2018/05/Experiment6-Find-Agents-In-Your-Community.pdf>

71. <http://customersguide.cgap.org/sites/default/files/resource/2018/05/Experiment8-Follow-Front-Line-Staff.pdf>



Resource #3: Information and Knowledge

What's in this resource and how can it help?

This resource contains everything that employees and agents need to know to be able to commit to delivering valuable customer experience, to actually deliver it, and to recognize whether they're delivering it.


There's a lot of truth to the expression, "knowledge is power." Your people can't be empowered to deliver valuable customer experience if they don't know what that means, if they don't know they have a choice to make, or they don't know what they need to do to be successful. Information and knowledge resources guide employee and agent decision-making and action, build confidence, and facilitate self-management. When employees and agents have the right kind of information, they can adjust their own behavior to achieve desired objectives.

What kind of information and knowledge resources contribute to more valuable customer experience?

Information is data that informs; it's an answer to a question of some kind while knowledge is understanding that's acquired through the processing of information and experience. Your employees and agents can benefit from both. To deliver valuable customer experience, sometimes all they'll need is an answer to a question. At other times, they'll need deep understanding of a problem in order to solve it.

But what exactly do they need to know about? In today's digital age, there's an overwhelming amount of data that could potentially be useful. The table below summarizes seven areas in which information and knowledge is particularly important for strengthening your employees' and agents' ability and willingness to improve customer experience.



AREA OF INFORMATION OR KNOWLEDGE	HOW IT CONTRIBUTES TO MORE VALUABLE CUSTOMER EXPERIENCE
Strategic importance of customer centricity and customer experience	<p>Employees and agents need to know that customer centricity matters to your organization – and why. They need to understand the connection between the customer experience and your organization’s mission, vision, and objectives. They also need to know that the way to succeed in your organization is to deliver valuable customer experience. Without this, your employees and agents won’t have a compelling reason to be customer-centric.</p>
Requirements and standards	<p>Employees and agents need to know what your organization means by “customer centricity” and what kind of customer experience you want them to create. The only way they can align their priorities and efforts with your expectations is for you to communicate clearly which behavior and results you’d like to see, at what level of quality, and with what kind of timeline and resources.</p> <p>Diverse organizations like Pioneer and Zoona co-create requirements with employees and share the before and after “ideal state” scenarios company-wide. Janalakshmi made customer centricity one of the core competencies in its <i>LATTICES framework</i> (page 111) and defined expected behaviors for different levels of staff. That framework now guides recruitment, training, development, rewards, and recognition.</p>
Individual and team roles 	<p>Once they understand that customer experience is something that everyone contributes to, your individual employees and agents will need to know what role(s) they should play in support of that overall objective. They’ll need to know which tasks or functions to take responsibility for and, importantly, who needs to receive what from them in order to fulfill their responsibilities. They’ll also need a general understanding of the roles others play to avoid duplication of effort and to efficiently seek support when they need it.</p> <p><i>T+T 10: Clarity Around Roles⁷² and T+T 11: Know Your (Internal) Customer⁷³ can help you clarify individual and team roles. If you’d like an overview of the typical roles played by each function in a customer-centric organization, see pages 23 and 24 of the <i>CGAP Insights Engine Blueprint</i>.⁷⁴</i></p>

72. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

73. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

74. <https://customersguide.cgap.org/sites/default/files/resource/2018/05/CGAP-Insights-Engine-Blueprint.pdf>



AREA OF INFORMATION OR KNOWLEDGE	HOW IT CONTRIBUTES TO MORE VALUABLE CUSTOMER EXPERIENCE
Customers and markets	<p>To design and deliver appropriate financial solutions, your employees and agents need to understand who your organization currently serves and who it aspires to serve in the future. They need to understand the characteristics, circumstances, desires, and resources of different market segments and what drives the priorities of each. They also need to understand the markets within which customers operate and the opportunities and challenges they present. Front line employees and agents need detailed information about the individual customers they serve, and the more holistic that information is the more cost effective they can be in making customer-centric decisions.</p>
Products, services, and processes	<p>Your employees and agents need to know about the products, services, and processes through which your organization creates customer experience. Not everyone requires the same level of detail but everyone needs to understand the touchpoints in the customer journey and value offered relative to the competition. People on the front line need accurate, up-to-date information about the terms, conditions, and benefits of every product distributed. They need to understand each product well enough to advise potential customers whether it's appropriate for their needs, and to support usage over time. Most providers with agent networks first inform agents with information and marketing materials targeted to customers – which in the first instance informs the agents – like pricing posters and details about fake notes, products and processes, and recourse.</p>
Performance	<p>Your employees and agents need to be able to see the results of their efforts, ideally organized in a way that makes it easy to discern whether expectations are being met. If this information is easily accessible and interpreted, they can check their progress as often as they like and adjust as necessary to perform to your standards. Information on results can be a powerful driver in motivating further contributions to customer experience.</p> <p>When JUMO's customer intelligence unit built feedback loops that made it easy for employees to see the impact of their customer-centric design changes, it inspired teams throughout the organization to seek out customer voices in their own projects. Today, <i>JUMO's EPS dashboard</i>⁷⁵ makes it possible for all employees and partners to monitor customer engagement.</p>
What to do when things go wrong	<p>When something unexpected happens or a mistake is made – by a customer, a computer system, someone on your team or in another department – your employees and agents need to know how to quickly resolve the issue in a manner that protects your organization's customer relationships. Even if they can't solve the problem, being aware of redress options inside and outside the organization can enable them to provide valuable customer experience.</p>

75. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 44



How can I improve access to information and knowledge for employees and agents?

The challenge is not only to provide more information, but to provide the right kind in a way that's easier to retain and makes delivering valuable customer experience easier or more attractive. Sending your employees to a one-week training seminar and dumping too much content on them at once is unlikely to have the impact you're hoping for, especially if it's in the form of black and white photocopies. Consider the following seven practices as guidelines for making your employees' and agents' access to and use of information and knowledge more helpful:

PRACTICE	HOW THE PRACTICE CAN HELP INCREASE ACCESS TO INFORMATION AND KNOWLEDGE FOR IMPROVING CUSTOMER EXPERIENCE
Be creative and make it fun	<p>Most people don't pay attention to things that are boring. Even if they're interested, the typical attention span is less than ten minutes. They do, however, pay attention to emotions. If you want your employees and agents to grab the information you provide and do something useful with it, you have to grab their attention and keep grabbing it until the information has been absorbed. You can do this through methods, colors, stories, humor, games, and a mixture of other techniques. <i>Research shows</i>⁷⁶ that humor activates the brain's reward system, which is linked to both motivation and long-term memory, while the goal-oriented nature of games keeps people interested longer.</p> <p>One of the reasons Pioneer gamified its <i>Customer Centricity Challenge</i> (page 92) was to take advantage of the potential of games to spark and retain interest.</p>
Use more images	<p>We learn and remember best through images, not through written or spoken words. According to Dr. John Medina, author of <i>Brain Rules</i>,⁷⁷ vision is by far our most dominant sense, taking up half of our brain's resources. If your employees or agents hear a piece of information they'll remember 10 percent of it three days later, but if you add a picture they'll remember 65 percent. Pictures beat text in part because reading is so inefficient. The brain sees words as lots of tiny pictures and it has to identify certain features in the letters to be able to read them – which takes more time than viewing a single image.</p> <p>BTPN shares customer insights by posting customer journey maps on their office walls. Images in journey maps as well as process maps makes them excellent tools for communicating information to new and existing staff.</p>

76. <https://centerforfinancialinclusionblog.files.wordpress.com/2016/04/a-change-in-behavior-final.pdf>

77. <http://www.brainrules.net/about-brain-rules>



Kenya Post Office Savings Bank – Multi-pronged strategy to address a knowledge gap

Based in Nairobi, Kenya, the state-owned Kenya Post Office Savings Bank (KPOSB) has been serving the general public for more than a hundred years.

Customer service focus groups revealed a gap in knowledge among KPOSB staff, who had poor knowledge of the range of products and services KPOSB offered. In fact, this lack of knowledge led to staff ignoring customer inquiries or providing erroneous information, which caused serious dissatisfaction among customers. In addition, customers were typically only aware of one or two of the seven products the bank offered. Uninformed staff meant that customers were unable to make informed decisions about their financial health.

To address these issues, KPOSB chose a multi-pronged strategy that used multiple channels to consistently, clearly, and simply communicate with staff. Some strategies used creative, fun, or interactive means to disseminate important product information.

- An information package designed for each staff member included a summarized product guide, a FAQ guide, and customer service guidelines
- Product knowledge tests and quizzes on benefits, features, and requirements of the bank's different products were introduced
- Sixty new branch-based customer relations officers were hired; these staff members provide customers with full information regarding products offered and assist them with their transactions
- Framed posters outlining the bank's products were placed in all branches
- "Product promotion months" were begun, with branches picking and actively promoting one product with banners and product-specific displays
- Pre- and post-branch opening meetings were instituted to discuss products and customer-service-related issues with staff

Source: *MicroSave Customer Service Toolkit*, 2005



PRACTICE	HOW THE PRACTICE CAN HELP INCREASE ACCESS TO INFORMATION AND KNOWLEDGE FOR IMPROVING CUSTOMER EXPERIENCE
Invite people to dig a bit	People learn best not by passively reacting to their environment but by actively observing, testing hypotheses, experimenting, and drawing conclusions; in other words, they learn by doing. If you guide your employees and agents through exploratory processes that lead them to discover information rather than just handing it to them, they'll pay more attention, retain more, and know how to find it again in the future.
Encourage repetition and recall for retention	The brain is designed to remember what's important and forget what's not, but it cannot always differentiate between what is or isn't important. You can help your employees and agents retain information and knowledge over time by inviting them to periodically retrieve and review what's important. <i>Kenya Post Office Savings Bank (KPOSB) used a multi-pronged strategy and repeated messages to make for more effective learning (page 107).</i>
Design access to facilitate usage	No matter how hard your employees and agents try, they won't remember everything they need to know to deliver valuable customer experience so it's better to avoid that expectation. Instead, give them access to systems, tools, and support that makes it easy for them to get the information they need at the moment they can use it. Organize information into smaller, highly relevant chunks that are associated with specific steps in the employee, agent, or customer journey and can be accessed at that point in time.
Endorse information from the top	If your employees and agents don't trust the information they receive, they won't act on it or use it. One of the best ways to demonstrate the importance and credibility of customer-centric information is to have leaders send or endorse your messages.
Strive for transparency, consistency, and clarity	<p>The clearer, more consistent, and more accessible information and knowledge is, the easier it will be for your employees and agents to use it to guide their behavior in a way that contributes to valuable customer experience. If it's hard to find or understand the information provided or if messages seem to vary from one minute or one channel to the next, people will be more tempted to go their own way, ignore the guidance, or become frustrated and fail to act. If people see and believe that their actions consistently result in desired outcomes, empowerment is more likely to happen.</p> <p><i>SAVE, an agent aggregator for the State Bank of India, built an online platform to share information with agents. The platform not only increased transparency but enabled more consistent liquidity (page 109).</i></p>

+ “Discovery brings joy. Like an addictive drug, exploration creates the need for more discovery so that more joy can be experienced.”

– Dr. John Medina, molecular biologist and author of *Brain Rules*



SAVE, India – Increasing transparency and enabling more consistent liquidity

SAVE is an agent aggregator for the State Bank of India that provides rural populations with access to financial services. As of March 2018, SAVE has more than 7,000 mobile banking agents and channel partners that reach as many low-income customers as possible.

Since its inception, SAVE has understood that its business model, profitability, and growth are dependent on its customers. Therefore, its value proposition is based on empowering agents and creating a win-win situation for both the agents and SAVE. It supports agents by building partnerships and assisting them in growing their business. In addition, SAVE uses technology to share information with agents so they can manage liquidity, transaction logs, and commission calculations.

SAVE agents faced several challenges during initial growth. One major challenge involved provision of optimal and consistent float. SAVE initially provided float in lump sums but during festivals or harvest season agents were unable to keep up with demand. Float decisions were left up to the agent support team and addressed based on their personal relationships with agents rather than systematically. This resulted in dissatisfied agents struggling to provide optimal customer service.

To address the issue, SAVE built an online platform for agents that integrates key information into their daily tasks. It shares new product information, regulatory news, and transaction and commission history. The platform enables agents to clearly view their full transaction and float history, which allows decisions about e-float requirements to be made based on real needs rather than on subjective feedback. Agents can use the system to initiate requests for additional float, and the back end responds via the same system. This online platform has significantly reduced float-related issues.

Source: *MicroSave* Staff and Agent Empowerment for Customer Centricity, Draft Synthesis Report for CGAP, March 2017



Resource #4: Dialogue and Support

What's in this resource and how can it help?

Dialogue and support resources consist of interactions between employees, agents, and others that facilitate improvements in customer experience. “Others” may include supervisors, colleagues, partners, peers, coaches, mentors, customers, community members, family members, or friends.

There are three main reasons why dialogue and support are such important empowerment resources. First, they're engaging. They connect people to each other in emotional and intellectual ways that can build trust, understanding, and commitment – in addition to ability. Second, their delivery is tailored, on the spot, to the specific needs and situation of an individual or a group of people. Finally, because they're so engaging and tailored, dialogue and support resources can be useful for helping employees and agents to grow and develop their careers.

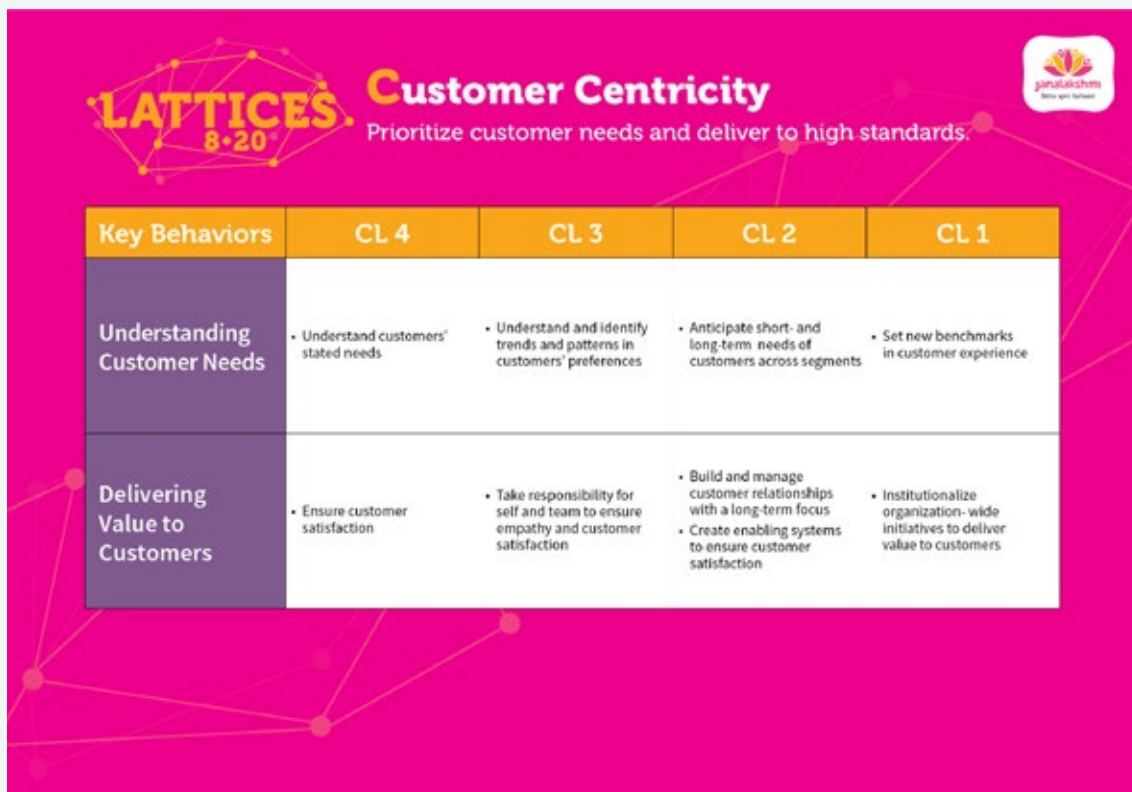
What kind of dialogue and support resources contribute to more valuable customer experience?

Dialogue and support resources are essentially relationships with different types of people that enable your employees and agents to leverage the skills, knowledge, influence, tools, networks, time, and energy of others. People help by sharing the resources they have, either through a conversation or through other actions such as making a referral, helping to remove a barrier, or providing camaraderie. The table on page 112 summarizes ten types of relationships and the role each may play in helping your employees and agents deliver more valuable customer experience.



Janalakshmi, India – Competency framework

Janalakshmi defined a [competency framework](#),⁷⁸ LATTICES, which included customer centricity as a core competency. The framework signaled to employees the kind of behavior the organization values – and requires – in order to meet its larger vision. It was used in recruitment and staffing, training and development. Once established, it also informed a rewards and recognition program to drive customer-centric behavior. In 2017, internal and external pressures drove Janalakshmi to focus its rewards and recognition on portfolio quality, but the LATTICES framework remains and can be leveraged in the future to help sustain the organization’s ongoing journey to customer centricity.



Source: CGAP and Janalakshmi

78. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Janalakshmi-Customer-Centric-Bank-Case-Study.pdf>



TYPE OF PERSON TO INTERACT WITH

HOW THIS TYPE OF PERSON OR RESOURCE MAY HELP YOUR EMPLOYEES AND AGENTS DELIVER MORE VALUABLE CUSTOMER EXPERIENCE

Customer-centric role model

Embodies the qualities of empathy, communication, problem solving, collaboration, and service

One of the best ways to learn new behaviors is to mirror or copy someone who already demonstrates those behaviors. A customer-centric role model sets an example that your employees and agents can emulate.

Expert

Knows a lot about a technical topic or area of operations

Access to an expert makes it easier for your employees and agents to solve problems when they don't know, or don't know how to do, something that affects the customer experience. An expert can also help them respond more quickly or accurately than they could on their own.

Analyst

Good at processing information, identifying patterns, and probing cause and effect relationships

An analyst can help your employees and agents interpret information they receive and weigh options for reacting to it. This type of person helps employees and agents understand why their choices produce certain outcomes and what may need to change to get better results in the future.

Anthropologist

Spends time in the field and observes how the market interacts with your products, services, and experiences

Anyone whose daily tasks do not bring them in direct contact with the people your organization aims to serve can benefit from those who have such contact. An anthropologist can help your employees and agents better understand what's helping or hindering customer experience.

Connector

Builds bridges between individuals, teams, functions, and levels of hierarchy

A connector interacts with different parts of your organization and understands how they come together as a system. This type of person can bring new ideas and perspectives to your employees and agents, and help get their ideas into the hands of people who can act on them to improve customer experience. A connector can also help build consensus.

Investor

Sees potential in others and devotes resources to their development in order to generate value for themselves and others

An investor may play the role of coach or mentor, or simply provide the kind of feedback that helps your employees and agents identify their areas of relative strength and weakness, learn from mistakes, or take advantage of opportunities to develop themselves and their careers. This type of resource believes in the potential of your people and helps them build the confidence and motivation required to take the risks associated with change.



**TYPE OF PERSON TO
INTERACT WITH**

**HOW THIS TYPE OF PERSON OR RESOURCE MAY HELP YOUR EMPLOYEES AND
AGENTS DELIVER MORE VALUABLE CUSTOMER EXPERIENCE**

Practice partner

Person with whom you can test ideas, develop skills, and create habits

Change is necessary to improve customer experience but it's not necessarily easy, and when your employees and agents have to muddle through alone it can be difficult. A practice partner can make change easier by providing camaraderie, a sounding board, encouragement, or someone with whom to brainstorm and troubleshoot. Through their observations, a practice partner can help your employees and agents become aware of behaviors they're unable to see on their own.

Energizer

Promotes an energetic, creative, inspired work environment

An energizer can help to recharge your employees' and agents' batteries. Interacting with an energizer – and in the environment this type of person creates – makes life more fun and enjoyable, helps manage stress, and increases the supply of energy that can be used to serve customers.

Hurdler

Sufficient resources to address barriers that you cannot address alone

A hurdler can remove obstacles or disincentives that prevent your employees and agents from finding or implementing solutions. This type of person can also help find creative alternatives that make it possible to work around obstacles that cannot be removed.

Caregiver

Treats others with kindness and compassion

Everyone has bad days, and when they do a caregiver can provide comfort or guide your employees and agents to someone who'll help them cope.



Tom Kelley – The Ten Faces of Innovation.⁷⁹ Strategies for driving creativity throughout your organization.

79. <http://www.tenfacesofinnovation.com/>



How can I strengthen the dialogue and support that my employees and agents can access?

Your role as a manager is to facilitate dialogue and support opportunities for your people. In many cases, you may be the first resource they reach out to. But no matter how talented you are, you can't be all things to all people. Sometimes it will be easier or more efficient to strengthen their access to support resources by connecting them to others in your network. Your team's needs are diverse – and they have diverse personalities, learning styles, and roles in the organization. No one person or group alone will entirely meet their needs. Consider the following practices to enhance dialogue and support for your employees and agents.

PRACTICE	HOW THE PRACTICE CAN IMPROVE CUSTOMER EXPERIENCE
Strengthen your own ability to provide the kind of support that's lacking	Each of the ten relationships described in the previous table plays a unique supportive role, but many of those roles can be fulfilled by a single, multi-faceted relationship. For example, you may possess the talents of an analyst, a hurdler, and a connector. But if your employees and agents report that they're not getting enough support for their own career development, you may want to strengthen your talents as an investor so you can fulfill that role in your relationship with them as well.
Support opportunities for people to create their own support network	If your employees or agents are presented with an opportunity to connect with others – perhaps by joining a professional association or participating in a company picnic – encourage them to say yes. Instead of seeing such activities as a waste of time, prepare your people to take advantage of them as opportunities to build connections. If you're planning a meeting or gathering, look for ways to program it to facilitate interaction, not just attendance.
Expect and reward service and collaboration	All employees and agents have resources (e.g., skills, knowledge, time) that they could share with others – but they won't automatically do so. People share when they're intrinsically motivated to share or when their environment guides (or insists) on sharing. Increase the quantity of dialogue and support resources available to your employees and agents by encouraging everyone in your organization to share what they have. You might choose to support recruitment, training, communication, problem solving, and incentive systems that value service and collaboration, or recognize collaboration and acts of service among your employees and agents. <i>For tips and examples on breaking down silos, see the CGAP Change Management Toolkit.⁸⁰</i>

80. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Change-Management-Toolkit.pdf>



PRACTICE

HOW THE PRACTICE CAN IMPROVE CUSTOMER EXPERIENCE

Institutionalize feedback loops

Feedback is a valuable tool in the empowerment process because it helps employees and agents see and understand the outcome of their choices, the results of their behavior, and the impact they're having on customer experience. Feedback loops are particularly valuable because the person giving feedback ends up receiving feedback on their observations in return. This input can help your employees and agents improve the quality of the feedback they provide over time. Institutionalize feedback loops by integrating them into standard procedures by, for example, sending an automatic reply when a survey form is submitted or using a 360-degree feedback tool as part of an annual performance appraisal.

AMK adopted a 360-degree feedback tool to ensure that every employee receives periodic feedback from peers and customers as well as managers. Learn how to create your own 360-degree feedback process in T+T 12,⁸¹ and get tips on how to provide feedback in T+T 13.⁸²

Decentralize support structures

If the only place your employees and agents can get assistance is from a help desk at the head office and no one there answers the phone, they'll be stuck waiting for a reply and their customers may be stuck with a negative experience. But if your people are able to use social media to ask for advice from a group of more experienced employees or agents, anyone in that group can respond immediately no matter where they're physically located. Decentralized support structures increase the number and variety of people your employees and agents can connect with, as well as the flexibility of those connections.

BTPN Indonesia developed a platform to create a peer community of agents across distances at scale and to provide capacity building tips and tricks to support their agents (page 116).

81. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

82. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

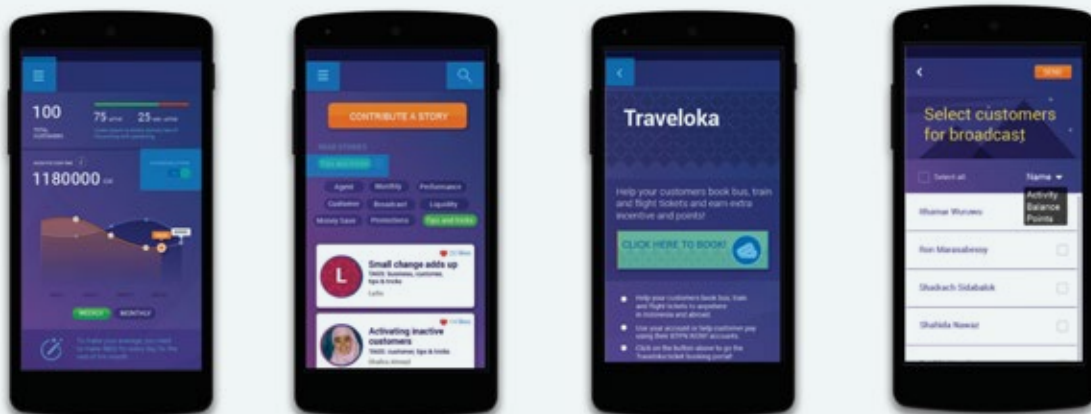


BTPN, Indonesia – Agent Empowerment Platform

In 2016, BTPN's mobile money business, BTPN Wow!, grew rapidly and its agent network became among Indonesia's largest. However, it suffered from low activity rates among agents and customers. In November 2016, only 20 percent of its 130,000 agents were active (acquiring one customer or performing one transacting per month). BTPN identified a lack of agent motivation as a key reason for the low sustained usage of BTPN Wow! financial products and services.

Deciding to take action, BTPN embarked on an eight-week research and ideation project with CGAP around a gamified platform that would motivate Wow! agents to perform better and would address their lack of product knowledge, which was among their customers' key complaints. The design principles that emerged from agent and customer research and BTPN Wow!'s priorities and capabilities included:

- Gamification concepts/mechanics need to be threaded together to form a coherent and integrated narrative.
- In the short term, USSD will be the delivery mechanism of choice but advanced gamification ideas will benefit immensely from smartphones.
- In the absence of sophisticated technology, most gamification concepts need integrated physical components that manifest as events, branding, etc.





(above) Co-creation of BTPN Agent Empowerment Platform with agents, Indonesia. © BTPN/Quicksand

(left) BTPN employee signs up a new agent, Indonesia



Following the ideation process and supported by an Indian design and strategy consultancy, BTPN developed an android Agent Empowerment Platform (AEP) application, a unique menu-based USSD resource, and a set of support activities to empower BTPN Wow! agents on the ground. The AEP includes:

- Agent Health and Performance, which focuses on transparency by providing constant updates on key indicators that reflect agent health and performance.
- Promos & Prizes, an effort that targets agents with clear, easy-to-understand information about BTPN promotional offers.
- Community Corner, which seeks to provide agents with an avenue to share and learn from each other through stories, including a set of tools (short tutorials, guidance on sales, information on BTPN financial service products, troubleshooting information) that allows agents to take learning about BTPN Wow! into their own hands.
- Broadcast messages that provide agents with an inexpensive way to communicate with customers.

Platform design and development – including iterative testing, the app, and software – cost around \$500,000. This is a significant investment but if you consider cost per agent for the large BTPN network of 180,000 agents it's relatively small. BTPN expects a return on its investment through activating its agent sales force, generating more transactions, and better customer experience. The minimum viable product is the first implementation of the AEP, a version 1.0, which went live in December 2017.



Read a case study about how Cambodia's AMK empowers its employees with dialogue and support, putting some of the practices highlighted here into action: [Leadership and Organizational Culture in Customer Centricity: The journey of AMK Cambodia](https://customersguide.cgap.org/sites/default/files/resource/2018/06/CGAP-AMK-Leadership-Case-Study.pdf).⁸³



Helix's [Designing Successful Distribution Strategies for Digital Money](http://www.helix-institute.com/sites/default/files/Publications/Helix_Designing%20Successful%20Distribution%20Strategies%20for%20Digital%20Money_0.pdf).⁸⁴ This paper helps FSPs understand their goals for building an agent network. Subsequently, it helps them think through the model of building an agent network with support infrastructure that best fits their needs.

83. <https://customersguide.cgap.org/sites/default/files/resource/2018/06/CGAP-AMK-Leadership-Case-Study.pdf>

84. http://www.helix-institute.com/sites/default/files/Publications/Helix_Designing%20Successful%20Distribution%20Strategies%20for%20Digital%20Money_0.pdf



Resource #5: Control and Influence

What's in this resource and how can it help?

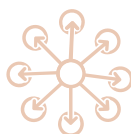
This resource contains opportunities to make decisions, act, or influence others in the pursuit of valuable customer experience.

Every employee and agent needs some degree of control over the work they're asked to do. Without it, they can't take responsibility for their actions or be proud of their contributions. They cannot engage. If you expand the degree of influence or control that your employees and agents have, you create room for them to grow, to become more capable and more committed. You also increase their capacity to help you deliver more valuable customer experience.

This doesn't mean you must "hand over the keys to the castle." It would be risky and inefficient to give every employee and agent the power to make every decision – and they may not even want it, perhaps because they don't feel capable or don't see the benefit of making the extra effort. But giving everyone opportunities to influence the delivery of valuable customer experience is a critical ingredient in the empowerment equation.

What kind of control and influence resources contribute to more valuable customer experience?

There are six types of control and influence resources that can enable and motivate your employees and agents to deliver more valuable customer experience:



TYPE OF RESOURCE	HOW THE RESOURCE CONTRIBUTES TO THE DELIVERY OF MORE VALUABLE CUSTOMER EXPERIENCE
Freedom of expression	<p>Employees and agents who feel free to share their ideas, have the opportunity to express themselves, and believe their ideas will be respected are more likely to help you identify customer pain points and suggest innovative solutions to customer experience challenges. Those who are afraid to share because they think they'll be ridiculed or unfairly judged are more likely to keep their ideas to themselves.</p>
Opportunities to make decisions within your realm of responsibility	<p>Employees and agents who make at least some decisions themselves have to invest more in their work than those who simply do as directed. By giving your people opportunities to make decisions, you can motivate them to pay more attention to customer and organizational expectations, to better understand customer needs, to be more curious about their choice of options, and to think more critically about the implications of their actions.</p> <p>After diagnosing a problem customers were having with Wave Money – a mobile money provider in Myanmar – call center agents were given permission to credit customer accounts and then “walk through” a transaction with them. To learn how to transfer money, for example, customers would receive 1,000 kyat (less than \$1), then be asked to practice by sending 1 kyat back to the agent. At the end of the walk-through, customers were more empowered and also gained an increase in their balance.</p>
Opportunities to influence the future	<p>One of the best ways to retain high-performing employees and agents is to provide them with a value proposition for the future that they find attractive. And one of the best ways to create such a value proposition is to invite employees and agents to help craft it. They can provide input into planning processes, contribute to the setting of targets and metrics, or suggest better ways of doing things. Pride and commitment will increase as they see their ideas take shape and have an impact.</p>
Opportunities to expand your realm of responsibility	<p>The more empowered your employees and agents become, the more they'll want to contribute to the delivery of valuable customer experience and the more capable they'll be of doing so. The only way to get the best out of them is to give them room to grow and find new ways to serve your organization and customers.</p> <p>In Senegal, <i>myAgro's empowered vendor model</i> (page 128) not only motivated agents to sell more and to deepen their relationship with customers, but it also increased the percentage of farmers who were able to achieve their layaway goals and lowered operational expenditures by 20 percent.</p>



TYPE OF RESOURCE	HOW THE RESOURCE CONTRIBUTES TO THE DELIVERY OF MORE VALUABLE CUSTOMER EXPERIENCE
Accountability	Employees and agents will agree to almost anything if they think it's just a "tick the box" exercise. The best way to make performance parameters matter is to hold your people responsible for delivering what they promise and for repairing any customer relationships that are damaged as a result of their failure to deliver what was promised.
Freedom to exercise your rights	When employees and agents understand their rights and have access to appropriate recourse mechanisms, they can help protect the integrity and reputation of your organization as well as the welfare of internal and external customers. Those who understand their rights can identify when people or processes are not performing in a way that upholds your organization's values and give you the chance to repair damage that's been done while avoiding additional harm in the future.



Treat your employees responsibly.⁸⁵ Social Performance Task Force

- + Front line employees and agents know their customers best and have the most opportunities to help your organization create, sustain, and expand valuable customer relationships. If you increase their ability to address customer needs when they come up, you can leverage these strengths to deliver solutions that are more responsive and useful.

85. <https://sptf.info/dimension-5>



Umpqua Bank, USA – Decision-making at the local level

Umpqua Bank⁸⁶ associates are given their own budgets and the decision-making power to bring to life what's relevant to customers in their community. For example, based on customer feedback, one branch incorporated community activities like yoga, “speed-dating” to bring local businesses together, and a “Lemonaire” Toolkit for kids that included a \$10 loan to open a lemonade stand. By engaging the community, conversations about the bank moved to the dinner table and other social venues. Following the Lemonaire initiative, the bank saw a 30 percent increase in business accounts. Rather than advertising rates on billboards to promote its brand, it created authentic and relevant experiences for customers (Hayward, 2014).

+ “We challenge you from this moment and over the next three months to become detectives of your own behavior and build your mastery as a CX [customer experience] leader.” – FINCA Impact Finance customer experience training

86. <https://www.umpquabank.com/>



How can I increase people's control and influence while managing associated risks?

Building up the control and influence resources within your organization will take time and experimentation. Some employees and agents will respond enthusiastically to opportunities for greater autonomy and voice. Others may reject additional responsibility, perhaps because they don't feel capable of managing it or they don't see the benefit of making the extra effort. You may need to leverage resources in other areas (such as dialogue and support or rewards and penalties) in order to strengthen capacity here. But no matter what your employees' and agents' current situation, the following six practices can help you ensure that everyone has real avenues for contributing to valuable customer experience:

PRACTICE	HOW THE PRACTICE CAN HELP ENHANCE CONTROL AND INFLUENCE WHILE MANAGING ASSOCIATED RISKS
Clarify expectations	<p>Employees and agents are given control and influence for a reason. The better they understand what that reason is, the better they can direct their actions toward delivering what you want. You may communicate that you expect each and every employee to use the authority they're given to influence the delivery of valuable customer experience. You may ask them to defend the rights of all internal and external customers – in addition to exercising their own. Or you may set parameters that guide them to use their authority and voice to produce specific outcomes.</p> <p>In the Philippines, <i>Pioneer Microinsurance</i> uses the balanced scorecard approach⁸⁷ to clarify objectives, measures, targets, and initiatives which guide staff to perform in a way that generates value for customers, the organization, and themselves.</p>
Connect choices to outcomes	<p>In order for empowerment to take place, people need to be able to make choices, act on them, and see the outcome of their actions. Instead of making choices for your employees and agents (or telling them exactly what to do), give them options or parameters and let them decide how to act. Then hold them responsible for delivering what they promise. Make it easy for them to see the consequences of their own and others' actions so they learn from the decisions that you, they, and others in your organization make.</p> <p>In India, KGFS links the choices of its wealth managers directly to the overall financial well-being of customer households. Instead of measuring these employees against volumes of lending and product targets, <i>KGFS benchmarks</i> them against the progress each household makes on their wealth management plan, which includes the use of products and services recommended by their wealth manager (page 149).</p>

87. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 85



PRACTICE

HOW THE PRACTICE CAN HELP ENHANCE CONTROL AND INFLUENCE WHILE MANAGING ASSOCIATED RISKS

Break down hierarchy

Hierarchical structures help organize accountability within an organization, but they also stifle it by suggesting that accountability only exists between an employee or agent and the person he or she reports to. Hierarchies make it too easy for people at different levels to blame inaction or poor results on people at other levels; either they can't take responsibility because they don't have the authority or they don't want to take responsibility because they think the issue's not their job. When you break down a hierarchy, you send the message that customer experience is everyone's job and you make it easier for people to collaborate.

Check out **Box #10, Practices in Action** (page 102), to see how FSPs are reducing hierarchies while increasing accountability.

Facilitate collaboration

Collaboration supports a culture of openness and collective accountability. The more your employees and agents collaborate, the more opportunity they have to influence the actions of others and the more they can learn from the choices others make. Cross-functional collaboration can be particularly enriching. In a collaborative environment, peers can support (and pressure) each other to exercise control and influence in a customer-centric way, i.e., in a way that generates value for your organization and its internal and external customers.

To ensure that branch managers and agents work in harmony, **Equity Bank** linked agents to branches and branches to its head office, where they created a Head of Agent Banking position that reports directly to the CEO. Tight integration between branches and agents means that agents receive the support they need from branches and branches benefit from additional support from agents (page 141).

Take a look at **T+T 14: Co-creating Performance Goals⁸⁸** for ideas that may help you facilitate collaboration.



- + "Two years ago, the bank held a global 'Vision & Values Jam' in which its 80,000 employees worldwide were invited to redefine RBC's vision and purpose in a nonstop 55-hour online session with the CEO and top leaders. [The Jam] led to an adjustment of RBC's values and the creation of its new purpose statement, 'Helping clients thrive and communities prosper'." - Chief Human Resources Officer, Royal Bank of Canada

88. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



PRACTICE	HOW THE PRACTICE CAN HELP ENHANCE CONTROL AND INFLUENCE WHILE MANAGING ASSOCIATED RISKS
Test capacity	<p>Not everyone wants more control or influence, and those who do may not be capable of effectively handling it. By giving employees and agents opportunities to test and prove their ability to handle greater authority, you can motivate those who want to increase their power, encourage those who are competent but hesitant to accept greater responsibility, and mitigate the risk of transferring greater control to someone who's not adequately prepared to use it to improve customer experience. You can test capacity through special assignments, job rotation, acting positions, competitions, or phased delegation. No matter how you do it, don't wait to witness underperformance before following up. One of the best ways to test capacity is to check in periodically to see whether performance is meeting expectations and encourage adjustment as necessary.</p>
Give everyone access to channels that seek out and listen to ideas for improving customer experience	<p>This can be done in a variety of ways. One way is to strengthen supervisors' ability to encourage ideas for improving customer experience, to listen to and share them, to protect them from ridicule, and to provide feedback on what happens to these ideas. Other options are more collaborative and take advantage of teams or social media to give each and every employee a platform for suggesting improvements.</p> <p>At Quicken Loans, <i>the Mousetrap team</i> and <i>the Cheese Factory</i> (page 127) are creative examples of channels for improving customer experience.</p>

+ “Something not right? Bring your concern to anyone and everyone until it's fixed. Follow it through to the end. Not sure who can fix it? Don't worry! Start by telling someone. ANYONE.” - Quicken Loans Founder */sms* book



Box # 11 - Practices in Action: Break down hierarchy

How have some organizations successfully removed hierarchies?

What's in a name? Some organizations have changed the way they identify managers and employees. At U.S.-based Quicken Loans, the word “employees” is prohibited. Instead, all staff are called “team members” and managers are called “leaders.” At AMK in Cambodia, employees and senior management refer to each other as “brother” and “sister.” No one is called “boss.” AMK took it a step further by asking all brothers and sisters, including those in management, to wear the same AMK-labeled purple shirt to work.

You may approach the boss. Managers at AMK openly share their mistakes. Their less-than-success stories humanize and make them more approachable. They also help create an environment that supports employee freedom to express ideas and needs. Similarly, leaders at Quicken Loans encourage approachability and accountability through an open-door policy.

Sources: CGAP Cases Studies: Quicken Loans and AMK



Quicken Loans, USA – The Mousetrap team and the Cheese Factory

Quicken Loans is the second largest mortgage company in the United States and the largest online mortgage lender. In 2005, it began to look at its customer experience. Quicken's founder felt that something was amiss and initiated an organization-wide change management process. Throughout the process, leaders sought feedback from all team members, which helped them see the value in seeking out the perspective of those in non-leadership positions. The experience led to the creation of two permanent teams that facilitate dialogue across the company: the Mousetrap team and the Cheese Factory.

Mousetrap team members are embedded within every team throughout the organization. Their sole job is to address each team's pain points and come up with solutions to problems. The Cheese Factory tests the viability of proposed solutions. New solutions for pain points are celebrated companywide.

By embedding feedback channels into the fabric of its company, Quicken Loans demonstrates that it truly values every voice and opinion. It connects people across teams and empowers every intern, every new and old team member, to influence the future. A centralized location for all ideas allows Quicken to gain a full picture of how team members are doing, what is or isn't working for them, and how a solution to one team's problem may benefit another. By making these teams a permanent part of work life, Quicken institutionalizes the opportunity to engage and see the outcome of exercising one's voice.

For more about [Quicken Loans](#),⁸⁹ see the case study in the Ideabook.

89. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>, page 54



myAgro, Senegal – Technology enables transfer of responsibility from staff to third-party agents

In Senegal, myAgro's agricultural input retailer introduced an empowered vendor model which resulted in vendors selling more and deepening their relationship with customers, driving greater value for smallholder customers using digital financial services. The idea to devolve more responsibility to agents grew out of a [product design collaboration](#)⁹⁰ with CGAP and [Dalberg's Design Impact Group](#).⁹¹ The “mobile vendor model” leverages smartphone technology to convert its network of third-party agents, known as “vendors,” from passive points of sale into more engaged participants in myAgro's mission to improve the livelihoods of farmers.

myAgro, which sells packages of fertilizer and agricultural training through a mobile layaway system, has traditionally relied on full-time, salaried staff to manage the bulk of its operations. myAgro vendors participating in the mobile vendor model can now not only sell scratch cards, but take on many of the responsibilities previously reserved for full-time staff. With the help of smartphone-based tools, mobile vendors market myAgro inputs, enroll customers, help customers select the right package for their farm, monitor their progress toward layaway goals, encourage layaway contributions, and provide on-demand support. Each vendor is equipped with a smartphone that includes apps for customer marketing, training, enrollment, and financial planning. Phones are preloaded with recorded trainings and testimonials, and set up to receive notifications and reminders from myAgro to help them manage their customers.

Shifting responsibility from staff to vendors has also motivated vendors to increase sales in their villages, with up to 30 percent more clients and payments per village than myAgro's regular vendor model. Typically, vendors rely on myAgro staff to come to the village and sell scratch cards. Now, empowered vendors seek customers and sell cards on their own. Some of this success can be attributed to the change in the way customers are being enrolled in myAgro packages.

90. <http://www.cgap.org/publications/designing-digital-financial-services-smallholder-families>

91. <http://www.dalbergdesign.com/>



Rather than increase the burden on myAgro staff, empowered vendors have freed staff to increase the number of villages and farmers under their supervision. Early results of the shift to more empowered vendors have been promising. Not only have mobile vendors increased enrollments and sales, but they've also allowed myAgro staff to serve more people. For example, in 2017 the myAgro staff managing mobile vendors in Senegal were responsible for an average of 441 farmers in five villages, whereas staff in the traditional program averaged 314 farmers in four villages. But even more important was the surprising rise in package completion rates for farmers working with mobile vendors. In villages with mobile vendors, 75 percent of farmers achieved their layaway goals as opposed to 69 percent across villages still using the old model. Devolving more responsibility to third-party agents has also led to significant cost savings. During the pilot, the mobile vendor model achieved 20 percent savings in operational expenditures, largely by increasing the ratio of customers to full-time myAgro staff. And with vendors taking more responsibility for day-to-day interactions with customers, myAgro staff will be able to spend more time focused on quality control and high-impact activities like agricultural training.

Source: [CGAP blog: http://www.cgap.org/blog/more-human-atms-potential-empowered-agents](http://www.cgap.org/blog/more-human-atms-potential-empowered-agents)



Resource #6: Tools and Infrastructure

What's in this resource and how can it help?

This resource is full of things that people can use to make delivery of customer experience easier or more effective. Some are physical devices, such as smartphones, tablets, computers, or scanners. Others are software applications, templates, or videos that can be loaded onto those devices. In today's digital age, internet connectivity and reliable electricity constitute key infrastructure resources, but not all tools and infrastructure are electronic. Bicycles, desks, manual checklists, and solar power are also tools and infrastructure resources.


Appropriate tools and infrastructure can increase employee and agent productivity and efficiency as well as quality and consistency. They can also make it more fun (and less frustrating) to do the work that needs to be done and generate benefits that strengthen employee and agent engagement.

Artoo, a fintech working with FSPs in India, reports that front line staff like delivering services through tablet-based apps. “Officers tell me that their customers respect them more when they see them with a tablet,” says Artoo’s co-founder and COO, Kavita Nehemiah. “They feel empowered because the app allows them to answer customer questions immediately.” Learn more in the [case study](#) on page 137.

What kind of tools can contribute to more valuable customer experience?

The list of things that could help people to design or deliver a more valuable customer experience is endless. However, there are seven types of tools (listed on page 131) that are generally useful to customer-centric FSPs. Once you become familiar with them, you can explore whether your employees or agents have effective tools in each area.



TYPE OF TOOLS	DESCRIPTION
Prioritization tools	<p>These tools help employees and agents identify what's most important or what needs to be acted on first. For instance, an information system can notify people automatically when their performance in a priority area exceeds or fails to reach expected standards, and call center data tracking can highlight the most frequently reported issues each day, week, or month.</p>
Branding tools	<div>  <p>Business cards, clothing, pamphlets, signage, and other marketing collateral can help employees and agents feel like they're part of a professional team while creating a consistent, credible, and attractive image across service points.</p> <p>AMK prototyped a branded booth as a result of feedback received from agents during a journey mapping exercise which concluded that agents were not visible or attractive enough. Agents involved in the pilot will receive the booth for free; all others will be able to buy it at cost.</p> <p>AMK agent booth, Cambodia. © AMK</p> </div>
Insight tools	<p>Tools like <i>Kaleido</i>⁹² package key information about customers (e.g., demographic characteristics, employment context, communication preferences, financial service history) in a visual format that makes it easier for employees and agents to understand what customers need.</p>
Customization tools	<p>These tools help employees and agents to tailor the design and delivery of financial products so they are more useful and attractive to each customer. Some tools, such as those that help loan officers to create personalized repayment plans that sync with borrowers' cash flow, can reduce risk while building trust and understanding between officers and their customers.</p> <p>The <i>KGFS wealth management approach</i> offers customers enrolled at its branches customized financial advisory services to improve their well-being. KGFS is now undertaking a data analytics effort on eight years of data collected on financial well-being and products offered to customers, with a view to improve advice and to code recommendations for wealth managers who interact with them. Once the exercise is complete, a tool is expected to allow wealth managers to classify customers into specific segments and to provide product recommendation prompts (page 149).</p>

92. <https://www.cgap.org/sites/default/files/Other-Kaleido-Brochure-March-2014.pdf>



TYPE OF TOOLS	DESCRIPTION
Communication tools	<p>From hotlines to WhatsApp groups, communication tools make it easier for employees and agents to share information and ideas in a way that facilitates understanding and action. They can improve the frequency and quality of feedback, clarity of messages, and speed of decision-making. Many providers that work with agents have dedicated helplines so agents can raise issues, lodge complaints, and get timely responses.</p> <p><i>Crezcamos</i>,⁹³ a microfinance institution in Colombia, developed a standardized sales protocol and associated tools to support loan officers in selling a complex new crop insurance product in a consistent manner. One tool was a brief video that was installed on company-provided smartphones and shown to clients as part of an insurance offer. The aim was to standardize the way the product was offered and aid loan officers in explaining this complex new product to clients.</p>
Learning tools	<p>Most employees and agents want to learn what they need to learn to achieve their objectives. User-friendly libraries, databases, smartphone applications, and e-learning platforms with networking, coaching, or online course opportunities can make it easier for people to find answers to their questions, build skills they don't yet have, and recognize the merit of new attitudes and ways of doing things.</p>
Monitoring tools	<p><i>Customer satisfaction surveys</i>,⁹⁴ <i>mystery shopping guides</i>,⁹⁵ and audit checklists are just a few examples of instruments that can help make outcomes visible and facilitate adjustments that improve the value of customer experience. Such tools can also facilitate greater consistency in the way results are reported, which supports higher quality benchmarking and trend analysis.</p> <p>Mobile money providers like M-Pesa often provide agents with transaction and account opening registers to note all transactions. <i>Equity Bank in Kenya</i> created a mobile-enabled portal – a digital platform that automated transaction and commission details, provided online transaction statements to agents and supervisors, and provided a clear dispute settlement mechanism – resulting in better, more trustworthy agent oversight (page 141).</p>

93. <http://www.cgap.org/blog/building-toolbox-bundling-services>

94. <https://customersguide.cgap.org/sites/default/files/resource/2018/05/Tool9-Customer-Satisfaction-Survey.pdf>

95. <http://www.cgap.org/sites/default/files/Technical-Guide-Mystery-Shopping-for-Financial-Services-Oct-2015.pdf>



TYPE OF TOOLS	DESCRIPTION
Customer relationship management (CRM) tools	<p>CRM tools can combine the functionality of insight, communication, customization, learning, and monitoring tools in a single dashboard. By providing a complete picture of each customer's relationship with your organization, they enable front line staff to make more customer-centric decisions and resolve customer problems with greater efficiency. Although rarely used by financial service providers as yet, CRM tools will likely provide an important competitive advantage in the future.</p> <p>Using Salesforce software (also used by American Express), Kenya-based Juhudi Kilimo helps loan officers manage and analyze customer information to support real-time credit appraisals that speed credit approvals and disbursement. This lowers the cost of serving clients and improves process efficiency.</p>

How can I strengthen employee and agent access to appropriate tools and infrastructure?

First, focus on what most limits their ability or willingness to contribute to valuable customer experience.

This resource can be expensive, and it may seem like your employees and agents are never fully satisfied with what your organization provides. With the speed of technological change there will always be more resources you can add, so start by identifying tools and infrastructure with the greatest strategic potential.

Once you've identified which tools and infrastructure your employees or agents need to access most, consider the following six practices for cost effectively increasing access:

PRACTICE

HOW THE PRACTICE CAN HELP INCREASE ACCESS TO APPROPRIATE TOOLS AND INFRASTRUCTURE

Leverage the strengths of partners and external providers

It can be difficult and expensive to bring specialized tools and infrastructure to your employees and agents in a timely manner and to maintain them over time. This resource can often be provided much more cost effectively by organizations that specialize in particular types of tools or infrastructure. They invest in creation, delivery, and maintenance, then spread the cost across a range of clients and partners, one of which may be you.

To get the best from external providers, make sure you clarify what you want out of the relationship before you go hunting for services. A [Project Planner](#),⁹⁶ [Budgeting Tools](#),⁹⁷ and a description of [Team Roles](#)⁹⁸ in the [CGAP Customer Experience Toolkit](#)⁹⁹ can help you create terms of reference for any service you may decide to procure. The [T+T 15: Vision of Perfect](#)¹⁰⁰ can help clarify expectations on both sides. The Partnerships section of the [CGAP Change Management Toolkit](#)¹⁰¹ can help identify key issues for negotiating and developing an effective partnership.

Use service level agreements (SLAs)

Service level agreements can be a tool for helping you and other departments in your organization agree on the parameters of service that one will provide to another in order to achieve envisioned customer experience. For instance, the IT department will be critical in getting some of the tools proposed above to work reliably. If you're working with external providers to create new tools or infrastructure, SLAs can clarify what each provider will deliver and when. They can help keep project timelines on track and avoid disputes among parties. If you're going to ask an external provider to supply an ongoing service, an SLA can help you get the provider to commit to delivering the specific aspects of service that are important to you.

For an example of how SLAs can be used as tools to improve customer experience, see the [T+T 16: Service Level Agreements](#).¹⁰²

96. <https://customersguide.cgap.org/sites/default/files/resource/2018/05/Tool5-Project-Planner.pdf>

97. <https://customersguide.cgap.org/sites/default/files/resource/2018/05/Tool6-Budgeting-Tools.pdf>

98. <https://customersguide.cgap.org/sites/default/files/resource/2018/05/Tool7-Team-Roles-Descriptions.pdf>

99. <http://www.cgap.org/publications/customer-experience-toolkit>

100. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

101. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Change-Management-Toolkit.pdf>

102. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



PRACTICE

HOW THE PRACTICE CAN HELP INCREASE ACCESS TO APPROPRIATE TOOLS AND INFRASTRUCTURE

Design for easy, reliable access

There's a lot of exciting technology out there and you'll be tempted to take advantage of the "latest and greatest" to empower your people. But tools are only as good as the infrastructure that delivers them. Check that the technology you want to use can be supported by the infrastructure that your employees and agents will use to access it. If not, is it worth investing in infrastructure upgrades? Would it be cost effective to lease equipment or contract "software as a service" that includes maintenance and troubleshooting? Depending on your environment, the best next step may actually be a new tool for existing infrastructure that can be easily and immediately applied – not the latest and greatest.

Recognizing that not all loan officers have access to reliable connectivity, Artoo builds solutions for its partners that can operate offline (page 137).

Look for ways to repurpose what exists

Sometimes it's strategic to invest in new infrastructure but the more you and your people invest, the more opportunities you'll have to leverage what you already have. If your employees and agents own mobile phones but don't have easy access to computers, build tools that can be delivered through mobile phones. If you use CCTV cameras for security purposes or call centers to answer customer queries, you could use existing snapshots from camera videos or call center recordings to train people on good and bad customer experience practice. Be creative about how you use existing tools and infrastructure for new purposes.

Steward Bank in Zimbabwe developed a system for handling agent queries that leveraged WhatsApp infrastructure because that's what its employees and agents were already using to communicate with peers and colleagues for other purposes (page 139). Another example is myAgro, which used personas developed during customer research to create engagement guides and scripts for front line staff.

Test usability



Tools that are complicated to use can do more harm than good. They can actually prevent employees and agents from delivering valuable customer experience by slowing down, confusing, or frustrating all parties. Usability testing with your employees and agents can help you avoid unnecessary complexity and find ways to make even complex tools easier to apply. It's an excellent way to get ideas for making tools more enjoyable to use as well.

You can find more detail and an example in T+T 17: Usability Testing.¹⁰³

103. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



PRACTICE

Create an environment that supports adoption

HOW THE PRACTICE CAN HELP INCREASE ACCESS TO APPROPRIATE TOOLS AND INFRASTRUCTURE

When you introduce new tools or infrastructure, do so with a strategy that facilitates acceptance and encourages use. You may communicate in advance that something new is coming, clearly explain how it will make customer experience easier or more enjoyable to deliver, and celebrate its launch. You could also provide opportunities for employees and agents to influence design, test, and practice using new tools or infrastructure with access to strong technical support before asking them to use it on their own. Train people to use these tools in fun and stimulating ways, and make sure systems are well tested and truly work. If you don't and your people are intimidated by a new infrastructure or frustrated the first time they try to use a new tool, they may reject it. In that case, your investment in the resource would be a waste and the problem for which you designed would remain unsolved.

+ “Some of us did not even know how to use a smartphone ‘til last year, but now we are comfortable with the tablets. It makes a huge impression on our customers as well. Our children are really impressed with us, too!”

– Microinsurance coordinators with handheld devices, PMI, Philippines



For those looking to select, hire, and manage agents, the [CGAP Agent Management Toolkit](http://www.cgap.org/publications/agent-management-toolkit)¹⁰⁴ provides examples of agent scorecards, contracts, monitoring instruments, and job descriptions; teaches about managing liquidity; and tackles many other agent-related issues.



Learn more about leveraging investments in technology to explore the value proposition for digital and e-learning from the perspective of organizations and employees in FSDA's [Digital and E-learning Solutions for Financial Services Providers in Sub-Saharan Africa: An Overview](http://www.fsdafrica.org/wp-content/uploads/2018/02/E-learning-research-report-Final-Version.pdf)¹⁰⁵

104. <http://www.cgap.org/publications/agent-management-toolkit>

105. <http://www.fsdafrica.org/wp-content/uploads/2018/02/E-learning-research-report-Final-Version.pdf>



Artoo, India – Easy and reliable access

Artoo is a fintech that services micro, small, and medium enterprise (MSME) customers in India. Founded in 2010, it offers a mobile-enabled customer relationship management system that allows lenders to manage the end-to-end customer lifecycle on a single platform. Artoo works closely with its clients while it introduces, trains, and supports their loan officers to use their interface.

Artoo's customizable system has made it attractive to potential clients. Artoo's clients have a few things in common – they're willing to innovate for, and invest in, solutions that empower their front line staff. Each client has invested in creating teams that ensure the success of the Artoo relationship. The product itself is designed to make it easy for clients to adopt, and its configurable design is built to be up and running within two weeks. A large part of the Artoo business proposition centers around data analytics capabilities. Many clients do not have the internal capacity or capability to gather detailed customer-level data themselves. Artoo's system gathers this data and provides clients with analytics – giving them insights they've never had before.

The Artoo product affords its users – loan officers – with a number of benefits. In fact, Artoo has found that loan officers are eager to get on board with the new system; it's senior management that they must convince (this is because the interface was designed to empower loan officers). Knowing that many loan officers have limited familiarity with technology and limited connectivity, their basic goal was to make the transition to technology as seamless as possible. Artoo's design and training includes the following:

- **Offline capabilities.** Given limited or spotty connectivity, the system is entirely usable offline.
- **Smooth transition to digital technology.** User interface is designed to mimic paper since Artoo noticed that many loan officers made notes in the margins of their loan applications. It also offers a calculator to help guesstimate customer age.



- **Customer insight data.** The app provides loan officers with customer analytics that help them make decisions on the spot, cutting out a number of bureaucratic steps that can slow down customer experience. For example, the system was designed as a conversational data tool that allows loan officers to quickly calculate which financial product a customer is eligible for. Access to customer data allows them to immediately look up customer information.
- **Training trainers and loan officers.** Training varies depending on the size of the client, but it's designed so loan officers are able to use the technology within an afternoon. Post-training, Artoo provides support from deployment to production.
- **Usability testing.** Before going live, Artoo spends 1-2 weeks testing the app with clients in real time to gather feedback prior to launch. Once live, Artoo makes regular field visits to understand adoption and observe performance in the field. This helps improve and diversify product features and accommodate requests for changes or enhancements.

An [Accion case study](#)¹⁰⁶ showed that Artoo's partners have achieved a 134 percent increase in monthly caseload, 43 percent reduction in loan processing times, 45 percent reduction in customer acquisition costs, and a zero percent error rate using Artoo. This has resulted in an 800 percent year one ROI. By reducing acquisition cost and increasing productivity, lenders can more cost effectively serve larger segments of unbanked populations.

Source: Interview with Kavita Nehemiah, co-founder and COO, Artoo

106. https://www.accion.org/sites/default/files/consolidated_dfa_study.pdf



Steward Bank, Zimbabwe

- Using social media to handle agent queries

Steward Bank was presented with an urgent need to create a fast yet effective system for handling agent queries. It wanted to ensure that when a client approached an agent with a question, especially one related to linking a bank account with a phone line, it could be addressed there and then. But agents didn't always have the answer, or lacked the ability to solve the problem behind the question.

Since Steward Bank agents are widely spread all over the country, a WhatsApp group proved to be an effective solution. Employees already used WhatsApp for inspiration and communication. Heads of Department, for example, had one WhatsApp group to communicate with employees in their department and another to communicate with each other. They used WhatsApp to update each other on news in the market, as well as internally, and to share inspiring ideas. Thus, it was not difficult to build a query-handling function that operated in a similar way.

The agent query WhatsApp group is managed by a specific person in the back office who has the authority to make decisions, authorize processes, and liaise with other departments (such as IT) to resolve problems and quickly communicate back to agents. It's quite fast, operates in real time, controls are easy to implement, and follow-up is possible since there's an audit trail. The use of technology was successful because it leveraged a social media application already used by most Zimbabweans. Compared with other mobile phone applications, WhatsApp was the least expensive.

Source: [Digital and E-Learning Solutions for Financial Service Providers in Sub-Saharan Africa: An Overview](#),¹⁰⁷ FSDA, September 2017

107. <http://www.fsdafrica.org/wp-content/uploads/2018/02/E-learning-research-report-Final-Version.pdf>



Kenya. - Beuttah Wandera,
CGAP Photo Contest



Equity Bank, Kenya – Agent portal

The agent portal used by Equity Bank in Kenya is an example of a communication tool that simplified a cumbersome, manual transaction management and commission reconciliation process. When reconciling monthly transactions, agents and their supervisors often disagreed on specific details, sometimes requiring mediation by senior management and leading to a highly demotivated agent workforce. In 2015, Equity Bank leveraged *MicroSave*'s expertise to create the portal – a mobile-enabled digital platform that automated transaction and commission details, provided online transaction statements to agents and supervisors, and offered a clear dispute settlement mechanism. The result was better, more trustworthy agent oversight. Agents were brought in to help create the platform through a structured feedback approach as well as repeated usability testing. The portal has saved agents time, money, and added convenience as they can now carry out more transactions and acquire new customers.

Source: *MicroSave* Staff and Agent Empowerment for Customer Centricity, Draft Synthesis Report for CGAP, March 2017



Resource #7: Rewards and Penalties

What's in this resource and how can it help?

This resource consists of “carrots and sticks” that can guide and motivate positive and consistent customer experience that generates value for customers, your organization, and your employees and agents.

Few employees or agents will be fully committed and able to deliver a valuable customer experience on the day they join your organization. Even if they are, their motivations may change as their personal priorities or work environment changes. Your organization's goals or priorities may also change. To maintain healthy relationships with the people who work with you, you have to be able to realign priorities and talents as necessary. The resources in this area are tools for directing, nudging, and inspiring people into better alignment. By adjusting the nature and combination of rewards and penalties that you offer, you can encourage people to develop their abilities and to engage with you and your customers in a way that benefits everyone.

What kind of rewards and penalties contribute to more valuable customer experience?

There are four main types of rewards and penalties as summarized in the table below. They can all have an impact on customer experience, and all can be financial or non-financial in nature:

CATEGORY	DESCRIPTION OF REWARDS AND PENALTIES IN THIS CATEGORY AND THEIR ROLE IN IMPROVING CUSTOMER EXPERIENCE
Contract-related	These rewards and penalties are extended to your employees and agents as a condition of employment or service. As long as people are working for your organization they're rewarded in some way, usually with a salary, commission, or fee; with benefits such as health care, sick leave, and paid vacation; or perhaps they're issued a uniform. Penalties may also be stipulated in a contract, for example, legal action in the case of fraud or fines in the event of damage to your organization's physical property. This category of rewards and penalties is important because it forms the foundation of the value proposition offered to your employees and agents. If they feel they're being treated well, they're more likely to treat your customers well, but contract-related rewards do not sufficiently motivate improvements in customer experience over time.



CATEGORY	DESCRIPTION OF REWARDS AND PENALTIES IN THIS CATEGORY AND THEIR ROLE IN IMPROVING CUSTOMER EXPERIENCE
Outcome-related	<p>These rewards and penalties have the most immediate and direct impact on customer experience improvement because they target specific performance objectives, targets, or standards. A customer experience reward may take the form of a bonus or public recognition for exceeding a customer retention target, while a penalty may take the form of a bonus clawback or seeing one's name at the bottom of a list that ranks performance against a specific indicator such as customer satisfaction.</p>
Effort-related	<p>These rewards and penalties are used to encourage people to do more than the minimum required – to not only meet their targets or contractual obligations but to go the extra mile for internal and external customers, and to invest in their own ability to deliver more valuable customer experience. They're particularly important in supporting a culture of innovation and learning because not every effort produces a successful outcome or immediately translates into improved performance. Rewards that recognize improvement or show appreciation for volunteering fall into this category. Penalties can include the absence of recognition.</p>
Loyalty-related	<p>These rewards and penalties are designed to nurture healthy, long-term relationships with your employees and agents. You may provide a certificate of appreciation, a career development opportunity, or a monetary bonus to new employees and agents who decide to stay engaged with you after their probation period, or to those who are still working with you after three, five, ten, or twenty years. If people leave your organization before they reach a loyalty milestone, they forgo such benefits. In some cases, they may be penalized with a lower pension or a loss of ownership shares. This category of rewards and penalties contributes to valuable customer experience only if you're retaining people who are empowered to deliver customer experience, or if your loyalty rewards improve their willingness or ability to do so.</p>



How do I strengthen the rewards and penalties offered to my employees and agents?

First of all, don't assume that you have to spend more money. There are numerous ways to reward and penalize employees without spending money, and you may be better off changing the nature of your current spending rather than spending more. Listed here are nine practices that can help you get more out of the investments you and your organization make in rewards and penalties:

PRACTICE	HOW THE PRACTICE CAN HELP STRENGTHEN REWARDS AND PENALTIES FOR IMPROVING CUSTOMER EXPERIENCE
Link them to customer experience priorities	<p>Your rewards and penalties won't automatically improve customer experience. And even if they do, they may not be cost effective. You can get more out of your rewards and penalties by linking them to the customer experience outcomes you most want to achieve or the behaviors you most want to change.</p> <p><i>KGFS, Eko India Financial Services, and Janalakshmi illustrate three different approaches to this practice – even though they all work in the same country (pages 149, 148, and 150, respectively). For additional examples of how companies are making the connection, refer to the “Measure what matters” section of the CGAP Change Management Toolkit¹⁰⁸ and T+T 18: Aligning Rewards to Customer-Centric Strategy.¹⁰⁹</i></p>
Combine them	<p>None of the four categories of rewards and penalties mentioned above is as effective alone as it is in combination with other categories. If you reward loyalty or effort regardless of outcome, you run the risk that your rewards may not motivate your people to deliver the kind of customer experience you want to deliver. If you provide only financial rewards, you send the message that only money matters.</p>
Personalize them	<p>Within each of the four categories mentioned above, no single type of reward or penalty is inherently more powerful than another. What matters is whether a reward or penalty has value for the person or people whose behavior you're trying to influence. The most powerful motivators tend to be the personal values and goals that employees and agents bring to their work, often referred to as “intrinsic motivation.” If you can find out what motivates your people and offer rewards that support their personal priorities, those rewards will be more meaningful.</p> <p><i>For an example of the power of intrinsic motivation, read how a single employee named Saranya influenced an entire organization's approach to customer experience (page 162).</i></p>

108. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Change-Management-Toolkit.pdf>

109. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



PRACTICE

HOW THE PRACTICE CAN HELP STRENGTHEN REWARDS AND PENALTIES FOR IMPROVING CUSTOMER EXPERIENCE

Clarify consequences up front

For penalties to have power, people need to know that they exist. Before they choose to act, they need to know enough about what will happen if they make a certain decision or behave in a certain way. Rewards can also have more power if they're communicated up front as incentives.

*As you communicate your rewards and penalties, keep in mind the practices recommended in **Resource #3, Information and Knowledge** (page 103). Saying something one time through one channel is not as powerful as regularly reminding people of the rewards and penalties connected to your customer experience priorities.*

Be aware of your competition

As internal customers, your employees and agents want you to offer them a value proposition that's attractive relative to the competition. Rewards and penalties play a powerful role in that overall value proposition. Are other organizations offering higher rewards? If they are, can you match them? Can you highlight the fact that you offer rewards that the competition does not? Perhaps your financial rewards are less competitive but your non-financial rewards benefit employees and agents in ways that would cost them much more to access on their own, e.g., access to certain types of information, tools, or mentoring.

In Cambodia, the Microfinance Association's HR Club commissions an annual salary survey that helps institutions like **AMK¹¹⁰ design competitive rewards for its employees (page 60).**

Balance the value accruing to employees, agents, customers, and your organization



For improvements in customer experience to be sustainable, everyone involved must benefit. If your employees and agents recognize this and commit to being part of a customer-centric vision, it will be easier for you to offer short-term rewards aimed at changing behaviors that are not sustained in the longer term.

*One way to do this is through **T+T 14: Co-Creating Performance Goals**¹¹¹ The process of discussing and agreeing upon performance objectives can bring expectations into alignment while still motivating behavior.*

In addition to measuring the performance of the organization, Pioneer sets and tracks metrics in the areas of customer experience, employee experience, and partner experience. At **Equity Bank (page 141), agent banking became a success only after branch manager and agent incentives were aligned.**

110. <http://customersguide.cgap.org/sites/default/files/resource/2018/06/CGAP-AMK-Leadership-Case-Study.pdf>

111. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



PRACTICE

HOW THE PRACTICE CAN HELP STRENGTHEN REWARDS AND PENALTIES FOR IMPROVING CUSTOMER EXPERIENCE

Deliver what you promise

For rewards and penalties to have motivating power, people have to trust that their behavior will trigger a benefit or a cost. If you tell people that they'll be rewarded or penalized for certain performance and you don't follow through, your rewards and penalties will lose credibility.

One way to make sure that you deliver what you promise is to put systems in place that track employee and agent performance and automatically trigger rewards and penalties, as in the case of [Equity Bank's agent portal](#) (page 141).

Transparently measure outcomes

This practice is useful for three reasons. First, you can monitor – together with your employees and agents – whether you're delivering what you promised and this helps build trust. Second, you can improve the cost effectiveness of your rewards and penalties by keeping the ones that are contributing most to the attitudes and behaviors you want to see and removing or adjusting those that aren't. Third, if your employees and agents are motivated by an internal desire to succeed or to contribute to their community's development, simply providing them with information about the results they are (or are not) achieving can be a reward (or penalty) that motivates them to do more (or to adjust their behavior).

Put systems in place that give people an opportunity to question the fairness of penalties

If your employees or agents think that a penalty is unfair, they won't respect it and that penalty will lose much of its potential to guide and motivate behavior change. People will look for creative ways to break the rules without triggering the penalty rather than be persuaded not to break the rules. You can avoid this by making it easy for them to let you know if they think something is unfair so you or your organization can respond.

+ Does your current incentive system communicate to employees and agents that customer experience is important?



MicroSave's Briefing Note #15 on Designing Staff Incentive Schemes¹¹² and Briefing Note #109 on Incentivizing E/M-Banking Agents¹¹³ lay out principles and steps for designing effective financial incentive schemes.



For more insight on incentivizing agents, see the Handbook for Mobile Network Operators on Building, Incentivizing and Managing a Network of Mobile Money Agents,¹¹⁴ published by the Mobile Money for the Unbanked initiative of the global association of mobile network operators.



Non-financial Incentives, T+T 18.¹¹⁵ Non-financial incentives can be instrumental in stimulating engagement.

112. http://www.microsave.net/files/pdf/BN_15_Designing_of_Staff_Incentive_Schemes.pdf

113. http://www.microsave.net/resource/incentivising_e_m_banking_agents

114. <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2011/02/Agent-Networks-full.pdf>

115. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



Eko India Financial Services – Restructured commissions and non-monetary incentives

Founded in 2007, Eko India Financial Services is a fintech company that provides money transfer services through its agents to customers of the State Bank of India and ICICI Bank. Eko uses a mobile banking technology platform to provide branchless banking services to its customers through neighborhood retail stores.

Agent banking in India is quite competitive. For Eko to succeed, it had to stand out among the masses. Unfortunately, in the beginning, Eko agents weren't visiting retailers as frequently as required. As a result, customers were left dissatisfied and did not receive the necessary information they needed to transact.

When Eko investigated the problem in 2010, it turned out that agents were not satisfied with the commission structure. Additionally, Eko agents complained of constantly late, and sometimes zero, commission payments. These were particularly acute issues in the competitive Indian market; Eko agents could see that their competitors were charging customers less and paying their agents more. In fact, it led Eko agents to mislead customers by conducting transactions on a competitor's platform, thus earning more commission and charging customers more – all under the Eko banner.

To help agents take their work more seriously, Eko made a number of changes. It reassessed its commission structure as compared to competitors. Structural commission issues were addressed by introducing a variable commission structure to streamline payments – carefully and clearly explained to all agents, by a clearly defined payment schedule, and by regular payments to agents. Eko also introduced non-monetary incentives like a certificate of excellence for high performing agents and a special mention of top performers in a newsletter and on their website. With these changes, agents shifted from viewing their Eko work as a side business to one that was important and profitable. Eko found that those who received non-monetary recognition measurably improved their performance over time.

Source: *MicroSave* Staff and Agent Empowerment for Customer Centricity,
Draft Synthesis Report for CGAP, March 2017



KGFS, India – Linking incentives to the financial well-being of customers

One aspect of KGFS that sets it apart from typical financial service providers is its customer-centric rewards system. From the beginning, KGFS linked incentives for front line staff – or “wealth managers” – to the overall financial well-being of customer households. Wealth managers are hired with the explicit understanding that while their salaries are higher than most microfinance institutions, their rewards primarily come from the experience of working together with customers to create a better life. KGFS seeks out employees from among its clients and their families, and hires staff based on their willingness to be motivated by customer well-being rather than money.

Wealth manager performance is assessed against movement on the household wealth index created for each customer. To create the index, wealth managers gather details on the household’s financial status, including income, assets, risks, and expected inflows/outflows – the details that inform which financial product they recommend. For example, if a customer is the sole household earner, the wealth manager may recommend life insurance to mitigate uncertainty; if a household depends on agricultural work for most of their income, they may be introduced to cattle or rainfall insurance. The index measures each household’s progress on a wealth management plan, which includes use of products or services recommended by their wealth manager.

Through an emphasis on developing unique financial plans for each household and not on benchmarks for lending volume or product targets, KGFS sends a clear message to wealth managers that over-lending or mis-selling does not align with its values. Instead, KGFS encourages continuous learning, innovation, sincerity, and speed of delivery – all of which cumulatively motivate its employees.

Sources: CGAP, *MicroSave*, and 2015 interview with Bindu Anand



Janalakshmi, India – Exemplar Rewards and Recognition

As a part of an organization-wide rewards and recognition program, Janalakshmi launched the Exemplar contest, which nominated and rewarded employees for exemplary behavior toward customers – for going beyond their defined role to assist. The awards were presented by the organization's Chairperson and recognition was provided at regional, zonal, and national levels.



**ANNOUNCING
NOMINATIONS FOR**

E EMPLAR
Above and Beyond

Season II (October 2016 - March 2017)

Exemplar is a new initiative to honour our JanaNayaks who have imbibed the core values of the organisation and exemplified it in their behaviours.

REWARD CATEGORIES

 <p>Ownership Exceptional ownership of a critical situation and taking it to a logical conclusion</p>	 <p>Customer Centricity Exceptional value addition to customer(s)</p>
 <p>Volunteerism Taking initiative in one's personal time and capacity to make a significant impact on the organisation or the larger community</p>	 <p>Personal Mastery Expertise in a domain demonstrated by case studies/publications etc. that enhance JFS brand value</p>
 <p>Innovation A new idea or a process improvement that has a significant impact on the business</p>	 <p>Open Category General - Nominations that don't fall in the rest of the five categories</p>

Nomination window opens on May 4, 2017

For any queries, please write to rewards.recognition@janalakshmi.com





Resource #8: Time and Energy

What's in this resource and how can it help?

This resource consists of the time and energy that employees and agents have available to improve customer experience. The busier, more frustrated, or more exhausted they are from doing what they already do, the more difficult it will be for them to do more. Indeed, one of the reasons employees and agents often cite for not making more of an effort to improve customer experience is that they don't have the time. If they could somehow find additional time or energy, they could use those resources to generate more value for your organization, your customers, and themselves.

Global insurance company [MetLife](https://www.metlife.com/)¹¹⁶ experienced first-hand that giving employees more time enabled cost-effective improvements in customer experience. A manager listening in on the call center realized that in many cases staff was not able to solve customer problems. He learned that call center staff were allocated a three-minute time limit to attend to each customer call. As a result, problems were not resolved and customers had to call back. To improve the experience, MetLife performed an experiment and removed the time limit. The experiment revealed that, on average, calls were addressed in three minutes and eight seconds and customers were satisfied that their problems were solved.

Where can time and energy be found?

The elements of this resource are quite different from others because they're finite. There are only 24 hours in anyone's day and, according to Newton's first law of thermodynamics, energy cannot be created. There are only three ways that employees and agents can increase the amount of time and energy available for improving customer experience:


1. **Conservation:** Use time and energy more efficiently to free up resources for improving customer experience.
2. **Reallocation:** De-prioritize some of the things that currently take time and energy in order to spend more on improving customer experience.
3. **Transfer:** Transfer some of the tasks that currently consume time and energy to others, or have others transfer time or energy to your employees and agents to help improve customer experience.

¹¹⁶ <https://www.metlife.com/>



How can I help my employees and agents find more time and energy for improving customer experience?

Listed below are six practices that can facilitate the conservation, reallocation, or transfer of time and energy:

PRACTICE	HOW THE PRACTICE CAN HELP INCREASE THE TIME AND ENERGY AVAILABLE FOR IMPROVING CUSTOMER EXPERIENCE
Address pain points that sap large amounts of time or energy	<p>Most employees and agents would like to improve their efficiency but they may not know how to do so, may not have the energy to do so, or may face obstacles to doing so which they're unable to remove on their own. You can help them identify the issues that cause the most frustration and bring them to the attention of people who can do something about it. It may be enough, for example, to connect your employees and agents with a technology expert who can troubleshoot problems, or you may need to advocate for changes in help desk systems or staffing to improve the way that support is provided in general. For agents, one of the most time-consuming activities is rebalancing accounts to <i>deal with liquidity management</i> (see Box #12, page 155).</p> <p>At the stage of account opening, Eko India set up kiosks outside agent facilities to support them in explaining the process to customers</p>
Map processes 	<p>After identifying a process that requires a lot of time or energy, you and your employees or agents can dissect it and look for ways to alter it in a way that eliminates unnecessary steps or duplication of effort, reduces frustration, e.g., by lowering the risk of error, or makes a particular step easier, e.g., by creating a job aid or a tool that partially automates a task.</p> <p>Britam Insurance in Kenya used process mapping to redesign customer information gathering process at enrollment and to find opportunities to cut data entry and courier costs. <i>Initial findings</i>¹¹⁷ helped them reduce claims processing time. <i>Check out the T+T 20: Process Map</i>¹¹⁸ for more information on what process maps are and how to use them to “find” time and energy.</p>

117. <https://medium.com/impact-insurance/reaching-the-mass-insurance-market-where-to-start-when-going-digital-55112e5649dc>

118. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



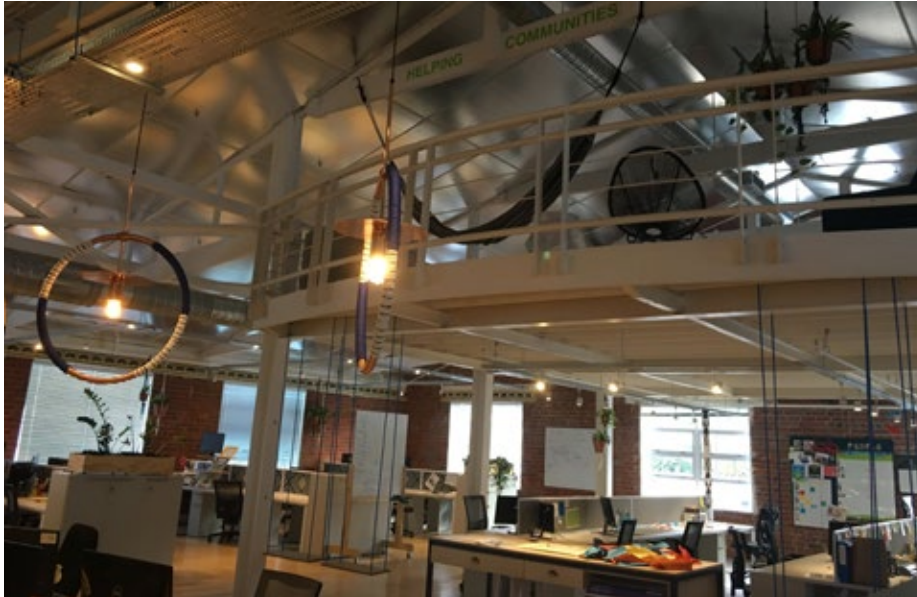
PRACTICE	HOW THE PRACTICE CAN HELP INCREASE THE TIME AND ENERGY AVAILABLE FOR IMPROVING CUSTOMER EXPERIENCE
Learn from positive outliers	<p>An alternative to mapping processes that aren't working well is to look for individuals who are completing a process in less time or with more energy than others – and find out how they do it. What are they doing differently? If rules or norms are being broken, resist criticizing outlying behavior until you understand how it may contribute to their success. You may decide that it's necessary to change the rules in order to create more valuable customer experience.</p>
Strengthen time management skills	<p>Delegation, goal setting, prioritization, and scheduling are skills that can help employees and agents allocate their time and energy in a way that devotes more resources to customer experience. Delegation and collaboration are skills that can help people leverage the time and energy of others.</p> <p><i>Find tips for effective skills building practices in Resource #1 (page 87), plus 61 time management tools at MindTools.¹¹⁹</i></p>
Energize the work environment	<p>You may not realize it, but there are lots of ways to do this. You can create more opportunities for employees and agents to interact with each other so that energy and time can be informally transferred when required. You can learn to manage your own moods so your employees and agents don't have to spend time and energy coping with your ups and downs – see T+T 8: Managing Your Mood.¹²⁰ You can create a physical environment that is bright, clean, and colorful, with places for socializing and for taking short breaks to relax or reflect. If you're creative and willing to have a bit of fun, you can energize through any aspect of management – from celebrating the achievement of a goal to sharing a story of impact to communicating your vision for the next operational period.</p>
Create habits	<p>Our brains are fuel hogs. The more we have to think about the steps that should be taken or use willpower to “force” ourselves to execute a desired behavior, the more fuel we use. Executing a habit requires much less willpower and energy, which conserves more energy for customer experience efforts.</p>

119. https://www.mindtools.com/pages/main/newMN_HTE.htm

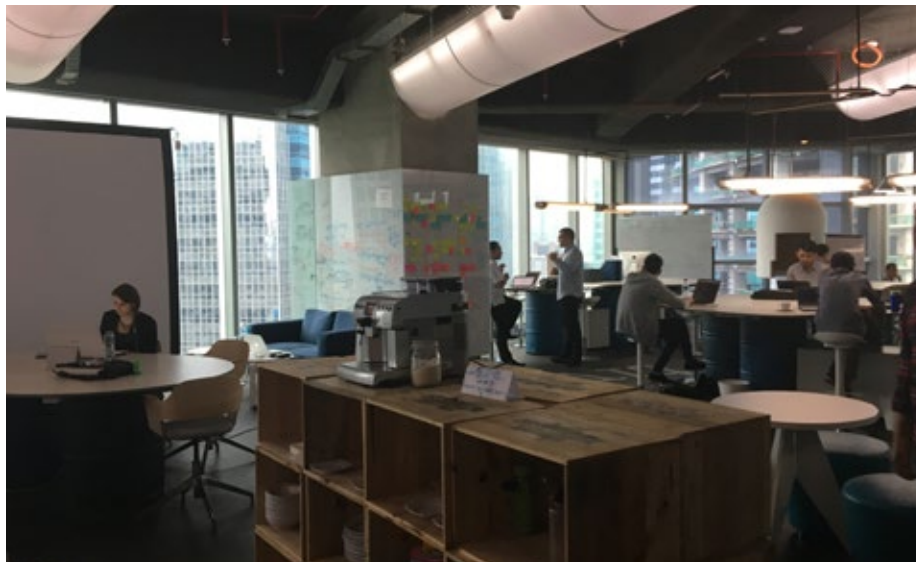
120. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>



Zoona and BTPN create lively and playful office environments to stimulate interaction and free thinking.



Zoona's creative office space, South Africa



BTPN open plan office, Indonesia

+ “I love what I am doing now because I get to meet new people with different attitudes. Love is tiring sometimes, but if you love what you do, there’s always another day.” – Partner Relationship Officer in the Philippines



Box 12: Liquidity Management

Liquidity management is one – if not the biggest – issue facing agents today. Many agents report having to rebalance at a bank more than once a day, and super agents often cannot meet demand so they wind up subcontracting cash distribution services. At the core, organizations face an inability to get cash or e-money to the right place at the right time. As a result of inadequate float, agents frequently have to turn business away.

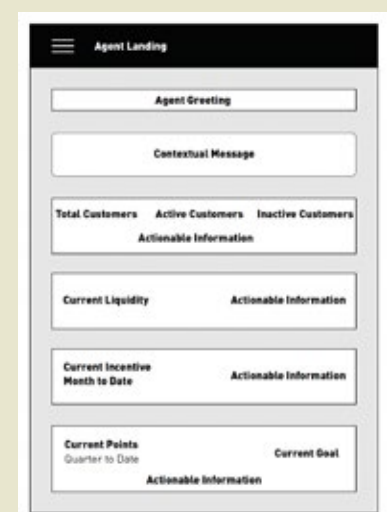
Agent liquidity management challenges mainly revolve around:

- A lack of understanding of liquidity demand and trends
- Unpredictable wait times to rebalance at nearby (or further away) banks
- Suboptimal rebalancing options offered by providers, including insufficient fixed float options
- Insufficient personal capital to invest in float

These issues affect an agent's ability to work, plus customer trust. Having enough float can determine how many customers are served in a day and the sustainability of an agent's overall business. If an agent is unable to process a transaction or holds erratic business hours, customers will lose confidence and take their business elsewhere. This directly affects the agent's return on investment, as well as the provider's, making it a shared responsibility.

Over the years, a number of solutions have come up that reflect the diversity among agent networks:

- **Reduced waiting time.** Equity Bank offers e-money rebalancing and affords agents preferential treatment at branches for cash management and float-related issues. Special counters at branches can significantly reduce waiting time.
- **Data analytics and signaling.** Equity Bank agents also have access to their liquidity history via a web portal, which helps them anticipate and manage needs through insight on client demand and float trends. BTPN Wow! designed a portion of its Agent Empowerment Platform around liquidity (see Representative Wireframes at right).





- **Tools.** An MNO in Malawi struggled to help agents keep track of liquidity, particularly those with chronically low balances. They began using an “agent float tracker” tool, which enabled agents and managers to see usage patterns and plan liquidity needs. For more on the [agent float tracker](#), see T+T 6 in the Ideabook.¹²¹
- **Liquidity management skills building and handholding.** A cellular service provider in South Asia working with *MicroSave* optimized float management using a 1.5 rule of thumb – agents were trained to open business with 1.5 times more liquidity than the amount they sold the day before. They were also trained about seasonal fluctuations in client demand to help better assess, predict, and plan for demand needs. A dedicated helpline assisted agents in holding agent managers (those responsible for rebalancing) accountable and increased liquidity by 600 percent.
- **More rebalancing options.** An MNO in Africa expanded FSP partnerships from one bank to four, giving agents more options in closer proximity and reducing rebalance wait times from two days to one hour.
- **Liquidity runners in the market.** Bangladeshi service providers have created an innovative system to tackle the prevalent issue of liquidity management: Most agents have cash and electronic float delivered to their outlet by a “liquidity runner” who’s an employee of a master agent or aggregator. As a result, the frequency of rebalancing (both cash deposits and withdrawals) is higher in Bangladesh than in East Africa; Bangladeshi agents report denying a median of zero transactions a day.
- **Overdraft or other banking solutions.** Ecobank in Nigeria began allowing agents to communicate directly with their bank accounts. This allowed them to easily move funds from bank accounts to e-wallets and vice versa.

Sources: CGAP, [Helix Institute](#),¹²² and [MicroSave](#).¹²³ See also: the [Helix blog](#)¹²⁴

+ “Executing a habit requires much less willpower and energy than executing a new behavior.”¹²⁵

121. <https://customersguide.cgap.org/sites/default/files/resource/2018/07/CGAP-Employee-Agent-Empowerment-Ideabook.pdf>

122. <http://www.helix-institute.com/sites/default/files/Publications/170623%20-%20Reimagining%20Agent%20Network%20Management.pdf>

123. <http://www.microsave.net/>

124. <http://www.helix-institute.com/blog/liquidity---solving-agents'-perennial-problem>

125. <https://madpow.com/>



Resource #9: Money

What's in this resource and how can it help?

This resource is not as straightforward as it seems. It does not contain financial incentives that reward employees and agents for achieving performance objectives (those are found in Resource #7: Rewards and Penalties). This resource contains financial resources that are put at the disposal of your employees and agents so they can take action to improve customer experience.

As detailed below, certain customer interactions are facilitated by your employees or agents having the ability to spend out-of-pocket funds. The impact of these expenditures can be so great yet the amounts so small that your employees and agents may willingly use their own funds to facilitate desirable outcomes. But expenses add up. For agents, running a business is already expensive and spending more to improve customer experience is rarely a welcome idea. In some cases it can be debilitating. Employees often spend money because they think they'll be reimbursed, but if they're not (or it's a hassle) and they see no change in organizational processes that made the expense necessary, they may stop going the extra mile for customers.

If you can find a way to share, absorb, or eliminate the costs they may incur, you can increase employees' and agents' ability to deliver customer experience that generates value for themselves as well as for customers. And by enabling employees and agents to benefit from better customer experience, you can increase their willingness to engage with you over the long term in pursuit of this objective.

When do employees and agents need money to create more valuable customer experience?

Financial resources may be required for expenses in communication, transportation, materials, or client comfort. They're mostly needed by employees and agents who operate in the field and directly engage with end customers, e.g., those in marketing, claims, or sales. Employees working in other areas, e.g., finance, IT, or compliance, typically need money to improve the supply of resources that indirectly improve customer experience, but that's not the focus here. The table on page 158 summarizes five main purposes for which financial resources may be needed to immediately and directly improve customer experience:



PURPOSE	DESCRIPTION
<p>Solve a problem</p>	<p>Customers may bring an unsatisfactory result to the attention of your employees or agents without knowing why that result occurred. To solve the problem, your employees or agents may have to pay for airtime to make a few phone calls, pay for data to check transaction history, or pay for a cup of tea while they calm a customer and encourage him or her to explain what happened. If a mistake was made, they may try to compensate the customer in a small way for the frustration or costs incurred as a result. They may, for example, cover the cost of a customer's transportation back to the branch or agency for an additional visit that shouldn't have been necessary.</p>
<p>Understand the market</p>	<p>Formal market research with a budget attached isn't the only way to understand customer needs, the competition, or market trends. In fact, informal market research by employees and agents who work in the field is critical to identifying changes in your market that pose challenges or opportunities for customer experience. Your people on the front line may need money to look into a rumor, mystery shop a competitor's new product, or buy water for participants of an impromptu focus group discussion.</p>
<p>Effectively communicate your product offering</p>	<div data-bbox="610 1098 946 1530" data-label="Image"> </div> <p>Some FSPs ask their agents or employees to pay for the marketing materials they consume in order to limit waste and cover costs. This can unintentionally encourage people not to use marketing materials, and that may lead to inconsistent, unclear, incorrect, or boring messages that fail to capture customer attention or protect them from harm.</p> <p>At Pioneer in the Philippines, one microinsurance supervisor designed a banner for agents that explained the benefits of insurance in a simple way. The supervisor paid for design and production from her own pocket and her agents got one banner free. She saw it as an investment. Her sales team turned out to be the best in the organization and she was recognized for that success.</p> <p>Pioneer supervisor with self-designed banner, Philippines. © Pioneer</p>



PURPOSE	DESCRIPTION
Test solutions	<p>If you encourage your employees and agents to use your products in an effort to become more familiar with them, they may incur transaction charges. Similarly, if your employees and agents encourage your customers to test whether a solution works or to practice implementing a new procedure, they may incur costs to make phone calls, send messages, or conduct transactions. When the people you work with come up with new solutions to customer problems, those solutions may need to be tested and that may incur costs.</p> <p>At Janalakshmi, an employee named Saranya conceived the Jana Basics approach to improve customer experience in branches. Read her story in the Janalakshmi case study (page 162).</p>
Access resources	<p>Even if you provide information, skills building opportunities, tools or other resources free of charge to help employees and agents solve customer problems on the spot, they may choose not to use those resources if they have to pay to access them. For example, you may provide expert technical support at your head office, a helpline, a social media channel, or a mobile phone application, but to access that support people may have to pay for phone calls or data, rent access to a computer, or buy a smartphone. For low-income employees and those who live in remote areas, these costs can be considerable and act as a barrier.</p>

+ “Agents are in the best position to relate to their customers and want to communicate to them directly. Free messaging through the AEP is therefore a powerful tool to create a more cohesive agent-customer ecosystem.” – BTPN agent research finding



How can I ensure that my employees and agents have access to sufficient financial resources?

Money doesn't grow on trees. In fact, for your current budgetary period, your supply of financial resources may seem as finite as time or energy. To strengthen these resources, increase the amount of money they have access to when appropriate. Consider the following five practices that have helped managers make this resource cost effective:

PRACTICE	HOW THE PRACTICE CAN HELP INCREASE THE MONEY AVAILABLE FOR IMPROVING CUSTOMER EXPERIENCE
Be proactive	Periodically assess whether your employees and agents have the financial resources necessary to deliver the customer experience they're being asked to deliver. Don't wait for people to blame a bad result on a lack of money. An "after-the-fact" response is more often an excuse for poor performance rather than a root cause.
Track patterns in customer experience failures that require money to resolve	If you can identify which problems cost your employees and agents money on a regular basis, it can help you motivate them to address root causes. No one occurrence may be sufficiently costly to gain people's attention, but if you illustrate the cumulative impact of a problem you can make a stronger case for investing time and energy in finding solutions now in order to decrease the time, energy, and money that the problem consumes in the future.
Assess root causes	<p>When money is identified as a constraint, work with your employees and agents to determine whether it's the root cause of a customer experience failure or whether addressing other issues may eliminate the need for money to be spent later in the customer journey.</p> <p>AMK in Cambodia found that an agent was spending her own money to print substitutes for a standard form they supplied for free. Since the Khmer words for "send money" and "receive money" are similar, she designed her forms to have fewer fields and to be color coded (pink for one transaction and blue for the other) to make sure she didn't confused the two when transacting.</p> <p><i>If you're looking for tools to help you identify root causes, take a look at the four MindTools on Root Cause Analysis:¹²⁶ Appreciation, 5 Whys, Drill Down, and Cause and Effect Diagrams.</i></p>

126. https://www.mindtools.com/pages/article/newTMC_80.htm



PRACTICE

HOW THE PRACTICE CAN HELP INCREASE THE MONEY AVAILABLE FOR IMPROVING CUSTOMER EXPERIENCE

Seek out examples of resourcefulness and learn from them

When lack of money is a problem it's not always something that can be fixed, especially in the short term. In such situations, look for individual employees or agents who are coping well (or better than average) without much money, and ask them how they're doing it. Are there ways to repair a relationship, for example, that don't require money? Encourage them to share their stories and strategies, and encourage your other employees and agents to experiment with a similar approach. You could hone in on a particular element of a best practice and brainstorm together on how it may inspire a new way of doing things.

Contribute to inclusive budgeting processes

The best way to make sure that everyone has the money they need to act on opportunities to improve customer experience is to make everyone part of the discussion about how much to budget – and for what – in the next operational period. You don't have to physically bring every employee and agent around the same table for a discussion! But you can consult them one-on-one via social media or face-to-face through surveys or a group conversation. Seek out their views on resource allocation before and during the budgetary process. You can make sure that all departments and levels of your organization are represented in budgetary discussions. You can also encourage those who make budgetary decisions to allocate money in a way that improves the accessibility (not just availability) of resources for all employees and agents who may effectively use them.

Refer to the *budgeting tools*¹²⁷ in the *CGAP Customer Experience Toolkit*¹²⁸ for ideas on how to create a budget that effectively supports your employees and agents in delivering valuable customer experience.

127. <https://customersguide.cgap.org/sites/default/files/resource/2018/05/Tool6-Budgeting-Tools.pdf>

128. <http://www.cgap.org/publications/customer-experience-toolkit>



Janalakshmi, India – Resourcefulness from a new customer champion

Saranya had joined Janalakshmi because she liked the organization's focus on serving poor women. However, as someone who worked in the compliance team of the credit department, even a year after joining, a “customer” was simply a name and a number on her screen.

Saranya first visited a branch as part of a customer experience cross-function project where Janalakshmi encouraged employees across functions to “walk in customers’ shoes” and develop solutions to address any poor experience identified.

Saranya's first visit to a branch did not go as smoothly as she had imagined. Tripping over three women on the stairs on the way up to the branch, she was told by a curt security guard at the door that those were Janalakshmi clients but they were not welcome in the branch until it was their group's turn. She entered to find a chaotic scene: the day was noisy, as borrowers in the branch for group disbursements talked to each other while waiting their turn. Several came with children who ran around the chairs to entertain themselves. Every now and then, a child would trip or create a ruckus, causing one of the mothers to rush out and calm the child down or box their ears and ask them to behave. Saranya also noticed several young women with babies who would periodically take turns to quietly slip into a dark room full of files – or any “private” space occupied by branch staff who would step out for a moment and wait. Watching closely, she realized the women were using these spaces to breastfeed. The women waiting hours for group disbursements were not allowed to use the branch bathrooms, which were reserved for staff. These incidents seemed to increase waiting time and reduce borrowers' ability to focus on the processes at hand. They all seemed quite disinterested in explanations about the product and were simply waiting to get the task at hand over with so they could go home.

Saranya's observations led her to create Jana Basics – a project that puts basic facilities in all branches to ensure better customer service. She felt strongly that for Janalakshmi to truly be customer-centric, they needed to treat their customers well. Her colleagues felt that the organization was being customer-centric simply by providing loans to low-income people. Saranya set out to convince them that customer centricity meant treating customers with respect and that changing little things would make a big difference in their lives.



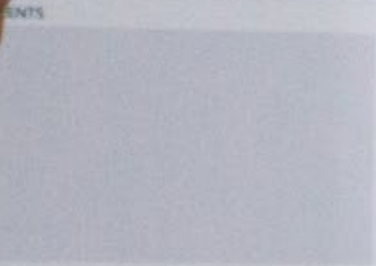
SARANYA

Jana Basics: Welcome Home



SHORT BLURB
Ensuring that Jana Centres have the basic comforts of home: water, cool air, things for children to do, comfortable seating areas. Supportive staff treating customers like they would treat guests at their homes. The ideal format could be evolved through local prototyping.

KEY FEATURES
• Prototypes included at 1 Jana Centre (water, electricity, seating area, etc.) used as reference point for replication.
• Grouping all JCs of same kind, services operational.
• Training & ready-to-go staff & support staff.
• A blueprint for localisation and rollout, ensuring for near-nationality.

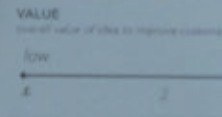


Soft Skills



VALUE PROPOSITION
• Customers feel supported
• Customers feel safe
• Customers feel happy
• Customers feel confident
• Customers feel secure
• Customers feel comfortable
• Customers feel relaxed
• Customers feel at ease
• Customers feel calm
• Customers feel peaceful
• Customers feel content
• Customers feel satisfied
• Customers feel fulfilled
• Customers feel happy
• Customers feel confident
• Customers feel secure
• Customers feel comfortable
• Customers feel relaxed
• Customers feel at ease
• Customers feel calm
• Customers feel peaceful
• Customers feel content
• Customers feel satisfied
• Customers feel fulfilled

KEY SUCCESS FACTORS
• It is a really well designed training module with good content and compelling narratives of who who is engaged.
• Having more content in the module. Being able to do more.
• A lot more content in the module. Being able to do more.
• A lot more content in the module. Being able to do more.



Janalakshmi employee Saranya pitches her idea to improve customer experience, India



Her Jana Basics proposal called for branches to provide a greeter at the door, drinking water, clean bathrooms, large waiting areas with chairs, a space for breastfeeding separated by a simple curtain, and a kid's play area. Saranya had to lobby for a budget for the prototype and pilot. Senior management supported her idea and gave her the opportunity to pilot in two branches at a cost of \$600. Customers of the two branches appreciated the improvements and gave positive feedback.

Saranya was encouraged by the initial results of the pilot and wanted to expand the test. Most of her colleagues in headquarters, though, questioned the benefits of her proposal. Despite being told “no” by nearly everyone she asked to join her project, she persisted. In fact, the negativity fueled her to continue because she felt so strongly about changing the way Janalakshmi customers were treated.

Branch managers were equally resistant. They didn't want to cooperate with a junior staffer and felt her requests did not fall within their defined roles. To persuade them, she asked for permission to try the pilot for ten days. If, during that time, it became clear that customers were unhappy with the changes, she would go back to the drawing board and they would go back to the way things were.

In phase two, Jana Basics was introduced to 25 branches for a total cost of \$5,700. There was no cost share but the investment increased capital expenses per branch, and branch managers had to be convinced of its value since they're responsible for branch profitability. There was also the non-financial burden of creating space and ceding some control to Saranya. But when branch managers saw the results of her changes – less chaos, happier customers, more productive staff – they agreed to let her continue.

+ “Every time someone said they wouldn't help me or told me I was wasting my time, I would tell myself: I'm going to do it anyway! All of those things motivated me to make it happen.” - Saranya



Once the pilot proved a success, Saranya presented her concept to the senior management team and CFO to gain approval to scale across all branches. In phase three, the Jana Basics concept scaled to 130 branches for a total cost of \$24,000. Convincing branch managers became easier once the senior management team was on board since the initiative uniformly increased operational expenditure across branches and an increase in customer satisfaction had been established. Customer feedback on their experience at branches has been positive, which is further driving the initiative to scale to all branches.

Saranya's success built upon itself. She had a mentor whose name and support gave her project credibility as she navigated the resistance of procurement officers and others. When others saw her success they began to join her team and helped her navigate organizing and coming up with a budget for future pilots, which was something she'd never done before. Initially, even her immediate supervisor was resistant to the project, worried that it would take time away from her other tasks. It wasn't until her supervisor saw Saranya's project featured on Channel J – an internal Janalakshmi communication channel that showcases employee initiatives – that she began to see the benefits and asked to be part of the work moving forward.

Managing the prototype transformed Saranya from a shy, hesitant newbie to a customer champion who regularly checks in on the progress of scaling her Jana Basics initiative across Janalakshmi branches.

