CUSTOMER EXPERIENCE WORKBOOK

CGAP

CONTENTS

TOOLS

EXPERIMENTS

WORKBOOK REFERENCES / ADDITIONAL RESOURCES

TOOLS

Lead Customer Experience Initiatives

Robust tools to help you integrate and manage customer experience initiatives within your organization – including key frameworks, project planning tools, and design methods.

Perfect for managers that want to create a structure around their work and communicate its value to leadership.

Persona Profile

A **persona** is a descriptive summary of representative primary users and the key stakeholders that influence their behaviors, including an overview of their situation, context, needs, motivations, and benefits. A persona is developed from a range of different sources, pulling together common characteristics of similar people into an "archetype" through which a group can be understood.

Personas are often used as tools to capture and present data gathered in interviews and customer segmentations. They can help build empathy within your team and ensure that your offering fits customer needs. Many teams use insights from personas to customize products, services, delivery methods, and communications to specific subgroups.

PRO TIP – *Make each persona as close to a typical person as possible. Details like name, age, and a list of daily activities help paint a picture of your customer. Photos and real or illustrative quotes help bring your persona to life.*

SUGGESTED TIME
2-8 hours

ROLES
2-4 collaborators

MATERIALS NEEDED
template, pages 8-13
pens
paper
sticky notes

STEPS

1

GATHER DATA
Each persona will draw on a variety of sources, such as ethnographic research, feedback from customer surveys, quantitative metrics (service delivery points, usage rates), and segmentation models.

2

REFINE AND SYNTHESIZE YOUR DATA
Use the template on pages 8-13 to collaboratively organize and compile the information relevant to the persona you're creating. You may need to fill gaps with secondary research or storytelling from contextual research.

3

IDENTIFY KEY ATTRIBUTES
Consider the needs, motivations, and beliefs that may drive your sub-user's actions. Look at their background, key influencers, and current habits – such as savings practices.

4

REPEAT AND REFINE
It's often handy to create multiple personas so you can focus on the key characteristics of each subgroup of your intended audience. Reflect on your final collection to further define and differentiate key attributes of each individual profile.

Tool 1
Persona Profile (1/4: profile)

Add photo or drawing

Age

PERSONA TITLE:

Description

Name

Age

Occupation

Income

Family / Home Status

Relationship Status

Financial Status

Tool 1
Persona Profile (2/4: background)

PERSONA TITLE:

BACKGROUND What important life experiences or events have contributed to this person's current situation?

" Quote

"

" Quote

"

DREAMS What are this person's dreams and aspirations? What factors does he/she consider that might contribute to or hinder pursuit of those dreams?

[FINANCIAL] BEHAVIORS What behaviors are involved in his/her financial practices? Which habits and rituals are performed on a regular basis vs. single behaviors that result from external pressures?

DRIVERS What are the needs, enablers, and blockers that influence this person? Who are the influential stakeholders in his/her life?

Persona Profile (3/4: financial behavior)

PERSONA TITLE:

MONTHLY PERSONAL INCOME

SOURCE

SPENDING PATTERNS

MONTHLY EXPENSES

KEY ASSETS

Tool 1
Persona Profile (4/4: behavioral framework)

PERSONA TITLE:

_____

One way to distinguish personas within your segment is to consider a variety of behavioral lenses or axes. In many cases, the following variables may help you visualize the diversity of people's financial behaviors and attitudes: risk tolerance, financial discipline, trust in formal institutions, and financial horizon. Choose one trait to map on a simple spectrum (e.g., risk tolerance) or analyze several variables in a radar or spider chart (shown at right). These simple profiles allow you to tell compelling stories and make strong design decisions about your offerings, delivery, and customer communications. Try making simple quantitative assessments from these four qualitative factors:

RISK TOLERANCE
High – comfortable using combinations of leveraged credit products, curious about bigger investments.
Low – unwilling to use credit products yet comfortable with products that offer only simple returns.

FINANCIAL DISCIPLINE
High – adept at managing limited incomes, never goes into debt, saves for the future.
Low – often relies on informal group services or other support mechanisms to manage money.

TRUST IN FORMAL INSTITUTIONS
High – significant trust in formal financial providers, secure in the belief that money would be safe, willing to reach out to banks for advice and support.
Low – highly skeptical of the intentions and actions of banks, often due to prior negative experience.

FINANCIAL HORIZON
Long – grand plans for the future, some indication of how to realize dreams through short-term steps.
Short – focuses on day-to-day, ignores the means by which financial services could lead to a better future.

RISK TOLERANCE

high

low

FINANCIAL HORIZON

long — short

FINANCIAL DISCIPLINE

low — high

low

high

TRUST IN FORMAL INSTITUTIONS
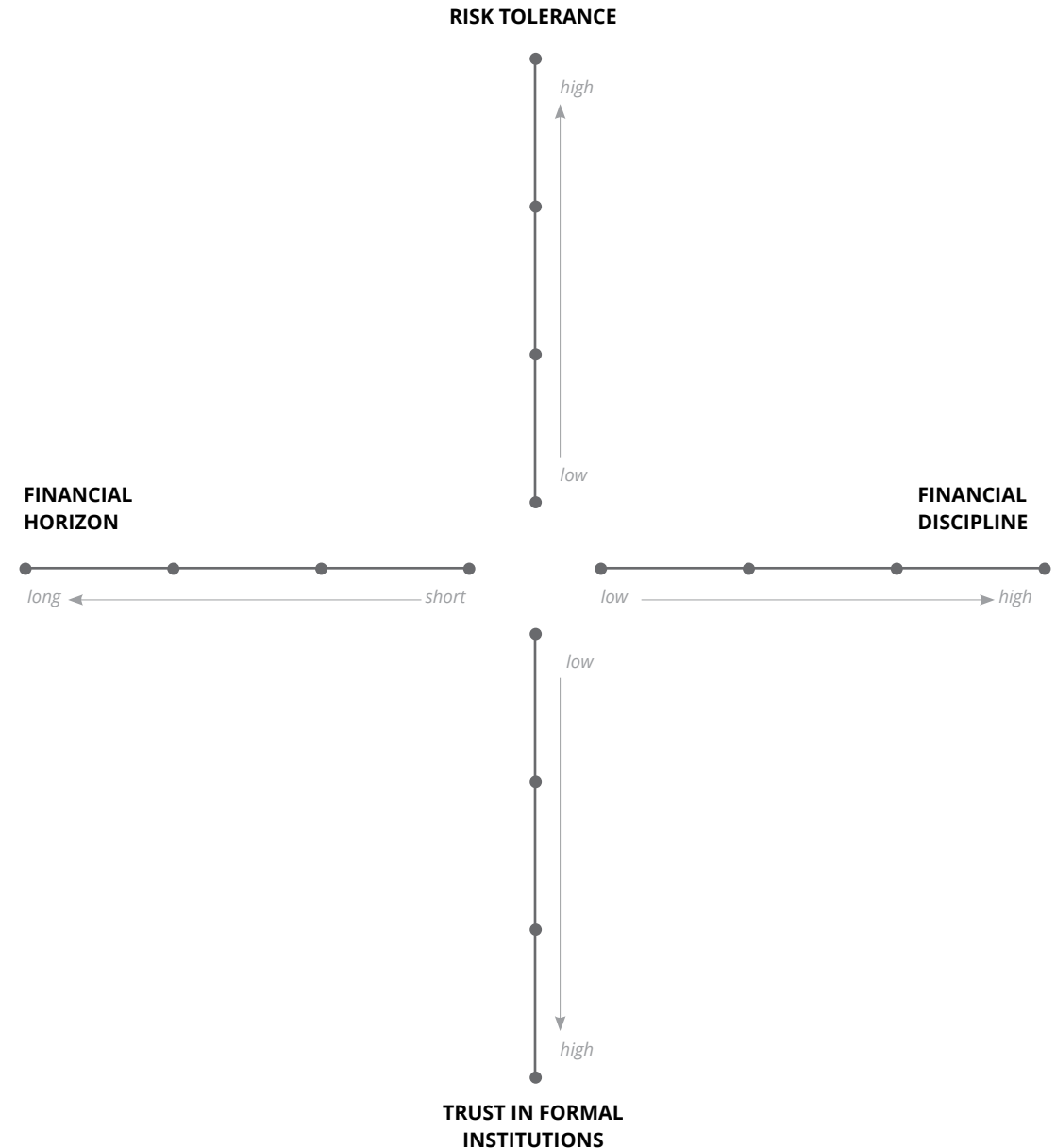
Tool 2

Customer Journey Map

A **customer journey map** is a tool that captures and communicates a customer's journey through a specific product or service experience, such as signing up for a loan or making payments throughout the lifetime of a product. Customer journey maps are typically generated for each user persona you create for your target customers. Like personas,

journey maps are best done as a group activity that captures knowledge from various customer-facing employees within your organization, such as sales agents or call center staff. By creating a customer journey map, you'll gain clarity on what your customers do, how they think, and what they feel when they interact with your product or service.

PRO TIP – *Consider step 2 below and create a touchpoint inventory for your journey. From there, pick out key touchpoints that may highlight the most important interactions from your customer's perspective. Rule of thumb: a good customer journey map reveals opportunities; too many touchpoints and it may lose focus, too few and you may not have enough data points to work with.*

STEPS

SUGGESTED TIME
2-8 hours

ROLES
2-4 collaborators

MATERIALS NEEDED
template, pages 18-19
pens
paper
sticky notes

1 a

CONTEXT
Consider the journey you want to characterize with your journey map (e.g., purchasing a product or service), and the customer personas you wish to target. The journey should be unique to a specific customer segment.

Who are your customers and what's the context of their engagement with you? What do you do for them and what can they do for you? What are they trying to achieve?

1 b

STAGES
Once you've established the overall journey, define distinct stages of the process. If it's purchasing a new financial service, for example, stages might include:

1. Awareness of need
2. Research
3. Selection
4. Purchase / Onboarding
5. Use
6. Product upgrade

2

TOUCHPOINTS
Identify customer touchpoints along the journey and map them through each stage. Describe what your customer is doing at each touchpoint.

At which points does your customer interact with your organization? Which channels do they come through? What happens each time they interact? Who in your organization delivers the service – and how?

3

QUALITATIVE CUSTOMER DATA
Describe your customer's thoughts and feelings at each touchpoint along the journey.

What concerns, considerations, and emotional responses does your customer feel at every step of the journey? What would you like them to feel?

4

MOMENTS OF TRUTH (Highs and lows)
Finally, once you've mapped out the journey, identify key interactions that may provide opportunity for intervention.

What are important points along the journey that most affect your relationship with the customer? Are there any significant gaps in their journey? Bright spots?

PRO TIP – *When does the customer journey really start, and when does it end? How can you know what your customer feels at each touchpoint along the way? If you're feeling stuck, a customer journey map may be a good opportunity to work with a design facilitator.*

Tool 2
Customer Journey Map (1/1)

1a. CONTEXT:

1b. STAGES
What are the stages of the journey?

1.	2.		3.	4.	5.	6.

2. TOUCHPOINTS What is your customer doing at each touchpoint throughout the journey?							
3a. CUSTOMER THOUGHTS What is your customer thinking at each touchpoint?							
3b. CUSTOMER FEELINGS How does your customer feel at each touchpoint?							
4. MOMENTS OF TRUTH What positive and negative experiences occur throughout the journey?							

Opportunity Brief

An **opportunity brief** summarizes the findings and synthesis of your initial customer research to present a case for next-phase research and development. This next phase typically involves prototyping and testing within the opportunity areas you identify. To make a compelling case for decision-makers to invest in your customer experience project, you must combine qualitative customer insights, needs, and observations with information about market opportunities and sizing.

SUGGESTED TIME
2-8 hours

ROLES
2-4 collaborators

MATERIALS NEEDED
template, pages 22-29
pens
paper
sticky notes

Depending on the scope and budget of your project, an opportunity brief can be an extensive document with a very high level of detail. The tool here presents a simplified template that captures basic elements.

STEPS

1

HUMAN INSIGHTS
Present key user needs and pain points discovered in your initial research phase. Include documentation such as pictures, personal anecdotes, and personas of those you interviewed. See Tool 1: Persona Profile (page 6) to learn more about capturing human insights.

2

MARKET INSIGHTS
Include any findings about market opportunities that overlap with the user needs you discovered. Include competitor stories and market analogs that illustrate unmet market needs.

3

INTERNAL CAPABILITIES
Illustrate capabilities required to further explore the opportunity space. Which current offerings overlap, and what capabilities (such as external partnerships) need to come from the outside?

4

OPPORTUNITY SIZING
To further strengthen the case for your opportunity, compile any quantitative metrics that help size it. Examples include market size and segmentation or average household size.

References: Prioritization Tools Selected methods from The DIY Toolkit (Nesta), Insights Into Action (CGAP).
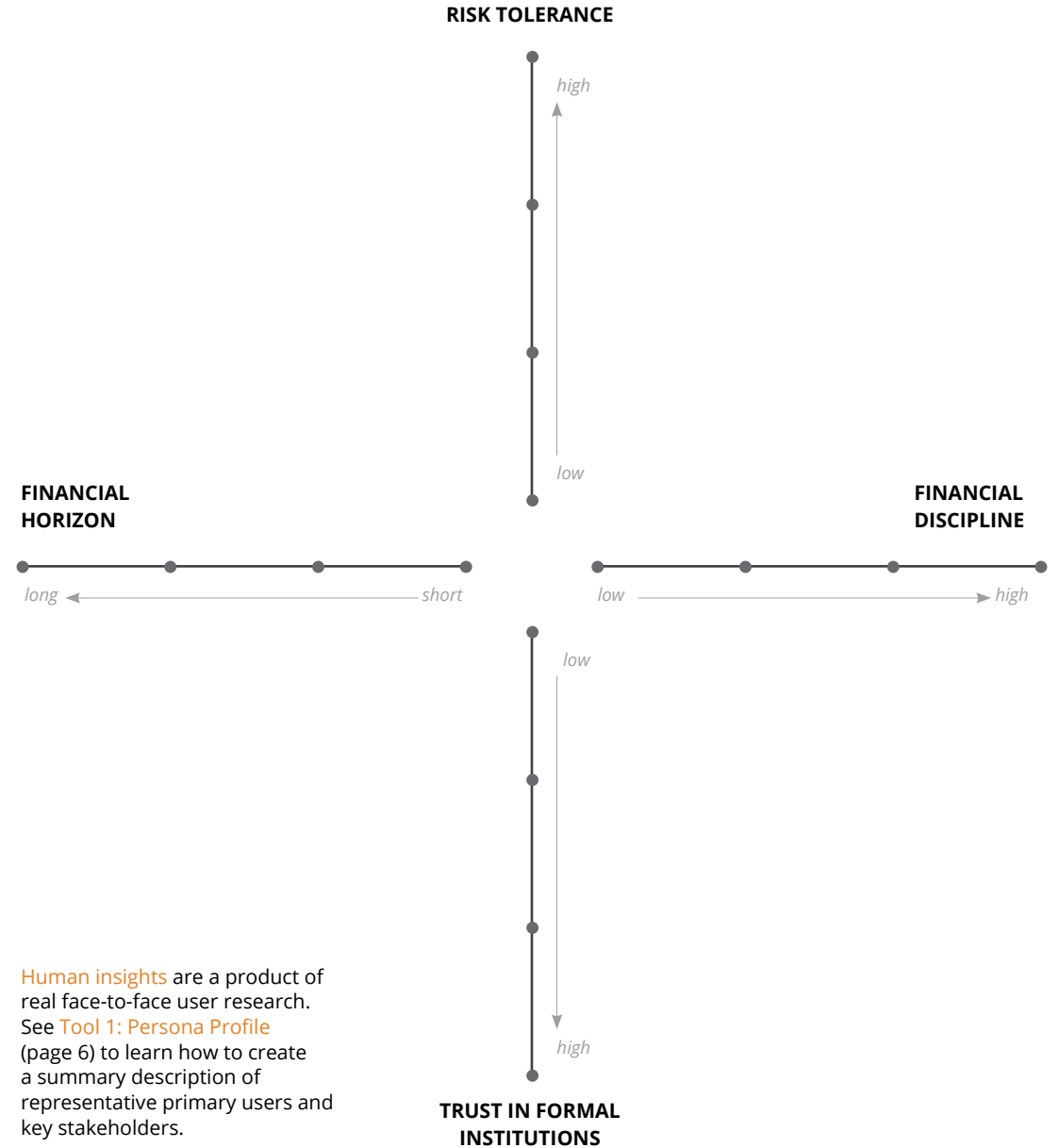
Tool 3
Opportunity Brief (1/4: human insights)

[FINANCIAL] BEHAVIORAL INSIGHTS Summarize insights about behaviors you observed in your customers' financial practices. Which habits and rituals are performed on a regular basis vs. single behaviors that result from external pressures?

MOTIVATIONAL INSIGHTS Summarize the needs, enablers, and blockers that influence your customers. Who are the influential stakeholders in their lives?

RISK TOLERANCE

high

low

FINANCIAL HORIZON

FINANCIAL DISCIPLINE

long ← *short*   *low* → *high*

low

high

Human insights are a product of real face-to-face user research. See Tool 1: Persona Profile (page 6) to learn how to create a summary description of representative primary users and key stakeholders.

TRUST IN FORMAL INSTITUTIONS

Tool 3

Opportunity Brief (2/4: market insights)

Opportunity areas should reflect an unmet human need as well as a market opportunity. You may identify several opportunity areas to include in your brief, and your next round of research should allow several rounds to prototype and test those areas.

UNMET MARKET NEEDS

Map the human needs you identified in your primary research onto gaps in your organizational offerings (and offerings of your competitors). Highlight areas with the most potential.

HUMAN NEED As identified in your primary research

ORGANIZATIONAL GAPS Look at existing products and services within your organization

COMPETITIVE GAPS Look at market analogs, as well as competitors

OPPORTUNITY AREAS What opportunity areas have you identified?

Tool 3

Opportunity Brief (3/4: internal capabilities)

CURRENT PRODUCT AND SERVICE OFFERINGS Which existing products or services offered by your organization solve customer needs similar to those identified in your research? Where do they succeed? How do they fall short?

CUSTOMER MAKEUP How many of your current customers are signed up for products or services within the sector, or with products and services that address similar needs to those you've identified?

ON DECK Which new pilots or opportunity areas are you currently investigating? Is there overlap with the opportunity areas you wish to explore further?

CURRENT PORTFOLIO SIZE How much does your organization already invest in the sector(s) you identified in your opportunity areas?

Tool 3

Opportunity Brief (4/4: opportunity sizing)

CUSTOMERS BY THE NUMBERS Include customer metrics to help define your segment.		
	e.g., average household size in target country	e.g., percent of residents who have savings

		e.g., percent of income spent on comparable products and services
e.g., percent of residents who've taken out loans	e.g., average cost of existing products or services	

REGIONAL MARKET Include market sizing data where possible.		
	e.g., nationwide total market potential per year [$]	e.g., total addressable market potential (considering demand) [$]

		e.g., total segment addressable market potential (including secondary segments) [$]
e.g., primary segment addressable market potential [$]		e.g., expected share of addressable market [$]

Business Model Canvas

The **business model canvas** is a one-page overview for describing, analyzing, and designing business models. It offers the rationale for how an organization creates, delivers, and captures value, and is a great starting point for thinking through and discussing the business model of your organization, your competitors', or any other enterprise.

As a tool, it enables structured conversations around management and strategy, laying out crucial activities and challenges involved with your initiative and how they relate to each other.

PRO TIP – *Individual customer segments are the first building blocks and should be considered at each step as you build out other elements of your model. If you have more than one segment to explore, try color-coding to track elements that are related to a specific customer segment.*

SUGGESTED TIME
2-8 hours

ROLES
2-4 collaborators

MATERIALS NEEDED
template, pages 34-35
pens
paper
sticky notes

By illustrating trade-offs and aligning activities, the visual format of a business model canvas can help you develop new initiatives and identify opportunities for efficiency in existing ones.

STEPS

1
CHANNELS
Customer touchpoints play an important role in customer experience. Channels serve several functions, including raising awareness among customers about your organization's products and services, helping customers evaluate value propositions, allowing delivery of products and services, and providing post-purchase support.

2
CUSTOMER RELATIONSHIPS
The types of relationships your organization establishes with specific customer segments can range from personal (in-branch service) to automated (weekly newsletters). Relationships are driven by customer acquisition, retention, and expansion, and can deeply influence the overall customer experience.

3
CUSTOMER SEGMENTS
In order to better satisfy customers, you may group them into distinct segments with common needs, behaviors, and other attributes. Your organization must make a conscious decision about which segments to pursue and which to ignore; a business model can be carefully designed around a strong understanding of specific customer needs.

4
VALUE PROPOSITION
Customers often turn to one organization over another because it solves a problem or satisfies a need. Each organization consists of a bundle of products and services that cater to specific customer segments, represent new or innovative offerings, or are similar to existing market offerings but with added features.

References: Business Model Generation, The DIY Toolkit

Business Model Canvas

The easiest way to start a business model canvas is by filling out what you do. This brings focus to your main goal as you complete the other building blocks on the template (pages 34-35). From there you can build on that goal to see how it can be achieved. The business model can be described by nine basic elements. As you fill in the details for how to meet your goal, treat each individual element as a separate brainstorming activity. Once complete, take advantage of the visual layout – and the capability to have a complete overview – to encourage fresh perspectives and ideas about how the pieces fit together.

STEPS

5

REVENUE STREAMS

Revenue streams are the cash your organization generates from each customer segment. You must ask what value each customer segment is willing to pay. Successfully answering this question helps illustrate realistic revenue streams from each segment.

6

KEY RESOURCES

Key resources are the most important assets required to make a business model work, allow your organization to create and offer a value proposition, reach markets, maintain relationships with customer segments, and earn revenue. Resources may be financial assets, personnel, or even physical infrastructure (e.g., bank branch buildings).

7

KEY ACTIVITIES

These are the most important things your organization must do to make the business model work. Key activities may include staffing and running local bank branches, maintaining banking agents in areas that lack branches, or software development and maintenance for mobile finance products.

8

KEY PARTNERSHIPS

Key partnerships are the network of suppliers and partners that make your business model work. There are four types of partnerships:
1. Strategic alliances between non-competitors
2. "Co-opetition," or strategic partnerships between competitors
3. Joint ventures to develop new businesses
4. Buyer-supplier relationships to assure reliable supplies

9

COST STRUCTURE

This includes all costs incurred to operate your business model. Costs can be calculated relatively easily after defining key resources, key activities, and key partnerships.

Tool 4
Business Model Canvas (1/1)

KEY PARTNERSHIPS Who are your key partners and what resources do they supply? What activities do they perform? Who are your key suppliers?

KEY ACTIVITIES Which activities are necessary to offer and deliver value to customers? To support distribution channels and customer relationships? To maintain revenue streams?

KEY RESOURCES Which resources and assets are required to offer and deliver value to your customers? To support distribution channels and customer relationships? To maintain revenue streams?

VALUE PROPOSITION What value do you deliver to your customers? Which one of your customer problems are you helping to solve, or which needs are you satisfying? Which product/service bundles are you offering to each segment?

CUSTOMER RELATIONSHIPS What type of relationship does each customer segment expect? Have these relationships been established, and if so, which front-line staff stewards them? Are they integrated with the rest of your organization's business model?

CHANNELS Through which channels do customer segments prefer to be reached? How are they being reached now? How are channels integrated? Which ones work best and are most cost efficient? How are channels integrating with customer routines?

CUSTOMER SEGMENTS For whom are you creating value? Who are your most important customers? Which unbanked or underbanked segments may provide new opportunities?

COST STRUCTURE What are the most important costs inherent in your business model? Which key resources and activities are most expensive?

REVENUE STREAMS What value are customers really willing to pay for? What do they currently pay for? How are they currently paying? How would they prefer to pay? How much does each revenue stream contribute to overall revenue?

Project Planner

Use this simple framing and planning tool to kick off your customer experience project by making considerations for the objectives of your intervention; the key customer experience improvement hypothesis you're testing; resource, material, and budget requirements; and your timeline. While it's important to plan adequately, customer experience work is by nature highly iterative and improvisational. The best type of planning helps define the key opportunity you're targeting. It's based on initial customer research and expectations for measurable outcomes, but leaves flexibility for testing and iteration along the way.

PRO TIP – *Make your planning process collaborative. Fill out the templates as a team and revise over 1-3 weeks, seeking consultation from external partners and cross-functional leadership. To stoke collaboration over time, make the project plan large and visible – inviting others to join you in the journey.*

STEPS

SUGGESTED TIME
2-8 hours

ROLES
2-4 collaborators

MATERIALS NEEDED
template, pages 38-39
pens
paper
sticky notes

1
FRAME THE OPPORTUNITY
As a team, discuss the project you're embarking on. If it's exploratory, outline your **opportunity** and objectives. If you're using the plan to test prototypes, define initial hypotheses and/or variables you'd like to test.

2
DEFINE TEAM ROLES
Get on the same page about responsibilities and how they fit each individuals' strengths and goals. Explicitly defining these details upfront minimizes challenges later on.

Want to learn more about team roles and norms? See Tool 7: Team Roles + Descriptions (page 52).

3
SET YOUR PLAN
Use the project planner template to plot **activities** and required **resources** over time. Start by defining the duration, then parse it into **key stages** and milestones. Next, map activities and resources in a way that recognizes their dependence on one another.

4
ENVISION SUCCESS AND LEARNING
Before you rush off to start your work, pause to reflect with your team. What does **success** look like for this effort? What outcomes would you be proud of and would your organization find valuable? How do you plan to factor in **iteration** and learning along the way?

References: Prioritization Tools Selected methods from The DIY Toolkit (Nesta), Insights Into Action (CGAP).

Tool 5
Project Planner (1/1)

PROJECT CONCEPT:

OWNERS:

OPPORTUNITY What opportunity area(s) does your project explore?

PROJECT STAGE PLANNER

1.

2.

Activities

Resources (internal / external)

3.

4.

ITERATION How can your concept be improved upon and iterated over time?

ROLES Who's needed to make this a reality, and what are their responsiblities?

SUCCESS What would success look like for your project?

Tool 6

Budgeting Tools

In a perfect world your organization would have a budget set aside for customer experience initiatives, but this is rarely the case. Most likely, you'll need to pull resources and associated costs from a number of existing budgets, which is best done when the goals of your customer experience program align with your organization's broader business goals (see CGAP's **Business Challenges Booklet**). You'll generally find that certain investments are easier to justify within your organization than others. It may be easier to justify allocating dedicated time from an internal resource (marketing staff, for example) than to hire an external market research firm.

Customer experience requires being as resourceful as possible, which is why it's important to break down initiatives across a range of cost categories and based on type of activity or expense. This simple budgeting tool provides the basic structure to develop the right costing model in support of your customer experience efforts.

SUGGESTED TIME
2-8 hours

ROLES
2-4 collaborators

MATERIALS NEEDED
template, pages 42-50
pens
paper
sticky notes

STEPS

1

TIMEFRAME AND SCOPE
Refer to the project scoping guide for small, medium, and large projects to help determine a rough timeframe and the scope of your customer experience initiative.

2

CORE TEAM RESOURCING AND INTERNAL SUPPORT COSTS
Define core team and resource allocations, referring to the team guide, Tool 7: Team Roles + Descriptions, on page 52.

3

EXTERNAL AGENCY / COSTS
Determine needs and availability of internal and external capabilities to fill team roles.

4

DIRECT EXPENSES
Use the budgeting tools template on pages 42-50 to estimate rough cost breakdowns, clearly separating "soft" internal costs from external vendor and hard costs.

5

TOTAL ESTIMATED BUDGET
Summarize costs and rationale against the key business driver you're trying to improve, estimating potential return on investment, if possible, for positively impacting key customer engagement metrics. (Refer to the Business Value Matrix on pages 42-43 of the CGAP **Business Challenges Booklet**.)

Tool 6
Budgeting Tools (1/5: core team resourcing)

ROLE ON TEAM	TYPICAL FUNCTION	RESPONSIBILITIES
Executive Sponsor	Senior Manager or Executive Sponsor	• Set business goals and vision • Drive organizational buy-in • Mobilize resources
Project Lead	Marketing Customer Research Product Development Digital Banking	• Bring strong customer mindset • Define strategy and approach to achieve business goals • Provide familiarity with customer-centric approaches
Operations	Product Management Operations	• Bring strong customer mindset • Define strategy and approach to achieve business goals • Provide familiarity with customer-centric approaches
Finance	Strategy Business Analyst Finance	• Align customer experience efforts with strategic and financial goals • Develop financial models and analysis to support business case for customer experience
Evangelists / Champions	Sales and Marketing Customer Support Engineering / IT Branding and Communications	• Tap broader knowledge base and customer data • Evangelize for customer experience across functions and departments • Anticipate dependencies in support functions like marketing, branch management, IT

PERCENT ALLOCATION	ESTIMATED COSTS
• [not applicable]	$ costs
• 50 percent for small and medium projects • 100 percent for large projects or critical stages of smaller initiatives	$ costs
• 25 percent for small and medium projects • 50 percent for large projects or critical stages of smaller initiatives	$ costs
• 10 percent for small and medium projects • 25 percent for large projects or critical smaller initiatives	$ costs
• Minimal time allocation to track progress and provide input, typically 2-4 hours per week • Usually an extended team comprised of an additional 3-5 people	$ costs
	Total costs

Tool 6
Budgeting Tools (2/5: internal support costs)

TYPICAL FUNCTION	DESCRIPTION
Marketing and Communications	• Provide baseline market research • Define target customer segments and value propositions • Define channel strategy • Drive customer awareness and engagement • Support branding, packaging, and promotion • Provide access to outside vendors related to market research and design
Data Collection and Analysis	• Provide baseline customer data to help benchmark existing customer experience • Support data colllection strategy related to customer experience efforts, including designing surveys and other data collection mechanisms
Front-line Staff (Branch and Customer Support)	• Share insights on existing behaviors and preferences of customers • Provide direct access to customer-facing teams to support research and prototyping activities • Recruit representative customers and gather immediate feedback • Test new processes and interactions directly with customers
IT Support	• Support customer data collection, modify systems when required • Support digital prototyping • Identify and anticipate potential customer data security issues
Agents / Partners	• Share insights on existing behaviors and preferences of customers • Provide direct access to customer-facing teams to support research and protoyping activities • Recruit representative customers and gather immediate feedback
Compliance	• Ensure that customer research does not raise risk profile of internal and external regulators

ESTIMATED HOURS	ESTIMATED COSTS
# hours	$ costs
# hours	$ costs
# hours	$ costs
# hours	$ costs
# hours	$ costs
# hours	$ costs
Total hours	Total cost

Tool 6
Budgeting Tools (3/5: external agency / vendor costs)

TYPICAL FUNCTION	DESCRIPTION
Customer Experience Design (if end-to-end partner is required)	• Outsource partner with end-to-end capabilities to support customer experience initiatives through research, prototyping, design, and implementation • Pair with an internal resource for knowledge transfer and training
Market Research	• Gather market and customer research through various qualitative and quantitative methods • Provide access to market and consumer trends • Help identify key market and customer requirements
Marketing and Branding	• Provide design, branding, and marketing support to help launch new offerings • Competency across multiple channels – digital, print, and retail
External IT / Digital Development	• Provide support for prototpying and piloting digital solutions • May also have data analytics / metrics capabilities to optimize digital channels

TRADEOFFS	DURATION	ESTIMATED COSTS
• Qualified partners may be hard to identify, resource intensive, and may not have deep sector expertise or familiarity with serving poor customers • May be the best option if you need to move quickly and lack internal resources • Potential for significant knowledge transfer to internal teams • Local options may be difficult to source		$ costs
• Ability to tap a broader range of qualitative and quantitative research skills that may not be present in your organization • Ability to source customers and collect data more rapidly than internal teams • Typically does not offer capability to translate research findings into product concepts		$ costs
• In most markets, capability may be locally available to fill gaps in internal design capabilities • Some firms specialize in one particular channel, such as digital • Generally less familiar with working on solutions for poor customers		$ costs
• Generally able to work in a more rapid and agile manner than internal IT teams • Need to ensure work is completed with existing IT infrastructure • May not be familiar with compliance issues / risks related to customer data		$ costs
		Total cost

Tool 6
Budgeting Tools (4/5: direct expenses)

CATEGORY	DESCRIPTION	COST PER UNIT	ESTIMATED COSTS
Materials and Prototype Production	• Material costs to produce prototypes and other artifacts to test and pilot with customers • May include mock-ups of digital screens, mobile services, posters, advertisements, kiosks, or printed statements	$ cost/until	$ costs
Recruiting and Incentives	• It can be difficult to conduct direct customer outreach, so you may incur costs related to recruiting research participants through an agency. Costs depend on how narrow a recruitment base on demographic and psychographic criteria you need • Small incentives to individuals to participate in customer research activities such as focus groups, interviews, diary studies, participatory design, and user testing • Incentives generally increase with the amount of time and effort you expect from participants (with focus groups requiring the least effort and diary studies being the most intensive) • Do not typically compensate for participating in simple surveys • Mobile minutes may be offered in lieu of money (if more acceptable)	$ cost/until	$ costs
Travel and Entertainment	• Travel, food, and accomodation for teams conducting user research	$ cost/until	$ costs
Guides / Fixers	• Costs of guides or fixers to help recruit research particiants in communities in which your team does not have existing customer relationships to build on	$ cost/until	$ costs
Physical Space	• Some research activities may be conducted in local branches or out in the community, but it's often better to engage customers in a neutral space. This may incur additional costs but is generally worthwhile	$ cost/until	$ costs
Cloud Services	• A number of cloud-based software options may help coordinate, plan, and execute customer research. Some are free and others utilize subscription or "freemium" models	$ cost/until	$ costs
			Total cost

Tool 6
Budgeting Tools (5/5: total estimated budget)

CATEGORY	DURATION	ESTIMATED COSTS
1. Core Team	Estimated start / end dates	$ costs
2. Internal Support	Estimated start / end dates	$ costs
3. External Vendors	Estimated start / end dates	$ costs
4. Direct Expenses	Estimated start / end dates	$ costs
		Total cost

Team Roles + Descriptions

You've already seen how normal functional groups can be viewed through the lens of customer experience. However, defining team roles for your customer experience projects is just as crucial for success. Teams work best if you **start small** – somewhere between two to five active members, with an ideal group size of three or four. This allows work to be divided and for everyone to stay purposefully engaged. If there are more interested parties you may form a larger, secondary group to tap into for workshops, feedback, and general support. If possible, **seek diversity** on your team – of experience, gender, point of view, and function areas. This will help you avoid the challenge of "group think" – becoming an echo chamber of homogeneous thoughts, and implicitly help your team integrate into the larger organization. Each team should include the following perspectives: consumer mindset, operational savvy, financial expertise, and organizational evangelists. Once you've rallied your team, you're ready to discuss roles, goals, and routines.

SUGGESTED TIME
1.5-3 hours

ROLES
2-4 collaborators

MATERIALS NEEDED
template, page 55
pens
paper
sticky notes

STEPS

1

DECIDE OPERATIONAL ROLES

Provide clarity to your team by determining roles. There are generally a few types:
• *Team leader/co-leader* facilitates the process and keeps team accountable to goals
• *Coordinator* maintains shared calendar, schedules meetings, helps with logistics
• *Documenter* documents via written notes, pictures, etc. Organizes shared files, keeps track of data and work products
• *Operations* keeps track of budgets, time, potential alternative sources of funding

2

ORIENT TOWARD SHARED AND INDIVIDUAL GOALS

Create two zones on a wall: "group goals" and "personal goals." Take a moment to individually reflect on these two areas, writing one thought per sticky note and using as many as you need (generally 4-6). Review the wall as a group, discussing your perspectives and noticing areas of commonality or divergence. Prioritize main group goals to shape your work; record individual goals to revisit in the future.

3

ESTABLISH SHARED NORMS AND ROUTINES

As a group, decide on the frequency of team meetings and discuss what a successful meeting would look like. You may also choose to come to an agreement on the amount of time you'll focus on the project, communication norms, and collaboration tools. Sorting out small details and revisiting them in a transparent manner helps avoid needless team friction.

4

UNDERSTAND YOUR WORKING DISPOSITION

If you'd like to take the process one step further, facilitate discussion about how each team member may work best on a customer experience project, which often requires skills outside of everyday roles. Have each team member rate themself on a scale of 1 to 5 (1 = highly unrepresentative, 5 = highly representative) on the following perspectives: Anthropologist, Experimenter, Storyteller, Analyst, Connector. Host a follow-up conversation on the ways you want to contribute to the project and hone your skills. (See page 54 for more detail on these perspectives and how they apply to your work.)

Tool 7
Team Roles + Descriptions (1/1)

DESCRIPTIONS OF WORKING DISPOSITIONS

Anthropologist: A curious inquirer who wants to find out how people tick and interact with each other, their environments, and their tools. You notice what others may not and approach qualitative understanding with rigor. You view people with an empathetic, open mind and seek inspiration from everyday human innovation.

Experimenter: A consummate builder who tests to learn. You aren't afraid to work through a problem in a rough state and would rather make decisions from evidence than theory. You don't need to have a hard design or technical discipline, but can often be seen drawing through ideas, making models, or talking through hypothetical situations to seek clarity.

Storyteller: A synthesizing mind with a knack for finding the storyline in the data points. You cut through jargon and find ways to translate work to a broader audience – identifying the challenge, plot, and characters. Your messages clearly convey innovations and can motivate the emotions and actions of a broader audience.

Analyst: A seeker of patterns in data. You find the story of human behavior in quantitative touchpoints to identify opportunities for impact. Your perspective helps find ways to measure creatively and model business value quickly. You're often the translator to operational or financial roles in your organization.

Connector: A gregarious socializer with a knack for cross-pollination. You bring in multiple perspectives from your own experience or network. This skill is crucial in the field to build rapport, form mutually beneficial partnerships, and build connections and support in your organization to spread the details of your customer experience work.

Reference: Tom Kelley – The Ten Faces of Innovation
Thoughts on leveraging multiple perspectives as you bring creativity, innovation, and customer perspectives into your organization.

GROUP GOALS What are your goals for this project and team? What would success look like?

PERSONAL GOALS What are your individual goals for this project? Is there a skill you'd like to gain or enhance? A professional milestone?

PROJECT PERSPECTIVES
Share the perspective and disposition you bring to your project team. This will help your team identify how to share work and leverage strengths.

How representative are you of each disposition?

ANTHROPOLOGIST this is not me 1 2 3 4 5 this is me

EXPERIMENTER this is not me 1 2 3 4 5 this is me

STORYTELLER this is not me 1 2 3 4 5 this is me

ANALYST this is not me 1 2 3 4 5 this is me

CONNECTOR this is not me 1 2 3 4 5 this is me

What implications do your ratings have for your team role and responsibilities?

Case Study Template

A case study describes a product, service, or solution put into place to address a particular customer experience issue. Case studies are a great way to showcase and present results to key stakeholders within your organization. While case studies do not have required elements (they vary depending on the case or story highlighted), most do include the six main elements detailed below. In addition to showcasing your project, a good case study helps make the case for customer experience by illuminating the voice of customers you interacted with along the way.

PRO TIP – *Highlight the "aha!" moment. To generate excitement and increase engagement around your work, showcase the unexpected – such as interesting insights about customer behaviors or the time a hypothesis was proven wrong during testing.*

STEPS

SUGGESTED TIME
2-4 hours

ROLES
2-4 collaborators

MATERIALS NEEDED
template, pages 58-65
pens
paper
sticky notes

1

PROBLEM STATEMENT
Identify the problem you addressed. Explain how it was identified and why it's an important issue.

2

SOLUTION PROCESS
What process did you follow to generate, develop, and test your solution ideas? If you encountered any unexpected roadblocks along the way, how did you overcome them?

3

PROTOTYPE GALLERY
Showcase any prototypes you developed and tested with customers. What tools and resources did you use? How did these prototypes help evolve your work?

4

RESULTS + NEXT STEPS
What was the impact of your solution in terms of customer experience or other metrics? How did you define and measure success? What next steps have you identified to build upon your work? How can your organization benefit from continued exploration of the customer experience solution?

Tool 8
Case Study Template (1/4: problem statement)

PROBLEM STATEMENT What's the customer need or problem your solution sought to address? Who was involved: partners, customers, other stakeholders? What were the key relationships?

REGIONAL CONTEXT From your research, what were key regional factors – regulatory, cultural, political, other – that contributed to or related to the problem? How did this context ultimately impact the way you approached your solution?

INITIAL RESEARCH OVERVIEW
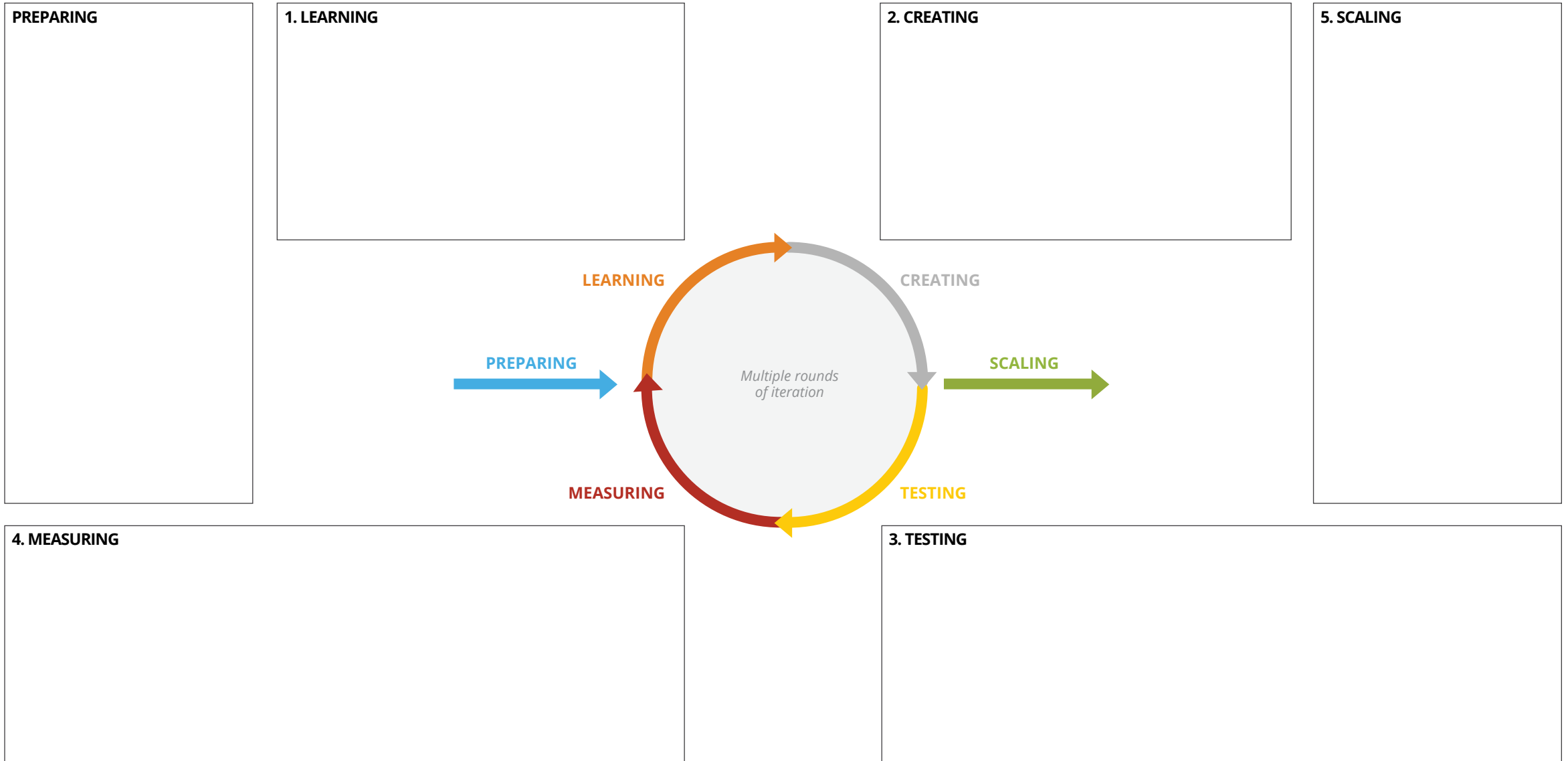Include a summary of your initial research strategy. Where did you go and who did you speak with? How did you adapt your process as you uncovered new information about the situation? What were the key customer insights that helped you identify the need or problem to address?

# Interviewees	Interviewee breakdown	Locations visited	Time spent in the field

Tool 8

Case Study Template (2/4: solution process)

PREPARING

1. LEARNING

2. CREATING

5. SCALING

4. MEASURING

3. TESTING

LEARNING

CREATING

PREPARING

SCALING

Multiple rounds of iteration

MEASURING

TESTING

Tool 8
Case Study Template (3/4: prototype gallery)

	PROTOTYPE 1:	PROTOTYPE 2:	PROTOTYPE 3:
CONCEPT Describe your prototype and its key features. Who's your target user?			
DESIGN AND PRODUCTION What materials did you use to create your prototype? Did it involve physical artifacts? A physical space? Person-to-person interactions?			
TEST METHODS How did you set up and test your prototype? What were key assumptions, questions, or performance metrics? How did you define success?			
STATUS How did your prototype evolve during the process? Is some version still in use or did it prove unsuccessful?			
DOCUMENT YOUR WORK Describe the results of your prototype: details that surprised you, hypotheses that were invalidated, stories worth sharing, etc.			

Tool 8
Case Study Template (4/4: results + next steps)

RESULTS What was the impact of your prototype trials in terms of customer experience or other metrics? Which prototypes were successful and which failed? Why? Which ones show promise for continued development?

LEARNINGS What are the big takeaways from your project? Do you have unexpected test results or surprising findings to report? How do learnings relate to your organization's customer experience practices in general? What are the ways your organization may benefit from continued exploration of the customer experience solution?

Near Term

Medium Term

Long Term

NEXT STEPS
What plans or next steps have you identified to build upon your work?

Tool 9

Customer Satisfaction Survey

Customer satisfaction surveys are highly useful evaluative tools that can be adapted and employed throughout your process, although they're especially practical during prototyping and testing. A survey is a quick way to generate data to validate or disprove your hypotheses. Ideally, surveys are executed at regular intervals so you can continue to make adjustments and iterate on ideas until you've refined and validated a solution that's ready to scale.

PRO TIP – *A formal survey is one approach to gathering customer perspectives on your prototype. But most prototypes benefit from both formal and informal analysis. You may want to collect more nuanced feedback by conducting short group or intercept interviews to gather qualitative insights, noting what people liked/did not like, found clear/confusing, or shared as relevant ideas/ considerations.*

STEPS

SUGGESTED TIME
2-8 hours

ROLES
2-4 collaborators

MATERIALS NEEDED
template, pages 68-71
pens
paper
sticky notes

The short survey (pages 68-71) is used to collect feedback from customers on their perceptions of prototypes and overall experiences. It includes 4-5 questions with responses collected on a 5-point Likert scale. To execute a successful survey, plan ahead adequately before launching.

1

TARGET PARTICIPANTS

Select your target and exposed group of customers up front (see targeting template, page 69). Ensure that survey administrators are experienced and adequately trained.

2

TAILOR SURVEY QUESTIONS

Create a survey based on specific aspects of the project or prototype you plan to test. For example, if you've changed the decor of a bank branch, create a survey that will reveal first impressions and the overall experience of visiting customers.

3

STAGING AND ROLLOUT

Administer the survey in the local language, and, if applicable, as soon as possible after you've implemented your prototype or intervention. You may choose to conduct surveys at several points throughout the process.

4

COLLECT AND APPLY FINDINGS

Optimize data collection to quickly obtain and synthesize results so you can incorporate changes to your project on an ongoing basis. Use SurveyMonkey, Google forms, or other similar online tools.

Reference: Customer Satisfaction Survey
Janalakshmi Customer Experience Playbook

Tool 9
Customer Satisfaction Survey (1/2)

PROJECT / SUBJECT:

SURVEY DATE / LOCATION:

OBJECTIVE Which specific aspect of customer experience are you trying to gauge? What hypotheses are you testing?

FORMAT REQUIREMENTS

Language and Literacy - What language considerations are necessary to accommodate participants?

Media and Technology - Will the survey be administered on the phone or in person? What level of familiarity with technology is necessary for participation?

Compensation - Should participants be compensated for time spent completing the survey, or is it voluntary?

Facilitators - What level of training is required for facilitators conducting the survey? Do they need to be internal or external to the organization?

PARTICIPANT PROFILE	EXPOSED GROUP	CONTROL GROUP
Number of Participants		
Age Range		
Income Range		
Financial Characteristics		
Exposure to Product / Service		
Familiarity with Organization / Brand		
Geographic Distribution		
Recruitment Timeline Strategy		

Tool 9
Customer Satisfaction Survey (2/2)

TARGET GROUP	SAMPLE QUESTION* *Note: Questions from a previous project. You'll craft your own relevant questions.*	1	2	3	4	5
Both	How **comfortable** do you feel at the [service location]?	Very comfortable	Somewhat comfortable	Neither comfortable nor uncomfortable	Somewhat uncomfortable	Very uncomfortable
Both	When you have questions, how adequate do you feel the **information** provided at the [service location] is?	Very adequate	Somewhat adequate	Neither adequate nor inadequate	Somewhat inadequate	Very inadequate
Exposed group	Have you **noticed any changes** at the [service location]? (Yes/No) If yes, how much do you like these new changes?	A lot	Somewhat	Indifferent	Very little	Not at all
Both	**Overall, how satisfied** are you with your experience at the [service location]?	Very satisfied	Somewhat satisfied	Neither satisfied nor unsatisfied	Somewhat unsatisfied	Very unsatisfied
Both	How much **do you like** the facilities at the [service location]?	A lot	Somewhat	Indifferent	Very little	Not at all

Customer Feedback

Customer Feedback

EXPERIMENTS

Put Customer Experience into Action
Practical exercises to help you get closer to your customers and make customer experience a part of your core competencies. Each experiment can be done in as little as one or two hours.

Ideal for managers and project teams who'd like to immerse themselves in the value of customer experience or accelerate their work.

10 Questions that Work

An organization that puts customers first begins to shape its model and culture to reflect this core driver. As a team, take a moment to answer the following questions to identify the level of your organization's customer experience maturity and specific areas for improvement.

1. Has your organization designed key performance indicators to measure performance against customer satisfaction objectives?

2. Does your organization carry out research to understand the wants, needs, and purchase drivers of customers?

3. Does your organization examine sales processes to understand where they might fail or why customers may not purchase?

4. Does your organization analyze the number of customers gained or lost each year?

5. Does your organization apply a customer journey framework to design, document, and share the ideal end-to-end customer experience?
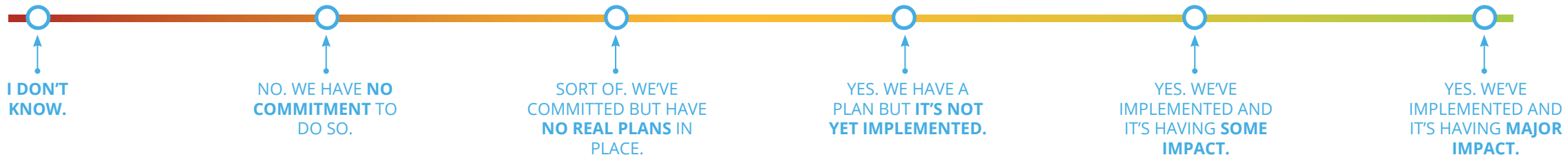
6. Does your organization use a set of broad research techniques to understand customer experience, satisfaction, and loyalty?

7. Does your organization carry out research to understand how customers are using your products and services, and why they may use them differently than you had planned?

8. Does senior management have regular, direct contact with customers to get a realistic view of what they experience when they engage with your organization?

9. Does your organization have a clear, consistent calculation of customer lifetime value when making customer investment decisions?

10. Does your organization understand the direct and indirect costs customer incur when they engage with your organization?

I DON'T KNOW.

NO. WE HAVE NO COMMITMENT TO DO SO.

SORT OF. WE'VE COMMITTED BUT HAVE NO REAL PLANS IN PLACE.

YES. WE HAVE A PLAN BUT IT'S NOT YET IMPLEMENTED.

YES. WE'VE IMPLEMENTED AND IT'S HAVING SOME IMPACT.

YES. WE'VE IMPLEMENTED AND IT'S HAVING MAJOR IMPACT.

Experiment 2

Start a Conversation about Customer Experience

Too often, conversations at headquarters are removed from the reality of what customers experience in the field. But every one of your organization's staff members is also a customer or user in their own daily life as well. This exercise connects your colleagues' personal customer experience to your organization.

STEPS

1

Show MicroEnsure's **short video on the power of customer experience.**

2

Reflect on 1-3 powerful customer experience moments in your life where the quality of your interactions improved your experience. Share these examples with your team.

3

Have colleagues share their powerful customer experience moments, noting specific interactions, emotions elicited, impact of the experience, and perception of the brand. They may draw or write their experience on separate sticky notes.

TIME

60-90 minutes

ROLES

1 facilitator
1 note taker / organizer

MATERIALS

Video from MicroEnsure
Sticky notes

EXPERIMENTS IN ACTION: JANALAKSHMI, INDIA

To kick off two days of intense customer experience prototyping and pitching, Janalakshmi, a financial service provider for the urban poor, started small. Each person in the room shared a moment that was meaningful to them in their own lives as customers.

Examples were wide-ranging, from a well-resolved complaint to a company that offered choices whenever possible. Examples included:

Just a couple of clicks! An easy and expedited exchange experience with Amazon left one individual feeling trusted and stress free.

There when I need them. A broken TV before a football match is never fun, but when the repair specialist was extra quick and full of banter, the individual reflected on feeling connected and supported.

Choices when I want them. The opportunity to order dinner "when you want it" made one teammate's long international flight easier and empowering.

The act of reflection kicked off the workshop on a foundation of personal engagement, empathy, and shared understanding about the importance of customer experience. It also helped a diverse team that included Janalakshmi, CGAP, and consulting partners at Dalberg and the Design Impact Group establish a shared language around customer experience.

USE IT WHEN

- You're trying to build the case for customer experience within your organization
- You're sensitizing your team about what customer experience is, and how it differs from what you already do
- You need analogous inspiration for an ideation session with your team

USE IT TO

- Develop a shared understanding on the definition of customer experience
- Show examples in your "Investment Case" PowerPoint
- Spark new ideas within your team
- Start exploring the competitive landscape

"I had to run something like a political campaign within the bank [to advocate]. I communicated with those interested...showed iterations...and was opportunistic."

Absa Bank executive

Experiment 3
Take the Pulse

Learning about your customers can begin with something as simple as an email. Your front-line staff already knows where customers struggle or thrive best. Developing easy ways to take the pulse of what employees know is a great way to focus efforts early on.

STEPS

1

Identify a customer experience issue you're curious about and the core front-line staff who may have insight into it. Send them an email with no more than five questions to learn more about the challenge. Keep questions simple to make sure it's not a burden and ask for responses within a week. Make sure questions are specific but open-ended. Analyze responses and share top insights with relevant teammates.

e.g., "Have you heard reasons why customers aren't signing up for the mobile wallet to make weekly loan repayments? What are some of the main reasons?"

2

Follow-up Activity: To keep the conversation going, invite respondents to be a part of "Daily Conversations about Customer Experience" and share stories once or twice a week. A few things you may observe are understanding what staff knows about customer experience and if they get ideas from customers themselves on improving existing experiences.

3

Follow-up Activity: Set up a database of customer experience champions within your organization and create an internal communications channel (e.g., a blog, Tumblr, Medium, Blogger). This keeps the conversation going and gathers momentum for customer experience support across the organization. Share anecdotes, inspiration, and promising customer experience practices.

TIME

30 minutes to create an email
1 week to gather responses

ROLES

1 facilitator
1 note taker / organizer

MATERIALS

Email and shared documents
Links to sharing platform if necessary (e.g., Blogger, Tumblr, Google+, etc.)

EXPERIMENTS IN ACTION: SQUARE, SAN FRANCISCO

The industry-facing initiatives team at Square, a San Francisco-based financial services / mobile payment provider, continuously talks to the customer care department to gather baseline data on customer claims and experience. With a dedicated feedback channel between teams, Square constantly prototypes ideas and gathers feedback through the customer center to test what customers find most valuable. This simple communication process allows Square to test and course-correct quickly to create the highly successful products found in their portfolio.

USE IT WHEN

- You want to make the case for investing in customer experience and you need stories from customers to create a "Making the Case" PowerPoint
- You want to test ways to streamline customer experience communications across functional teams

USE IT TO

- Connect with people across your organization that are interested in customer experience, and recruit for Daily Conversations about Customer Experience
- Test your initial assumptions on product or service performance, and gather a general understanding of challenges customers may face when they interact with your organization

"A lot of the ideas and prioritization come from the support channel. We work closely with our support team to understand the highest frequency of request coming in from the [customer] base and then how do we build a feature or product to meet their need." **Ginger Baker, Square, San Francisco**

Change Your Scenery

Changing your environment is a quick and easy way to begin shifting your mindset. Shake up your office routine. Choose a branch to work from remotely and meet front-line staff for coffee. The steps below outline more ways to make this time more productive and illustrative.

STEPS

1

Have a junior staff member give you a tour. You may be familiar with the physical layout of the branch, but use the opportunity to ask questions and elicit stories.

2

Take 15 minute breaks to walk around, observe, and interact with staff and customers. Come in with questions you're curious about – or let your observations guide you.

3

In your notebook, jot down observations and insights from interactions and reflect on how they may impact your work, offerings, or customer experience delivery. If your time at the branch is especially insightful, share photos and observations at your next team meeting.

TIME

3 hours to 1 day

ROLES

Individual or pair exercise

MATERIALS

Notebook
Small camera

EXPERIMENTS IN ACTION: KGFS, INDIA

Staff at Kshetriya Gramin Financial Services (KGFS) participates in rigorous onboarding, adopting the functions and responsibilities of each field role. Mid- and senior-level members of management at headquarters are expected to return to the field at least once each quarter to work as front-line staff for a week. KGFS goes beyond observation to immersion, developing a strong customer experience culture in the process.

USE IT WHEN

- You want to break your routine and get another perspective on your work
- Your team needs to gain empathy and perspectives from customers or front-line staff

USE IT TO

- Glance at the general challenges your customers currently face
- Test your initial assumptions on an offering's performance or gather an overview of the customer experience

---

"The number-one change that anyone who wants to be customer-centric [needs] is to have everyone spend time in the field. You never rise to the top until you've rolled up your sleeves and worked in the dusty fields." **Jayshree, KGFS, India**

Create an Alignment Map

Customer experience projects work best when they align with internal priorities and in-progress initiatives. Take an afternoon to make a "mind map" with several close colleagues. Explore what a customer experience project or perspective might add to your existing activities.

STEPS

1

Using sticky notes, start by writing down strategic priorities and goals. Then, in another color, add existing initiatives. Mark the notes that contain initiatives that cross-cut your organization (e.g., those that span human resources, corporate social responsibility, etc.).

2

Reflect on and write down names of senior managers who are particularly receptive to innovative ideas or have championed new approaches within your organization. Also, note employees at every level who show an appetite for innovative ideas and are naturally customer-centric in their work.

3

Step back and reflect on your map. Identify ways a customer experience perspective could add value or connect these existing people, projects, and priorities. If clear opportunities arise, begin a dialogue with these leaders. Save the map or documentation from activities to ground future work.

TIME	ROLES	MATERIALS
1-2 hours	1 facilitator	Sticky notes frog **Collective Action Toolkit: knowledge fest tool**

USE IT WHEN

- You want to define strategic internal collaborations for your project
- You want to create the case for customer experience investment or define your opportunity brief

USE IT TO

- Align efforts and build efficiencies between teams
- Identify potential collaborative projects between teams
- Create a map of who you need internal buy-in from, and who'll be an ally

"No organization is static, it's running. The best way to ensure ownership is to align with current initiatives." **Janalakshmi employee, India**

Find 3 Agents in Your Community*

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

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

STEPS

1

Start by visiting a town or village with low adoption rates of your products and services. Walk around and try to find three agents that can assist you. (It's ideal if you're not familiar with the location beforehand.) Document the process in writing and images. Note your actions, interactions, emotions, and thought process.

2

Follow-up activity: Choose a specific challenge you could face as a customer (e.g., unable to set up your mobile wallet). Ask the agent if he/she can help you with it, then phone the customer center and ask them to help you solve the problem as well.

*If your organization does not work with an agent network, you can still run Step 2.

3

Take notes as you go through the experience and once you're back at the office, reflect with your team on the following:

- How much time does it take to find an agent or gain effective support through the customer call center?
- What moments in the process were frustrating?
- Beyond the customer call center, who did you reach out to for support?

TIME

1-2 hours

ROLES

Individual or small group exercise

MATERIALS

Mobile phone
Notebook

EXPERIMENTS IN ACTION: TIGO CASH, GHANA

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

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

USE IT WHEN

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

USE IT TO

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

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

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

Have Coffee with Customers

Start impromptu conversations with a group of customers while they visit your branch. This is a great way to learn about their experience without getting into the logistics of a formal focus group. Before planning formal field research, it's often helpful to start a customer experience immersion with an informal activity such as this.

STEPS

1

Set up a day to work in a branch. If possible, work in a public place in view of customers. Invite a few for coffee while they wait. Introduce yourself and ask why they're visiting the branch that day, what particular product or offering they're interested in or use, and what challenges they face.

2

Once you establish rapport and confidence, sensitively ask more about their lives: household and family situation, employment, needs and goals, how they expect financial services to help them.

3

Jot down your observations and insights from interactions in your notebook. After a few (individual or group) conversations, you'll probably identify some similarities across customers:

- Describe three common themes that came up during the process
- Share with your team, ideally during "Daily Conversations about Customer Experience."

USE IT WHEN

- You want to gain inspiration and insights from your core customer base
- You want to test new ideas early on with random customers at a branch
- In the beginning of your project, before you get into the research planning phase, to collect data and get more direction on questions you need to ask

USE IT TO

- Collect data that can validate or re-frame your initial assumptions of customer challenges with your product

"Understand your customers. Talking to them is one thing, but if you go in looking to answer a specific question, you won't find out the whole character of them. Try to understand them – their beliefs, their needs, their relationships. Even if you are just serving one aspect of their financial life, try to understand them wholly, because it will give you a lot of ideas of how to build value into the product you are providing to them." **Ginger Baker, Square, San Francisco**

TIME

30-40 minutes per conversation
(gather responses for a week)

ROLES

1 facilitator
1 note taker

MATERIALS

Coffee
DIY Mind Map
Notebook

Experiment 8
Follow Front-line Staff

Shadowing is a basic observation technique that allows you to unobtrusively learn about an experience from the perspective of a single user. Following front-line staff (or a customer) will help you uncover patterns and insights in interactions between customers and staff.

STEPS

1
Ask a front-line staff (or a customer) for permission to follow her or him while they're interacting at a branch.

2
Document their interactions without intervening. Identify specific moments that draw your attention and descriptively record them in your notebook.

3
Once the agent is done, ask if they have 20 minutes for a follow-up conversation. Discuss the specific moments that may have sparked your attention, such as:

Why did you perform a task or handle an interaction in a certain way?
Did you use any tools or processes to support your work?
How did you feel? What were you thinking?
What challenges did you face?
Could anything in the experience be improved?
Are there any promising practices that could be expanded?

TIME

40 minutes-1 hour observing
20 minutes for follow-up conversation

ROLES

1 facilitator
1 front-line staff (or customer)

MATERIALS

Notebook
Camera phone (take photos as long as it's not distracting)
DIY tools (to capture insights)

USE IT WHEN

- You want to gather input for a customer journey map
- You want to gather learnings and stories about how customers engage with your products and services at a branch
- You want to better understand how to design delivery of an offering through branch staff or agents

USE IT TO

- Gather input to build a customer journey map
- Practice your skills for further qualitative research

Create a Customer Sketch

A customer sketch is a simple exercise to begin characterizing customers and learn where you may lack information. It can also help guide the creation of a research plan and early-stage personas.

If your organization doesn't have a thorough understanding of target customers, use customer sketches as a best practice to clarify knowledge gaps before jumping into a comprehensive qualitative research process.

STEPS

1
If you've performed some of the other experiments in this workbook, start populating sketches from previous conversations with customers and front-line staff, and eventually complement them with information from previous research on:
Household structure
Places you may find customers (leisure or work)
Channels customers use to access information and interact
Interests and life aspirations

2
Use yellow sticky notes to write down what you know – and a different color to record what you don't.

3
Once you have a better idea of your knowledge gaps and strengths, use these customer sketches to strategize more effective screening criteria for your qualitative research plan.

TIME

1-2 hours

ROLES

Collective exercise

MATERIALS

Persona Profile
Sticky notes: 2 colors

EXPERIMENTS IN ACTION: REBOOT

The social impact organization Reboot created a series of user personas as part of an ethnographic research study to support program managers at a bilateral aid agency in using data more effectively. The team needed to understand what kinds of data were required and the reasons current data practices were insufficient. However, they wanted to understand these issues from the viewpoint of the program managers themselves.

Reboot created low-fidelity user personas – rough drafts that could be made quickly (as opposed to polished, high-fidelity materials shared with people outside the research process). Written on 3- x 2-foot paper sheets, the format made it easier for the team to collaborate as they organized details and sorted evidence across more than 40 interviews.

USE IT WHEN

- Before you begin the Starting with Your Customers section of the CGAP **Customer Experience Toolkit**
- Before you go into research planning and want to get more tactical about your outreach strategy for qualitative research

USE IT TO

- Organize your data collection for specific stakeholders or target customers

Reference: Reboot – An Inside Look at Design Tools in Development Work
User Personas in Context

Show the Impact of Your Prototype

Organizations often wait until they have a fairly developed product before gathering reactions and interest through customer testing. But a low-resolution prototype is a cost-effective way to test your concept, gauge its value to customers, and uncover their perceptions about specific features. Prototyping is a great way to tangibly ground your ideas and elicit feedback from your audience.

STEPS

There are numerous ways to build a low-resolution prototype that tests your initial assumptions. It may even take less than three hours!

1
Identify concepts you'd like to understand more deeply. To illustrate your idea more completely, determine the components you'd like to test using a storyboard or concept map (e.g., a rewards program with many components: kiosk sign-up, rewards structure, mobile).

2
Low-resolution prototypes can take many forms: mock-up marketing posters, paper interface "screens," or even a cardboard desk with faux staff. Choose a simple approach that fits your concept and create questions to evaluate interactions with sample users.

3
Put your concept into action with real users. Ask them to "test" the product, messages, and key features. Have them articulate their thought process aloud or explain their understanding of features back to you after the experience. Record and debrief each interaction.

TIME

Building a prototype
Paper prototype: 2-3 hours
High-resolution prototype: 2-3 days

Testing
Spread activities over 2 days

ROLES

Group of 3-4
When testing:
1 facilitator (role playing)
1 note taker
1 photographer

MATERIALS

Online resources for mobile prototyping (mockups, POP 2.0)

EXPERIMENTS IN ACTION: TIGO CASH, GHANA

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

The project's prototyping phase lasted two weeks. At the workshop, the team defined planning and logistics for three live prototypes. They began by splitting up the team and figuring out logistics before going out in the field.

The Traveling Kiosk Prototype
Concept: A dedicated, consistent Tigo Cash customer service presence in communities. The kiosk is a live, in-person physical installation, i.e., a table with a banner or a van set up near a Tigo Cash agent. The kiosk provides educational information, try-on experiences, support, and referrals to the local Tigo Cash agent for transactions and usage.

Three prototypes were tested live: Traveling Kiosk, Video Tools, and Star Promoters were all done on the spot – in the street or with a Tigo Cash representative approaching potential customers without pre-arranged interviews. The Traveling Kiosk was set up at a busy intersection; the team measured how many people walked up to it, what kinds of questions they asked, etc.

USE IT WHEN

- You already have a concept and want to learn how people react to it
- You want to add a specific feature to a product or service
- You're crafting a communications or outreach campaign

USE IT TO

- Learn where value lies for customers
- Test how easy it is for people to use your product or service (and challenges they face)
- Learn how customers use your product or service
- Understand which features are missing and which can be excluded

"It's one thing to say, 'ok, I understand my customer'…and another thing to actually go make something and try it out." **IDEO.org**

Check Your Assumptions

When undertaking customer experience projects, it's always good to keep your assumptions in check.

Use this simple test to spark reflection and dialogue. For each of the following questions, answer "true" or "false":

QUESTIONS

1. Customer experience is all about marketing:
2. Customer experience revolves only around a product:
3. Secondary research is enough to understand customer experience:
4. Qualitative research is not enough to understand customer research – in fact, any research that's not statistically significant is not worth anything:
5. There's no way 8-10 interviews can give enough information to understand customer experience at the organization:
6. Experts are required to carry out qualitative research:
7. Why listen to the customer? Steve Jobs of Apple said customers don't know what they want:
8. Customer experience requires a shift to a culture that rewards staff for solving customer problems and deepening customer relationships:
9. A journey map can be generated to describe the desired experience for a new offering:

USE IT WHEN

- Before you begin **Customer Experience Toolkit** Chapter 3: Planning and Taking Action, be sure to cover the basics concepts in Chapter 2: Starting with Your Customers

USE IT TO

- Challenge your current knowledge on the use of tools to learn about your customers

"Design is more than the aesthetics and artifacts associated with products; it's a strategic function that focuses on what people want and need and dream of, then crafts experiences across the full brand ecosystem that are meaningful and relevant for customers." **Mauro Porcini, Chief Design Officer, PepsiCo**

TIME	ROLES	MATERIALS
30 minutes	Individual exercise	None

Scope Your Project

Budgets and priorities often shift. When taking on customer experience projects, be mindful of lean and thoughtful project management. This tool will help you embrace your resourceful side.

STEPS

1

Choose one of the three following project timelines that grabs your attention:
- Light effort: 1-3 weeks
- Medium effort: 4-8 weeks
- High effort: 2-3 months

2

Think of a potential idea, customer challenge, customer opportunity, or existing project you'd like to address with your team. Plan a set of activities for each phase (use the Project Planner on page 36 as a reference).

3

Include roles for each activity, timeline and budget for research, and tools or methods to be used.

TIME

60-90 minutes

ROLES

1 facilitator
Team

MATERIALS

None

USE IT WHEN

- As soon as you present your opportunity brief and want to get your team into the mindset of projects with quick turaround and rapid testing, so they know how to manage and plan for resources

USE IT TO

- Practice how to scope a project – or simply a research plan that involves qualitative research

"We called it radical collaboration. That idea that working side by side in a compressed time frame in low-fidelity artifacts. That inevitable changes the discussion." **Doug Powell, IBM**

Align Your Team Values

What makes you do what you do?

This value mapping tool enables you to describe the values embodied in your personal work and in the wider organization. Values are probably more influential than anything else in shaping what you do. They may be something you take for granted, that you believe is obvious, or something you've never actually articulated or written down. Defined values can be very useful in trying to explain your work to colleagues and partners. Once team values are defined they can be shared; they act as a common reference point to simplify and speed up decisions, and ensure consistency in the work your team accomplishes.

STEPS

1

Print a **value mapping template** for each team member (see Reference, page 99). Start by individually writing down on a piece of paper (or sticky note) what you feel is most valuable for yourself as well as your organization. Make sure each team member first makes a personal value map.

2

Place a wide range of values (ten or more) in each relevant field on the template. Swap them around until you feel they're in the right place. To focus your activities, place a maximum of five in the "always important" column.

3

Ask other team members to complete the same exercise. Once all templates have been defined, together you can establish which values are important to the organization as a whole.

TIME

40 minutes

ROLES

Collective exercise
1 facilitator (optional – for introducing and guiding the exercise)

MATERIALS

Value mapping template
Sticky notes

EXPERIMENTS IN ACTION: MADHYA PRADESH, INDIA

A technical support leader for the government health team in the Indian state of Madhya Pradesh identified that her team was stuck in a rut. They were resistant to change, yet exhausted by the day-to-day challenges of government protocol.

The technical support leader used the value mapping tool to identify core values on the individual and organizational level that could bring much wanted change to the way the system operated. The idea was to try "change management" so resources could be used to more productively deliver services to citizens.

The team drew up an annual work plan that covered human resource and organizational development dimensions. Compartmentalizing values into four neat boxes was easier said than done, but in reality the values overlapped on the individual and organizational levels. Although there were shifts in position, personnel, and policy, a common thread was detected.

After the exercise, outputs were shared with government partners, which helped pave the way for buy-in for upcoming health projects and needed systems changes.

USE IT WHEN

- A change in management is underway that may affect your team dynamic, and you want to ensure that team members are aware of how changes may align (or not) with their individual values

USE IT TO

- Expedite decision-making at critical moments by aligning on commonly agreed-upon values that work as guiding principles throughout your project

⊹ **Reference: The DIY Toolkit (Nesta) Value Mapping Tool**

Experiment 14

Storyboard Your Idea

A storyboard is an easy way to robustly illustrate an offering idea within the life of your organization and its customers.

Storyboards provide details on users, flow, interactions, and dependencies, and act as early stage mock-ups or prototypes.

STEPS

1

Identify the concept you want to illustrate and imagine what the experience might look like over time. It's helpful to think through the lens of a story: Where does the interaction take place? What specific challenge is being tackled? Who are the main characters? What tools do they use? Break down steps and key moments of your story into a beginning, middle, and end.

2

Illustrate key moments of your user's experience in context. Don't worry about your artistic abilities – think of comic strip panels and keep your sketches rough (a sticky note makes a great frame). Title each scene and write a short caption that describes what's occurring. (If you're feeling ambitious, add relevant dialogue to create a deeper understanding of your characters and their interactions.) Limit your storyboard to 4-6 scenes.

3

Share your storyboard with your team for review. What does it reveal about your idea? Are key steps missing or can they be expressed differently? What works (or doesn't) within the storyboard, and what are the implications for the design of your concept? Note: storyboards can illustrate services, products, and experiences.

TIME

45-60 minutes

ROLES

1 facilitator
2-4 participants

MATERIALS

Paper (half sheets)
Sticky notes
Pens
Tape

EXPERIMENTS IN ACTION: DESIGN IMPACT GROUP, CHILE / INDONESIA

In 2015, a large foundation engaged Design Impact Group, the Dalberg social impact design practice, to develop and test interventions that secure the livelihood of artisanal fishermen and support their transition to sustainability in Chile and Indonesia. One intervention involved enrolling them in branchless banking services to provide savings and loans products tailored to the unique demands of small-scale fishing while incentivizing a transition to sustainable gear.

The concept involved novel systems and new behaviors for the fishermen and other stakeholders. Because of its complexity, storyboarding was an essential part of the process. Storyboards helped align the team, provided clarity on concepts, and were used as prompts to gather the first round of feedback from fishermen.

The team started by creating a visual map of the new concept and breaking it down into storyboards that illuminated relevant interactions. For example, how do fishermen learn about the program? How do they set up an account? What does their first use look like? How are fishermen retained in the program? These interactions were mapped individually so the team could test variables such as the best stakeholder to act as a branchless banking agent; appropriate loan size and interest levels; and the right frequency and channel for loan repayments.

Storyboards were crucial for prioritizing and making tough decisions about where to spend resources in prototyping and concept development. After sketching out an online buyers' platform, the team realized that it fell outside the scope and capacities of the partner organizations to implement. Storyboarding was crucial to accelerating in-field prototyping and ultimately honing the sustainable gear concept.

USE IT WHEN

- You've finished brainstorming and identified ideas you want to understand better
- You're trying to decide what to prototype and test in the field with actual users

USE IT TO

- Explore and refine your concept with your team
- Explain your idea to a stakeholder
- Conceptually test and refine an idea to better understand how it works in context

Energy Barometer for Weekly Check-ins

Managing a project can be tough work, especially if it involves going against everyday norms. Use this simple technique to gauge the positive (or negative) energy of your team, and channel it toward productive work on a regular basis.

STEPS

1

Gather your team and set the tone. Sit in a circle or horseshoe shape at a table in front of a white board, or simply in a ring of chairs. As you open the conversation, set expectations that the purpose of the check-in is to make space for open and honest reflection on the team's energy, interactions, feelings, and progress – not for project planning.

2

Briefly take the temperature of the team using a "fist-to-five" energy barometer exercise. Ask everyone to think for a moment how they'd rate their feelings around the team's work (over the past one or two weeks) on a scale of zero to five. Invite team members to hold up the corresponding number of fingers to share their ratings with the group – zero (fist: very low energy/negative outlook) to all five (very high energy/positive outlook) .

3

Have each team member briefly share the thinking behind their rating. To stoke conversation, ask them for a high point, a low point, and a learning from the past week. Dive deeper into discussion, noting commonalities and differences. Note issues that may require follow-up, for example, a conflict may call for a mediating conversation; a project issue may require a planning session; or overwhelming positivity may be cause for celebration.

TIME

20-40 minutes every 1-2 weeks is recommended – depends on the size of your team and where you are in the process

ROLES

1 facilitator
Participants

MATERIALS

None required, however, you may record the conversation using a white board, sticky notes, or notebook

USE IT WHEN

- You want to set norms for weekly or bi-weekly check-ins. (You may extend or build on this exercise for mid-point check-in dialogues that incorporate other discussion prompts)
- You're gauging the working relationships of new partners and stakeholders

USE IT TO

- Create a safe place for all members to share their perspectives and solicit help
- Build a habit of reflection and proactive resolution within your team
- Foster positive team dynamics

Make a Video, Show Your Impact

Sharing an "aha!" moment as a story can bring the impact of your work to life. Create a one- or two-minute video with your camera phone to show the impact to your peers. We often get lost in numbers and charts, thinking this is the best way to showcase results. But while data is important, sharing stories of people is another powerful way to leave an impression and resonate with your audience. In fact, you've probably already shared a moment of realization (when the impact of your work dawned on you) with a customer or your team.

STEPS

1

Brainstorm and recall moments of realization that you and your team had. Think how you'd like to capture one of those moments.

2

Make a four- or five-step storyboard that plans the shots you'd like to capture in your video.

3

Keep it simple. Focus on the story – not the execution. Some tips to spark your imagination and keep it simple:

- Interview a customer or employer you worked with
- Create a photo sequence from the field, with captions and background music
- Role play with your team

TIME	ROLES	MATERIALS
1-3 hours	Individual or group of 2: (1 fixer – logistics, and 1 cameraperson)	Video function from your phone

USE IT WHEN

- You want to share the impact of your work internally
- You're trying to make the case for an organization

USE IT TO

- Get people excited
- Share the process across your organization and gain buy-in to scale up product development or tested prototypes

"The real danger is that we get caught in the words of customer centricity. We need to connect to [customer experience] in a personal way. The best way to make [customer experience] come alive is through stories."

Ramesh Ramanathan, Janalakshmi, India

Launch a Customer Council

To better understand how a portfolio of offerings holds up, test it with a Customer Council. Over time, use this champion group to better understand customer preferences, brand impressions, and market direction.

TIME	ROLES	MATERIALS
60-90 minutes	Collective exercise	DIY **value mapping template** (see Reference below)

USE IT WHEN

- Any time during the process

USE IT TO

- Get customer perspective on how well your products and services are integrated
- Better serve customer needs
- Get potential ideas on improving your products and services or simply communicating their value and benefits better

STEPS

1
Identify your purpose

When does your team wish they had customers they could turn to for feedback? What geographic regions, business challenges, or markets are most salient to your immediate work? As a group, identify 1-3 ways you want to incorporate customers into your business, product development cycle, or marketing.

2
Recruit organically

There are many ways to build your Customer Council, but don't be afraid to start small (or big). Try: open applications from customers, open recommendations from local branches or agents, outreach using customer data, or cold calls to identify core targets.

3
Meet and cultivate meaningfully

Time is a valuable resource, and everyone wants to ensure that their time and opinions are used respectfully. Schedule Customer Council meetings with scoped topics or activities – and clear expectations. Ideas include:

- Focus group by segment issue areas (e.g., affording education, understanding next generation workforce needs, entrepreneur and mother, etc.)
- Early stage product idea review and testing
- Brand review

Reference: The DIY Toolkit (Nesta) Value Mapping Tool

Create Insights Cards

How do you communicate the voice of your customer in high-level meetings?

Insights cards are tools that cleverly address that moment at a meeting when you sense the customer focus getting lost. Build insights cards from your work by gathering understandings from personas, needs, and goals.

USE IT WHEN

- As a prompt at board meetings or in "Daily Conversations about Customer Experience"

USE IT TO

- Challenge participants' assumptions at meetings
- Course correct when you feel the conversation is shifting to talk about technical breakthroughs as offerings, rather than addressing customer behaviors

STEPS

1
Collect some quotes from previous experiments that involved direct interaction with customers.

2
Write one quote on a blank piece of cardboard and use it as an insights card.

EXPERIMENTS IN ACTION: BRADESCO, BRAZIL

During a customer centricity design project with Bradesco, one of Brazil's largest financial service providers, the team performed an exercise that tested managers' assumptions about customers. At a board meeting, the team showed managers photos of people who'd been interviewed and very basic profiles about them (male/female, age, where they lived).

Managers were then asked whether they thought customers owned their homes, liked technology, liked savings, had credit cards, were literate/illiterate, etc.

Results were quite interesting because most assumptions and knowledge of lower-income customers in Recife, Brazil, were ultimately tested.

REFERENCES

Build Your Customer Experience Knowledge Base
A curated set of reference and resource materials to build your internal knowledge base and increase the impact of customer experience within your organization.

Ideal for those looking to dive deeper into a particular area of customer experience, or for more advanced practitioners.

WORKBOOK REFERENCES

In crafting tools and experiments for this guide, we reference a variety of robust reports and toolkits, occasionally reimagining their tools through the lens of financial services in a developing context.

Business Challenges Booklet
CGAP: https://www.cgap.org/publications/business-challenges-booklet

Business Model Generation
http://www.businessmodelgeneration.com

Can a Good Customer Experience for the Poor Benefit Business?
CGAP blog post: http://www.cgap.org/blog/5-ways-improve-customer-experience-poor

Customer Experience Toolkit
CGAP: https://www.cgap.org/publications/customer-experience-toolkit

Customer Segmentation Toolkit
CGAP: https://www.cgap.org/publications/segmentation-toolkit

Design for Libraries Toolkit
http://designthinkingforlibraries.com

Designing Customer-Centric Branchless Banking Offerings
CGAP brief report: http://www.cgap.org/publications/designing-customer-centric-branchless-banking-offerings

DIY Toolkit: Development Impact & You
Selected methods from the DIY Toolkit (Nesta): Value Mapping, Prioritization Model, 2013: http://diytoolkit.org/tools/value-mapping-3/

Insights Into Action: What Human Centered Design Means for Financial Inclusion.
CGAP: http://www.cgap.org/sites/default/files/CGAP_Insights_into_Action_final.pdf

Janalakshmi Customer Experience Playbook
Satisfaction Survey: https://www.microfinancegateway.org/library/customer-experience-playbook

Learning from Customer Centricity in Other Industries
CGAP: http://www.cgap.org/publications/learning-customer-centricity-other-industries

Reboot – An Inside Look at Design Tools in Development Work
User Personas in Context: http://reboot.org/2015/06/18/user-personas-in-context

5 Ways to Improve Customer Experience for the Poor
CGAP blog post: http://www.cgap.org/blog/5-ways-improve-customer-experience-poor

ADDITIONAL RESOURCES

Becoming a customer-centric organization that delivers robust customer experience requires a new way of thinking and doing. We recommend these additional resources to spark creativity and collaboration within your organization.

Insights into Action
CGAP's primer on the role human-centered design plays in financial inclusion. This collection is a go-to for illustrative case studies, as well as core insights and principles to drive financial access and innovation for low-income populations.

bit.ly/CGAP-insights-action

Design Kit
Building off their work on a customer-centric design toolkit, ideo.org's collection of design tools lives in an online format to help your pick and choose methodologies that best fit your situation. This kit has helpful resources around field research, ideation, and prototyping.

www.designkit.org

Collective Action Toolkit
This collection of tools is perfect for empowering your team around creative problem solving. Specifically created by frog to apply design frameworks in non-design situations, it's helpful in establishing the building blocks for productive collaboration.
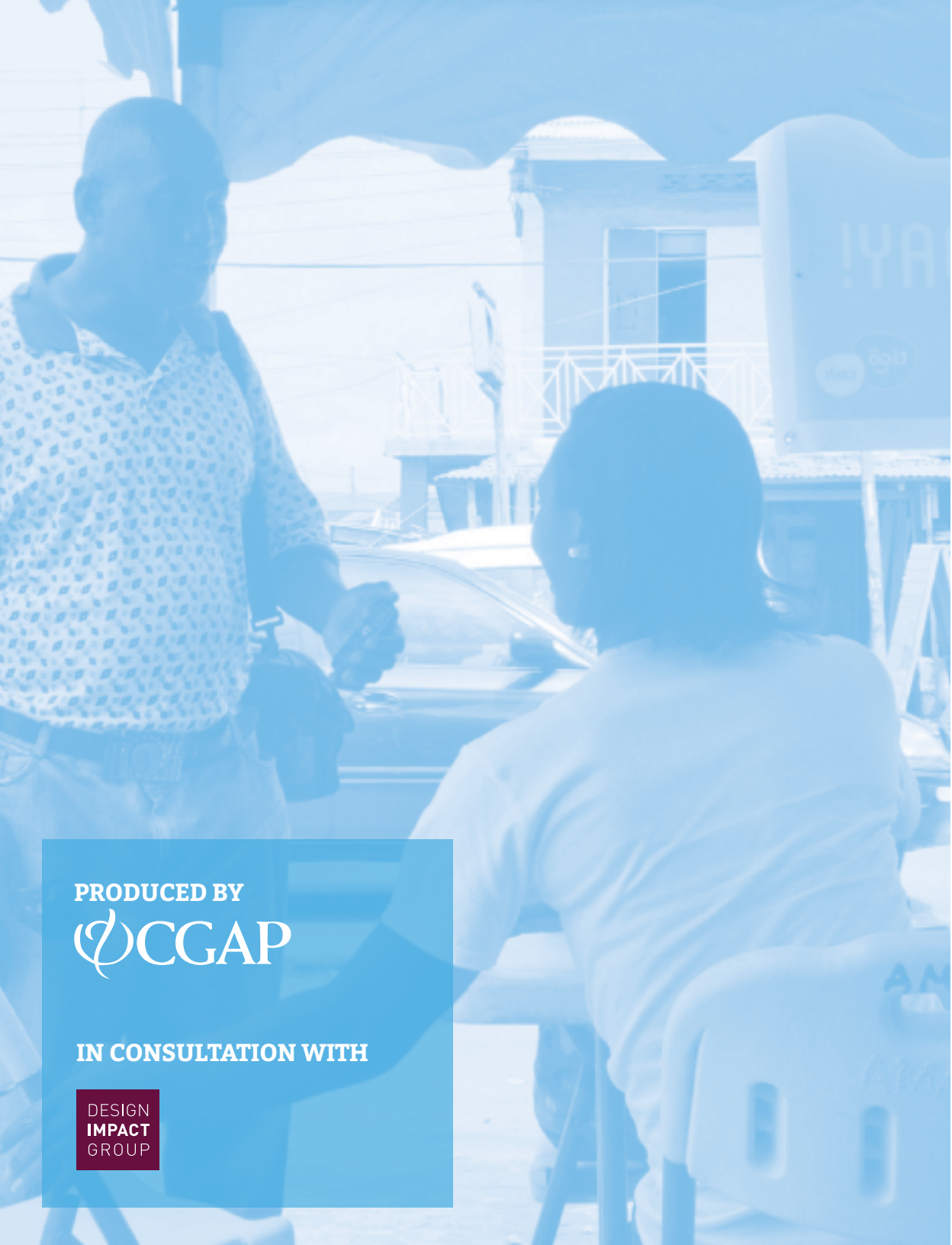
bit.ly/frog-collective-action

DIY Toolkit
A toolkit to empower innovation in the development space created by Nesta, with the support of the Rockefeller Foundation. Human language and simple, downloadable worksheets make it easy to use and very applicable to organizational challenges.

www.diytoolkit.org