

Sinapi Aba's Client Journey Mapping

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Sinapi Aba's Kwaku Acheampong engaging clients in journey mapping research.

Photo courtesy of Opportunity International

Most non-bank financial institutions are relatively good at gathering information about their clients' transactions. But savings and loan transaction data often doesn't capture the positive and negative experiences clients face when dealing with a financial institution. If financial institutions don't understand these challenges, how can they improve their products and services and improve the client experience?



Client Journey Mapping (CJM) is one response to this dilemma.

In February 2015, [Sinapi Aba](#) and its technical service provider, [Opportunity International](#), attended MicroLead's second annual partner workshop held in Kampala, Uganda. Through practical field application - facilitated by consulting firm 17Triggers – participants learned to visually “map” the client experience, engaging clients in lively, simple, focused dialogue. Sinapi Aba had recently converted from an NGO-managed MFI to a regulated Savings and Loans Company, offering voluntary savings for the first time. High on the minds of management and staff was the question: how are old and new clients responding to this historical shift in business strategy? The timing for customer journey mapping was ripe so the institution adapted the CJM tool learned at the MicroLead workshop. They used this innovative “pictorial” CJM tool to encourage clients to describe in detail how they heard about, registered for and used Sinapi Aba's services. Sinapi Aba employed CJM in order to identify customer “pain points” and work out possible solutions.

Collaboratively created by interviewers and clients, the actual Client Journey Map consists of a series of drawings on colored sticky notes that show the step-by-step process a “typical” client goes through to find out about, access and use financial services. On the map, red sticky notes represent “headaches” or “pain points.” Drawings depicting potential solutions to high priority headaches are made on sticky notes of a different color. By the time the focus groups are completed, the institution has multiple maps – one for each focus group. Interviewers then create “synthesis” maps, representing different types of clients (women/men, rural/urban, clients with SME/individual/group accounts, etc.) – as well as one synthesis map of common steps, headaches and solutions.

Today, Sinapi Aba is using the client feedback to improve the overall customer experience, particularly regarding voluntary savings. The research team has communicated specific “headaches” and suggested solutions to the responsible management teams, who brainstormed potential solutions. “The CJM exercise formed part of a larger, more traditional statistical client survey – Sinapi Aba's first since rebranding, converting to a Savings and Loan, and offering savings,” says Mary Pat McVay, Research and Knowledge Manager for Opportunity International. As of this writing, Sinapi Aba's management is planning a top-level meeting to review suggestions made by different departments along with the recommendations from the statistical survey team.

The mapping exercise turned up two key surprises. First, some clients, especially women, reported that they didn't like receiving SMS text messages confirming savings deposits and withdrawals, or reminding clients to make a loan payment or make a planned deposit. The clients didn't always understand the English-language messages, and because female clients often share a phone with their husbands, the messages enabled the husbands to see the clients' financial information. Second, clients were often unclear about charges related to the text messages.

To resolve these issues, Sinapi Aba's IT team is now considering ways to transmit voice messages in the local language. Addressing privacy concerns, the communication team is working to better communicate to clients how to password protect account messages and delete old messages. And finally, the marketing team plans to better communicate fee information.

Another surprise was that long-term, loyal clients did not feel valued by Sinapi Aba. Since the institution has a long history of strong customer service and client loyalty, they were shocked by these findings, which were re-affirmed in a quantitative survey. (Note: focus groups are often conducted in conjunction with such surveys.)

Sinapi Aba's service quality department brainstormed a broad range of solutions to this headache, ranging from promotions and product/service updates being offered to all clients (rather than just new clients), to more personalized attention for long-term clients, such as calls on their birthdays.

Finally, clients expressed confusion over pricing and fees for Sinapi Aba's services in general, including new savings products and loan interest rates and fees. Sinapi Aba plans to upgrade its communications and financial education to enhance specific gaps arising from the CJM exercise. "This exercise was a good eye opener as it gave us an opportunity to hear client complaints and get insights into how to solve these headaches," said Elizabeth Sarpong, Sinapi Aba's Service Quality Manager.

For institutions considering a CJM exercise, Opportunity International and Sinapi Aba have five recommendations:

- 1. Define your terms.** As demonstrated at the Uganda MicroLead partner workshop, Sinapi Aba used 17Triggers' analogy of a romantic relationship— courtship, engagement, and marriage – in order to facilitate focus group discussions about the client journey from finding out about Sinapi's services, to deciding to open an account, to using transacting on an account. The research team also asked clients to develop customer "personas" to describe typical clients – another learning from the Uganda workshop. This "persona" concept was designed to allow clients to speak freely about a hypothetical person like them, rather than having to share personal experiences. However, "what actually happened," according to Kwaku Achempong, who led the Sinapi research team, "was that clients simply took as the "persona" an average of the clients' situations – their incomes, types of businesses, etc. They were very comfortable talking about themselves openly." The analogy of a romantic relationship also caused a lot of debate, because many cultures do not follow this path to marriage. Explaining the analogy took time and it wasn't needed. "After a few tries, we dropped that part of the explanation. Clients seemed to understand the direct stages of hearing about a service, deciding to use it, and using it," reports Genzo Yamamoto, who led the collaborating Opportunity research team. Institutions should test such concepts with staff and a small client sample before using them in focus groups.
- 2. Engage operational staff across the board before, during, and after the CJM exercise .** Sinapi Aba learned it was important to engage senior managers in defining the key research questions before the focus groups. Engaging staff also stimulated demand for the research results. During the focus groups, clients were more comfortable speaking with senior and marketing staff rather than local branch managers and loan officers, because they didn't want to offend the staff that directly serves them. After the CJM exercise was completed, senior managers reviewed the identified "headaches" relevant to their department, brainstorming solutions which will now be considered by the executive management team.
- 3. Prioritize the "headaches" uncovered .** Clients should rank the most critical challenges they face. As Abbie Condie – another Opportunity researcher – reports, "when reviewing the headaches, it was helpful for staff to identify which of the pain points were already "known" to the organization and which were "unknown." This helped staff focus on the new findings for which new solutions are likely needed. In addition, it helped Sinapi to assess the value-added of the CJM research."
- 4. Ask follow-up questions.** One of the advantages of a focus group is this ability to follow up on questions, probe, go deeper. In order for staff to truly understand the challenges clients face and the underlying causes and possible solutions, follow-up questions are critical.

5. **Use images during the focus group.** Both clients and facilitators should be encouraged to draw pictures to facilitate understanding. Using easy-to-interpret pictures helped the facilitator ensure the client was understood. Once the client journey map was finished, the facilitators asked the clients to review it to make sure they understood and agreed with it. Says Dana Lunberry, who played the role of “illustrator” in several CJM focus groups, “I was able to listen and draw, and afterwards, the clients stepped back and viewed the map. I encouraged them to tell me what to change, and to make changes themselves. This way, the clients and facilitator could focus exclusively on the discussion first, but the visual diagram made it easy for them to ‘review the findings’.”

Opportunity and Sinapi Aba will be publishing a case study through UNCDF MicroLead on the CJM experience, anticipated to be available in October 2016. Meanwhile, any questions or comments can be directed to Genzo Yamamoto, Director of Knowledge Management at Opportunity, gyamamoto@opportunity.org.

About MicroLead

MicroLead is a UNCDF-managed global initiative supporting the development and roll-out of deposit services by regulated FSPs, seeking to respond to the rural vacuum of services. With the generous support of the [Bill & Melinda Gates Foundation](#), [The MasterCard Foundation](#) and the [LIFT Fund](#) in Myanmar, MicroLead works with a variety of FSPs and technical service providers to reach rural markets with demand-driven, responsibly priced products offered via alternative delivery channels such as rural agents, mobile phones, roving agents and point of sales devices. This is combined with financial education, so customers not only have access but can effectively use quality services.

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