CUSTOMER EXPERIENCE WORKBOOK

CGAP

CONTENT

TOOLS

EXPERIMENTS

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 looking to create a structure around their work and communicate it's value to leadership.

Tool 1

Persona

Personas are narrative summary descriptions of representative primary users within a target group. Like characters in a story, they draw us in and represent unique perspectives–illustrating needs, goals, behaviors, values, contexts, influences, and challenges. They are developed from a range of different sources, drawing together the common characteristics of similar people into one 'archetype' through which the group can be understood.

Personas are often used as a tool to capture and present data from interviews and segmentations. They can help you build empathy in your teams or ensure that your offering fits the needs of your customers. Many teams use persona insights to customize your products, services, delivery methods, and communications to specific subgroups.

Pro Tip - ***Try to make the persona as close to the typical person as possible. Details like a name, age, and list of activities help paint a picture of your users. Photos and real or illustrative quotes will help bring your persona come to life.***

SUGGESTED TIME
2 - 8 hours

ROLES
2 - 4 collaborators

MATERIALS NEEDED
pens
paper
post-it notes

STEPS

1

GATHER DATA

Your persona will likely draw on a variety of sources, such as ethnographic research, feedback from customer surveys, quantitative metrics (service delivery points, usage rates), and, often some sort of segmentation model.

2

REFINE & SYNTHESIZE YOUR DATA

Collaboratively use the template provided to organize and compile the information relevant to the personas you are creating. You may need to fill gaps with secondary research or storytelling from your contextual research.

3

IDENTIFY KEY ATTRIBUTES

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

4

REPEAT & REFINE

Often it's handy to create multiple personas so that 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.

For more on Personas, visit www.experiencetoolkit.org

Tool 1
Persona (1/4: Profile)

Add picture or drawing

PERSONA

Description

Name

Age

Occupation

Income

Family / Home Status

Relationship Status

Financial Status

Tool 1
Persona (2/4: Background)

PERSONA

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

Quote

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

Quote

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

DRIVERS - What are the needs, enablers, and blockers that influence this person? Who are the influential stakeholders in their lives?

Tool 1
Persona (3/4: Financial Behavior)

PERSONA

MONTHLY PERSONAL INCOME

SOURCE

MONTHLY EXPENSES

KEY ASSETS

SPENDING PATTERNS

Tool 1
Persona (4/4: Behavioral Framework)

PERSONA

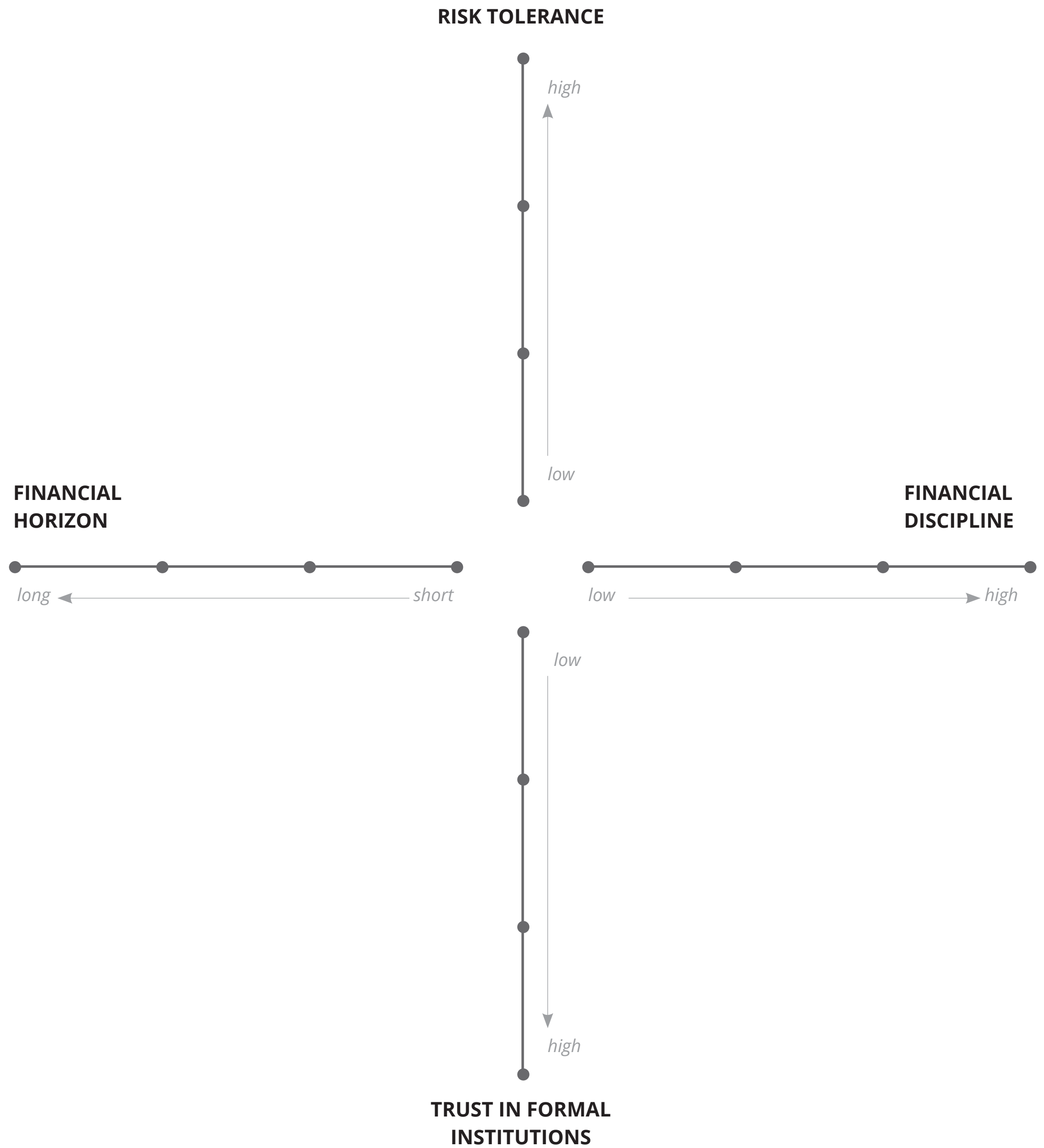
One way to distinguish personas within your segment is by considering a variety of behavioral lenses or axes. These are not the only axes to consider, but in many cases, the following variables visualize the diversity of people's financial behaviors and attitudes– risk tolerance, financial discipline, trust in formal institutions, and financial horizon. You may choose one trait to map as a simple spectrum (e.g. risk tolerance) or analyze several variables as a radar or spider chart (as pictured). 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 of the following 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 going into debt, save for the future low - often relying 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 banks' intentions and actions, often due to prior bad experiences.

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



Tool 2

Customer Journey Map

A customer journey map is a tool to capture and communicate 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 of the user personas that you create for your target customers. Like personas, journey maps are best created as a group activity that captures knowledge from various customer facing constituencies within your organization, whether sales agents or call center staff. By creating a journey map you will 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 the preliminary step of creating a touchpoint inventory for your journey; from that you can pick out key touchpoints that may highlight the most important interactions from the customer's perspective. A rule of thumb is that a good customer journey map should reveal opportunities - too many touch-points and the map loses focus, too few, and you may not have enough data points to work with.***

SUGGESTED TIME
2 - 8 hours

ROLES
2 - 4 collaborators

MATERIALS NEEDED
pens
paper
post-it notes

STEPS

1 a
CONTEXT

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

Who are our customers and what is the context of their engagement with us? What do we do for them and what can they do for us? What are they trying to achieve?

1 b
PROCESS & STAGES

Once you have established the overall journey, define the distinct stages of the process. If the process is the purchasing of a new financial service, for example, the stages might be:

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

2
TOUCHPOINTS

Identify the customer's touchpoints along the journey, and map them along the stages of the journey. Describe what the customer is doing at each touchpoint.

At what points does the customer interact with us? What channels do they come through? What happens each time when they interact with us? Who from our organization delivers the service and how?

3
QUALITATIVE CUSTOMER DATA

Describe the customer's thoughts and feelings at each touchpoint along the journey.

What are the concerns, considerations, and emotional responses felt by the customer at every step of the journey? What would we like them to feel?

4
MOMENTS OF TRUTH (Highs & lows)

Finally, once you have mapped out identify key interactions that may provide opportunity for intervention.

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

Pro Tip - ***When does the customer's journey really start? When does it end, and how can I know what the customer really feels at each touchpoint along the journey? If you're feeling stuck, a Customer Journey Map may be a good opportunity to work with a design facilitator!***

For more on Customer Journey Map, visit www.experiencetoolkit.org

Tool 2
Customer Journey Map

JOURNEY CONTEXT

1b. STAGES What are the stages of the journey process?	1.	2.	3.	4.	5.	6.
2. CUSTOMER ACTIONS What is the customer doing at each touchpoint throughout the journey?						
3a. CUSTOMER THOUGHTS What is the customer thinking at each touchpoint?						
3b. CUSTOMER FEELINGS How does the customer feel at each touchpoint?						
4. HIGHs & LOWs What are good and bad experiences that occur throughout the journey?						

Tool 3

Opportunity Brief

The Opportunity Brief summarizes the findings and synthesis of your initial customer research and presents a case for a next phase of 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
pens
paper
post-it notes

An opportunity brief can be an extensive document with a very high level of detail, depending on the scope and budget of your project. This tool presents a simplified template that captures the basic elements you should include.

STEPS

1
HUMAN INSIGHTS
Present the key user needs and pain points that you discovered in your initial research phase. Include documentation such as pictures, personal anecdotes, and personas of the people you interviewed. See Tool 02: Persona 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 the unmet market needs that exist.

3
INTERNAL CAPABILITIES
Illustrate the capabilities are required to further explore this opportunity space. What are current offerings that overlap, and what capabilities, such as external partnerships, will need to come from the outside?

4
OPPORTUNITY SIZING
To further make the case for your opportunity, compile any quantitative metrics that help size your opportunity. Examples include market size and segmentation, or average household size.

Resources: Prioritization Tools
Selected methods from: The DIY Toolkit (Nesta), Insights Into Action (CGAP), TPP (BMGF)

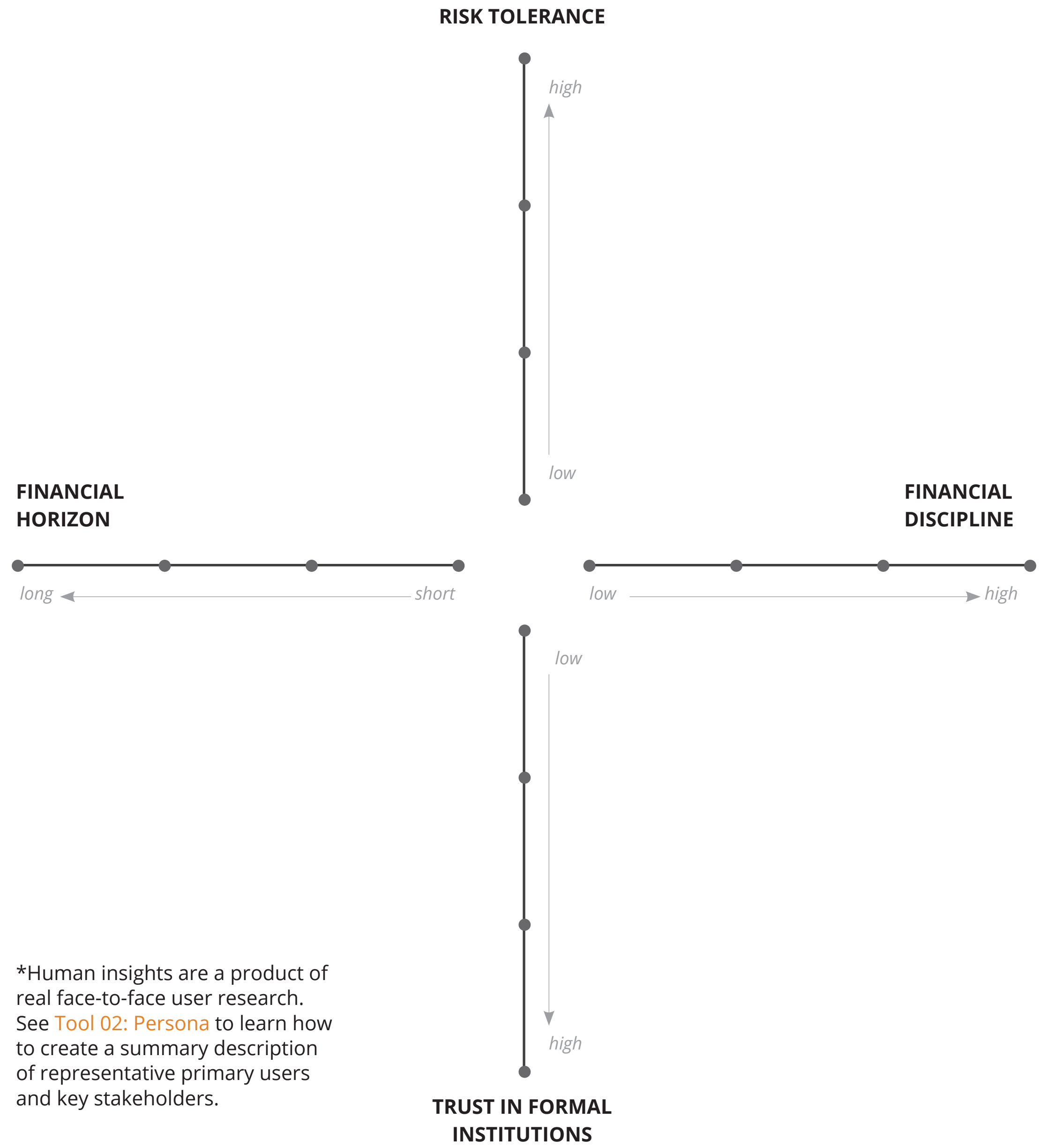
For more on Opportunity Brief Template, visit www.experiencetoolkit.org

Tool 3

Opportunity Brief (1/4: human insights)

[FINANCIAL] BEHAVIORAL INSIGHTS - Summarize insights about behaviors you observed in your customer's financial practices. Which habits and rituals are performed on a regular basis vs. one-off 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?



*Human insights are a product of real face-to-face user research. See Tool 02: Persona to learn how to create a summary description of representative primary users and key stakeholders.

Tool 3

Opportunity Brief (2/4: market insights)

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 the areas with the most potential.

* Opportunity areas should reflect an unmet human need as well as a market opportunity. Often you may identify several to include in your brief, as your next round of research should allow several rounds of prototyping and testing.

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 & SERVICE OFFERINGS - What existing products or services offered by your organization solve similar customer needs as those identified in your research? Where do they succeed? How do they fall short?

CURRENT PORTFOLIO SIZE - How much is your organization already investing in the sector(s) you identified in your opportunity areas?

CUSTOMER MAKEUP - How many of your organization's current customers are signed up for products or services within this sector, or with products and services that address similar needs to what you have identified?

ON DECK - What new pilots or opportunity areas is your organization currently investigating in parallel? Which have overlap with the opportunity areas you with to explore further?

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. % of residents who have savings	e.g. % of residents who have taken out loans	e.g. average cost of existing products or services	e.g. % of income spent on comparable products/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. Primary segment addressable market potential ($)	e.g. Total segment addressable market potential (including secondary segments) ($)	e.g. Expected share of addressable market ($)

Tool 4

Business Model Canvas

The Business Model Canvas is a one page overview for describing, analyzing, and designing business models. It describes the rationale of how an organization creates, delivers, and captures value, and is a good 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 by laying out the crucial activities and challenges involved with your initiative and how they relate to each other.

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

SUGGESTED TIME
2 - 8 hours

ROLES
2 - 4 collaborators

MATERIALS NEEDED
pens
paper
post-it notes

This visual format can help develop new initiatives and identify opportunities for becoming more efficient in existing initiatives, by illustrating potential trade-offs and aligning activities.

STEPS

1
CHANNELS
Customer touchpoints that play an important role in the customer experience. Channels serve several functions, including raising awareness among customers about a company's products and services, helping customers evaluate a company's value proposition, allowing delivery of a product or service, and providing post-purchase support.

2
CUSTOMER RELATIONSHIPS
The types of relationship a company establishes with specific customer segments; ranging 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 SEGMENT
In order to better satisfy customers, a company may group them into distinct segments with common needs, behaviors or other attributes. An organization must make a conscious decision about which segments to pursue and which segments to ignore; a business model can be carefully designed around a strong understanding of specific customer needs.

4
VALUE PROPOSITION
The reason customers turn to one company over another - it solves a customer problem or satisfies a need. Each consists of a bundle of products and/or services that caters to the a specific customer segment, and may represent a new or innovative offering, or be similar to existing market offerings but with added features.

Reference: Business Model Generation:
http://www.businessmodelgeneration.com, DIY Toolkit: http://diytoolkit.org

For more on Project Planning, visit www.experiencetoolkit.org

Tool 4

Business Model Canvas

The easiest way to start is by filling out what you do. This helps you focus on your main goal as you fill out the other building blocks of the canvas. 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, you can take advantage of the visual layout - and the capability to have the complete overview - to encourage fresh perspectives and ideas about how the pieces fit together.

STEPS

5

REVENUE STREAMS
The cash a company generates from each customer segment. A company must ask, what value is each customer segment willing to pay? Successfully answering this question allows the firm to illustrate realistic revenue streams from each segment.

6

KEY RESOURCES
The most important assets required to make a business model work, allow your enterprise to create and offer a value proposition, reach markets, maintain relationships with customer segments, and earn revenues. Resources can be financial assets, personnel, or even physical infrastructure (bank branch buildings).

7

KEY ACTIVITIES
The most important things a company must do to make its business model work. These might include staffing and running local bank branches, maintaining banking agents in areas lacking branches, and software development and maintenance for mobile finance products.

8

KEY PARTNERSHIPS
The network of suppliers and partners that make the business model work. We can distinguish between four different types of partnerships:
1) Strategic alliances between non-competitors
2) Coopetition: strategic partnerships between competitors
3) Joint ventures to develop new businesses
4) Buyer-supplier relationships to assure reliable supplies

9

COST STRUCTURE
All costs incurred to operate a business model. Costs can be calculated relatively easily after defining key resources, key activities, and key partnerships.

Tool 4
Business Model Canvas

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

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

KEY RESOURCES - What 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 the customer? Which one of our customers' problems are you helping to solve, or needs are you satisfying? What product/service bundles are you offering to each segment?

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

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

CUSTOMER SEGMENTS - For whom are you creating value? Who are the most important customers? What under-banked or unbanked segments could provide new opportunities?

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

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

Tool 5

Project Planner

This simple project framing and planning tool can be used to kick off your CX project by making considerations for the objectives of your intervention, the key CX improvement hypothesis being tested, the resource, material and budget requirements, and your timeline along the way. But while it is 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 are targeting as based on your initial customer research, and expectations for outcomes that can be measured against, 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.***

SUGGESTED TIME
2 - 8 hours

ROLES
2 - 4 collaborators

MATERIALS NEEDED
pens
paper
post-it notes

STEPS

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

2
DEFINE TEAM ROLES
Get on the same page about people's responsibilities and how each these fit into individuals' strengths and goals. Being explicit up front minimizes challenges later on. Want to learn more about team **roles** and norms?

See Tool 08: Team Roles and Descriptions

3
SET YOUR PLAN
Use the project planning diagram to plot your **activities** and required **resources** over time. Start by defining the duration and parse this time into key **stages** and main milestones. You can then map activities and resources in a way that recognizes their dependencies 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 work 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?

Resources: Prioritization Tools
Selected methods from: The DIY Toolkit (Nesta), Insights Into Action (CGAP), TPP (BMGF)

For more on Project Planner, visit www.experiencetoolkit.org

Tool 5
Project Planner

PROJECT CONCEPT

OWNERS

OPPORTUNITIES - What opportunity area does your project explore?

ROLES - What people are needed to make this a reality, and for what are they responsible?

PROJECT STAGE PLANNER

1.	2.	3.	4.
Activities			
Resources (internal / external)			

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

SUCCESS - What would success look like for this project?

Tool 6

Budgeting Tool

In a perfect world, your organization would have a budget set aside for customer experience initiatives, but this is rarely the case. This means that you will need to bootstrap the resourcing and associated costs from a number of existing budgets, which is best done when the goals of the CX program align with broader business goals for your organization (see A.R.E. Guide). You will generally find that certain investments are easier to justify within your organization than others. For example, it may be easier to justify the allocation of a portion of time from an internal resource, someone in Marketing for example, than to hire an external market research firm.

Customer experience always requires that you be as resourceful as possible, which is why it is important to break down initiatives across a range of different cost categories, based on the type of activity or expense. This simple tool should provide you with basic structure to develop the right costing model to support your CX efforts.

SUGGESTED TIME
2 - 8 hours

ROLES
2 - 4 collaborators

MATERIALS NEEDED
pens
paper
post-it notes

STEPS

1
Refer to project scoping guide for S/M/L projects (pages 65) to help determine the rough time frame and scope of the CX initiative

2
CORE TEAM RESOURCING & INTERNAL SUPPORT COSTS
Define core team and resource allocations, referring our team guide (pages 88-89)

3
EXTERNAL AGENCY / COSTS
Determine need and availability of internal / external capabilities to fill the roles on your team

4
DIRECT EXPENSES
Use the following tables to estimate rough cost breakdowns, clearly separating internal 'soft costs' from external vendor and hard costs

5
TOTAL ESTIMATED BUDGET
Summarize costs and rational against the key business driver you are trying to improve, estimating the potential ROI if possible for positively impacting key customer engagement metrics (refer to the business value metrics on pages 42-43, of the A.R.E. Guide)

For more on Budgeting Tool, visit www.experiencetoolkit.org

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

ROLE ON CX TEAM	TYPICAL FUNCTION	RESPONSIBILITIES	% ALLOCATION	ESTIMATED COSTS
Executive Sponsor	Senior Manager or Executive Sponsor	• Set business goals & vision • Drive organizational buy-in • Mobilize resources	• N/A	$ costs
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 centered approaches	• 50% forsmall & medium projects • 100% for large projects or critical stages of smaller initiaitves	$ costs
Operations	Product Management Operations	• Bring strong customer mindset • Define strategy and approach to achieve busienss goals • Provide familiarity with customer centered approaches	• 25% for small & medium projects • 50% for large projects or critical stages of smaller initiatives	$ costs
Finance	Strategy Business Analyst Finance	• Align CX efforts with strategic and financial goals • Develop financial models and analysts to support business case for CX	• 10% for small & medium projects • 25% for large projects or critical smaller initiatives	$ costs
Evangelists / Champions	Sales & Marketing Customer Support Engineering / IT Branding & Communications	• Tap broader knowledge base and customer data • Evangelize for CX across functions & departments • Anticipate dependencies in support functions like marketing, branch management or IT	• Minimal time allocation to track progress and provide input, typically 2-4 hours / week. • Usually this extended team comprise another 3-5 people	$ costs
Subtotal				Total costs

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

TYPICAL FUNCTION	DESCRIPTION	ESTIMATED HOURS	ESTIMATED COSTS
Marketing & Communications	• Provide baseline market research • Define target customer segment & value proposition • Define channel strategy • Drive customer awareness and engagement • Support branding, packaging and promotion • Provide access to outside vendors related to market research and design	# hours	$ costs
Data Collection & Analysis	• Provide baseline customer data to help benchmark existing customer experience • Support data colllection strategy related to CX efforts including designing surveys and other data collection mechanisms	# hours	$ costs
Front Line Staff (Branch & Customer Suppport)	• Share insights on existing behavior 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 out new processes and interactions directly with customers	# hours	$ costs
IT Support	• Support customer data collection, modifying systems when needed • Support digital prototyping • Identify and anticipate potential customer data security issues	# hours	$ costs
Agents / Partners	• Share insights on existing behavior and preferences of customers • Provide direct access to customer-facing teams to support research and protoyping activities • Recruit representative customers and gather immediate feedback	# hours	$ costs
Compliance	• Ensure that customer research do not raise risk profile of internal and external regulators		
Subtotal			Total costs

Tool 6

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

TYPICAL FUNCTION	DESCRIPTION	TRADEOFFS	DURATION	ESTIMATED COSTS
Customer Experience Design (if end-to-end partner is needed)	• Outsource partner with end to end capabilities to support CXT initiatives through research, prototyping, design and implementation • Should be paired with an internal resource for knowledge transfer and training	• Qualified partners can be hard to identify and resource intensive and may not have deep sector expertise or familiarity with serving poor customers • Could 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
Market Research	• Gather market and customer research through various qualitative and quantitative methods • Provide access to market and consumer trends • Help to identify key market and customer requirements	• Ability to tap a broader range of qualitative and quantitative research skills that might not be present in your organization • Ability to source customers and collect data more rapidly than internal teams • Do not typically offer the capability to translate research findings into product concepts		$ costs
Marketing & Branding	• Provide design, branding and marketing support to help launch new offerings • Competency across multiple channels from digital to print, to retail	• Capability should be available locally in most markets to fill up gaps in internal design capability. • Some firms specialize in one channel or another, such as digital. • Generally less familiar with working on solutions for poor customers		$ costs
External IT / Digital Development	• Provide support for prototpying and piloting digital solutions • May also have data anallytics / metrics capability to optimize digital channels	• Generally have the ability to work in a more rapid and agile manner than internal IT teams • Need to ensure the work is complete with existing IT infrastructure • May not be familiar with compliance issues / risks related to customer data		$ costs
Subtotal		Subtotal		

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

CATEGORY	DESCRIPTION	COSTS / UNITS	ESTIMATED COSTS
Materials & Prototype Production	• Material costs to produce prototypes and other artifacts to test and pilot with customers • Could include mockups of digital screens, mobile services, posters, advertisements, kiosks, or printed statements	$ costs	$ costs
Recruiting & Incentives	• It can be difficult to conduct outreach with customers directly, so you may incur costs related to recruitment of research participants through an agency. Costs will depend on how narrow the recruit base on the demographic & psychographic criteria you are looking to hit • 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 we are expecting from participants (with focus groups being the lightest touch and diary studies the most intensive) • Don't typically compensate for participating in simple surveys • Mobile minutes can be used in lieu of money if that is more acceptable	$ costs	$ costs
Travel & Entertainment	• Travel, food and accomodations for teams conducting user research	$ costs	$ 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	$ costs	$ costs
Physical Space	• Some research activities can be conducted in local branches or out in the community but often is better to engage customers in a neutral space which may incur some additional costs, but is generally worthwhile	$ costs	$ costs
Cloud services	• There are a number of cloud based software for helping to coordinate, plan and execute customer research, some are free and others utilize subscription of freemium models	$ costs	$ costs
Subtotal			Total costs

Tool 6

Budgeting Tool (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
Subtotal		

Tool 7

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 CX projects is just as crucial for success. We believe that these teams work best if you **start small** – somewhere between 2-5 active members with an ideal group size of 3-4 people. This allows work to be divided and for everyone to stay purposefully engaged. If there are more interested parties, you might form a larger, secondary group to tap into for workshops, feedback, and general support. If possible, **seek diversity** on your team– diversity of experience, gender, point of view, and function areas represented. This will avoid the challenge of group think (or becoming an echo chamber of homogeneous thoughts) and implicitly help you integrate into the organization at large. We recommend making sure each team includes 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
pens
paper
post-it notes

STEPS

1
DECIDE OPERATIONAL ROLES
Provide clarity to your working group by determining roles. We generally see a few types:

- ***Team leader/co-leader:*** facilitates the process and keeps accountable to goals
- ***Coordinator***: Maintains shared calendar, schedules meetings, and helps with the logistical aspects of work
- ***Documenter***: Documents via written notes, pictures, etc. Organizes shared files and keeps track of data and work products
- ***Operations***: Keeps track of budgets, time, and potential alternative sources of funding

2
ORIENT TOWARDS SHARED AND INDIVIDUAL GOALS
Create two zones on the wall, "group goals" and "personal goals." Take a moment to reflect on those two areas as individuals, writing one thought per post-it note and using as many as you need (about 4-6 per person). Review the wall as a group, discussing your perspectives and noticing areas of commonality and difference. Prioritize your main group goals to shape your work and record your individual goals to revisit in the future.

3
ESTABLISH SHARED NORMS AND ROUTINES
As a group, decide on the frequency of your meetings and what they should look like if they are successful. You may also want to come to agreement on the amount of time you'll focus on the project, communication norms, and the collaboration tools you'll use. Sorting out these small details and revisiting them in a transparent way will help avoid needless team frictions.

4
UNDERSTAND YOUR WORKING DISPOSITIONS
If you'd like to take this process one step further, you might facilitate discussion about how each team member might work best on a Customer Experience project. Often these require skills outside of your everyday role. Have each team member rate themselves on a scale of 1-5 on these five perspectives: Anthropologist, Experimenter, Storyteller, Analyst, Connector (1-highly unrepresentative to 5- highly representative). Host a follow up conversation about the ways you want to contribute to the project and hone your skills. See the next page for definitions of these perspectives in more detail and how they apply to your work.

For more on Team Roles & Descriptions, visit www.experiencetoolkit.org

Tool 7
Team Roles + Descriptions

WORKING DISPOSITIONS DESCRIPTIONS

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. Experimenters 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 help clearly convey innovations and can motivate the emotions and actions of a broader audience.

Analyst: A seeker of patterns in the data. You can find the story of human behavior in quantitative touch points to identify opportunities for impact. This perspective can help find ways to measure creatively and model business value quickly. They often are your translators to operational or financial roles in your organization.

Connector: A gregarious socializer with a knack for cross-pollination. They can bring in multiple perspectives from their own experience or network. This skill is crucial in the field to building rapport, forming mutually beneficial partnerships, and building connections and support in your organization to spread your work in Customer Experience.

Reference: Tom Kelley - Ten Faces of Innovation

For thoughts on leveraging multiple perspectives as you bring creativity, innovation, and customer perspectives into your organization: http://www.amazon.com/The-Ten-Faces-Innovation-Organization/dp/0385512074

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 of this of you?

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 does this have for the role and responsibilities you'll have in this team?

Tool 8

Case Study Template

A case study describes a product, service or other intervention, put into place to address a particular customer experience issue. They are a great way to showcase the results of your project to present to key stakeholders within your organization. While case studies do not have set elements that need to be included (these will vary depending on the case or story you want to highlight), most will include the six main elements detailed below. And, in addition to showcasing your project work, a good case study will help make the case for customer experience by illuminating the voice of customers you interacted with along the way.

Pro Tip - ***Highlight the "Aha!" moment! Showcasing the unexpected - like interesting insights about customer behavior, or a time a hypothesis was proven dead wrong during testing - can generate excitement and increase engagement around your work.***

SUGGESTED TIME
2 - 4 hours

ROLES
2 - 4 collaborators

MATERIALS NEEDED
pens
paper
post-it notes

STEPS

1
PROBLEM
Identify the problem you addressed. Explain how it was identified, and why it is an important issue.

2
INTERVENTION PROCESS
What process did you follow to generate, develop, and test your intervention ideas? If you encountered any unexpected roadblocks on the why, how did you overcome them?

3
PROTOTYPES
Showcase any prototypes you developed and tested with customers. What tools and resources did you use? How did these prototypes help you evolve your work?

4
RESULTS + NEXT STEPS
What was the impact of your intervention, 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 this CX intervention?

For more on sharing learnings, visit www.experiencetoolkit.org

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

PROBLEM STATEMENT - What is the customer need or problem your intervention sought to address? Who was involved - partners, customers, or otherwise - and what key relationships were at play?

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

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 field

Tool 8

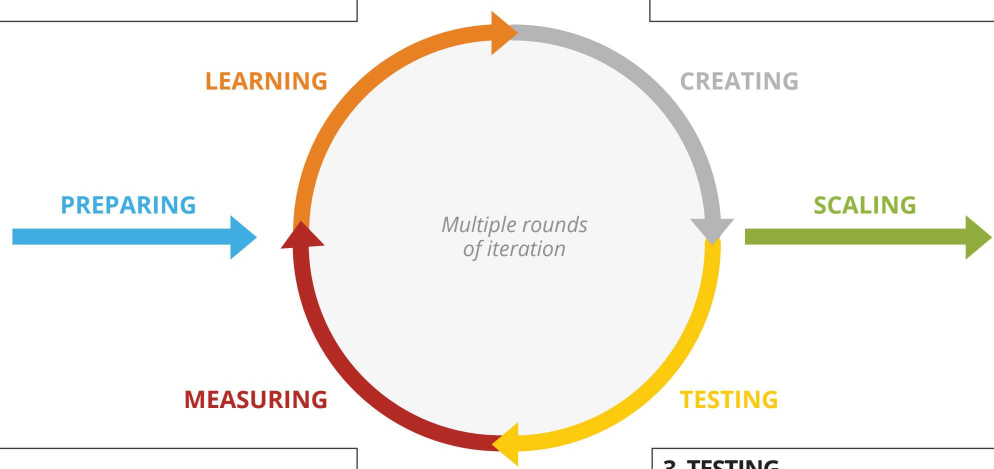
Case Study Template (2/4: problem statement)

PLANNING

1. LEARNING

2. CREATING

5. SCALING



4. MEASURING

3. TESTING

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

	PROTOTYPE 1	PROTOTYPE 2	PROTOTYPE 3
CONCEPT Describe the prototype and its key features. Who is the target user?			
DESIGN + PRODUCTION What materials did you use to create your prototype? Did it involve physical artifacts? A physical space? A person to person interaction?			
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 your process? Is some version of it still in play or did it prove unsuccessful?			
DOCUMENT YOUR WORK			

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 of your prototypes were successes or failures and why? Which do you think are promising for continued development?

LEARNINGS - What are the big takeaways from this project? Are there unexpected test results, or surprising finding to report? How does what you learned relate to your organization's institutional CX practices at large? What are ways your organization may benefit from continued exploration of this CX intervention?

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

Near Term	Medium Term	Long Term

Tool 9

Customer Satisfaction Survey

Customer satisfaction surveys are a highly useful evaluative tool that can adapted for use throughout your process, though they are especially useful during prototyping and testing. The survey is a quick way to generate data to validate or disprove any hypotheses you have.

They should ideally be executed at regular intervals so that you can continue to make adjustments and iterate on your ideas, until you have refined and validated a solution that is ready to scale.

Pro Tip - ***A formal survey is only one approach to gathering customer perspectives on your prototype. Most prototypes benefit from both formal and informal analysis. You may want to collect more nuanced feedback on your prototype by conducting short group or intercept interviews to gather qualitative insights noting what people liked/didn't like, found clear/confusing, or shared as relevant ideas or considerations.***

SUGGESTED TIME
2 - 8 hours

ROLES
2 - 4 collaborators

MATERIALS NEEDED
pens
paper
post-it notes

This short survey (template page 2/2) is used to collect feedback from the customer on their perception of prototype and overall experience. It is has 4 – 5 questions, with responses collected on a 5 point Likert scale. To execute a successful survey, plan adequately upfront before launching.

STEPS

1
TARGET PARTICIPANTS
Select the target and exposed group of customers upfront (see targeting template). Ensure that the people administering the survey are experienced and adequately trained.

2
TAILOR SURVEY QUESTIONS
Create a survey based on the specific aspects of the project (or prototype) you wish to test. For example if you have changed the decor of a bank branch, create a survey that will reveal first impressions and overall experience that visiting customers have.

3
STAGING & ROLLOUT
Administer the survey in local language, and - if applicable - as soon as possible after you have implemented your prototype or intervention. You may wish to conduct surveys at several points in the process.

4
COLLECT & APPLY FINDINGS
Data collection should be optimized for obtaining and synthesizing results quickly, so that you can incorporate changes to your project in an ongoing basis (for e.g. use surveymonkey, Google forms, or other similar online tools).

Reference: Customer Satisfaction Survey
Janalakshmi Customer Experience Playbook [INSERT LINK]

For more on Customer Satisfaction Survey, visit www.experiencetoolkit.org

Tool 9
Customer Satisfaction Survey (1/2)

PROJECT / SUBJECT

SURVEY DATE / LOCATION

OBJECTIVE - What specific aspect of the customer experience are you trying to gauge, what hypotheses are you testing?

FORMAT REQUIREMENTS

Language & Literacy - What language considerations need to be made to accommodate participants?

Media & Technology - Will this survey be administered over the phone or in person? What level of familiarity with technology is a necessary for participation?

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

Facilitators - What level of training is necessary for the facilitators that will be 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: These are from a past project. You'll craft relevant questions for your project.*	1	2	3	4	5
Both	How **comfortable** do you feel at the [service location]?	Very uncomfortable	Somewhat uncomfortable	Neither comfortable nor uncomfortable	Very uncomfortable	Somewhat uncomfortable
Both	How adequate do you think is the **information** that is provided to your questions at the [service location]?	Very uncomfortable	Somewhat uncomfortable	Neither comfortable nor uncomfortable	Very uncomfortable	Somewhat uncomfortable
Exposed group	Have you **noticed any changes** at the [location]? (Yes/No) If Yes, how much do you like these new changes?	Very uncomfortable	Somewhat uncomfortable	Neither comfortable nor uncomfortable	Very uncomfortable	Somewhat uncomfortable
Both	**Overall, how satisfied** are you with your overall experience at the [location]?	Very uncomfortable	Somewhat uncomfortable	Neither comfortable nor uncomfortable	Very uncomfortable	Somewhat uncomfortable
Both	What facilities do you like the most at the [location] (new or old)? What do you dislike the most (new or old)?	Very uncomfortable	Somewhat uncomfortable	Neither comfortable nor uncomfortable	Very uncomfortable	Somewhat uncomfortable

Customer Feedback

Customer Feedback

EXPERIMENTS

Put Customer Experience into Action:
Practical exercises to help you get closer to your customers and make Customer Experience part of your core competencies. Each experiment can be done in as little as an hour or two.

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

Experiment 1

10 Questions that Work

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

TIME

40-60 minutes

ROLES

1 facilitator to capture responses

1. Has your organization designed key performance indicators (KPIs) to measure performance against customer satisfaction objectives?
2. Is customer research carried out to understand the wants, needs and purchase drivers of customers?
3. Does your organization examine sales processes to understand why they might fail and customers do not purchase?
4. Does your organization analyze the number of customers being gained and lost each year?
5. Does your organization apply a customer journey framework to design, document and share the ideal end-to-end experience that customers should have?
6. Does your organization use a set of broad research techniques to understand customer experience, satisfaction and loyalty?
7. Does your organization do research to understand how customers are using your products and why customers they may be using them differently than the way you had planned?
8. Do all senior managers have regular direct contact with customers to get a realistic view of the customers' experience when engaging with your organization?
9. Does your organization have a clear and consistent calculation of customer lifetime value when making customer investment decisions?
10. Does your organization understand the costs (direct and indirect) incurred by customers when engaging with you?

I DON'T KNOW.

NO, WE HAVE **NO COMMITMENT** TO DO IT.

SORT OF, WE HAVE COMMITTED TO, BUT THERE ARE **NO REAL PLANS** IN PLACE.

YES, WE HAVE A PLAN, BUT **NO IMPLEMENTATION** YET.

YES, WE HAVE IMPLEMENTED THIS AND IT IS HAVING **SOME IMPACT.**

YES, WE HAVE IMPLEMENTED THIS AND IT IS HAVING **MAJOR IMPACT.**

Experiment 2

Start a conversation about CX

Too often, conversations at headquarters are removed from the reality of the customer experience. But every employee of your company is also a customer or user of many others. This exercise will help you connect your colleagues' customer experience to your organization.

STEPS

1
Show video on power of Customer Experience from MicroEnsure

2
Reflect on 1 to 3 examples of powerful customer experience moments in your life where the quality of your interactions improved your experience. Share these examples with your team.

3
Have a colleague share their powerful CX moments noting the specific interactions, the emotions they elicited, and the impact on your experience and perception of the brand. You may choose to have them draw or write these out on separate sticky notes.

TIME

60-90 minutes

ROLES

1 facilitator
1 note taker / organizer

MATERIALS

Sticky notes and/or writing surface

EXPERIMENTS IN ACTION

To kick off two days of intense Customer Experience prototyping and pitching, Janalakshmi, a financial service provider for the urban poor, started small. Each guest 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 offering choices whenever possible. These included:
Just a couple of clicks! An easy and expedited exchange experience with Amazon left one colleague 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, an individual reflected on feeling connected and supported.
Choices when I want them The chance to order dinner when you want it made one teammate's long international flight easier and empowering.

The act of reflection started 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 CX.

USE IT WHEN

- You are trying to build the case for CX within your organization
- You are sensitizing your team on what CX 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 about the definition of Customer Experience
- Show examples in your "Investment Case" PPT
- 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 start with some something as simple as an email. Often times front-line staff already know where customers struggle or thrive best. Developing easy ways to “take the pulse” on what staff already knows is a great start to focus your efforts early on.

STEPS

1

Identify a CX issue area you are curious about and core frontline staff who may have insights. Send an email blast with no more than 5 questions to learn more about a particular CX challenge. Keep questions simple to ensure it's not a burden and collect responses over a week's time.. Make sure that your questions are specific and open-ended. Analyze responses and share top insights with relevant teammates.

e,g,: “Have you heard any reasons why our customers are not signing to 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 part of the “Daily conversations about CX” to share their stories 1-2 times a week. A few things you may observe are understanding what the staff knows of “customer experience” and if they get any ideas from the customers themselves to improve existing experiences.

3

Follow-up Activity: Set up a database of “CX champions” within the organization and create an internal communications channel (e,g, a Blog, Tumblr, Medium, Blogger) to keep the conversation going and gain momentum for CX support across the organization. Share anecdotes, inspiration, and promising CX practices.

TIME

30 minutes for an email blast
1 week to gather responses

ROLES

1 facilitator
1 note taker / organizer

MATERIALS

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

EXPERIMENTS IN ACTION

The “industry-facing initiatives” team at SQUARE is continuously talking to the Customer Care Department to gather baseline data on customers' claims and experience. With a dedicated feedback channel between both teams, Square is always prototyping ideas and gathering feedback through the Customer Center to test what customers find most valuable. This simple communication process allows Square to test and course correct fast and to create highly successful products in their portfolio.

USE IT WHEN

- When you want to make the case for investing in CX and you need stories from your own customers for your “Making the case PPT”
- You want to test ways to streamline CX communications across functional teams

USE IT TO

- Connect with people interested in CX across the organization and recruit curious folks for the “Daily conversations in CX”
- Test your initial assumptions over a product performance and gather a general understanding of challenges that customers may be facing 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, SQUARE**

Experiment 4

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 set up coffee to meet frontline staff. There are more ways in which you can make this time more productive and illustrative:

STEPS

1
Have a junior office 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 from your colleague.

2
Take 15 minute breaks to walk around, observe, and interact with staff and customers. You may come in with questions you are curious about or let your observations guide you.

3
Jot down your observations and insights from interactions in your notebook and reflect on how they might impact your work, offering, or CX delivery. If the trip is especially insightful, share pictures 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

Staff at KGFS do a rigorous field-based on-boarding process in which they adopt the functions and responsibilities of each field role. After this immersion, mid- and senior-level management from HQ are expected to return to the field at least once per quarter and work as a front-line staff member for a week. KGFS goes beyond observation to immersion, and in the process has developed a strong CX culture throughout their organization.

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 frontline staff

USE IT TO

- Get a glance on the general challenges your customers are currently facing.
- Test your initial assumptions on an offering's performance or to gather an overview of the customer experience

"The number one change that anyone who wants to be customer centric 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**

Experiment 5

Create an alignment map

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

STEPS

1
Using sticky notes, start by writing down strategic priorities and goals, then in another color add existing initiatives. Note and mark the post-its that have initiatives that are cross cutting across the organization (e.g. initiatives that fall across HR, CSR, etc.)

2
Reflect on and write down any leaders that are particularly receptive to innovative ideas or have championed new approaches within the organization. Additionally, note employees of any level that show an appetite for innovative ideas and naturally take a customer centric approach in their work.

3
Step back and reflect on your map. Identify ways a CX perspective could add value or connect these existing people, projects, and priorities. If clear opportunities arise, begin dialogues with these leaders. Save map or documentation from activity to ground future work.

TIME

1 - 2 hours

ROLES

1 facilitator

MATERIALS

Frog Toolkit: Tool - "knowledge fest"

USE IT WHEN

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

USE IT TO

- Align efforts and build efficiencies between different teams.
- Identify potential collaborative projects between teams
- Create a map on who you need to get internal buy-in from, and who will be an ally.

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

Experiment 6

Find 3 agents in the community

In rural and urban areas the agent experience is usually quite different, and seemingly simple moments like easy access to an agent or effective guidance through the customer call center are easy to take for granted.

There are easy ways for you to get in to your customers shoes and understand everyday challenges with your products.

STEPS

1
Start by visiting a town with low adoption rates of your products / services. Walk around and try to **find 3 agents that can assist you**. (Ideal if you are not familiar with the location beforehand). Document the process in writing and images. Note your actions, interactions, emotions, and thought processes.

2
Follow-up Activity: choose a specific challenge that as a customer you would face (e,g, not being able to set up your mobile wallet), then ask the agent if he / she can help you with it, and then **call customer center and ask them to help you in solving the problem.**

3
Take notes while you go through the experience and once you're back at the office, reflect with your team on the following themes:

- How much time does it take to find an agent or get effective support through the customer center?
- What moments were frustrating for you throughout the process?
- Who did you reach out for support beyond the customer center?

TIME

1 - 2 hours

ROLES

Individual or small group exercise

MATERIALS

Your mobile phone
Notebook

* *If your organization doesn't work with an agent network, you can always run the second part of the exercise. "Call a customer call center and ask for help".*

EXPERIMENTS IN ACTION

Tigo Cash launched its mobile money service in Ghana in 2010. By 2012, the service had just over 1 million registered subscribers, yet only a fraction of these were actively transacting. By 2013, Tigo was struggling to gain momentum, so Tigo Cash and IDEO.org set out to better understand how to improve the customer value proposition and customer engagement with mobile money among low-income Ghanaians.

Once the initial research took off, the TigoCash manager was challenged through a simple exercise: Find 3 agents to ask for help. This would help the manager experience the service first hand and learn how their service worked in real life, in a real community. After running the experiment, it took the manager more than 10 calls with a Tigo customer representative, and a couple of hours wandering across town to find an agent. It wasn't until then that TigoCash staff realized the practical challenges their customers were facing.

USE IT WHEN

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

USE IT TO

- Get a better understanding of the daily challenges and needs your clients face with your product.
- Spark new ideas to improve your current 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. Extremely powerful and something I wish I can introduce in a systemic way at Tigo." **- Selorm Adadevoh, Former Head of Mobile Financial Services, Tigo Ghana (current COO, Digicel Haiti)**

Experiment 7

Have coffee with customers

Start impromptu conversations with a group of customers while they visit the branch. This is a great way to learn about their experience without getting into the logistics of a formal focus group. Often times it is helpful to start CX immersion informally before planning formal field research.

STEPS

1
Set up a day to work in a branch. If possible, work in a public place in view of customers. Once the customers come in, invite 1-3 people for coffee while they wait. . Introduce yourself and ask them why they're visiting the branch today, what particular product/offering they're interested in or use, and what challenges are facing

2
Once you establish some rapport and confidence, ask them more about their lives. You might ask about their household and family situation, their employment, their needs and goals,and how they might expect financial services to help them.

3
Jot your observations and insights from interactions in your notebook. After 2-3 (individual or group) conversations, you'll be likely prepared to identify similarities across your customers:
- Draft and describe the 3 common themes that came up during the process.
- Socialize with your team, ideally during a "Daily CX Conversation".

TIME

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

ROLES

1 facilitator
1 note taker

MATERIALS

DIY Mind Map

USE IT WHEN

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

USE IT TO

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

"Understand your customers. Talking to them is one thing, but if you go in looking to an answer to 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, Square**

Experiment 8

Follow a front-line staff

Shadowing is a basic observation technique that allows you to learn in an unobtrusive way about an experience from the perspective of a single user. Following a front-line staff will help you uncover patterns and insights about the interface between staff and customers.

STEPS

1
Ask an agent or customer for permission to follow her/him while interacting at the branch.

2
Document his/her interactions without intervening. Identify the specific moments that call out your attention and write them in a descriptive manner in your notebook.

3
Once the agent or customer is done, ask them if they have 20 minutes for a follow up conversation. Discuss the specific moments that may have sparked your attention , asking questions such as:
Why did they perform a task or handle an interaction in a certain way? Did they use any tools or processes to support their work?
How did they feel? What were they thinking?
Is there anything from the experience that could be improved, challenges that they face, or promising practices that could be expanded?

TIME

40 min to 1 hour of observing
20 minutes for a follow up conversation

ROLES

Individual exercise

MATERIALS

Notebook
Phone camera (it's a good idea to take pictures as long as it doesn't become distracting)
DIY Tools (to capture insights)

USE IT WHEN

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

USE IT TO

- Gather input to build the customer journey map
- To practice your research skills for further qualitative research

Experiment 9

Create a customer sketch

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

If your organization doesn't have enough understanding on your target customers, it is a good practice to make sure you're clear about the gaps in knowledge before jumping into a comprehensive qualitative research process.

STEPS

1

If you've done some of the previous experiments in this toolkit, you can start populating the sketches from your previous conversations with customers and front-line staff, and eventually complement it with information from previous research around:

Household structure
Places where you can find customers (for leisure or work)
Channels customers use to access information and interact
Interests and aspirations in life

2

Write in yellow color post-its what you know and in red what you don't know.

3

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

TIME

1 - 2 hours

ROLES

Collective exercise

MATERIALS

DIY Persona Template

EXPERIMENTS IN ACTION

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 the kinds of data needed, and the reasons why current data practices were insufficient, but they needed to understand these issues from the viewpoint of the program managers themselves.

They created "low-fidelity" user personas, rough drafts that can be made quickly (as opposed to polished, high-fidelity materials shared with people outside of the research process). Written on three-by-two-foot paper sheets, the format made it easier for the research team to collaborate as they organized details and sorted evidence across more than 40 interviews.

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

USE IT WHEN

- Before you start the "Starting with your customer" section of the toolkit.
- Before you go into research planning and you 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: http://reboot.org/2015/06/18/user-personas-in-context/

Experiment 10

Show the impact of your prototype

A low-resolution prototype is a cost-effective way to test the concept, the value for the customer, and their perceptions on specific product features. It is a great way to ground your ideas around something tangible and elicit feedback from your audience. Oftentimes organizations wait to have a fairly developed product before they test with customers and gather reactions and interest.

STEPS

There are different ways you can build a low-res prototype to test your initial assumptions and won't take more than 3-hours to do build it:

1
Identify the concepts you'd like to understand more deeply. You may want to illustrate your idea more fully to determine the components you'd like to test using a storyboard or concept map. (eg. A rewards program may have many components, the kiosk sign-up, reward structures, and mobile).

2
Paper prototypes look many ways: faux marketing posters, paper interface "screens", or a cardboard desk with faux staff. Choose a low-fi approach that fits your concept. Create questions to evaluate interactions with sample users.

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

TIME

Building a prototype:
2-3 hours paper prototype
2-3 days for a hi-res prototype

Testing: spread activities across two days

ROLES

Group of 3 - 4
- When testing:
- 1 Facilitator (Role playing)
- 1 Note taker
- 1 Photographer

MATERIALS

Online resources for mobile prototyping (Mockups, POP2.0)

EXPERIMENTS IN ACTION

Tigo Cash launched its mobile money service in Ghana in 2010. By 2012, the service had just over
1 million registered subscribers, yet only a fraction of these were actively transacting. Tigo Cash was struggling to gain momentum, so in 2013, CGAP, Tigo Cash, and IDEO.org set out to better understand how to improve the customer value proposition and to improve customer engagement with mobile money among low-income Ghanaians.

The prototyping phase for this project lasted two weeks. At the workshop the team defined the planning and logistics for the 3 live prototypes, and thus began by splitting up the teams into these on the two weeks, to figure out the logistics required before going into field.

Prototype "Traveling Kiosk":
[Concept] A dedicated, repeating Tigo Cash customer-service presence in communities. The kiosk will be a live in- person physical installation, e.g., a table with a banner or a van, and will set up near a Tigo Cash agent. The kiosk will provide education, try-on experiences, support, and referrals to the local Tigo Cash agent for transactions and usage.

The three prototypes were all tested in a live fashion. This means that the video tools, the kiosk and the star promoters were all done without setting up interviews with people, they were done maybe in the middle of a street, or having a Tigo representative go talk to an actual potential customer. The traveling kiosk, for example, was set up in the middle of a busy intersection and the team measured how many people walked up to the kiosk, what kinds of questions they asked, etc.

USE IT WHEN

- You already have a concept and you want to learn how people react to it.
- You want to add a specific feature for your product
- You are crafting a communications / outreach campaign

USE IT TO

- Learn where the value lies for the customer
- Test how easy is for people to use your product, or challenges they face
- Learn how the customer would use it
- Understand which features are missing and which ones you can exclude.

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**

Experiment 11

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:

STEPS

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 is not statistically significant will not be worth anything
5. There is no way that 8-10 interviews will give me enough information to start building enough information to understand customer experience at my organization.
6. I need experts to carry out qualitative research
7. Why listen to the customer? Steve Jobs of Apple said that customers don't know what they want.
8. CX requires a shift to a culture that rewards employees for solving customer problems and deepening customer relationships.
9. A journey map can be generated to describe the desired experience for a new offering.

TIME	ROLES	MATERIALS
30 minutes	Individual exercise	None

USE IT WHEN

- Before you start chapter #3 Taking Action to make sure you've covered the basics concepts on chapter #2.

USE IT TO

- Challenge your current knowledge on the use the 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."

Experiment 12

Scope your project

Budgets and priorities often shift. When taking on CX projects, it is important to be mindful of lean and thoughtful project management. This tool will help you embrace your resourceful side.

STEPS

1
Choose one the 3 following project timelines that calls your attention:

- Light Effort - 1 to 3 weeks
- Medium Effort - 4 to 8 weeks
- High Effort - 2 to 3 months

2
Think of a potential idea, customer challenge/ opportunity or existing project you'd like to address with your team and plan a set of activities for each phase (use the "project scoping guide" for reference.)

3
Include roles for each activity, time, budget for research and tools or methods to be used.

TIME

60 - 90 minutes

ROLES

1 facilitator
team at large

MATERIALS

None

USE IT WHEN

- As soon as you present the Opportunity Brief and you want to get your team into the mindset of short-time projects with rapid testing, to know how to manage and plan for resources.

USE IT TO

- Practice how to scope a project or even just 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**

Experiment 13

Align your team values

What makes you do what you do?
The Value Mapping tool helps you answer this by enabling you to describe the values which are embodied in your personal work and in the wider organization. These values are probably more influential than anything else in shaping what you do. They might be something that you take for granted, that you think is obvious, or that you've never actually articulated or written down. Defining these values however can be very useful when trying to explain your work to other colleagues and partners. Once a team's values are defined, they can be shared and act as a common reference point that simplifies and speeds up decisions, whilst also ensuring consistency in the work that a team does.

STEPS

1
Print the "Value Mapping" template for each team member. Start by individually writing down on a piece of paper or a sticky note, what you feel is most valuable for yourself as well as for the organization. Make sure each team member first makes their personal value maps.

2
When you have noted down a wide range of values (ten or more each), place them in the relevant fields on the worksheet. Swap them around until you have them in the right place. To focus your activities, have a maximum of five in the 'always important' column.

3
Ask your other team members to do the same. Once all their worksheets have been defined, together you can establish what values are important to the organization as a whole

TIME

40 minutes

ROLES

Collective exercise
A facilitator (optional - for introducing and guiding the exercise)

MATERIALS

DIY Value Mapping template

EXPERIMENTS IN ACTION

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

She used the Value Mapping tool to identify core values at the individual and organizational level that could bring a much wanted change in the way the system operated. The idea was to try out 'change management' so that the resources were used productively to deliver services to citizens.

The team drew up an annual work plan covering human resource and organizational development dimensions. Compartmentalizing these values into four neat boxes was easier said than done, but in reality they all overlapped at both the individual and organizational level. Although there were shifts in position, personnel, and policy, there was a detectable common thread.

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

USE IT WHEN

- A change in management that can affect the team dynamic is underway and you want to ensure team members are aware how those changes align -or not- with their individual values.

USE IT TO

- Expedite decision-making at critical moments, by aligning on commonly agreed values that will work as guiding principles during the project.

DIY Development Impact and You
The DIY Toolkit (Nesta), Value Mapping

Experiment 14

Storyboard your idea

A storyboard is an easy way to more robustly illustrate an offering idea within the life of your organization and its customers. It provides details on users, flow, interactions, and dependencies – acting almost as an early stage mock up or prototype.

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 story: Where is the interaction taking place? What is the specific challenge being tackled? Who are the main characters? What tools do they use? Break down the steps and key moments of your story into a beginning, middle, and end.

2
Illustrate the 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 – adding relevant dialogue will give 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 there key steps that are missing or could be expressed differently? Discuss what works or what might not work within the storyboard and its implications for the design of your concept. (Note: storyboards can illustrate services, products, and experiences.)

TIME

45-60 minutes

ROLES

Collective or individual exercise
1 facilitator
2-4 participants

MATERIALS

Paper (half-sheet panels)
Sticky notes
Pens
Tape

EXPERIMENTS IN ACTION

In 2015, a large foundation engaged Dalberg's Design Impact Group to develop and test interventions that secure artisanal fishers' livelihoods and support their transition to sustainability in Chile and Indonesia. One of these interventions involved enrolling fishers in a branch-less banking services to provide savings and loans products tailored to the unique demands of small-scale fishing while incentivizing the fishers' transition to sustainable gear.

This concept involved novel systems and new behaviors for the fisherman and other stakeholders. Because of this complexity, storyboarding was an essential part of the process. Storyboards helped align the team, gain clarity on concepts, and even 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 several storyboards to illuminate relevant interactions. For example: how do fisherman learn about the program, how do they set up an account, what does their first use look like, and how are fisherman retained in the program. These interactions were mapped individually so that the team could test variables such as: the best stakeholder to act as a branch-less banking agent, appropriate loan size and interest levels, and the right frequency and channel for loan repayments.

The storyboards were crucial for prioritizing and making tough decisions about where to spend resources in prototyping and concept development. For example, 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 that you want to understand better
- You're trying to decide what to prototype and test in the field with real people

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

Experiment 15

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 and negative energy of your team and channel yourselves towards productive work on a regular basis.

STEPS

1

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

2

Briefly take the temperature of the group using a "fist-to-five" energy barometer exercise. Have people think for a moment how they would rate their feelings around the team's work (over the last 1-2 weeks) on a scale of zero to five. Invite teammates to hold up the corresponding number of fingers – zero (fist-very low energy/negative outlook) or all five (very high energy/positive outlook) to share their ratings with the group.

3

In a circle, have each teammate briefly share the thinking behind their rating. To stoke conversation, you might have each member share a high point, low point, and learning from the past week. Dive deeper into discussion noting commonalities or differences. Note issues that may require follow up. For example, a conflict might call for a mediating conversation, a project issue might require a planning session, or overwhelming positivity may be call for celebration.

TIME

Time depends on the size of the team and point in the process.
We recommend between 20-40 minutes every 1-2 weeks.

ROLES

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, incorporating other discussion prompts)
- You are 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 a team
- Foster positive team dynamics

Experiment 16

Make a video, show your impact

Sharing such AHA moments as stories can make the impact of your work come alive. Create a 1-2 minute video with your camera phone to show the impact of your work to peers. Many times we get lost in numbers and charts thinking it's the best way to showcase the impact of our work.

While data is important, sharing stories of people is another powerful way to leave an impression and resonating with your audience. You may have probably shared a moment of realization with a customer or your team where the impact of your work dawned on you.

STEPS

1
Brainstorm ideas of what were those moments of realization for you and your team were. Think how would you like to capture one of them.

2
Make a 4-5 steps storyboard to plan the different shots you'd like to capture in your video.

3
Keep it simple: focus on the story and not the execution.
Tips: Some ideas to spark your imagination and keep it simple.
- An interview with a customer or an employer who you worked with.
- Photo sequence with pictures from field, captions and background music.
- Role playing with your team.

TIME	ROLES	MATERIALS
1 - 3 hours Individual or	Groups of 2 (1 Fixer (logistics) 1 Cameramen)	Video function from your phone.

USE IT WHEN

- Share the impact of your work internally
- You are trying to make the case for an organization

USE IT TO

- Get people excited
- Share the process across the organization and get buy-in for scale-up a 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 Janalakshmi**

Experiment 17

Launch a customer council

To better understand how a portfolio of offerings holds up, test them with a customer council. Over time, use this champion group to better understand customer preferences, brand impression, and market direction.

STEPS

1

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

2

Recruit organically:
There are many ways to build your team, but don't be afraid to start small (or big). You might try: open applications from customer, open recommendations from local branch or agents, or outreach using customer data and cold calls to identify core targets.

3

Meet and cultivate meaningfully:
Time is a valuable resource for anybody, and people want to ensure their time and opinions are being used respectfully. Schedule a meetings with scoped topics or activities and clear expectations. Some ideas might include:

- Focus group by segment issue areas (eg. Issues in Affording Education, Understanding Next Generation Workforce Needs, Entrepreneur and Mother, etc)
- Early stage product idea review and testing
- Brand review

TIME	ROLES	MATERIALS
60 - 90 minutes	Collective exercise	DIY Value Mapping template

USE IT WHEN

- Any time during the process.

USE IT TO

- Get your customers' perspective on how well your products are integrated
- How they can serve better your customers' needs
- Learn about potential ideas to improve your products or simply communicate better the value/benefits of your products.

Reference: DIY Development Impact and You
The DIY Toolkit (Nesta), Value Mapping

Experiment 18

Create insights cards

How to communicate the voice of your customer in high level meetings?
The insights cards will give you tool to cleverly address moments at the meetings where you feel the customers' focus is getting lost. Build them from your work gathering understanding into your customer personas, needs, and goals.

STEPS

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

2
Write one quote in a blank piece of cardboard and use it as a card.

EXPERIMENTS IN ACTION

During the Bradesco HCD project, the team did an exercise where, at a board meeting they tested manager's assumptions about customers. First they showed them pictures of people that had been interviewed and wrote down a very basic profile (male or female, age and place where they lived). Then the team asked whether they thought they owned their homes, liked technology, liked savings, had credit cards, was literate, illiterate.
The results that came out were really interesting because the results end up testing most of their assumption and knowledge about lower-income customers in Recife Brazil.

USE IT WHEN

- As prompt at the board meetings or "CX daily conversations"

USE IT TO

- Challenge participants' assumptions at a meeting
- Course correct when you feel conversation shifts to talk about technical breakthroughs as offerings, rather than addressing customers' behaviors.

REFERENCES

Build Your Customer Experience Knowledge Base:
Curated set of research and reference materials to build your internal knowledge base and increase the impact of Customer Experience within your organization.

Ideal for those looking to dive deeper in a particular area of Customer Experience or for more advanced practitioners.

TOOLKIT REFERENCES

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

BTPN Prototyping Report
Status: Unpublished - CGAP

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)

Design for Libraries Toolkit
http://designthinkingforlibraries.com

Designing Customer-Centric Branch-less 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

Insights Into Action
"What Human Centered Design Means for Financial Inclusion"
Published collection of case studies by CGAP (2014)

Janalakshmi Customer Experience Playbook
Customer Satisfaction Survey
Status: Unpublished - CGAP, Dalberg

Learning from Customer Centricity in Other Industries
Status: Unpublished - CGAP

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

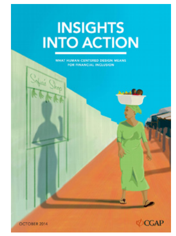
Segmentation Playbook
"Increasing Competition Requires Greater Customer Knowledge" Unpublished study by CGAP, 2015

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

CGAP Prototyping Report
Status: Unpublished - CGAP

ADDITIONAL RESOURCES

Becoming a customer-centered organization that delivers robust Customer Experiences requires a new way of thinking and doing. We reccomend these additional resources to spark creativity and collaboration within your organization.

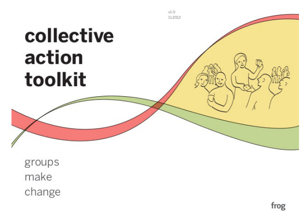


Insights into Action
CGAP's primer on the role human-centered design (HCD) plays in financial inclusion. This collection is a go-to for illustrative case studies as well as core insights and principles to drive financial access and innovation for low-income populations.

bit.ly/CGAP-insights-action

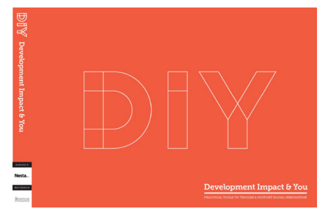
Design Kit
Building off of their work on a HCD toolkit, ideo.org's collection of design tools lives in an online format to help your pick and choose methodologies that best fit your situation. This kit has helpful resources around field research, ideation, and prototyping.

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 is helpful in establishing the building blocks for productive collaboration.

bit.ly/frog-collective-action



DIY Toolkit
A toolkit to support practitioners who want to innovate in the development space created by Nesta with the support of the Rockefeller Foundation. It's human language and simple downloadable worksheets make it easy to use and is very applicable to business challenges.

www.diytoolkit.org

DESIGN
IMPACT
GROUP

This toolkit is a sample of the content that is being designed and developed by Dalberg's Design Impact Group for launch in late 2015 to support CGAP's customer centricity initiative with financial service providers focused on the poor.