Empowering Employees and Agents to Deliver Valuable Customer Experience

CUSTOMER CENTRICITY SERIES | EMPLOYEE AND AGENT EMPOWERMENT TOOLK

4 April 2019
9:00-10:30 AM EDT

WEBINAR
LOGISTICS

1. This is an audio broadcast. Attendee microphones will remain muted during the entire webinar session.

2. To ask questions, please use the Chat box on the right-hand side of the Webex session. You may submit your question at any time during the webinar presentation.

3. To ensure your question is seen by the moderator, select “All Participants” from the drop down menu when sending the question.

4. The webinar recording will be emailed to all attendees and registrants.
CGAP is a global partnership of more than 30 organizations that seeks to advance financial inclusion

TODAY’S PANEL

Antonique M. Koning
Senior Financial Sector Specialist
CGAP

Cheryl Frankiewicz
Curator, 9Buckets

Caroline Gale
Consultant

Buhle Goslar
Chief Customer Officer, JUMO

Richard Steward
Product Portfolio Manager, Flash Mobile Vending
A. I want to understand what empowerment is and how it can be useful

B. I need help making the case for empowerment in my FSP

C. I think empowerment is a good idea, but I’m not sure how to do it in my FSP

D. I don’t work in an FSP but I want to help facilitate empowerment within FSPs

E. I want to learn how to empower myself

POLL: Why did you join this webinar?
Our goals

1. Illustrate how employee and agent empowerment can generate value
2. Demonstrate the employee and agent empowerment process
3. Highlight tools that can support your empowerment process
Downloading the Toolkit and Ideabook from the Customer-Centric Guide

1. Open your browser
2. Navigate to https://customersguide.cgap.org
3. Click the RESOURCES link in the upper right-hand corner
4. Scroll down to find the two publications
Why empowerment?
PMI’s business challenge

Systematizing customer centricity in an expanding organization

Why empowerment?

Caroline Gale
Senior Adviser
JUMO’s business challenge

Embedding customer centricity in a rapidly scaling and increasingly distributed business

Why empowerment?

Buhle Goslar
Chief Customer Officer, JUMO
Why empowerment?

Zoono’s business challenge

Maintaining a strong agent network in the face of rapid expansion

Richard Steward
Product Portfolio Manager, Flash Mobile Vending
Why empowerment?

So that positive and consistent customer experience will be delivered across all touchpoints in the customer journey.

So that staff and partners will find ways to quickly and usefully act on customer insights.

So that agents take more ownership of their business and deliver better, more consistent customer experience.
Defining employee & agent empowerment
What is empowerment?

“Enhancing an individual’s or group’s capacity to make choices and transform those choices into desired actions and outcomes.”

Empowering employees and agents to deliver valuable customer experience

*Customer-centric* organizations need employees and agents who are:

1) Deeply *committed to delivering a customer experience* that generates value for customers, the organization, and themselves.

2) *Capable* of delivering that kind of experience.

Employees and agents who *possess this level of engagement and ability* are empowered.
The empowerment process
The empowerment process

- Assess
- Analyse
- Identify Priorities
- Design Experiment
The empowerment process
Empowerment Matrix

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Empowerment Matrix**

**ABILITY**

<table>
<thead>
<tr>
<th>High</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td></td>
</tr>
<tr>
<td>Low</td>
<td></td>
</tr>
</tbody>
</table>

**ENGAGEMENT**

Low

Engagement = Being fully involved in and committed to the delivery of valuable customer experience
Agent and Employee Empowerment Matrix

**Engagement** = Being fully involved in and committed to the delivery of valuable customer experience

**Ability** = Having the resources and resourcefulness to deliver valuable customer experience
POLL: Think of someone you would like to see empowered to deliver more valuable customer experience.

What is their current level of engagement and ability?
Empowerment Matrix

<table>
<thead>
<tr>
<th>Low</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>Adrift (B)</td>
</tr>
<tr>
<td>High</td>
<td>Motivated (A)</td>
</tr>
</tbody>
</table>

Diagonals:
- Low Ability & Low Engagement: Adrift (B)
- High Ability & Low Engagement: Motivated (A)
- Low Ability & High Engagement: Competent (C)
- High Ability & High Engagement: Empowered (D)
Empowerment Matrix

High

<table>
<thead>
<tr>
<th></th>
<th>Motivated (A)</th>
<th>Empowered (D)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Engagement</td>
<td>Adrift (B)</td>
<td>Competent (C)</td>
</tr>
</tbody>
</table>

Low

ability

High
Using the matrix
Nine Types of Resources

RESOURCES PEOPLE BRING

**Skills**
The abilities and talents that make action possible

**Information and Knowledge**
The data and insights that guide decision-making and action

**Values and Attitudes**
The beliefs and priorities that shape and sustain behavior

RESOURCES ORGANIZATIONS PROVIDE

**Dialogue and Support**
Opportunities to access other people’s skills, knowledge, energy, time, or influence

**Control and Influence**
Opportunities to make decisions, act, or impact the choices others make

**Tools and Infrastructure**
Things people can use to make action easier or more cost-effective

**Rewards and Penalties**
Benefits and consequences that guide, motivate or discourage action

FINITE RESOURCES

**Time and Energy**
Resources that make additional effort possible

**Money**
Financial resources that can support action
# Empowerment Diagnostic

## 1. Assess

Read each of the statements below and answer the following question: “To what extent do you agree with this statement?”

<table>
<thead>
<tr>
<th>Statement</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. My employees/agents deliver (or support the delivery of) positive, consistent and valuable customer experience.</td>
<td>2</td>
</tr>
<tr>
<td>2. My employees/agents have the time and energy to deliver a better customer experience.</td>
<td>4</td>
</tr>
<tr>
<td>3. My organization and the agents I work with are able to generate enough revenue to be profitable.</td>
<td>4</td>
</tr>
<tr>
<td>4. I know what’s preventing my employees/agents from delivering a better customer experience.</td>
<td>3</td>
</tr>
<tr>
<td>5. My employees/agents are proud to work with this organization.</td>
<td>3</td>
</tr>
<tr>
<td>6. My employees/agents know what they need to know in order to deliver positive, consistent, and valuable customer experience.</td>
<td>2</td>
</tr>
<tr>
<td>7. My employees/agents seek out insights into customer needs and constraints.</td>
<td>3</td>
</tr>
<tr>
<td>8. I hold my employees/agents accountable for delivering positive, consistent, and valuable customer experience.</td>
<td>2</td>
</tr>
<tr>
<td>9. My employees/agents are problem solvers; they take the initiative to address customer issues as quickly as possible and use whatever resources are available to find solutions.</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
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</thead>
<tbody>
<tr>
<td>10. My employees/agents have the financial resources they need (from the organization) to deliver the customer experience my organization wants them to deliver.</td>
<td>3</td>
</tr>
<tr>
<td>11. My employees/agents understand WHY they need to be customer-centric.</td>
<td>4</td>
</tr>
<tr>
<td>12. My employees/agents are willing to try new things for better customer experience.</td>
<td>4</td>
</tr>
<tr>
<td>13. My employees/agents have constant access to information about their own performance, including their impact on customer experience.</td>
<td>4</td>
</tr>
<tr>
<td>14. My employees/agents regularly provide useful suggestions and feedbacks for improving customer experience.</td>
<td>2</td>
</tr>
<tr>
<td>15. My employees/agents demonstrate empathy, they understand the needs, constraints, and anxieties of others without judging them.</td>
<td>3</td>
</tr>
<tr>
<td>16. My employees/agents have the freedom to decide how to do their work.</td>
<td>3</td>
</tr>
<tr>
<td>17. My employees/agents are driven by a strong personal desire to deliver the best customer experience possible.</td>
<td>3</td>
</tr>
<tr>
<td>18. When my employees/agents make a suggestion, I make sure they find out whether their suggestion was heard, whether it was implemented (why or why not), and with what result.</td>
<td>2</td>
</tr>
</tbody>
</table>
The empowerment process

ASSESS → ANALYSE → IDENTIFY PRIORITIES → DESIGN EXPERIMENT
Spider diagram – finding strengths and weaknesses

- Skills
- Money
- Values & Attitudes
- Time & Energy
- Information & Knowledge
- Rewards & Penalties
- Dialogue & Support
- Control & Influence
- Tools & Infrastructure
Comparing spider diagrams

Richard Steward
Product Portfolio Manager, Flash Mobile Vending
The empowerment process

ASSESS → ANALYSE → IDENTIFY PRIORITIES → DESIGN EXPERIMENT
POLL: Which resource area should JUMO prioritize?
JUMO’s Priorities:

- **Scaling**
- **Doubling # Employees**
- **Distributed geographies**

Buhle Goslar
Chief Customer Officer, JUMO
The empowerment process
Designing an empowerment experiment

- Preparing
- Learning
- Measuring
- Creating
- Testing
- Scaling

Multiple rounds of iteration
Designing an empowerment experiment

Multiple rounds of iteration

- Preparing
- Learning
- Measuring
- Creating
- Testing
- Scaling
Designing an empowerment experiment
Designing an empowerment experiment
Designing an empowerment experiment
Designing an empowerment experiment
Design of Pioneer’s employee empowerment experiment

The First Week
The first week is extremely important, it’s the foundation to help you succeed. Our objective is to introduce you to the organization, our culture and values, the service we offer, and parts of our strategy (most importantly Customer Centricity). The different sessions are listed below for your reference.

Day 1
- Finding Greatness | 2 Hours
  Your first two hours at Pioneer will involve getting to know the space and some of the people you will interact with during the onboarding and your work.
- Pioneer’s Mission, Vision & Values | 1 Hour
  Learn what inspires us and guides us at Pioneer every day. Learn what makes Pioneer one of the largest organizations in the country and how it is thinking about the future.
- Introduction to Pioneer Microinsurance | 2 Hours
  Learn about the organization. Who we are and what we do. How we make a difference. We take you through our journey until now and share what our short and long term goals are.
- Our HR Policies | 1 Hour
  Learn about the policies that you should be aware of as you join us. There will be included aspects of performance management, expectations, remuneration and other quirks that you may have.

Day 2
- Basics of Insurance | 2 Hours
  We realize that insurance can sometimes be difficult to fully appreciate early in the day. In this session, we will look to introduce you to the concepts and steps in the insurance process.
- Catch Up with Team | 2 Hours
  This shall be an informal opportunity for you to spend time with the team that you are joining at Pioneer Microinsurance.
- Introduction to Your Team Processes | 4 Hours
  Colleagues from your team will take you through their processes in detail and you will have the opportunity to discuss your role and responsibilities at this stage.

Day 3
- CC | Saving The Bottom of The Pyramid (BOP) | 2 Hours
  Our customers are from some of the lowest income sections of society, and through this session we would like to share with you some insight on how organizations work with such customers.
- CC | Introduction to Financial Inclusion | 2 Hours
  Pioneer Microinsurance belongs to what is known as the Financial Inclusion sector. Our customers have unique financial behaviors and needs. This session should help you build a basic understanding.
- CC | Introduction to Customer Centricity | 2 Hours
  Customer Centricity is a core part of Pioneer Microinsurance’s strategy. In this module, we introduce you to the concept of customer centricity and how different it is from business as usual.
- CC | Customer Centricity for Pioneer Microinsurance | 2 Hours
  This module will help you understand how we at Pioneer Microinsurance see customer centricity and what we have done until now, and how we see it evolving in the future.
Leveraging tips and templates from Pioneer and others
Planning an Empowerment Experiment

UNDERSTAND THE CONTEXT

Which employees or agents is the focus of your employee empowerment experiment?

What is the main business challenge or pain point that you want to address?

RESOURCES

What resources could you use to support this employee empowerment experiment?

1. Skills: What people need to be able to do to deliver valuable customer experience?
2. Values and Attitudes: Beliefs, priorities, and other psychological assets that can help or hinder customer experience delivery.
3. Information and Knowledge: What people need to know to be able to connect to customer experience, deliver it, and recognize whether they are delivering it.
5. Control and Influence: Opportunities to take decisions, act or influence others in pursuit of customer experience delivery.
6. Tool and Infrastructure: Things that people can use to make their delivery of customer experience easier or more effective.
7. Rewards and Penalties: Carrots and sticks that can guide and motivate customer experience delivery.
8. Time and Energy: The bandwidth available for doing more to deliver customer experience than ever before.
9. Money: Pavilion resources that could be used to deliver customer experience.

DESIGN AN EXPERIMENT

What actions could be taken to strengthen the resources you have for this employee empowerment experiment?

How would you test and measure the results of your experiment?

What internal or external support or resources would you need for this experiment?
The value of empowerment
The value of empowerment

Objective

Positive and consistent customer experience is being delivered across all touchpoints in the customer journey

Key initiative

Onboarding / reboarding program

Results

- Customer satisfaction up from 78.8 percent to 83.8 percent
- Improved problems handling: in 2017 66% of problems were handled compared to 59% in 2016
- VoC Index: increased from 80.5 in 2016 to 83 out of 100 in 2017
Objective
Staff and partners find ways to quickly and usefully act on customer insights

Key initiatives
• Customer operating principles
• Customer pulse reporting and engagement platform
• Customer experience measurement methodology (EPS)

Results
• Number of financial product brands offered on the JUMO platform doubled
• EPS score rose from 83.2 to 85.9 percent
• Number of female customers increased
• On-time payments increased
• Customer base > 5 million
Objective

Agents take more ownership of their business and deliver better, more consistent customer experience

Key initiative

Creation of a portal that gives agents access to data about their business

Results

- In Malawi, 91% of top agents are using the portal on a weekly basis
- Customer satisfaction with teller conduct and agent liquidity rose 11 percentage points in 6 months
- Zoona’s maintained its dominant market position with growth
- A top agent was promoted to become managing director of Zambia operations
## Value of empowerment

<table>
<thead>
<tr>
<th>Employees and Agents</th>
<th>Managers</th>
<th>Business</th>
<th>Customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Higher levels of performance</td>
<td>- Motivated and capable people achieve goals faster</td>
<td>- Reduce employee/agent turnover</td>
<td>- Consistent service quality and reliable service delivery</td>
</tr>
<tr>
<td>- Income through increased performance-based rewards</td>
<td>- Less time fixing errors and correcting mistakes</td>
<td>- Increase levels of activity and productivity</td>
<td>- Quicker and more apt responses to their questions, needs, and problems</td>
</tr>
<tr>
<td>- Have a sense that their work is worthwhile</td>
<td>- Recognition, bonuses, access to career advancement as a result of positive trends in performance</td>
<td>- Receive ideas for service improvements based on customer needs</td>
<td>- Better informed to make the right choices</td>
</tr>
<tr>
<td>- Feel secure, supported and confident on their job</td>
<td>- Improve customer satisfaction and retention</td>
<td>- Increase profitability and competitiveness</td>
<td>- Feel listened to and understood</td>
</tr>
<tr>
<td>- Pride in their organization and their relationship with it</td>
<td>-</td>
<td>- In control of their financial transactions</td>
<td>-</td>
</tr>
</tbody>
</table>
How the Toolkit and Ideabook can help you facilitate empowerment
How the Toolkit and Ideabook can help you facilitate empowerment

I want to make the case for empowerment

Part 1: Why is it important?

Introduction

Case studies
How the Toolkit and Ideabook can help you facilitate empowerment

I want to empower my people

Part 2: Empowerment process

Part 3: Resources
How the Toolkit and Ideabook can help you facilitate empowerment

I don’t work in a FSP but I want to help

Part 3: Resources

Part 2: Empowerment process

Part 1: Why is it important?
How the Toolkit and Ideabook can help you facilitate empowerment

I want to empower myself

T&T Individual Assessment Tool

Part 3: Resources

Part 2: Empowerment process
How the Toolkit and Ideabook can help you facilitate empowerment

I want to make the case for empowerment

I want to empower my people

I don’t work in a FSP but I want to help

I want to empower myself

Part 1: Why is it important?
Part 2: Empowerment process
Part 3: Resources

T&T Individual Assessment Tool

Case studies

Introduction
The CGAP **Customer-Centric Guide** is a collection of hands-on toolkits and experiments that help you design and deliver effective financial services for low-income customers.

[customersguide.cgap.org](http://customersguide.cgap.org)
STAY CONNECTED WITH US:

Antonique Koning @CGAP: akoning@worldbank.org
Cheryl Frankiewicz @NineBuckets: cheryl@9buckets.com

www.cgap.org  @CGAP  Facebook  LinkedIn
Q&A

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Poll

Please take a moment to respond to the poll questions on the right-hand side of your screen.
What’s Next

1. We will email you when the webinar recording and related materials become available on the FinDev Gateway website.

2. Save the date for the next webinar in the Customer Centricity Series scheduled for May 7, 2019, 9:00 AM ET which draws on CGAP’s Customer Analytics Toolkit.

3. To access related resources, visit https://customersguide.cgap.org

4. For more resources on financial inclusion, visit www.FinDevGateway.org
Thank you