

*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.

*Who are we?*

**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

*POLL: Why did you join this webinar?*

- 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

# *Our goals*

1

Illustrate how employee and agent empowerment can generate value

2

Demonstrate the employee and agent empowerment process

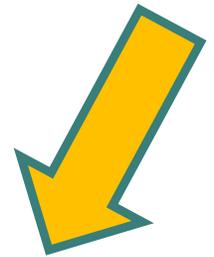
3

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



The screenshot shows the top navigation bar of the CGAP Customer-Centric Guide website. The navigation bar is teal and contains the following items from left to right: the CGAP logo, the text 'CUSTOMER-CENTRIC GUIDE', and a series of menu items: 'HOME', 'WHY', 'LEARN', 'DESIGN', 'ORGANIZE', 'RESOURCES', and 'ABOUT'. A search icon is located to the right of 'ABOUT'. The 'RESOURCES' menu item is highlighted with a white underline. Below the navigation bar is a dark teal banner with four categories of resources, each with an icon and a brief description:

- Toolkits:** Complete guides for specific business challenges + goals (Icon: briefcase)
- Case Studies:** Real-world experience + lessons learned (Icon: document)
- Tips + Templates:** How-to exercises + practical tools for a quick win (Icon: crossed hammers)
- References:** In-depth wisdom from CGAP + other organizations (Icon: paperclip)

Below the banner is a light gray filter section with the text 'Filter by:' followed by three dropdown menus: '-- Type --', '-- Topic --', and '-- Purpose --'. Each dropdown menu has a downward-pointing arrow icon.

# Why empowerment?

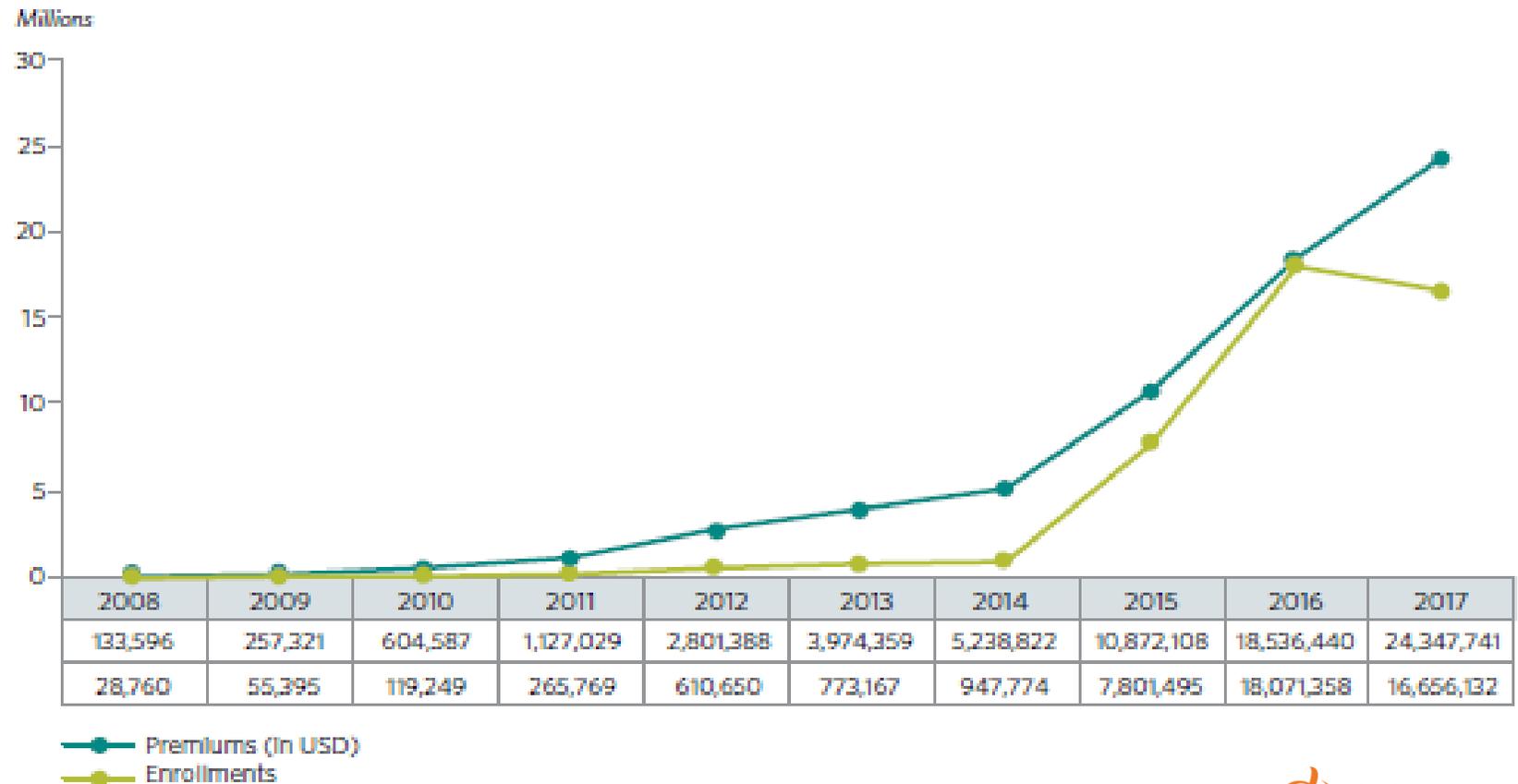
# PMI's business challenge

Systematizing customer centricity in an expanding organization

*Why empowerment?*



**Caroline Gale**  
Senior Adviser



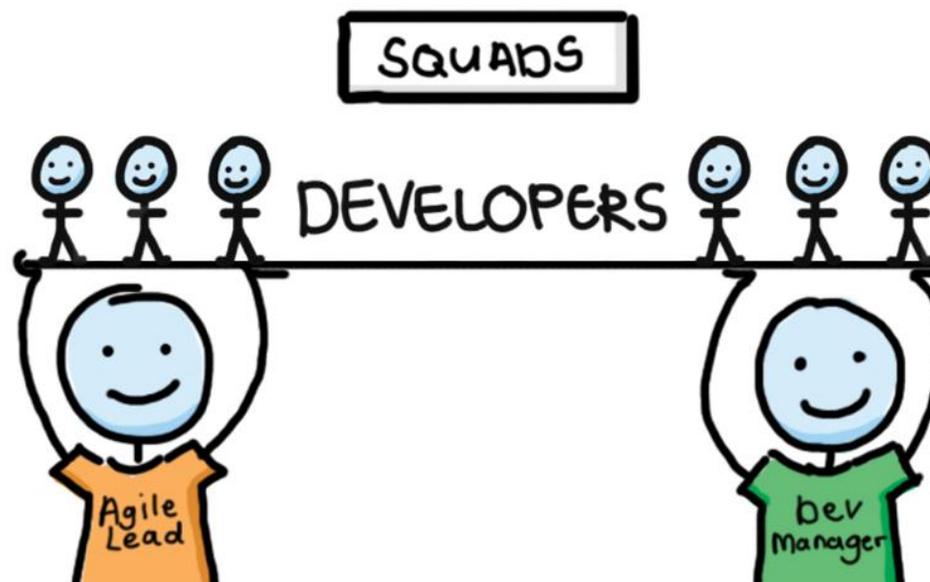
# JUMO's business challenge

Embedding customer centricity in a rapidly scaling and increasingly distributed business

*Why empowerment?*



**Buhle Goslar**  
Chief Customer  
Officer, JUMO



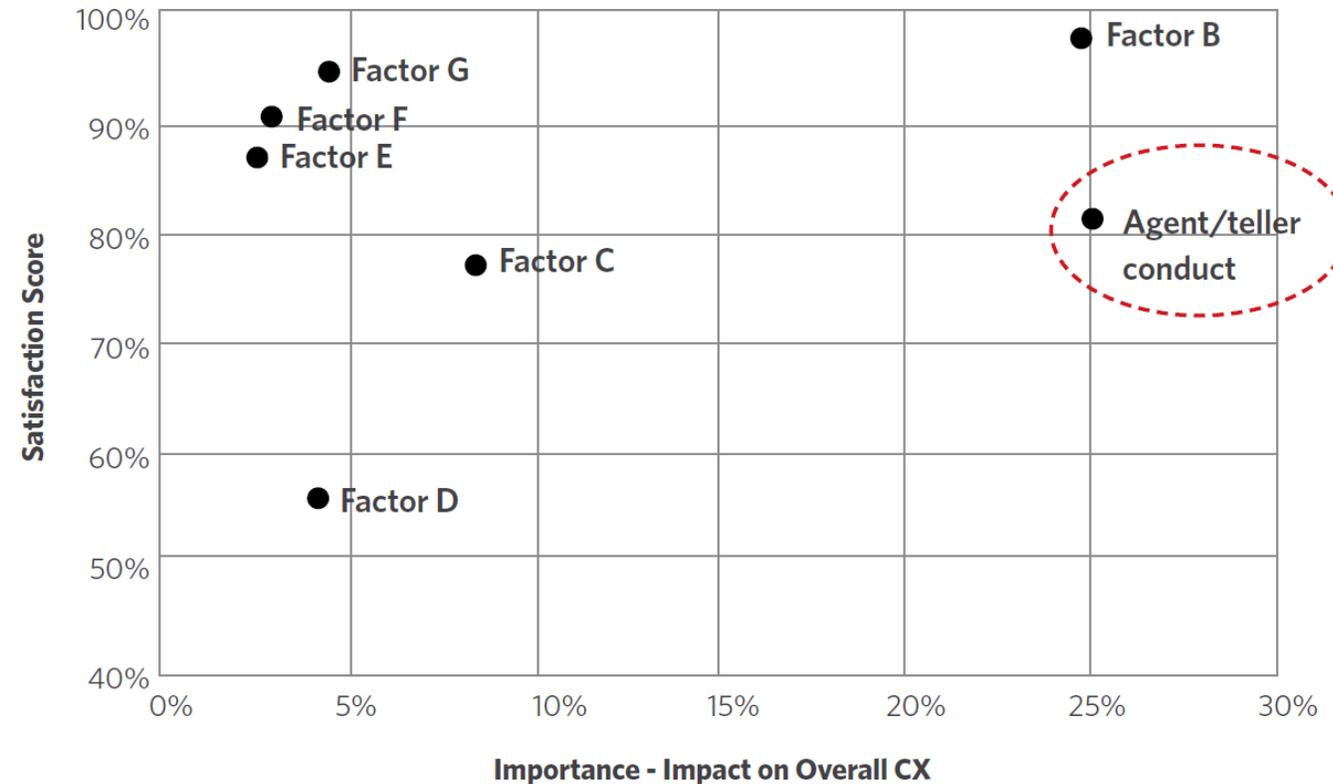
# ZoonA's business challenge

*Maintaining a strong agent network in the face of rapid expansion*

*Why empowerment?*



**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



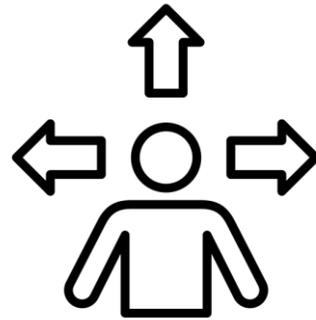
So that agents take more ownership of their business and deliver better, more consistent customer experience



# Defining employee & agent empowerment

# What is empowerment?

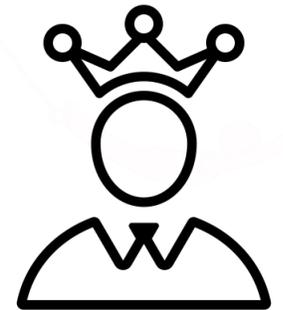
“Enhancing an individual’s or group’s capacity to make choices and transform those choices into **desired actions and outcomes.**”



**Choice**



**Action**



**Outcome**

Source: Alsop, R., and N. Heinsohn. 2005. “Measuring Empowerment: Structuring Analysis and Framing Indicators.” Policy Research Working Paper 3510, World Bank, Washington DC.

*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*

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# *The empowerment process*

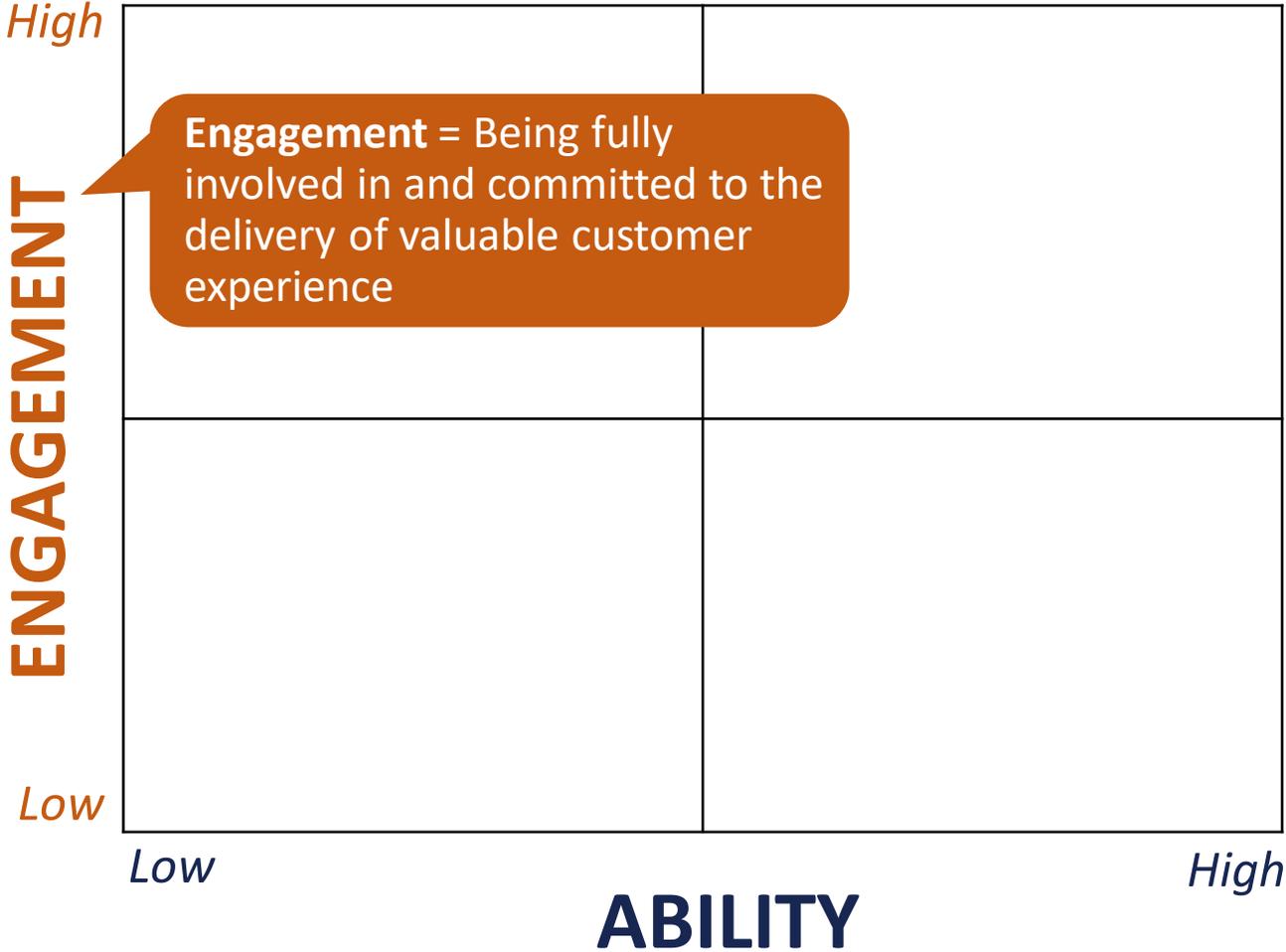
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# Empowerment Matrix



# Empowerment Matrix

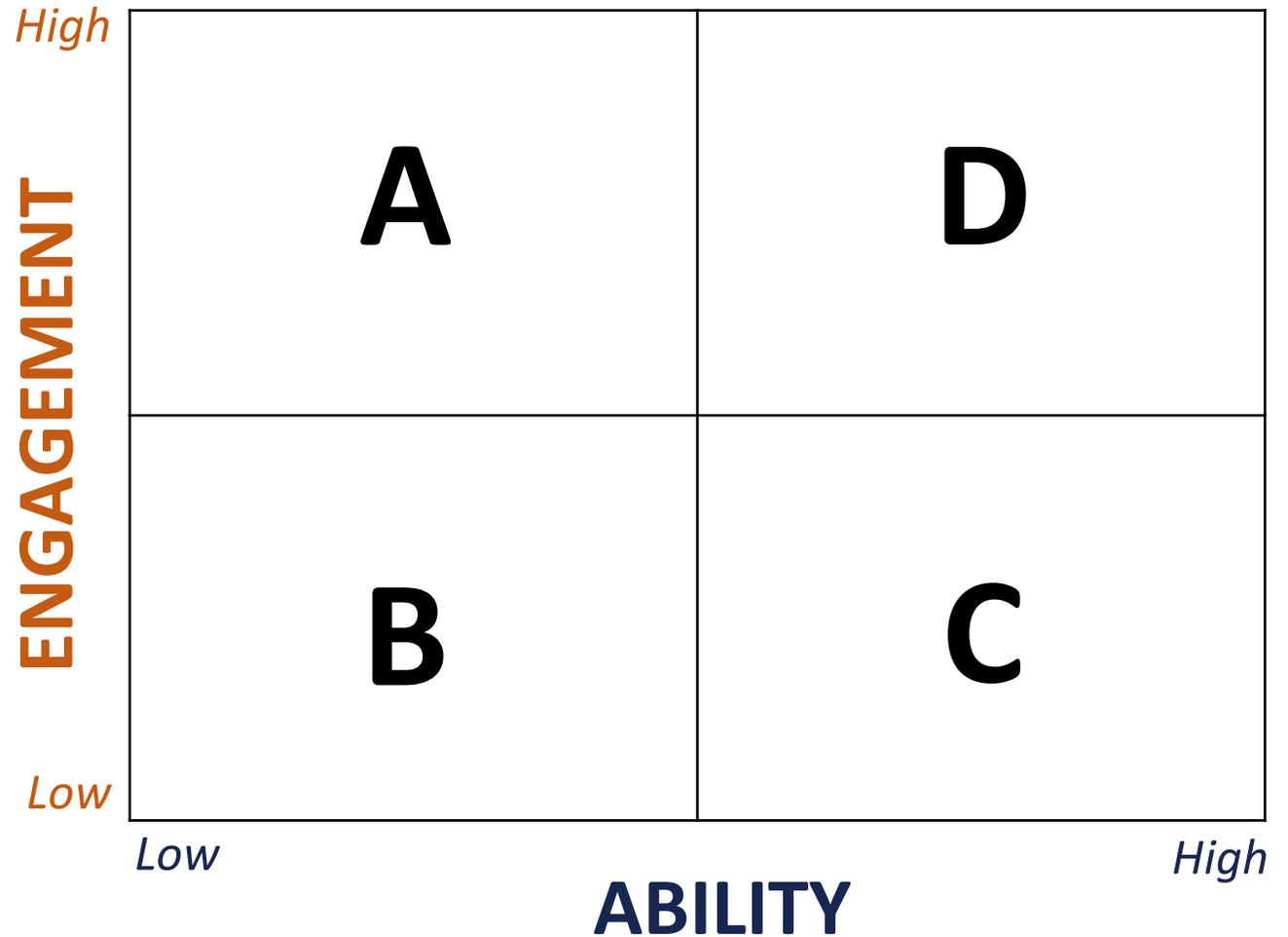


# Agent and Employee Empowerment Matrix

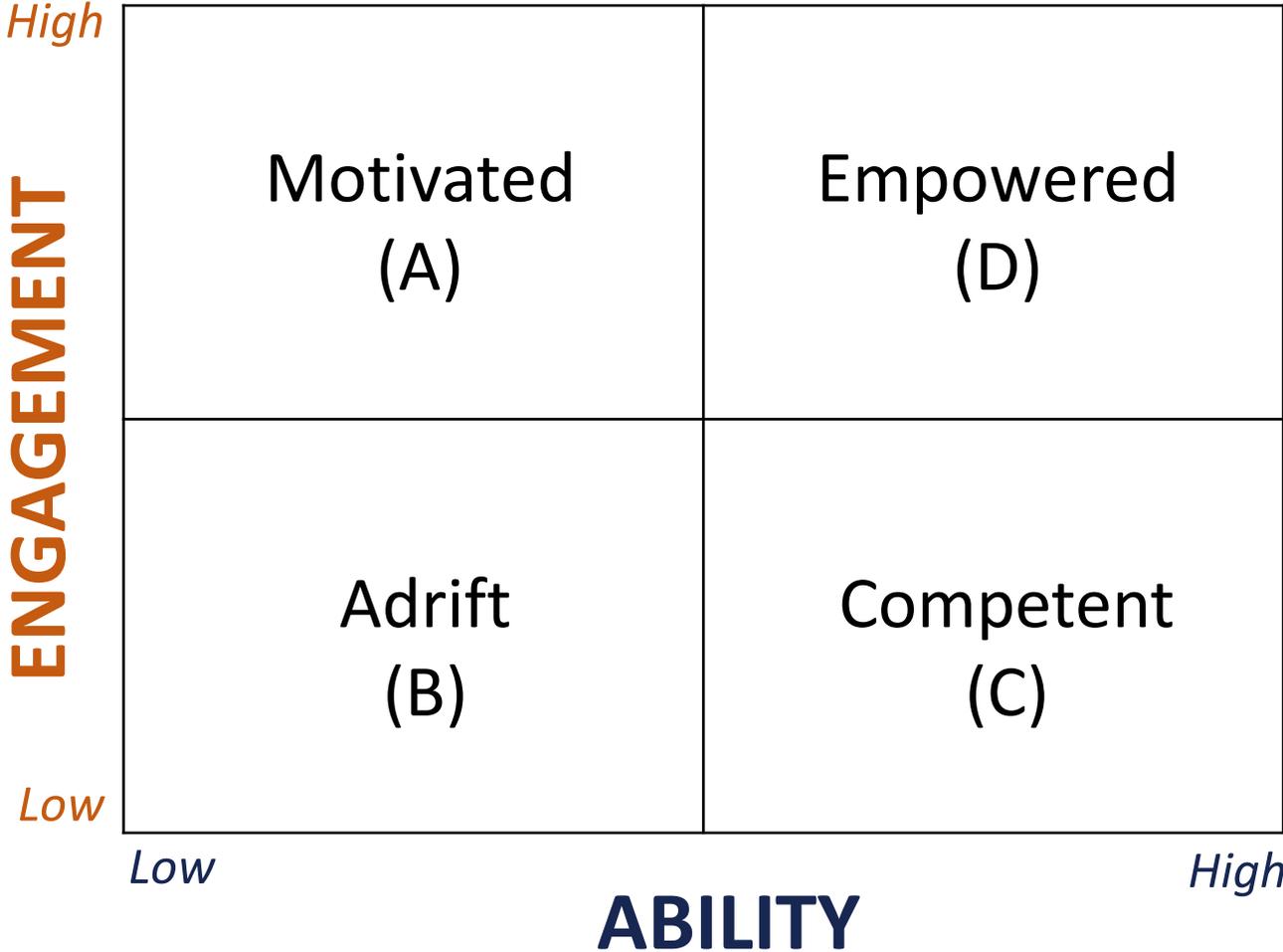


*POLL: Think of someone you would like to see empowered to deliver more valuable customer experience.*

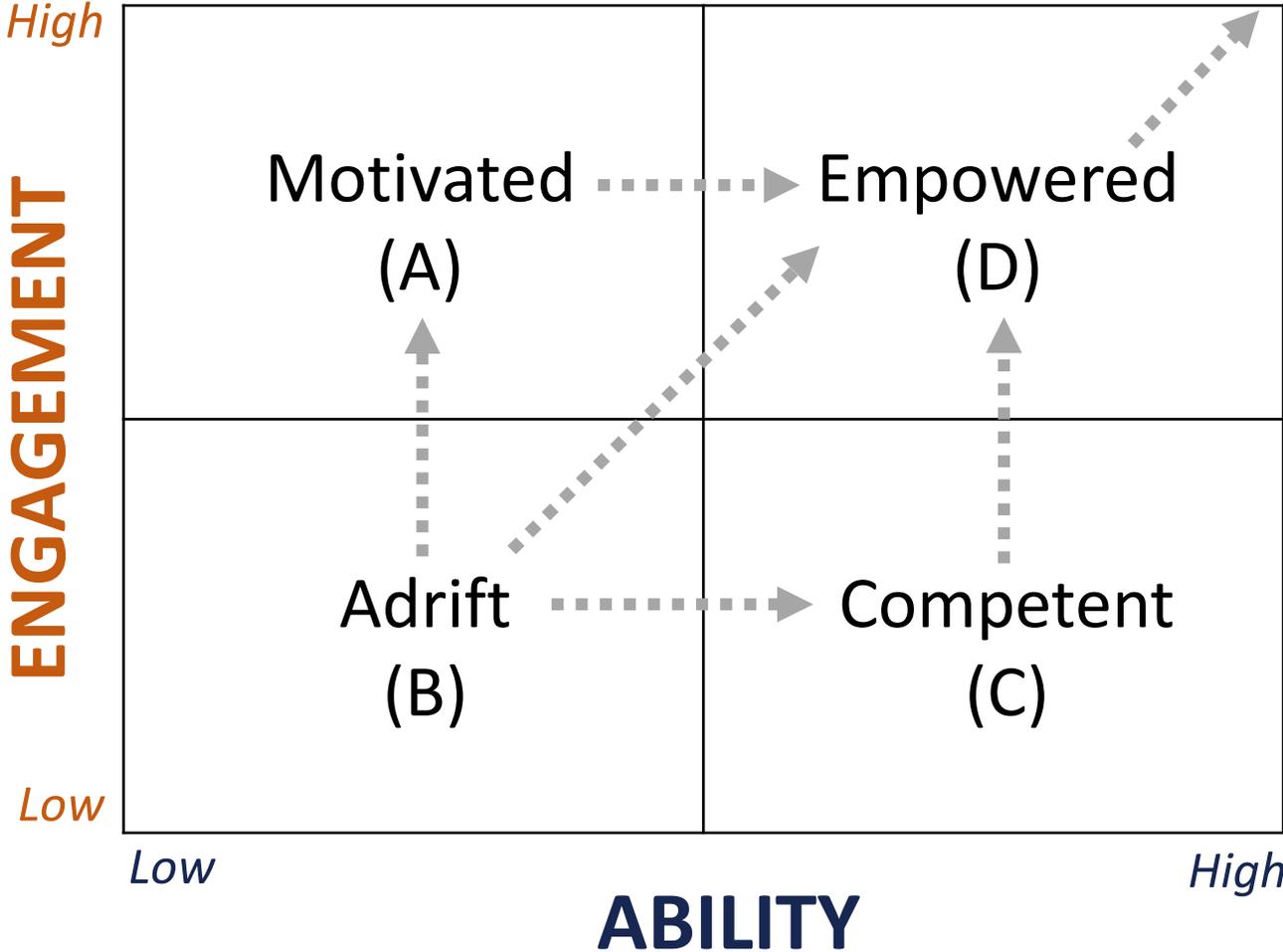
*What is their current level of engagement and ability?*



# Empowerment Matrix



# Empowerment Matrix



*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



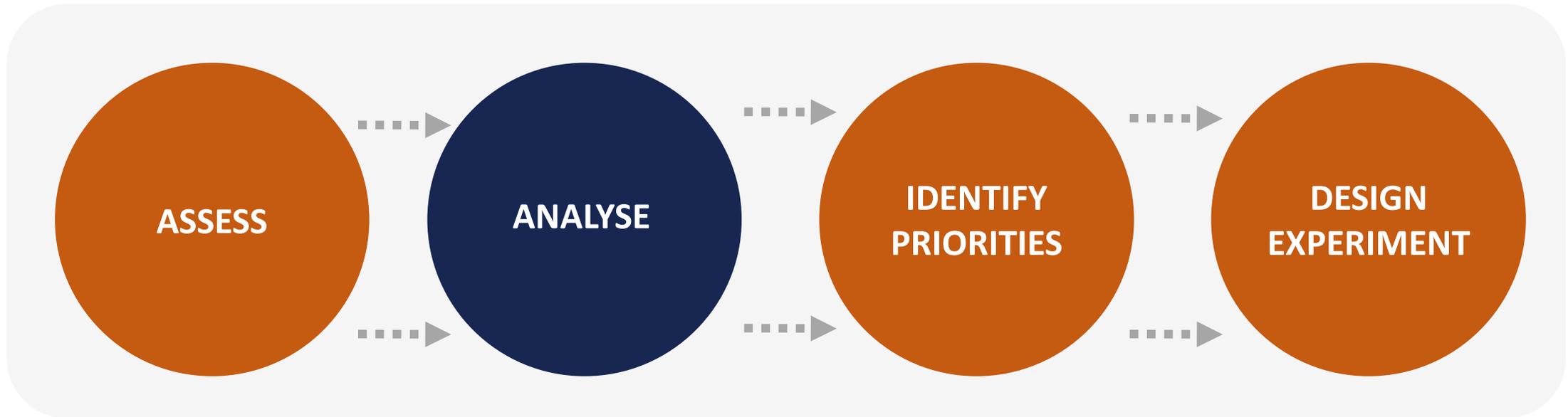
### Money

Financial resources that can support action

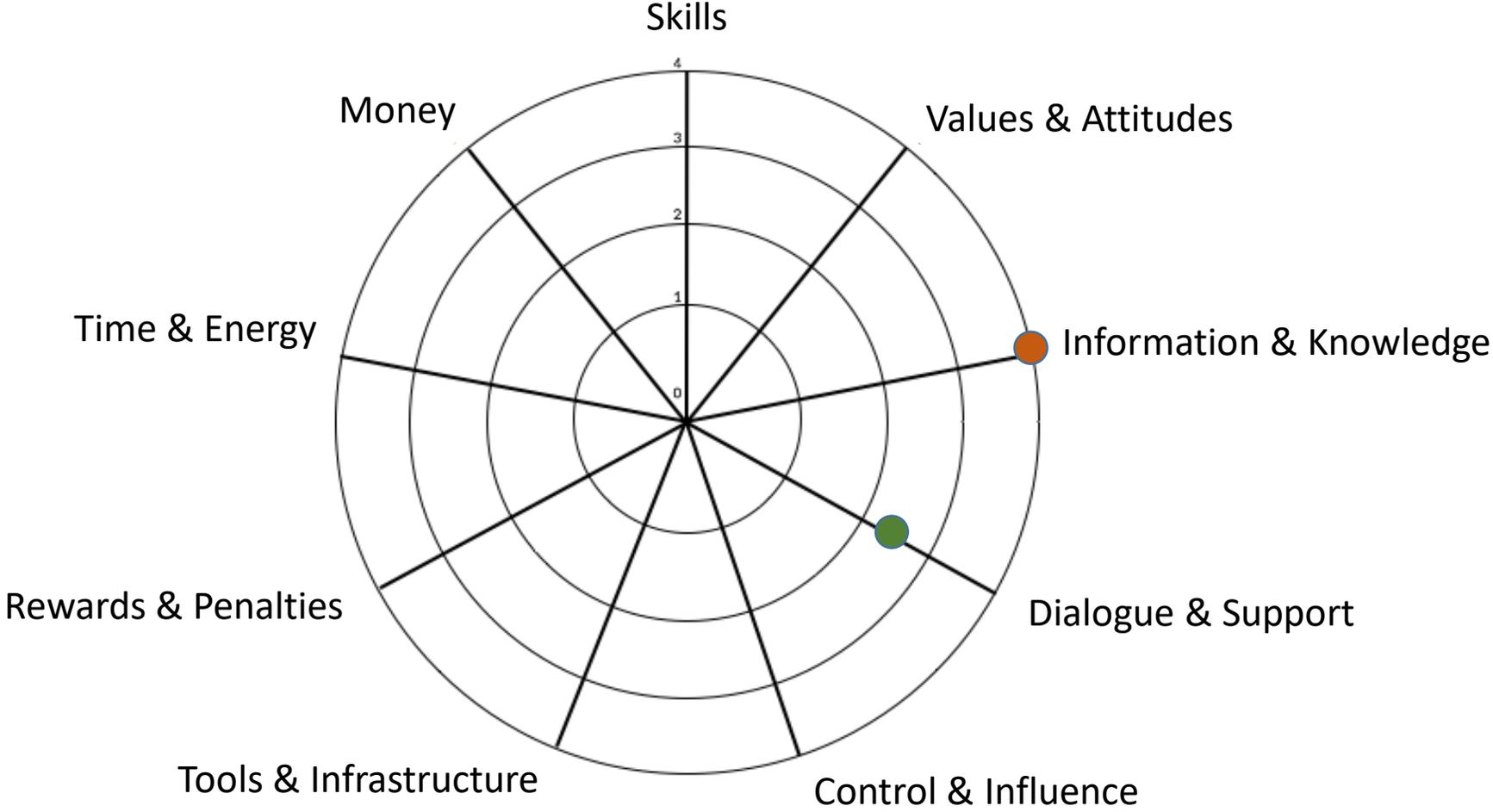


# *The empowerment process*

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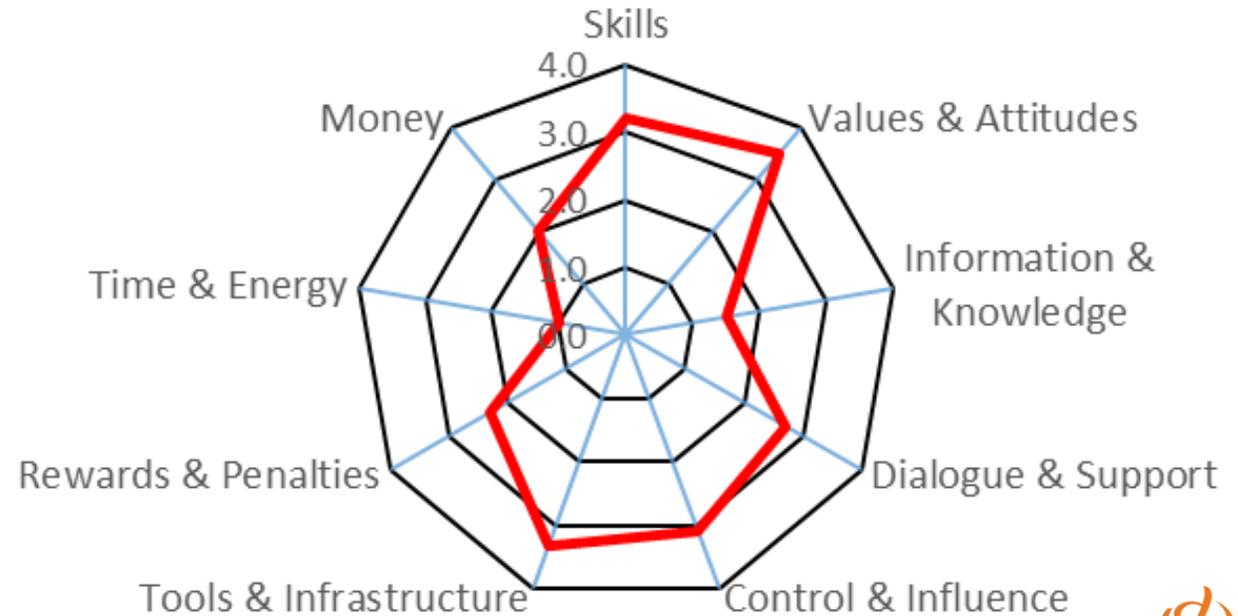
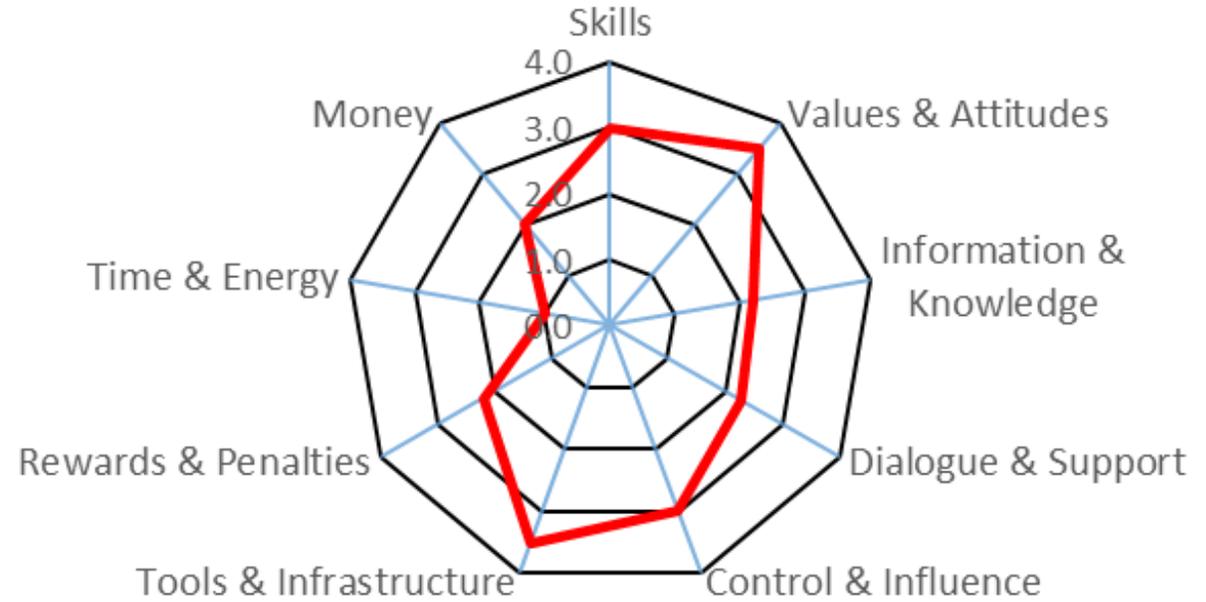
# Spider diagram – finding strengths and weaknesses



# Comparing spider diagrams

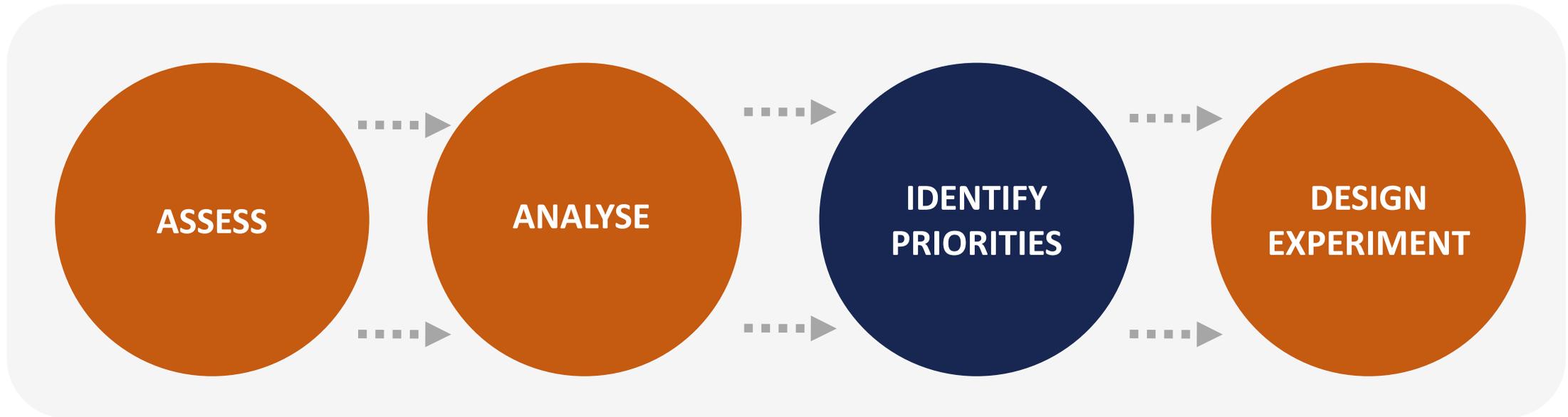


**Richard Steward**  
Product Portfolio Manager, Flash Mobile Vending



# *The empowerment process*

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*POLL: Which resource area should JUMO prioritize?*

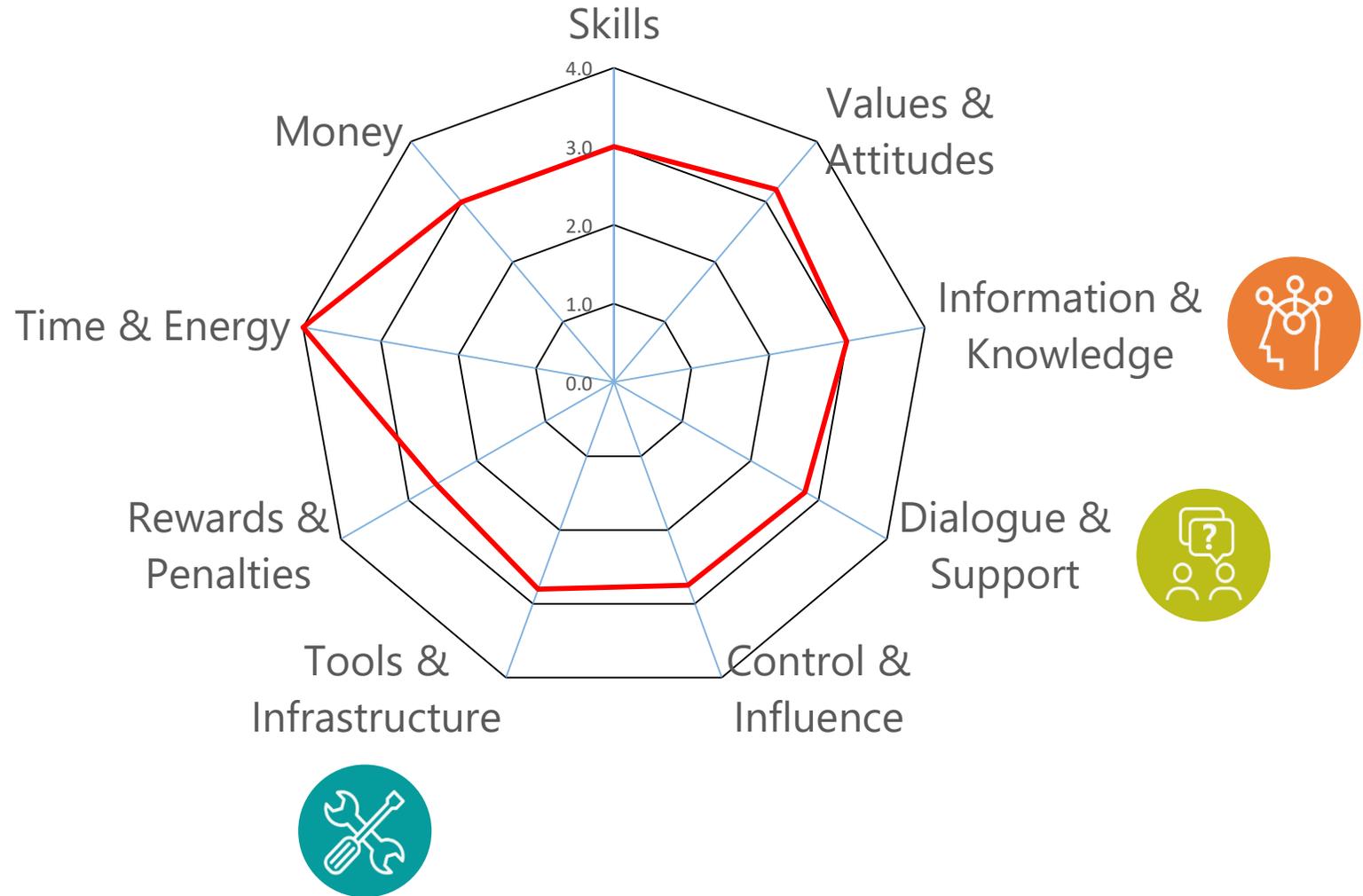


# JUMO's Priorities:

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



**Buhle Goslar**  
Chief Customer  
Officer, JUMO

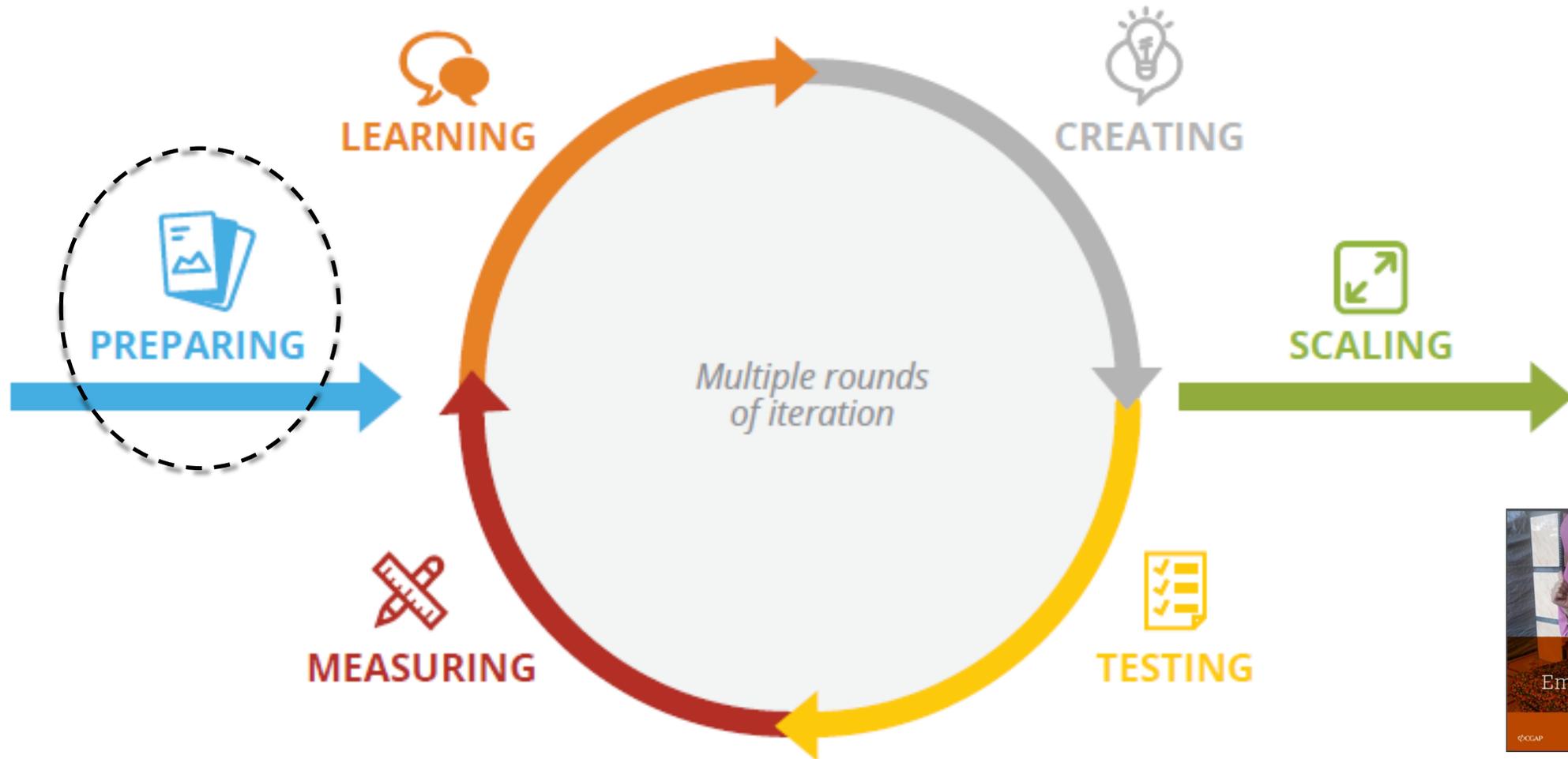


# *The empowerment process*

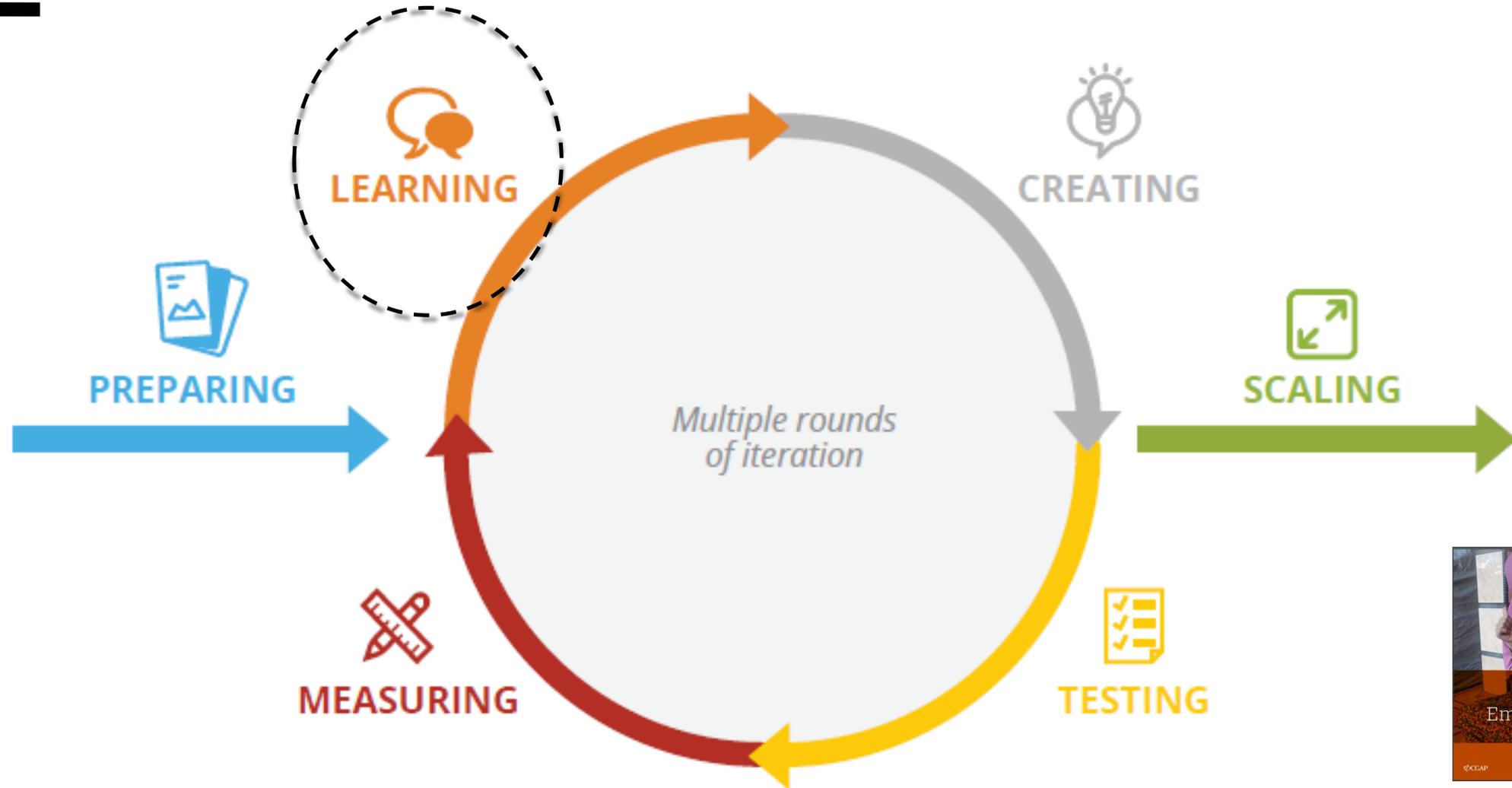
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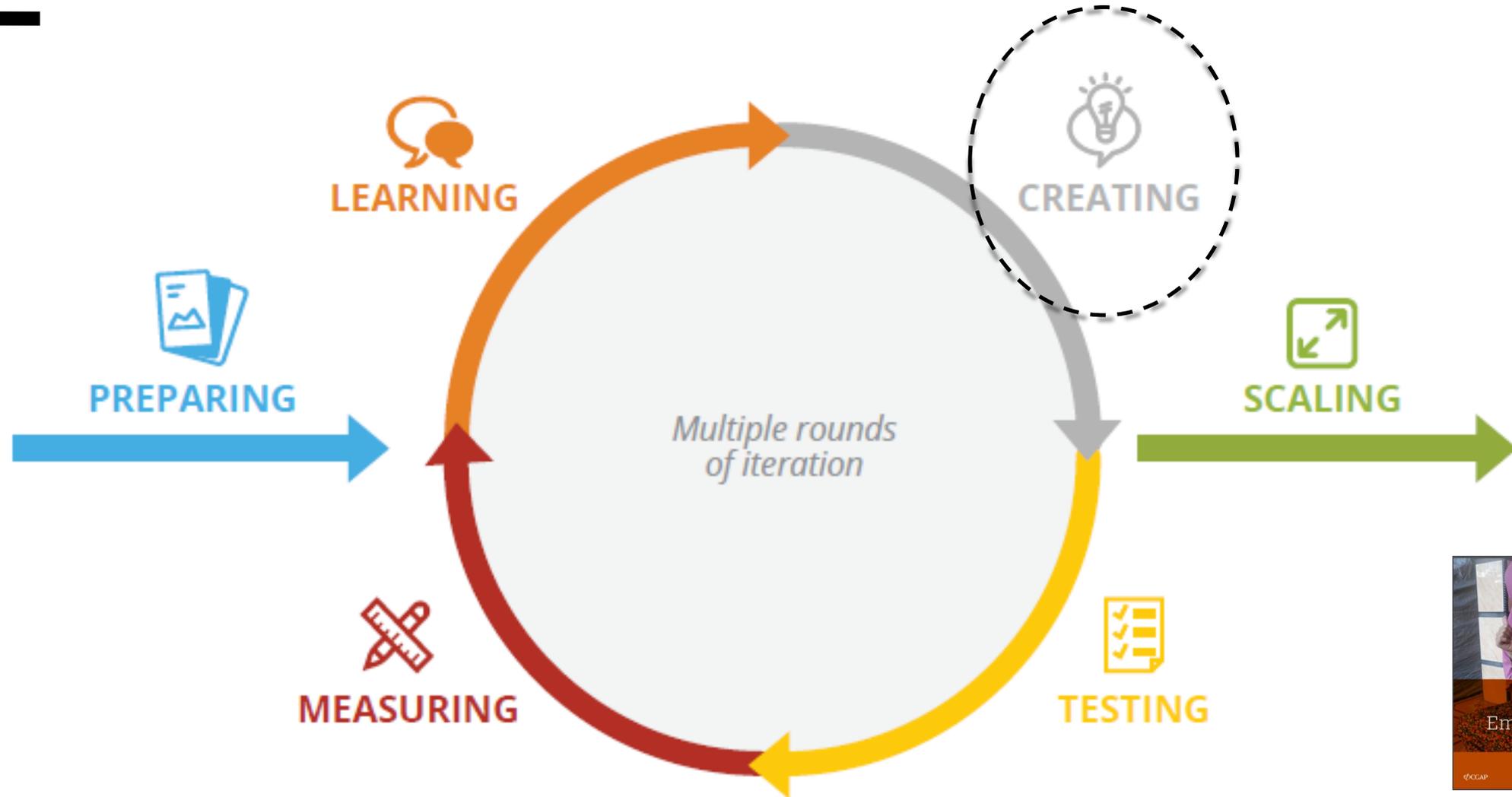
# Designing an empowerment experiment



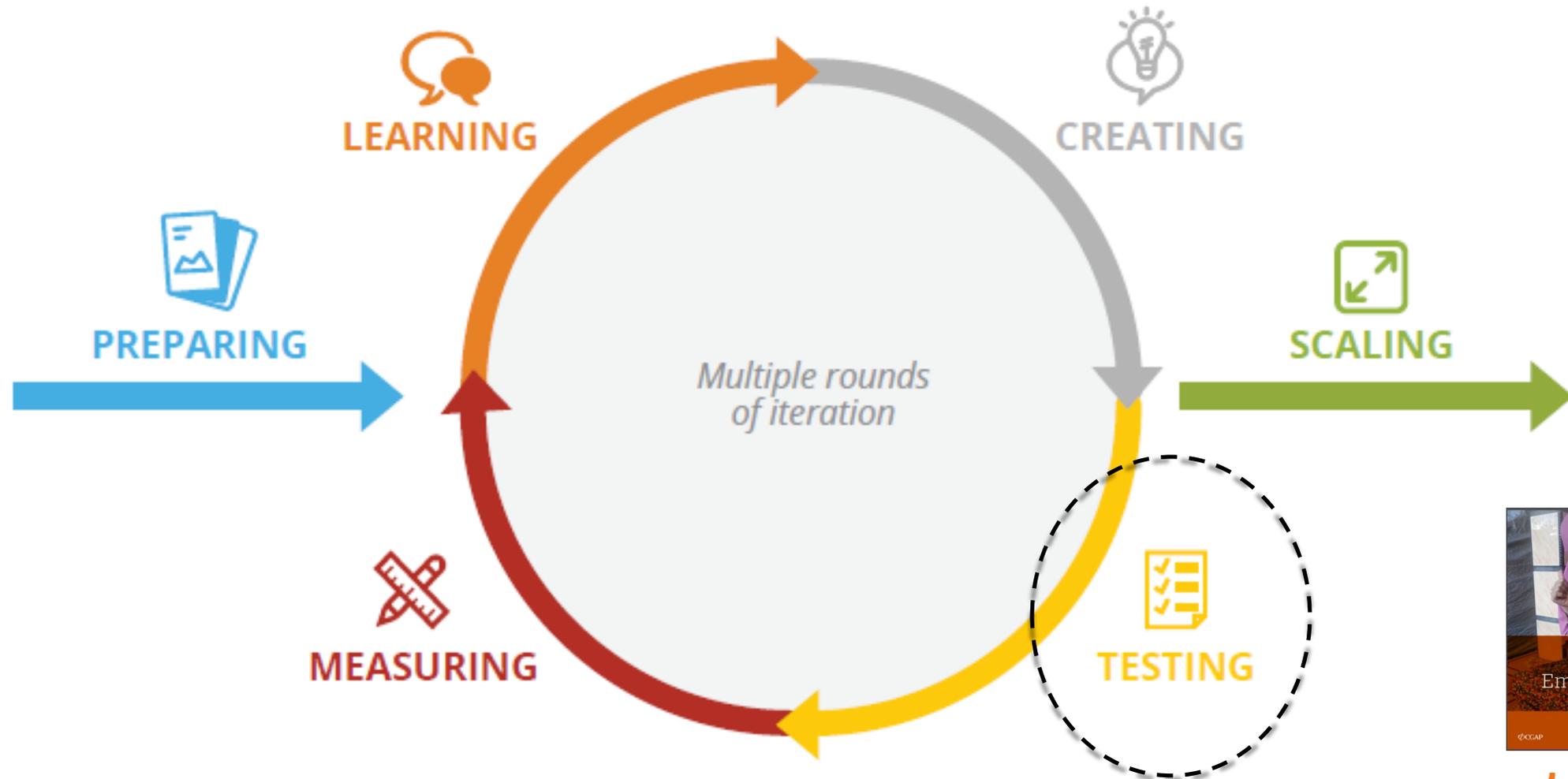
# Designing an empowerment experiment



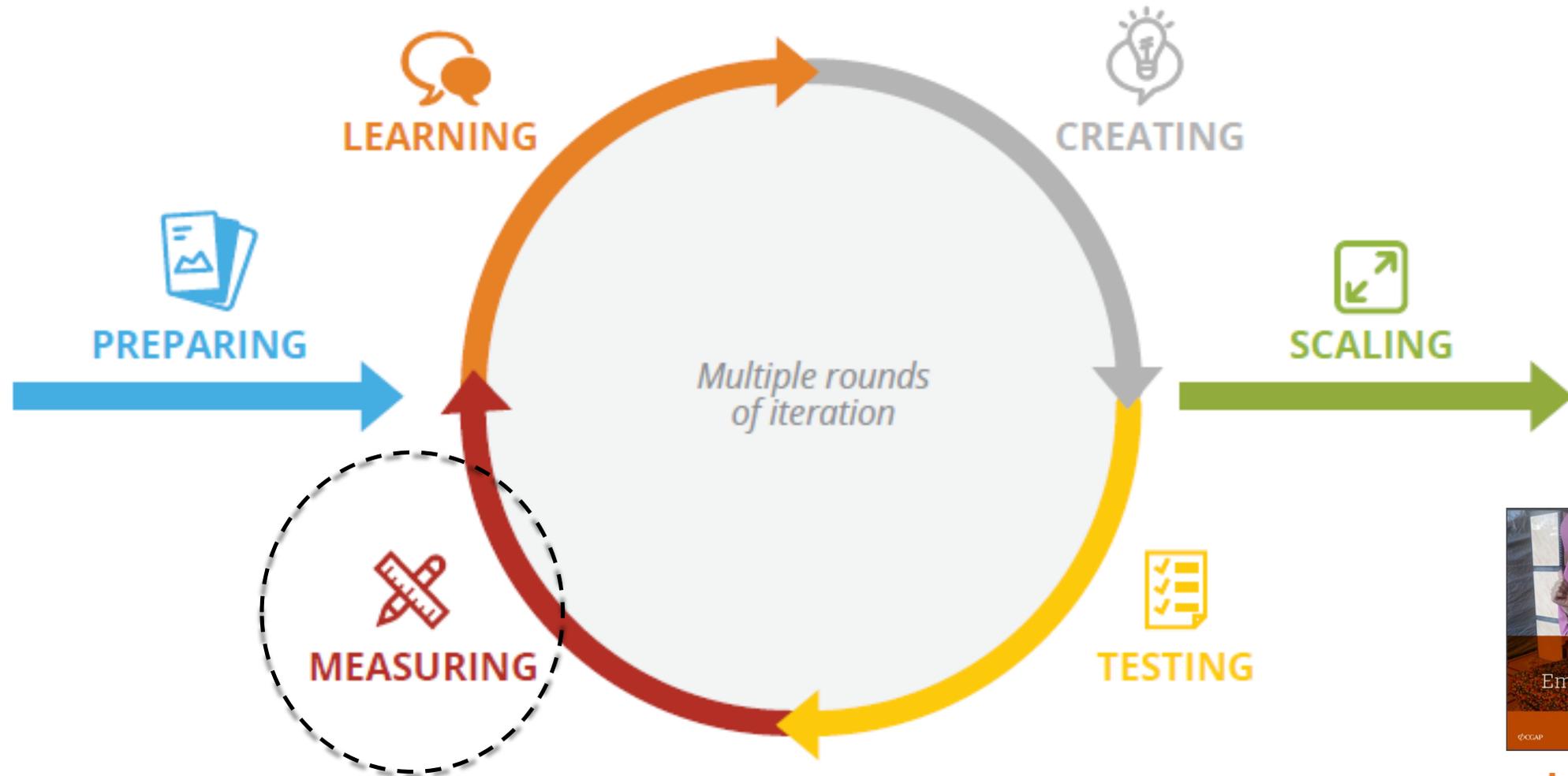
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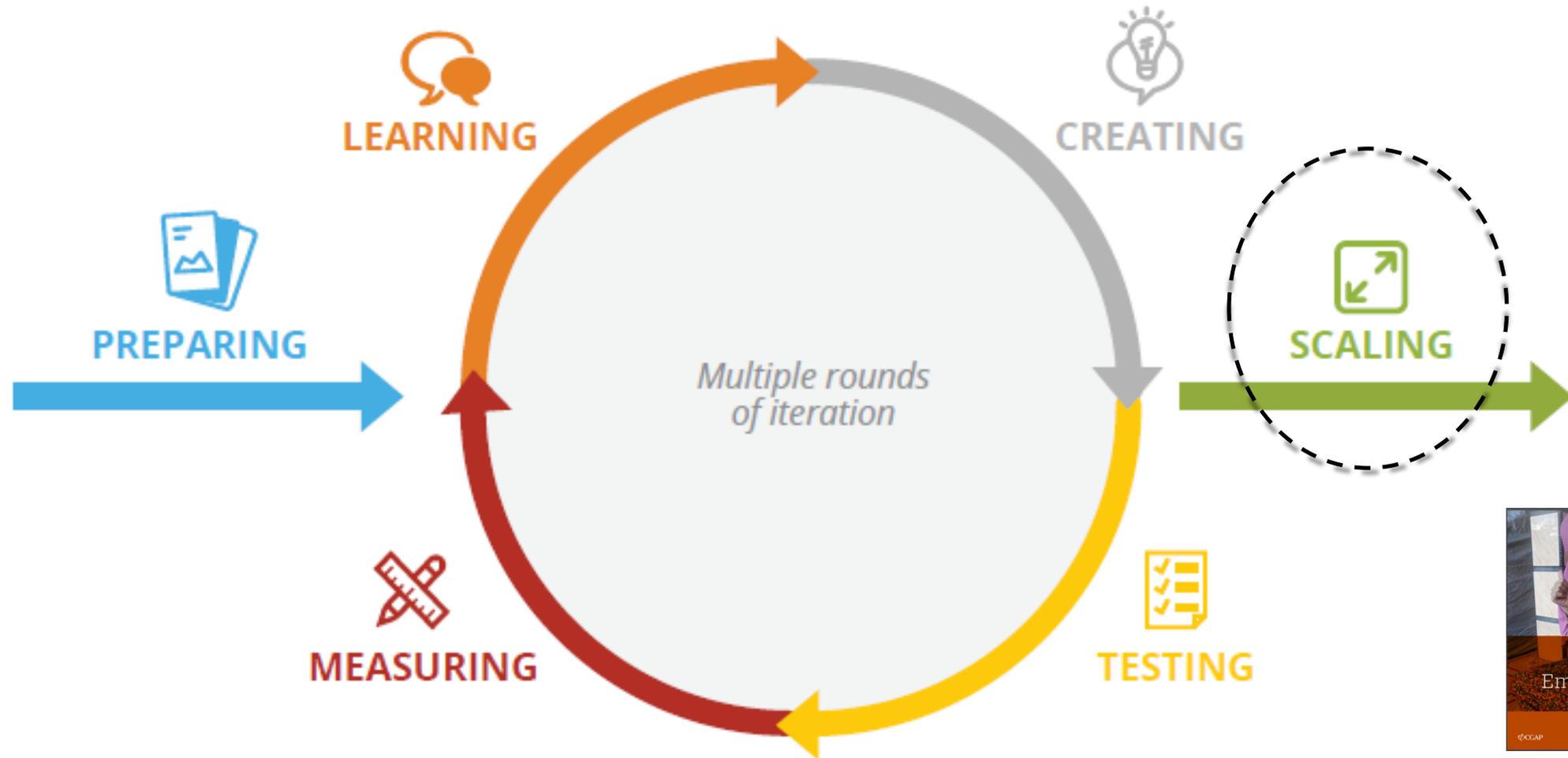
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# Designing an empowerment experiment



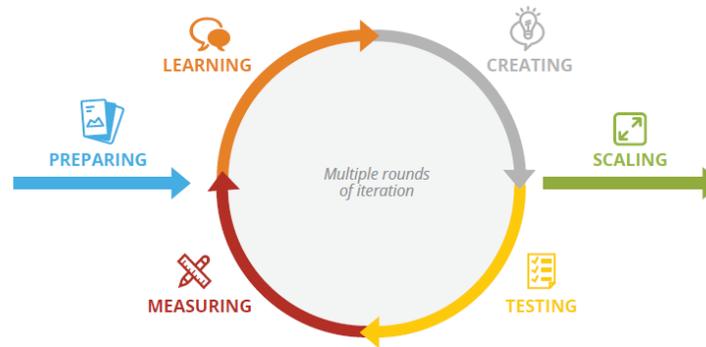
# Designing an empowerment experiment



# Design of Pioneer's employee empowerment experiment



**Caroline Gale**  
Senior Adviser



## 6 MONTH PLAN | For New Hire

### 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.

<b>Day 1</b>	<b>Finding Ground   2 Hours</b> Your first few 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.	<b>Pioneer's Mission, Vision &amp; Values   1 Hour</b> Learn what inspires and guides us at Pioneer every day. Learn what makes Pioneer one of the biggest organizations in the country and how it is thinking about the future.	<b>Introduction to Pioneer Microinsurance   2 Hours</b> 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 term and long term goals are.	<b>Our HR Policies   1 Hour</b> Learn about the policies that you should be aware of as you join us. These will include aspects of performance management, expectations, remuneration and other queries that you may have.
<b>Day 2</b>	<b>Basics of Insurance   2 Hours</b> 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 key concepts and steps in the insurance process.	<b>Catch Up with Team   2 Hours</b> This shall be an informal opportunity for you to spend time with the team that you are joining at Pioneer Microinsurance.	<b>Introduction to Your Team Processes   4 Hours</b> 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.	
<b>Day 3</b>	<b>CC1   Serving The Bottom of The Pyramid (BoP)   2 Hours</b> 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.	<b>CC2   Introduction to Financial Inclusion   2 Hours</b> 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.	<b>CC3   Introduction to Customer Centricity   2 Hours</b> 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 it different from business as usual.	<b>CC4   Customer Centricity for Pioneer Microinsurance   2 Hours</b> This module will help you understand how we as Pioneer Microinsurance see customer centricity and what we have done until now, and how we see it evolving in the future.

**THE DEFENDERS OF CUSTOMER CENTRICITY**  
**PIONEER MICROINSURANCE**  
**TEAM SCORE CARD**

Mentor: \_\_\_\_\_  
 Level 1 - Empathise & Define  
 Insights Worksheet   
 Ideas Worksheet   
 Level 2 - Ideate & Prototype  
 Prototyping Worksheet   
 Implementation Plan   
 Level 3 - Test/Validate  
 Experience Story   
 Final Presentation Preparation   
 FINAL CONCEPT

SCORE  
 Team Composite Score  
**STATISTICS**  
 Empathy  
 Collaboration  
 Business Acumen  
 Problem-Solving  
 Leadership  
 Communication  
**FINAL TEAM SCORE**



# Leveraging tips and templates from Pioneer and others

## Employee Satisfaction Survey

Hi, Colleague!

We want to know your thoughts about how happy and satisfied you are with your work, colleagues, and department. With this, please answer **honestly** below stated questions by **shading the circle** corresponding to your response. Rest assured that your responses will remain confidential. Thank you.

	Strongly Agree	Slightly Agree	Slightly Disagree	Strongly Disagree
<b>Workload and Logistics</b>				
1. I know what is expected from me./ I know my job Description.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. My workload allows me to have a work-life balance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. The office space is enough and the working environment is appropriate to do my work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I have materials and equipment to do my work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Salary and Benefits</b>				
1. I feel that I am well compensated based on my workload and performance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. My benefits are adequately aligned to my needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Self-Worth and Personal Growth</b>				
1. I feel valued at this department, / I am recognized and credited for my efforts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I have a mentor who guides me in my work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I have opportunities to learn and grow.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I have career growth in this department.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Employee or Agent Journey Map

1a. CONTEXT:

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



2. TOUCHPOINTS

What is your employee or agent doing at each touchpoint throughout the journey?

3a. EMPLOYEE OR AGENT THOUGHTS  
What is your employee or agent thinking at each touchpoint?

3b. EMPLOYEE OR AGENT FEELINGS  
How does your employee or agent feel at each touchpoint?

4. MOMENTS OF TRUTH  
What positive and negative experiences occur throughout the journey?


Scorecards - can be used for planning and reviews

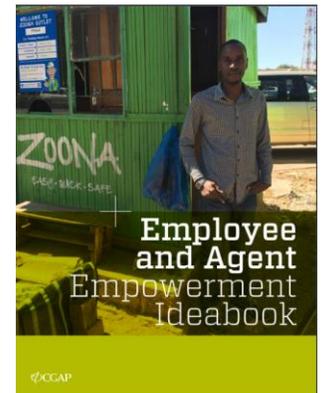
	AHEAD OF TARGET	ON TARGET	BEHIND TARGET	MEASUREMENT PENDING					
PERSPECTIVE	ANNUAL GOAL	ANNUAL TARGET (MEASURES)	MILESTONES/ OUTPUT	OUTPUT KEY INITIATIVES FOR THE YEAR	OWNER	KEY INITIATIVES FOR THE QUARTER - THIS PLAN CAN BE RECAST EVERY QUARTER. THE MILESTONES FOR THE 3 MONTHS ARE M1, M2, M3	M1	M2	M3
FINANCIAL/ GROWTH	Meeting annual budgeted revenue	Revenue _____	_____ pesos - Q1 _____ pesos - Q2 _____ pesos - Q3 _____ pesos - Q4		Sales				
	Growth in partner network	Number of partners added _____	6 each quarter		Sales				
	New policies sold	Volume of policies sold Policies / new customer Policies / existing customers _____	_____ in Q1 _____ in Q2 _____ in Q3 _____ in Q4		Sales				
	New products launched	Number of new products _____ x percent revenue from them	3 in Q1 1 in Q3		Product and Program Management				

## USABILITY TEST PLAN DASHBOARD

AUTHOR	CONTACT DETAILS		FINAL DATE FOR COMMENTS	
<b>PRODUCT UNDER TEST</b> What's being tested? What are the business and experience goals of the product?	<b>TEST OBJECTIVES</b> What are the goals of the usability test? What specific questions will be answered? What hypotheses will be tested?	<b>PARTICIPANTS</b> How many participants will be recruited? What are their key characteristics?	<b>TEST TASKS</b> What are the test tasks?	<b>RESPONSIBILITIES</b> Who is involved in the test and what are their responsibilities?
<b>BUSINESS CASE</b> Why are we doing this test? What are the benefits? What are the risks of not testing?	<b>EQUIPMENT</b> What equipment is required? How will you record the data?	<b>LOCATION &amp; DATES</b> Where and when will the test take place? When and how will the results be shared?		
<b>PROCEDURE</b> What are the main steps in the test procedure?				

## Agent Business Case Calculator

	EXCELLENT	GOOD	AVERAGE	NOT PERFORMING
Total Income earned by agent per month	446.50	225.75	137.00	80.00
Monthly recurring cost+one time investment	906.88	906.88	906.88	906.88
Total investment with deposit	13056.88	13056.88	13056.88	13056.88
Months for breakeven without deposit	2.03	4.02	6.62	11.34
Months for breakeven with deposit	29.24	57.84	95.31	163.21
Return on investment for agent	41%	21%	13%	7%
Total set up cost	1350.00	1350.00	1350.00	1350.00
Months for breakeven for AMK	3.02	5.98	9.85	16.88



# Planning an Empowerment Experiment

## UNDERSTAND THE CONTEXT

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

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

### RESOURCES

What resource area(s) do you want to focus on for this employee empowerment experiment?

- 1. Skills:** What people need to be able to do to deliver valuable customer experience.
- 2. Values and Attitude:** Beliefs, priorities and other psychological assets that can help or hinder customer experience delivery.
- 3. Information and Knowledge:** What people need to know to be able to commit to customer experience, deliver it, and recognize whether they're delivering it.
- 4. Dialogue and Support:** Interaction with others that facilitates improvement in customer experience delivery.
- 5. Control and Influence:** Opportunities to take decisions, act or influence others in pursuit of customer experience.
- 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 one does today.
- 9. Money:** Financial resources that can be used to deliver customer experience.

## DESIGN AN EXPERIMENT

What action(s) could be taken to strengthen the resource(s) you are focusing on?  
How might you leverage resources that are already strong to help strengthen these resources?

\*An experiment is a short-term intervention to test a concept within your organization. It can be iterated on and potentially instituted for long-term change.

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

What internal or external **support** or **resources** would you need for this experiment?



### Skills

What people need to be able to do to deliver valuable customer experience

#### KEY SKILL SETS

**Empathy:** Understand the needs, aspirations, and anxieties of customers without judgment. Analyze constraints, costs, benefits, opportunities, and risks from a customer perspective.

**Communication:** Express oneself clearly, ask unbiased questions, and listen actively. Give and seek candid feedback in a timely manner.

**Problem solving:** Use available resources to tackle issues that hinder valuable customer experience. Experiment and iterate to find solutions, adapting tools and learnings from one context to another.

**Collaboration:** Leverage the networks, influence, tools, time, and energy of others to identify and implement cost-effective solutions. Facilitate dialogue between different voices. Interact with respect and care.

**Service:** Do business in a way that generates value for others as well as oneself. Treat people in a way that encourages long-term relationships and amplifies unheard voices.

CUSTOMER CENTRICITY SERIES | EMPLOYEE AND AGENT EMPOWERMENT MODULE



## Dialogue & support

**Expect and reward service and collaboration**

All employees and agents have resources (e.g., skills, knowledge, time) that they could share with others – but they won't automatically do so. You can increase the supply of dialogue and support resources available by encouraging everyone to share what they have.

### Quick tip or example

"Lunch & Learns" at JUMO in South Africa showcase successful customer experience initiatives and highlight how different areas of the business contributed to the results achieved.

# The value of empowerment

# *The value of empowerment*



*Caroline Gale*  
Senior Adviser

## 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

# *The value of empowerment*



**Buhle Goslar**  
Chief Customer  
Officer, JUMO

## 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

# *The value of empowerment*



**Richard Steward**  
Product Portfolio  
Manager, Flash Mobile  
Vending

## 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

## Employees and Agents

- Higher levels of performance
- Income through increased performance-based rewards
- Have a sense that their work is worthwhile
- Feel secure, supported and confident on their job
- Pride in their organization and their relationship with it

## Managers

- Motivated and capable people achieve goals faster
- Less time fixing errors and correcting mistakes
- Recognition, bonuses, access to career advancement as a result of positive trends in performance

## Business

- Reduce employee/agent turnover
- Increase levels of activity and productivity
- Receive ideas for service improvements based on customer needs
- Improve customer satisfaction and retention
- Increase profitability and competitiveness

## Customers

- Consistent service quality and reliable service delivery
- Quicker and more apt responses to their questions, needs, and problems
- Better informed to make the right choices
- Feel listened to and understood
- In control of their financial transactions

# How the Toolkit and Ideabook can help you facilitate empowerment

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# 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



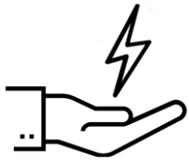
Part 1: Why is it important?

# 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*



Part 1: Why is it important?



Introduction



Case studies

*I want to empower my people*



Part 2: Empowerment process



Part 3: Resources



*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?

*I want to empower myself*



T&T Individual Assessment Tool



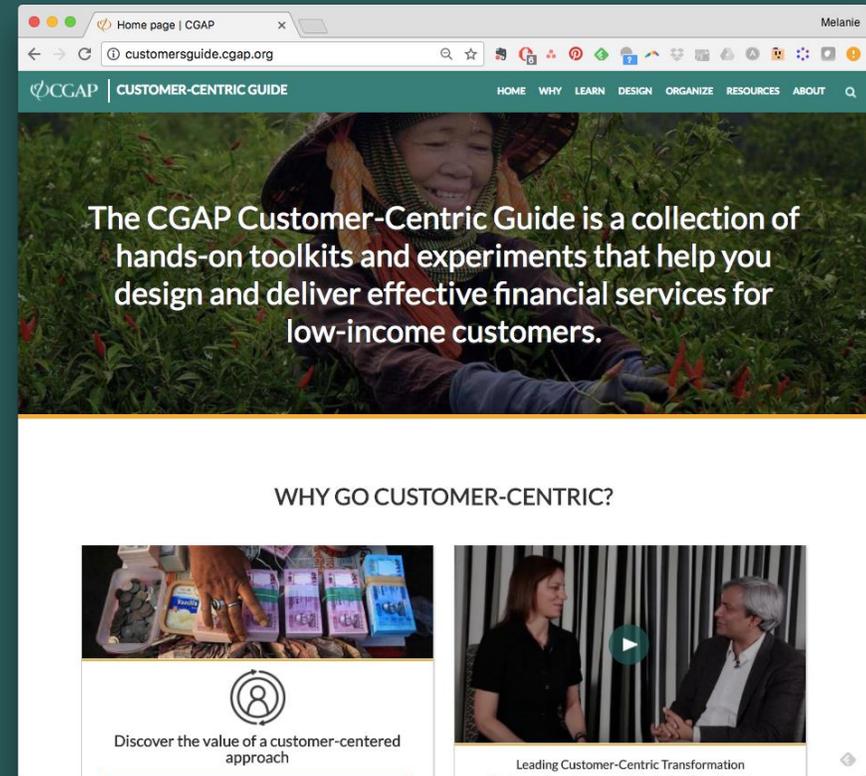
Part 3: Resources



Part 2: Empowerment process

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](https://customersguide.cgap.org)



**Toolkits:**

Complete guides for specific business challenges + goals



**Case Studies:**

Real-world experience + lessons learned



**Tips + Templates:**

How-to exercises + practical tools for a quick win



**References:**

In-depth wisdom from CGAP + other organizations



## STAY CONNECTED WITH US:

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# Q&A

1

For questions, please use the Chat box on the right-hand side of the Webex session.

2

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

## TODAY'S PANEL



**Antonique M. Koning**  
Senior Financial Sector  
Specialist  
CGAP



**Cheryl Frankiewicz**  
Curator, 9Buckets



**Caroline Gale**  
Senior Adviser



**Buhle Goslar**  
Chief Customer  
Officer, JUMO



**Richard Steward**  
Product Portfolio  
Manager, Flash Mobile  
Vending

# 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

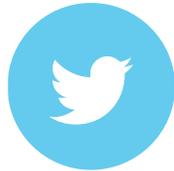
To access related resources, visit <https://customersguide.cgap.org>

4

For more resources on financial inclusion, visit [www.FinDevGateway.org](http://www.FinDevGateway.org)

# Thank you

[www.FinDevGateway.org](http://www.FinDevGateway.org)



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