

SESSION DESCRIPTIONS

**Customer Centricity:
Enabling Financial Choices and Positive Outcomes for Low-Income Customers**

This meeting is generously sponsored by:



Monday, February 19 | SPTF Pre-Meetings

All sessions today will break at the following times:

13:00 - 14:00—Lunch

15:30 - 16:00—Refreshments

8:00	Registration & Briefing Materials Pick-up
9:00-10:30 Gold Coast/ Peninsula	PLENARY Mainstreaming Social Performance for Banks: What can we learn from industry leaders? How do banks maintain a dual focus on financial performance and customer wellbeing? The panelists in this session represent organizations that have managed to maintain their social responsibilities while achieving growth and profit. What makes these banks different from the rest? Why are they convinced of the efficacy of social performance management (SPM), and how can they use their leadership position to influence other providers? How can small finance banks be industry leaders in the responsible treatment of customers?
10:30-11:00	Networking & Refreshments At the conclusion of this break, please move to your selected session for the remainder of the day.
11:00-17:00 Gold Coast	TRAINING Introduction to the Universal Standards for SPM This training is open to all interested participants. It will introduce ‘newcomers’ to the Universal Standards for SPM, the resources available to financial service providers (FSPs) for improving practice, and examples of FSPs who are implementing strong SPM practices. It will also discuss how providers can use SPM to be more customer centric. Participants who are new to SPM are highly encouraged to attend this training prior to attending the plenary meetings. Open to all—training content is focused on FSPs and support organizations.
11:00-18:00 Port Hall	TRAINING The SPI4 Social Audit Tool for Assessors This session is only open to participants who registered/paid for this training. This training will help participants understand and apply the functionalities of the SPI4 social audit tool. The training is for those who are familiar with the Universal Standards and want to 1) perform a self-assessment of their own financial institution or 2) become a qualified social auditor through CERISE.
11:00-17:30 Peninsula	MEETING SPTF Outcomes Working Group This meeting is open to all interested participants. It will focus on outcomes data analysis—what we have learned about how to analyze outcomes data, what the results tell us, and how to use that information to make strategic and operational decisions. Grameen Foundation India will share insights from research conducted among approximately 20 different FSPs in India. Microfinanza Rating will discuss their analysis of client outcomes across the globe. Representatives of the PPI (a poverty measurement tool) and KOMIDA (a financial service provider in Indonesia) will discuss how to integrate poverty data into client outcomes analysis. This meeting is hosted in collaboration with the PSIG/SIDBI programme funded by DFID UK.

11:00-18:00 Nautica	<p>MEETING SPTF Social Investors Working Group</p> <p>This is an investor-only meeting. This is a highly participatory meeting and a great opportunity for investors to exchange with one another. The Social Investor Working Group strives to advance responsible investment in financial inclusion. During this meeting, investor participants will discuss progress and challenges in common areas of interest. Topics to be discussed will include: the risk of over-indebtedness in the region, the implementation of the Universal Standards in India, responsible exits, uptake of the common social due diligence and monitoring tool (SPI4 ALINUS), assessing the S&E performance of SME finance, adapting due diligence and monitoring to fintech investments, the common data platform initiative, and ongoing efforts to improve impact measurement and management within the broader impact investing field.</p>
--------------------------------------	---

Tuesday, February 20 | Customer Centricity Learning Event Day 1

8:00	<p>Registration & Briefing Materials Pick-up</p>
9:00-10:30 Gold Coast/ Peninsula	<p>PLENARY Year 2030: Have Financial Services Become Customer-Centric?</p> <p>Looking back from 2030, we reflect on ways in which providers learn from customers and senior management drives and creates a customer-centric culture. Keynotes and workshops will focus on how to apply and use customer-centric strategies and management tools highlighted in the recently released CGAP Customer-Centric Guide.</p>
10:30-11:00	<p>Networking & Refreshments</p> <p>At the conclusion of this break, please select one morning workshop to attend.</p>
11:00-13:00	<p>Morning Workshops</p> <p>Select one morning workshop. Sessions repeat in the afternoon.</p>
Gold Coast	<p>A Revolution in My Backyard: Making good customer experience a movement in your organization</p> <p>721 million accounts were opened between 2011 and 2014, of which 54 million were mobile money accounts and 666 million were bank accounts. However, 63% of mobile money accounts are used less than once in 90 days, while 50% of bank accounts are used less than once a month. 20% of bank accounts are dormant. Over 2 billion people globally remain excluded from the formal financial system.</p> <p>Poor customer experience can be a leading cause of low usage, or non-usage of accounts. This workshop will present tools that can be used by financial service providers to improve the experience along the customer journey—including building awareness and improving registration, use, and cross-sell across all touchpoints—physical (branches), remote (customer-service helplines), and digital (UI/UX).</p>
Isle of Wind	<p>A Pyramid in the Pyramid: Segment strategy and how to make it work</p> <p>You may have encountered segmentation approaches, or even implemented a profiling exercise in your company before. But a common complaint is that segmentations do not lead to measurable business value. This workshop will demonstrate the connection between segmentation methodology, better value for your customers, and improved business outcomes for your institution. Using examples from the field, we will discuss why segmentation is a valuable tool and how you can apply it successfully.</p> <p style="text-align: center;">[Workshop descriptions continued on next page]</p>

[Morning Workshops Continued]

Oceanic	Leadership and Culture: The buck starts and stops here In a world where technology plays an important role, it is easy to replicate products. To differentiate your organization, it is important to be customer-driven rather than product-driven. It is entirely up to the leadership in an organization to build the right culture that reflects their own values about customers, to empower staff at all levels to respond to customer needs, and to build the right incentives. This workshop is geared toward senior leaders (and potential leaders) and will use field examples to discuss the challenges you can expect and the solutions that work. Learn what it takes to lead customer-centric change in your organization.
Peninsula	Be Seen, Be Heard: Using customer data to learn from customers UNESCO estimates that 755 million people on the planet are illiterate, but the number is probably double, as this estimate assumes that all those who pass out from Grade V can read and write. Even larger numbers struggle to understand numbers with more than three digits. This “oral” segment currently manages with cash—and indeed uses it to strengthen their numeracy skills. The digital revolution threatens to leave them completely excluded - on the wrong side of the digital divide. This workshop will examine how oral people manage their lives, the challenges they face, the gender dynamics of orality and how these issues might be addressed through intuitive interfaces designed to support the 1.5 billion oral people across the globe.
13:00-14:00	Lunch
14:00-16:00	Afternoon Workshops The morning workshops repeat in the afternoon. See workshop descriptions above.
Gold Coast	A Revolution in My Backyard: Making good customer experience a movement in your organization
Isle of Wind	A Pyramid in the Pyramid: Segment strategy and how to make it work
Oceanic	Leadership and Culture: The buck starts and stops here
Peninsula	Be Seen, Be Heard: Using customer data to learn from customers
16:00-16:30	Networking & Refreshments
16:30-17:10	Demonstrations: Customer-Centric Innovations—Round 1 In these interactive sessions, providers will share their stories of implementing customer-centric practices and how that contributed positively to their bottom line. Choose one demonstration to attend in Round 1, and another demonstration to attend in Round 2.
Gold Coast	Cashless Catalyst presents MeraPaper Digital payment options have mushroomed in last few years, but have their benefits reached the end user? Low user awareness and trust, as well as a paucity of the right last mile solutions have kept these opportunities elusive. In this session, Catalyst will showcase operational experimentation and research from its Jaipur Digital Payment Lab which highlights creative, user-centered approaches to digitizing low ticket size and repeat transactional use cases like newspaper delivery. The focus for the session will be on how digital payment technology and customer change management can enable small

subscription-based businesses like a newspaper vendor to run their operations more efficiently and become a nodal point for broader digital transformation in communities.

Peninsula

Community of Practice of Health and Microfinance (COPHAM) in India

In order to derive the maximum benefit from financial services, it has become increasingly necessary for microfinance providers to address the health needs of clients. By virtue of their proximity to groups of clients, MFIs are uniquely positioned to deliver health-related services. In this session, RESULTS Educational Fund will present their experience of promoting integrated health and microfinance in India. Representatives of Equitas and ESAF Small Finance Banks will share their stories of health promotion work, which is benefiting their client families and communities at large.

Oceanic

***MicroSave* presents solutions for oral customers**

UNESCO estimates that 755 million people on the planet are illiterate, but the number is probably double. These people constitute an “oral” segment of the world population that currently relies on cash alone for their financial needs. This presents a policy challenge: how to enable this large segment of oral people to participate in a country’s financial sector? The digital revolution threatens to leave them on the wrong side of the digital divide, completely excluded from new financial technology. For both social and business reasons, *MicroSave* knows that these people should not be left behind. *MicroSave*’s presentation will begin with an examination of how oral people manage their lives and the challenges they face. Participants will discuss how these issues might be resolved through intuitive interfaces designed to support the 1.5 billion oral people across the globe.

17:20-18:00

Demonstrations: Customer-Centric Innovations—Round 2

Gold Coast

RBL Bank presents client-centric healthcare offerings

Microfinance has improved the lives of millions of poor people in India, however, healthcare infrastructure has not yet received the attention that it deserves. RBL Bank will present on the challenges of accessibility and affordability that currently plague poor families in India, and show how RBL Bank and its insurance partner work together to provide customized health products with affordable prices, minimum documentation, and faster claim processing. RBL Bank’s presentation will begin with testimonials from customers who have benefited from these new healthcare offerings, and later they will lead a discussion covering the various new options to enhance the affordability and accessibility of health facilities to poor clients.

Peninsula

Kaleidofin presents customer-centered solutions

Kaleidofin is a fintech platform that provides secure, fair, and transparent financial solutions for excluded households. Kaleidofin’s services make financial progress and freedom possible for everyone because they are easy to use and embedded in our clients’ everyday lives. Far from the rigidity of one-size-fits-all products, Kaleidofin’s products are specifically designed for individual clients to help them overcome demanding challenges and accomplish cherished life goals. This presentation will demonstrate the benefits of goal-based, savings-driven financial products, and present a case study on how to devise services to meet customers’ particular lifestyle needs. Everyone is unique, and we transform lives with unique solutions.

[Demonstration descriptions continued on next page]

Oceanic	<p>Shram Sarathi presents finance for seasonal migrant families</p> <p>Shram Sarathi is a financial services institution from Rajasthan that works to improve financial outcomes for seasonal migrant families. Unfortunately, many formal financial institutions regard seasonal economic migrants as risky, unviable customers. Shram Sarathi realized that in order to serve these clients more effectively, their specific financial needs had to be well understood and situated in the context of their informal and precarious livelihoods. Shram Sarathi will demonstrate how client profiling tools and deep connections in the community have helped create high-impact financial services for migrants. Through videos and compelling stories, participants will gain insight into the financial lives of migrants and the cadre of barefoot financial officers at the forefront of pioneering customer focused innovation. Empathetic practices can uphold the dignity of labour migrants through finance, and simultaneously improve the profits of financial service institutions.</p>
18:00	<p>Welcome Reception</p> <p>Please join your meeting hosts for cocktails, non-alcoholic beverages, and hors d'oeuvres.</p>

Wednesday, February 21 | Customer Centricity Learning Event Day 2

8:00	<p>Registration & Briefing Materials Pick-up</p>
9:00-10:30 Gold Coast/ Peninsula	<p>PLENARY Digitizing Finance: Opportunities and Risks</p> <p>With an increasingly pervasive digital environment, the range of opportunities to gather customer information and design better services increases. There is also danger that this shift to a low- or no-touch model will leave behind the poorest and most vulnerable customers. This session will highlight the risks and provide examples of how digital financial services driven by customers' needs can mitigate some of these risks and differentiate providers in a competitive marketplace.</p>
10:30-11:00	<p>Networking & Refreshments</p>
11:00-13:00	<p>Morning Workshops</p> <p>Select one morning workshop. Sessions repeat in the afternoon.</p>
Oceanic	<p>Tools to Cope with a Low Human Touch Model in a Digital Era: What is lost with a low-touch model and how to mitigate the impacts</p> <p>Digital finance opens up a world of new possibilities for financial inclusion. But low- and no-touch delivery models are not without risks and limitations. This workshop will discuss research from Kenya that points to customer demand for human interaction at various points in the product cycle. Participants will also discuss their own experiences, as well as global examples of customer-centric DFS. Ultimately, workshop participants will explore the question: how can FSPs and agents combine technology and human interface to retain customers and meet their needs?</p>
Peninsula	<p>The Poor Strategists: Using smartphones to help the poor apply their strategies</p> <p>While digital technologies have played a significant role in advancing access to finance for low-income people, usage levels remain low. Clunky and confusing USSD menus and interfaces keep many users away from digital financial services and erode the business case for digital financial services for the poor. But rising smartphone access in Asia and parts of Africa represents a compelling opportunity for financial services providers to create better value propositions for this customer and empower them to solve their financial challenges more effectively. Intuitive interface design on smartphones could be a catalyst in driving greater usage, through easy-to-use, transparent digital financial services for the poor. These new financial services can go far beyond digital payments to being sophisticated financial</p>

tools that help customers plan their financial lives better. Through greater customization, these services can be an empowering tool for the customer to apply their own strategies that work best for their needs.

In this workshop, you will receive an overview of the design principles, methods and tools to design such services that empower your customers and drive deep engagement. We will also learn to re-organize your business models and operations to deliver such services effectively and profitably.

Isle of Wind **Tools for Empowerment: Agent and employee empowerment in the digital world**
Every time customers interact with your organization, there are opportunities to influence their experience. Each employee and agent can play a role, be it through product design or implementation, systems development or maintenance, service delivery or leadership. Yet managing employees and agents so that they work together to deliver a valuable customer experience is not easy. Even a small team of employees or agents can pose a challenge. Individual personalities, group dynamics, competitor practices, labor laws, and limited resources are just a few of the many factors that make people management so complex.

This workshop aims to make one part of a manager’s job easier – the part of the job that is focused on engaging and enabling other people to help deliver a valuable customer experience. You will learn how to provide your employees and agents with resources that equip them to innovate and deepen customer relationships.

Gold Coast **CGAP Customer Analytics Toolkit: Customer centricity driven by customer analytics**
Technology allows us to gather vast amounts of information about our customers, ranging from data gathered at enrollment, to data about usage, and complaints at the call center. When analyzed, this data can provide useful information on who your customers are, how they use your services, what their pain points are, and what they find useful. In this workshop, you will learn how to use transactional data to build customer insights—both for diagnosing current problems and recognizing future opportunities.

13:00-14:00 **Lunch**

14:00-16:00 **Afternoon Workshops**
The morning workshops repeat in the afternoon. See workshop descriptions above.

Oceanic **Tools to Cope with a Low Human Touch Model in a Digital Era: What is lost with a low-touch model and how to mitigate the impacts**

Peninsula **The Poor Strategists: Using smartphones to help the poor apply their strategies**

Isle of Wind **Tools for Empowerment: Agent and employee empowerment in the digital world**

Gold Coast **CGAP Customer Analytics Toolkit: Customer centricity driven by customer analytics**

16:30-17:10 **Demonstrations: Customer-Centric Innovations—Round 1**

In these interactive sessions, providers will share their stories of implementing customer-centric practices and how that contributed positively to their bottom line. Choose one demonstration to attend in Round 1, and another demonstration to attend in Round 2.

[Descriptions on next page]

Gold Coast	<p>Aye Finance presents a mobile app for business startups</p> <p>Over 50 million new businesses in India cannot obtain funding from the formal sector because of a lack of standardized business records and an elevated risk assessment. To solve this issue, Aye Finance has devised an innovative method of assessing the risk of business startups using supply chain analysis, and used the metric to provide over 40,000 loans across ten states in India. This presentation will use video to demonstrate how micro-business owners have used their loans to improve their businesses, and then they will explain how a combination of fintech and fintouch led to the development of their mobile app which helps businesses organize their finances. Through the mobile app, Aye Finance offers emerging businesses an affordable line of credit and creates stable financial and social value.</p>
Peninsula	<p>ESAF Small Finance Bank presents a client-focused business model</p> <p>ESAF Bank believes that the client is the focal point of Social Performance Management, and the process of integrating a client-focused business model into the culture of an institution gives specific insights to relevant stakeholders of microfinance and small finance bank sector. In their presentation, ESAF will explain how the adoption of a client-centered model accrues large benefits to both the consumer and the microfinance institution. ESAF Small Finance Bank will begin with a case study exercise accompanied by photographs, before moving to a discussion and explanation of their experiences in the sector.</p>
Oceanic	<p>Fundación Paraguaya presents the Poverty Stoplight</p> <p>After 25 years in business, Fundación Paraguaya noticed that many of their clients had not lifted themselves out of poverty, despite offering financial services designed specifically to elevate customers above the poverty line. They reexamined their microfinance program and recognized not only did they need to embrace aspects of poverty beyond traditional income measures, but that poverty affects each family differently. This process inspired Fundación Paraguaya to create the Poverty Stoplight, a methodology which considers multidimensional facets of poverty. Participants will see how this tool is helping clients inside and outside Paraguay, and how it has helped the institution redefine how it understands and addresses poverty. Learn how to replicate this experience with your own clients.</p>
17:20-18:00 Demonstrations: Customer-Centric Innovations—Round 2	
Gold Coast	<p>Musoni Kenya presents digital financial solutions</p> <p>Musoni uses a digital model that allows its clients to receive and repay loans via mobile phones. Its approach is just right for Kenya where almost 90 percent of people have access to a mobile phone, and farmers often cannot afford the lost time and money spent traveling to a branch office. Musoni will discuss how it uses a human-centered design approach as it fulfills its digital finance strategy. In its presentation, Musoni will take participants through the journey of how they employed a HCD approach in the development of two products, the Kilimo Booster Loan, an agribusiness loan with flexible terms and a customizable grace period based on a farmer’s seasonal cash flow, and the M-Wepesi loan, a USSD product which gives the customers more control over their accounts.</p>
Peninsula	<p>Swadhaar FinAccess presents an app for money management</p> <p>Swadhaar FinAccess employs digital technology to foster financial inclusion and increase financial education. Their presentation will focus on the Swadhaar Sathi App, which teaches financial literacy while helping low income families digitally manage their finances. The user-friendly interface and simple design of the app has contributed to its rise in popularity, with over 5,000 customers who now use the app. In addition, participants will hear testimonials from customers who will share their experiences with the app and detail how the app has changed the socio-economic situation in their community.</p> <p>[Demonstration descriptions continued on next page]</p>

Oceanic | **CFI presents the financial health app—a tool for providers and financial educators**
 The Center for Financial Inclusion at Accion and the Microfinance Centre Poland are developing and testing a financial health app. Early results have shown that when individuals take a financial health quiz and receive their score, they become motivated to take actions towards financial stability. In this session, we will present the quiz, the scoring, and the recommendations consumers receive after taking the quiz. We will then discuss using the financial health app to spark behavior change, as well as how financial institutions can deploy the app to customers.

Thursday, February 22 | Customer Centricity Learning Event Day 3

8:00 | **Registration & Briefing Materials Pick-up**

9:00-10:30 | **PLENARY | The Potential of Data and Customer Outcomes**
Gold Coast/ Peninsula | This session will look at how data can benefit both customers and providers. It will examine two primary aspects of customer data: 1) customer outcomes management—using data to understand whether customers’ lives are improving, and 2) the potential for clients to build a financial identity through data. Practitioners will offer practical examples for how to use data for the benefit of both customers and providers.

10:30-11:00 | **Networking Session & Refreshments**

11:00-13:00 | **Morning Workshops**
 Select one workshop. Sessions will be offered in the morning only.

Peninsula | **Using Customer Outcomes to Drive Strategic Decisions: Case studies from the field**
 This workshop will feature practitioners who are convinced that understanding the effects of their products on customers’ lives (outcomes) is central to a successful business model. Diverse practitioners from around the world will discuss how to strategically measure and manage outcomes data, and what their own data show about the effectiveness of financial services for low-income people. Participants will practice selecting indicators and analyzing client data for management use.

Oceanic | **Measuring Financial Health and Resilience: Emerging research and field application**
 The financial sector is increasingly recognizing that financial health—the ability to manage money day-to-day, protect against shocks (resilience), and build assets for the future—is one of the ultimate objectives of financial inclusion. But what does financial health mean for the financial inclusion sector, and how can it be measured?

Building on work by the Center for Financial Services Innovation, the Center for Financial Inclusion at Accion, and Dalberg, this workshop will explore financial health as a concept and discuss how it can be adapted to both higher and lower income contexts. Participants will have a chance to respond to questions from a financial health tool to evaluate their own financial health. We will consider measurement challenges, such as how to account for informal financial relationships, and whether there is a minimum income threshold for financial health. The workshop will discuss how financial institutions and employers can use financial health measurement to assist their customers—and their own employees—to move toward greater financial well-being.

[Workshop descriptions continued on next page]

Gold Coast	<p>Responsible Agent Management: Getting it done!</p> <p>While mobile money and branchless banking services are provided by different actors, agents play a key role in marketing and delivering them, answering customer questions, and resolving complaints. In fact, agents are often the only point of contact between a provider and its customers. By adopting responsible practices centered around clients, agents will build the trust that is so critical for the on-going use of financial services. Doing so is a win-win proposition for both customers and the agents/agent network managers.</p> <p>In this workshop, through the example of agents and agent network managers operating in the Indian context—agent banking correspondents and corporate banking correspondents—we will explore what it takes to develop a code of conduct for responsible agent conduct, and will discuss the strategies to ensure that the code is effectively implemented. Participants will discuss challenges and opportunities for operationalizing the code, and non-Indian participants will have an opportunity to consider how the Indian experience could be replicated in their context.</p>
13:00-14:00	Lunch
14:00-15:30 Gold Coast/ Peninsula	<p>India Special: Looking back from 2030 – What have we learned from India’s financial services sector?</p> <p>The India experience is unique as there has been a simultaneous effort by government and policy in creating a strong foundation for financial inclusion through initiatives like India Stack, Aadhaar Enabled Payment Systems, Digital locker and digital payments through UPI. The RBI also recently allowed new types of financial service providers like small finance banks, payment banks to launch in the past three years.</p> <p>From the point of view of FSPs, the larger operating environment allows them to reach poorer customers, and deliver customized services. With lower entry barriers, it becomes important to focus on customers and increase relevance. This session will focus on both the point of view of policy makers and regulators, as well as financial service providers and the impact one sees on poor customers.</p>
15:30-15:45	Closing Remarks
15:45	Networking Session & Refreshments