2018 Customer Centric Learning Event | Mamallapuram, India | February 19-22
Radisson Blu Temple Bay

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

Time	Session
8:00	**Registration & Briefing Materials Pick-up**
9:00-10:30	**Pre-meeting Plenary Session - Applying SPM to Different Business Models** In this plenary session, leading Indian banks—small finance and commercial—will discuss how SPM applies to banks. Historically, SPM has gained great traction among non-profit providers, but has not been as readily accepted by banks, even those who claim to have a social mission. Why is this the case and how can we change it? At the same time, some banks *are* protecting their customers, designing products that meet their needs, using social data to understand changes in their customers' lives, treating staff responsibly, and balancing their profits with customers' well-being. What makes these banks different from the rest? Why are they convinced of the efficacy of SPM, and how can they use their leadership position to influence other providers? In the Indian market specifically, how can SFBs be industry leaders in responsible treatment of customers? Attendees will leave this plenary session, enjoy a tea/coffee break with refreshments and networking, then move to the session selected for the rest of the day.
10:30-11:00	**Networking Session & Refreshments**
11:00-17:00	**Introductory Training on the Universal Standards for Social Performance Management** This training will introduce "newcomer" participants to the Universal Standards for SPM, the resources available to financial service providers (FSPs) for improving practice, and examples of FSPs who are implementing the Standards. Participants who are new to SPM and/or the SPTF 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.
11:00-17:00	**Assessor Training on the SPI4 Social Audit Tool** This training will focus on helping 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. The first step required to become a qualified auditor is this classroom training, however there are other required steps as well. **The cost of this training is US$ 100** for FSPs, National Networks, and Indian residents and US$ 150 for all other participants. Prior registration is required and fee is paid through online registration. Open to all participants.
11:00-17:00	**Outcomes Working Group Meeting** This meeting will be a working session for members of the Outcomes Working Group and any interested participants, to share advances, challenges and practices related to the measurement and monitoring of social results. Open to all participants.
11:00-18:00	**Social Investors Working Group Meeting** The meeting will discuss progress, updates, and challenges of ongoing investor initiatives in responsible inclusive finance. This is an investor-only meeting.

Tuesday, February 20	

Time	Session
8:00	**Registration & Briefing Materials Pick-up**
9:00-10:30	**Plenary Session: Year 2030: Have Financial Services Become Customer-Centric?** Looking back from 2030, we reflect on ways in which providers learn from customers and senior management drive and create 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. **Speakers:** Sashwati Banerjee, Sesame Workshop India (India); Lorenzo Chan, Pioneer Life Insurance (Philippines)
10:30–11:00	**Networking Session & Refreshments**
11:00–13:00	**Morning and Afternoon Workshops** Participants will select from the topics below to participate in two separate workshops, one before lunch and one after lunch. • **A Revolution in My Backyard: Making good customer experience a movement in your organization** 721 million accounts were opened between 2011-14, 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. Poor customer experience can be a leading cause of low usage, or non-usage of accounts. This workshop will use tools that can be used by financial service providers to improve the experience along the customer journey - including building awareness, improving registration, use and cross-sell, across all touchpoints—physical (branches), remote (customer-service helplines), digital (UI/UX) used by FSPs. **Moderators:** Gerhard Coetzee, CGAP (USA); Jayshree Venkatesan, CGAP (India) • **A Pyramid in the Pyramid: Segment strategy and how to make it work** 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 connect segmentation methodology to better value for your customers, and improved business outcomes for your institutions. Using examples from the field, we will discuss why segmentation is a valuable tool in our sector and how you can apply it successfully. **Moderators:** Raghu Kolli, Leapfrog Investments (Singapore); Gayatri Murthy, CGAP (USA) • **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 that the solutions that work. Learn what it takes to lead customer-centric change in your organization. **Moderator:** Adré Schreuder, Consulta Research (South Africa) • **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, this as the 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–particularly if there is a zero involved. 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.

Moderator: Akhand Tiwari, MicroSave (India)

13:00-14:00	**Lunch**
14:00–16:00	**Tuesday Afternoon Workshops** Morning workshops be offered again in the afternoon. Choose a workshop from the list above.
16:00–16:30	**Networking Session & Refreshments**
16:30–18:00	**Demonstrations: Customer-centric Innovations** A select group of financial service providers will share their stories of implementing customer-centric practices and how that contributed positively to their bottom line. Take an "on-site" visit to these organizations without leaving the conference.

Wednesday, February 21

Time	Session
8:00	**Registration & Briefing Materials Pick-up**
9:00–10:30	**Plenary Session: Digitizing Finance: Opportunities and Risks** 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 how digital financial services driven by customers' needs can mitigate some of these risks and differentiate providers in a competitive market place. **Speakers:** Graham Wright, Microsave (UK); Greta Bull, CGAP (USA); Buhle Goslar, JUMO (South Africa); Pawan Bakhshi, Gates Foundation (India)
10:30–11:00	**Networking Session & Refreshments**
11:00-13:00	**Wednesday Morning and Afternoon Workshops** Participants will select from the topics below to participate in two separate workshops, one before lunch and one after lunch. • **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** 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? **Moderators:** Alexis Beggs Olsen, CFI Fellow (USA); Graham Wright, MicroSave (UK) • **The Poor Strategists: Using smartphones to help the poor apply their strategies** Smartphone use is rising among low-income customers in Asia and parts of Africa. Smart and intuitive interface design could be a catalyst in bringing digital financial services to the poor and empowering them to solve their financial challenges more effectively. Today, older USSD or SIM toolkit hierarchical menu interfaces keep many users away from digital financial services. Smartphone interfaces have the chance to make basic transactions simpler. Services can be presented more transparently. Videos or graphics can explain services and their risks more clearly. But these interfaces can potentially be an empowering tool for customers to apply *their own* strategies and customize services to their needs. In this workshop, you will learn two things: First, what are the core design principles for a UI/UX design for digital financial services that will drive greater usage? Second, you will go beyond basic UI/UX and learn how to use the full power of smartphone services to create next-generation, customizable, and connected financial services that will empower your customers and drive deep engagement.

Moderator: Gayatri Murthy, CGAP (USA); Nitika Sood, Moonraft (India)

- **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.

  Moderator: Antonique Koning, CGAP (USA)

- **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, 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.

  Moderator: Illana Melzer, Eight20, (South Africa)

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Thursday, February 22

Time	Session
8:00	**Registration & Briefing Materials Pick-up**
9:00–10:30	**Plenary Session: The Potential of Data and Customer Outcomes** Data has the potential to deepen financial inclusion. Sessions will examine the management of customer outcomes data, maintaining customer privacy and how this information about customers can drive strategic decisions to create business value. **Speakers:** Katharine Kemp, The University of New South Wales, Sydney (Australia); Geeta Goel, MSDF (India); Prakash Sundaram, Fincare (India), Calum Scott, Opportunity International (Australia)
10:30–11:00	**Networking Session & Refreshments**

11:00-13:00	**Thursday Morning Workshops** Thursday workshops will be offered in the morning only. Select one workshop. • **The Customer-Centric Bottom Line: How do you build value and also serve better?** Adopting a customer-centric model enables your organization to support sustainable growth objectives linked to key value drivers: increased customer acquisition, customer retention, and use of services. The customer-centric approach empowers employees to resolve issues and participate more fully in creating value and benefiting from it. It supports your ability to create more streamlined customer experiences that reduce costs while generating value. This workshop will focus on strategies used to build value, which has resulted in a stronger business case. **Moderator**: Gerhard Coetzee, CGAP (USA) • **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. Three diverse providers 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. **Speakers**: Barbara Magnoni, EA Consultants (USA); Pete Power, AMK (Cambodia); Edgardo Perez Preciado, Fundación Génesis Empresarial (Guatemala) • **Measuring Financial Health and Resilience: Emerging research and field application** This session will explore recent and emerging research on how to understand financial health and resilience among low-income people. Researchers and practitioners will discuss how measures of financial health can be used to learn more about the lives and needs of customer, and track their progress. **Speakers**: Beth Rhyne, Accion (USA); Julie Peachey, Innovations for Poverty Action (USA)
13:00-14:00	**Lunch**
14:00—15:30	**India Special | Year 2030: Looking back from 2030 - Learning from the India experience in the financial services sector and services for the poor.** 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 allowed new types of financial service providers like small finance banks, payment banks to launch in the past three years. 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. **Speakers:** Roads and rails: Ajay Shah, NIPFP-DEA (India); Smita Aggarwal, Omidyar (India); Sanjay Jain, The Centre for Innovation, Incubation and Entrepreneurship (India), Gaurav Raina, IIT and Chairperson of MPFI (India) Financial service provider perspective: Sanjay Sharma, Aye Finance (India); Rajiv Lall, Infrastructure Development Finance Company (India); Renu Satti, Paytm Payments Bank (TBC) Moderator: Alok Misra, Management Development Institute (India)
15:30–16:00	**Networking Session & Refreshments**