

Using Customer Insights to Drive Your Crisis Response: A Conversation with Al Majmoua (Lebanon)

Al Majmoua offers group and individual loans, and free non-financial services to its borrowers and non-borrowers through its network of 22 branches all over Lebanon. This summary is based on a SPTF webinar presentation. View the full webinar [here](#).

Al Majmoua is collecting client data during the COVID crisis. What data is collected and from whom?

- Primarily, Al Majmoua wants to understand how the pandemic is affecting their clients and to take a data-driven approach to changing and revising their policies, to best help their clients weather the impact of the pandemic.
- Al Majmoua started collecting data on the impact of COVID 19 in March 2020.
- They had 90,000 active clients in September 2019, and as of April 2020 have 65,000 active clients.
- Al Majmoua currently has 460 employees, including 260 loan officers.
- 69,800 clients have been contacted for the COVID 19 survey, out of which 62,000 clients accepted to participate in the survey. Around 90% of those contacted opted to participate in the survey.

Who collects the data and how?

- Surveys are conducted via telephone, sometimes using Whatsapp if the client so chooses.
- Al Majmoua tried to pose simple but clear questions in order to best understand the specific impact that COVID has had on its clients.
- 270 credit agents and 15 call center employees have been involved in surveying clients. The average call time per interview is 8 minutes.

What are the insights and what actions have been taken?

- Al Majmoua is sharing their data with national and international organizations.
- Conducting the survey has allowed Al Mamjoua to best understand how to segment their clients and target specific groups that need the most help.
- 63.7% of clients are late on their payments => **Al Majmoua is offering a 2-month grace period without interest.**
- 9.7% of respondents asked to restructure their loan agreement => **Al Majmoua is developing a standardized policy to restructure loans.**
- 49% of respondents didn't have access to health insurance => **Al Majmoua is creating resource centers to refer clients to other organizations who can assist in obtaining food credit, medical assistance, and psycho-social assistance.**
- Clients require holistic assistance to improve their livelihoods in the face of COVID 19 => **Al Majmoua is developing a digital service to deliver non-financial assistance.**
- **Al Majmoua is working in close collaboration with World Bank – CGAP to synthesize the findings of both organizations and provide the clearest picture of the COVID impact in Lebanon.**