



Customer Centricity Challenge



As financial service providers, **you know the importance of understanding your customers**. However, building a business that is centered on customer-centric practices has plenty of scope for innovation and improvement.

If you have implemented a customer-centric solution to solve the financial inclusion challenge and would like to share your journey, this is your opportunity.

Share your story of implementing a customer-centric practice and how that contributed positively to your bottom line. Showcase your solutions with other stakeholders in the sector and take them on an in-site visit at our India event in February 2018.

The **Customer Centricity Challenge** allows you to showcase your work before other stakeholders in the sector, providing them an opportunity to see your work, ask questions and learn from this initiative. Imagine you were able to take all of us on an on-site visit to your organization. What would we see and what would we learn about being customer-centric?

Show how you walked in your customers' shoes and how you learnt and benefited from it.

WHO'S SHOES, EXACTLY?	WHAT DID YOU DO WITH THE INSIGHTS?	WHAT DO I SHARE?
<p>There are many ways to collect customer insights and understand the reality of your current or potential customers who are poor.</p> <p>What did you do in your organization that was unique and gave you that a-ha moment?</p>	<p>You might have:</p> <ul style="list-style-type: none"> • Improved customer experience at various points of interaction and had a positive business impact • Encouraged senior management to spend more time with customers • Built a dashboard to allow business teams to track customer-centric KPIs • Identified a set of tools that allow your front line staff to act faster, more decisively and in a way that solves customer problems quickly 	<p>We just ask you to send us the following documents by email by December 8, 2017 12:00a.m. EST</p> <ul style="list-style-type: none"> • A picture or a video of yourself with a customer you meet during your challenge (selfies included!) • The top three value additions to your business from translating insights to action • What is your plan of taking us all on a virtual journey to visit your customer and your organization in an interactive session of about 40 mins? (think out of the box!!!)



WHAT'S IN IT FOR ME?

- A panel of judges from CGAP, Social Performance Task Force, Leapfrog and Dvara (formerly known as IFMR Trust) will select the top entries who will be invited to present their work in a show and tell session at the India event in February 19-22, 2018
- You will have 40 minutes to demonstrate your work. We expect the sessions will be highly interactive and will allow the audience to experience your services as if they were visiting you
- Top entries will be informed by December 22, 2017
- The top entries will also be showcased on the blogs of the organizers

Questions | Submissions

Please send to customersinitiative@cgap.org



Rules for the challenge

1. Sponsors: CGAP, SPTF, Leapfrog and Dvara are all considered sponsors (“Sponsors”) of the event
2. How to enter: An “Eligible participant” (defined below) may enter the challenge from 12.00 a.m., IST, November 11, 2017 through to 12.00 a.m., IST on December 8, 2017 * (the “Entry period”) by emailing customersinitiative@cgap.org. Submit all requested information by email, including without limitation: a) the name and contact information of the individual submitting the entry on behalf of the Eligible Participant (the “Authorized Individual”); b) all materials requested through the entry process demonstrating the Eligible Participant’s ability to demonstrate customer centric initiatives that add value to customers and business (the “Solution”) and addressing the judging criteria set forth in rule # 7 below. Please note that the Eligible participant, not the individual submitting the entry on its behalf, is deemed to be the entrant (an “Entrant”). By submitting the entry, the Authorized Individual acknowledges, on behalf of the Entrant, that she or he has read and complied with and agrees to be bound by the Official Rules. All entries will be deemed final and cannot be changed once submitted.
3. Entry materials must be in English and suitable for presentation at a public forum, in the sole determination of the judges/Sponsors. All Entry materials must be clear and concise. All Entry materials once submitted become the property of the Sponsors and will not be returned.
4. Submission of an Entry grants the Sponsors the right to publish such materials on their blog or any other communication/marketing materials for the event. By entering, Entrants and Authorized Individuals acknowledge that the submissions may be available to the public, that no privacy to such ideas, entry materials or other information submitted is guaranteed and that Entrants will indemnify Sponsors for any such infringement.
5. Representation and Warranties: The Entrant hereby represents, warrants and agrees that:
 - a. these Official Rules shall be legally binding on the Entrant;
 - b. the Entrant meets all of the eligibility requirements set forth in these Official Rules;
 - c. the Entrant has all necessary and appropriate authority to: (1) enter this competition and submit all Entry Materials on behalf of the Entrant, and (2) grant to the Sponsor the rights with respect to such materials as are set forth in these Official Rules;
 - d. the Entrant is the sole owner of the Entry Materials;
 - e. Entry Materials will contain no matter that is obscene, libelous, unlawful in content or that violates the rights of any third party, including without limitation the copyrights of any third party;
 - f. Neither Entrant, nor any of its affiliates, employees, officers or directors is affiliated in any way with Sponsor, the Foundation (as defined below) or any of the Judges (as defined below) (including by family relationship or membership in the same household) and such Entrant will disclose immediately to Sponsor if Entrant becomes so affiliated or agrees or takes any steps to become so affiliated at any time prior to date on which the Winner is announced;
 - g. The proposed Solution does not violate any applicable laws or the rights of any other parties.



Entrant agrees to indemnify and hold Sponsor, the Foundation and their affiliates and their employees, officers and directors harmless from and against any claims, loss, damage and/or expense (including reasonable attorneys' fees) arising out of the breach of any of the representations and warranties made in these Official Rules. Further, breach of any representation or warranty or agreement contained in these Official Rules shall be grounds for disqualification, in Sponsor's sole discretion.

6. Who is Eligible: An "Eligible Participant" is any non profit or for-profit organization headquartered through the world that provides financial services to poor customers.
7. Judging Criteria: Selection of the finalists will be based on the ability to demonstrate in a clear and concise manner:
 - a. The Eligible Participant's and the Solution's ability to add value to poor customers, which in turn has a clear positive business impact
 - b. What was unique, unusual or special about such strategies (either in gathering insights or translating insights to action)
 - c. Did the action result in a positive impact to a particularly marginalized or hard to reach segment of customers?
 - d. How did the FSP determine value to customer and to business?
 - e. In the selection, Judges may consider diversity of ideas or categories of services or financial solutions, as well as geographical diversity
8. Judging phase:
 - a. Phase 1: Entry of submissions from Nov 11-Dec 8, 2017
 - b. Phase 2: Selection of finalists from Dec 9-Dec 20, 2017
 - c. Phase 3: Inform finalists by Dec 22, 2017
 - d. Presentation by finalists: Feb 20, 21, 2018
9. Finalists are responsible to make their own arrangements to attend the event. Sponsors may in their sole discretion offer to pay for reasonable airfare, and lodging costs to Finalists. Only travel and lodging arranged with and approved by Sponsor in advance will be covered, and Sponsor reserves the right to place any reasonable limitations and restrictions thereon, or to decline to cover any travel or lodging costs, at its sole discretion. No refund or compensation will be made in the event of the cancellation or delay of any flight or accommodation. All expenses and incidental travel costs not expressly stated in above, including but not limited to, ground transportation, car rental, meals, entertainment, incidentals, passenger tariffs or duties, surcharges, airport fees, travel visas, passport fees, service charges or facility charges, personal charges at lodging, security fees, taxes or other expenses are the responsibility solely of Finalist. Travel restrictions, conditions and limitations may apply.