



# Client Journey Mapping

Applied by Sinapi Aba Savings & Loans

and Opportunity International in Ghana

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## Acronyms

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|                    |  |
|--------------------|--|
| <b>CJM</b>         | Client Journey Mapping, Client Journey Maps    |
| <b>FGD</b>         | Focus Group Discussion                         |
| <b>HCD</b>         | Human-Centered Design                          |
| <b>ISO</b>         | International Organization for Standardization |
| <b>ME</b>          | Microenterprise                                |
| <b>Opportunity</b> | Opportunity International                      |
| <b>PRA</b>         | Participatory Rural Appraisal                  |
| <b>SASL</b>        | Sinapi Aba Savings and Loans                   |

|                |   |
|----------------|---|
| <b>Sinapi</b>  | Sinapi Aba Savings and Loans                    |
| <b>S&amp;L</b> | Savings and Loans Company                       |
| <b>SME</b>     | Small and Medium-sized Enterprise               |
| <b>SOLAS</b>   | Sinapi Online Loan Application System           |
| <b>SMS</b>     | Short Message Service, a Text Messaging Service |
| <b>UNCDF</b>   | United Nations Capital Development Fund         |

# Summary

Through UNCDF's MicroLead programme, Opportunity International (Opportunity) and Sinapi Aba Savings and Loans (Sinapi) tested a dynamic approach to understanding and improving the client experience. While "client journey mapping" is not new, this technique – introduced to participants at the UNCDF workshop in 2015 by 17 Triggers<sup>1</sup> – is particularly relevant to diving into the details of what might hinder less literate clients – particularly women – from using alternative delivery channels that are rapidly becoming a major path to financial inclusion. With a more detailed understanding of the client experience, Sinapi managers are making immediate changes to improve client service – from enhanced information flow to eliminating fees on SMS transaction confirmation. This case study shares the Opportunity-Sinapi experience with Client Journey Mapping (CJM), along with lessons learned.

<sup>1</sup> <http://www.17triggers.com/>

# Client Journey Mapping

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## 2.1 Description

A client journey map is a diagram or flowchart depicting the steps a person takes to become aware of, procure, and use a product or service. Often – as is the case with the technique presented by 17 Triggers – the map incorporates challenges a client faces along the way and identifies when a prospective client might drop out of the journey. Organizations use this information to identify and implement solutions that are particularly aimed at ensuring a smooth client journey. CJM uses simple drawings to depict the steps and headaches; the experience is meant to be fun and engaging for participants. As shown in Figure i, the technique suggested the use of sticky notes for the drawings. On the map, the steps, the “headaches” or “pain points,” and the potential solutions are distinguished by different colors. This approach differs from more technical client journey maps utilizing flowcharts and technical language designed to be more of an “expert external analysis.”

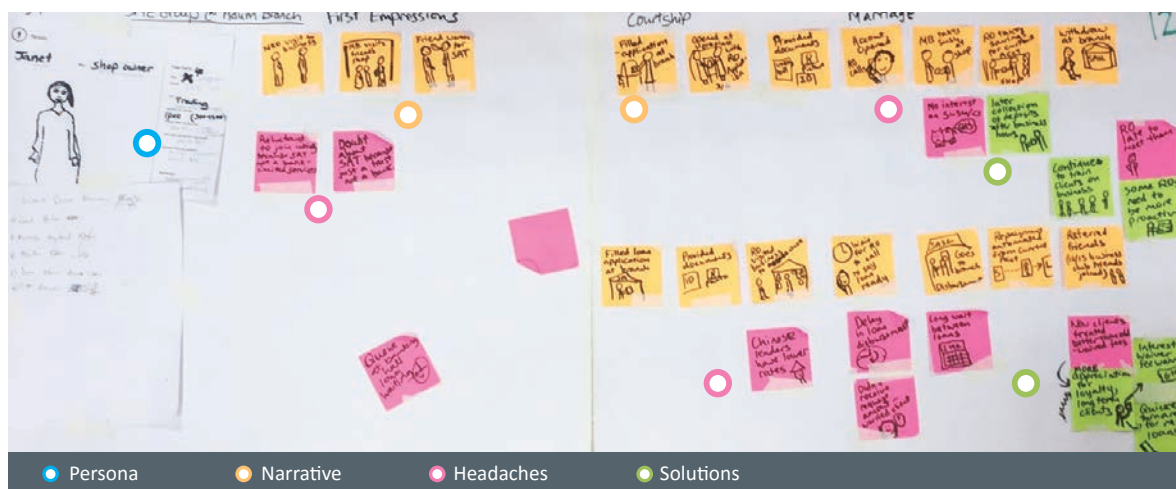


Joseph Impraim (front left) and Genzo Yamamoto (second from the left) create a Client Journey Map with a group of savings clients in Obuasi

## 2.2 Methodological Roots

CJM uses a detailed understanding of the client experience to design and improve products and services. This particular approach resonates with principles of Human-Centered Design (HCD), an “approach to systems design and development that aims to make interactive systems more usable by focusing on the use of the system and applying human factors/ergonomics and usability knowledge and techniques”<sup>2</sup> – and Participatory Rural Appraisal (PRA), which also focuses on understanding the client perspective, and was designed for less literate populations.<sup>3</sup> The CJM tool use in this case applies principles from both schools, and is designed to capture step-by-step details of diverse customers experiences.

Figure i  
Client Journey Map Created with a group of Sinapi SME clients at Adum Branch, Ghana



<sup>2</sup> International Organization for Standardization, 2010

<sup>3</sup> Theis & Grady 1991; FAO 2011

# Sinapi's Experience with Client Journey Mapping

Opportunity and Sinapi formed a joint research team to adapt and apply CJM to Sinapi's current need for client feedback. Then, they devised methods for aggregating multiple maps into clear information, which managers are using to make changes with the goal of improving the client experience.

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The steps, elaborated in detail below, were as follows:

1. Define a simple, clear research objective,
2. Plan the research,
3. Conduct focus group discussions in which clients create a map of their “client journey”,
4. Synthesize the information from diverse maps,
5. Share “headaches” with managers to stimulate potential solutions,
6. Track which solutions are implemented.

The CJM process took place over the course of ten months (December 2015 - October 2016), with the bulk of the planning, research, and analysis occurring over a two month period (January-February 2016). During the remaining time, findings were shared with management, and time was given to allow for some implementation of solutions to commence, although it’s too soon to analyze results from the implementation.

### 3.1 Define the Research Objective

When guiding people to consider a journey, one needs to ask: a journey to where? For this reason, 17 Triggers suggests using a clean and simple statement of what the organizations wants clients to do, for example:

**We want rural Ugandans to save more using digital channels.**

The objective of the research in the above example would be: understand why clients are not saving more, which clients are experiencing which barriers, and how to reduce these barriers.

However, Sinapi was driven by a broader question. Since transforming loan operations from MFI management to a new savings and loans company (S&L) in mid-2013, Sinapi had not conducted customer research to get feedback on their new image, savings services, and alternative delivery channels. For this reason, Sinapi's research question was broad:

“  
What difficulties do clients face in accessing Sinapi loans and savings products, and how can these difficulties best be remedied?  
”

In 17 Triggers format, the underlying objective was:

“  
We want Sinapi clients to smoothly access and use savings and loans services.  
”

Sinapi's Client Profile (Dec 2015)



85% WOMEN CLIENTS



74% RURAL CLIENTS



51% PREVIOUSLY UNBANKED



24% SUSU SAVERS



92% SOLIDARITY LOAN CLIENTS



7% MICROENTERPRISE LOAN CLIENTS



2% SME LOAN CLIENTS

## 3.2 Plan the Research

The most critical components of research planning were selecting the client groups, and selecting and preparing the research team, which included adapting the CJM tool.

### 3.2.1 Select The Client Groups

To meet Sinapi's broad objective, the CJM team attempted to include a wide range of clients using different financial products organized into different demographic groups. The geographic scope was limited due to time and budget, but client groups were selected from an urban, a peri-urban, and a rural branch near Kumasi, the location of Sinapi's head office. Altogether, the CJM team conducted 12 sessions with a total of 103 participants (82 clients and 21 non-clients; 54% women and 46% men), and all groups mapped their history with both savings and loans products at Sinapi Aba. Participant groups were selected randomly based on geography and represented clients from rural (38% of participants), urban (25%), and 4 peri-urban (37%) branches. The solidarity (group loan) clients were members of the same group and know one another well; the Microenterprise (ME) and Small and Medium Enterprise (SME) clients often knew one another, as well, because of their own relationships outside of Sinapi.

Sinapi's most popular new service, "Susu Savings" is offered by specialized Sinapi "Mobile Bankers" who deliver financial services at the client's doorstep. Clients deposit small amounts frequently, receiving both a paper receipt and an SMS confirmation when the deposit reaches the branch. Clients request a withdrawal through the Mobile Banker; requests are verified by a branch staff member by phone, and delivered the following day. Clients can transfer funds using the Sinapi mobile banking platform.



Mobile Banker with Client

## Susu Savers at Sinapi Aba

Table i  
Client Groups

| Location                         | Group                   | # Participants | # Women   | # Men     |
|----------------------------------|-------------------------|----------------|-----------|-----------|
| Urban<br>(Kumasi Central Market) | Susu Savers             | 6              | 4         | 2         |
|                                  | Microenterprise Clients | 13             | 6         | 7         |
|                                  | SME Clients (Group A)   | 1              | 0         | 1         |
|                                  | SME Clients (Group B)   | 6              | 3         | 3         |
|                                  | <b>Total:</b>           | <b>26</b>      | <b>13</b> | <b>13</b> |
| Rural<br>(Offinso)               | Susu Savers             | 12             | 12        | 0         |
|                                  | Non-Clients             | 12             | 12        | 0         |
|                                  | Microenterprise Clients | 7              | 0         | 7         |
|                                  | Solidarity Clients      | 8              | 8         | 0         |
|                                  | <b>Total:</b>           | <b>39</b>      | <b>32</b> | <b>7</b>  |
| Peri-Urban<br>(Obuasi)           | Solidarity Clients      | 11             | 10        | 1         |
|                                  | Microenterprise Clients | 10             | 1         | 9         |
|                                  | Susu Savers             | 8              | 0         | 8         |
|                                  | Non-Clients             | 9              | 0         | 9         |
|                                  | <b>Total:</b>           | <b>38</b>      | <b>11</b> | <b>27</b> |
| Total Number of Participants:    |                         | 103            | 56        | 47        |

### 3.2.2 Prepare the Research Team

The Opportunity-Sinapi research team (the "CJM Team") was comprised of two Opportunity staff and nine Sinapi staff from planning and marketing (the Chief of Programmes, along with representatives from the research, marketing management, service quality, and public relations departments). Branch managers and branch staff selected the groups and organized the logistics of the focus group discussions, introducing the topic and the team(s) and often remaining present during the focus group discussions and CJM Team meetings afterward. Using an internal staff team is recommended by 17 Triggers to leverage internal staff's in-depth understanding of operations, and to stimulate ownership of the findings. The CJM Team reflected that clients were more hesitant to speak to branch staff – who might influence a loan decision – but were comfortable with and felt valued by the presence of "high status" head office and international staff.

The team preparation took place in two stages. First, the team leaders from Opportunity and Sinapi reviewed the 17 Triggers guidance, sharing their own somewhat different experiences in testing the CJM in Uganda during the 2015 training at the UNCDF joint MicroLead and MM4P conference. Together, they determined the driving objective and how the technique would be applied in Ghana. Second, in Ghana, this process was repeated with the full CJM Team, this time completing several fictitious client maps to practice, as well. After conducting a few real focus groups together, the CJM Team split up and conducted simultaneous FGDs. At the end of each day, the CJM Team met to compare and discuss successes, challenges, and areas for improvement in the research process. The field research and immediate in-person analysis took place over a five-day period.

### 3.3 Engage Clients to Create the Client Journey Map

The CJM Team adapted the questions provided by 17 Triggers during implementation of the CJM methodology. The purpose of these questions is to guide participants towards what they perceive to be a typical client journey – whether it closely matches their own, represents an approximate average of the group, or depicts the participants’ broader community. Questions were not meant to explicitly ask participants about their personal experiences, offering them a choice of anonymity in their responses.

Researchers asked this series of questions for each product the client had heard of or used, as follows:

- 1. Typical Client or “Persona”:** Can you describe a typical Sinapi client for us? Choose a name, draw a picture, and provide some basic information (occupation, age, income, marital status, number of children, etc.).
- 2. First Impressions:** How does the client hear about this Sinapi product?
- 3. Courtship/Registration:** What steps are involved when this client tries to get the product (open an account, apply for a loan, etc.)?
- 4. Marriage:** What steps are involved for the client to use the product?
- 5. Headaches/Problems:** What problems does the client face during this process?
- 6. Solutions:** What changes would make this process better?

During each FGD, the CJM Team divided roles, with one researcher facilitating while the other drew on sticky notes and created the map depicting the journey as described by the clients. When it was complete, the clients gathered around the map to review, elaborate, and correct. Clients were very engaged across the groups and open in sharing headaches.



Genzo Yamamoto (center, green polo) and Kwaku Acheampong (right) meet with an urban SME client in Kumasi

### 3.4 Synthesize the CJM Maps

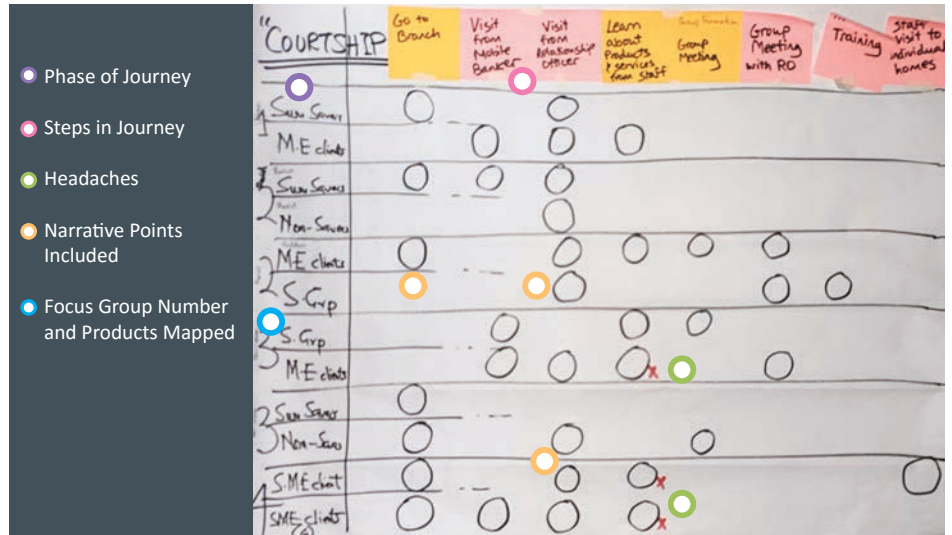
Synthesizing numerous headaches across several products, delivery channels, and participant demographics was certainly a challenge. The objective was both to identify common headaches and to link headaches with products, channels, and groups. The CJM Team conducted the following three analyses:

1. **Map Synthesis Tables** compiled similarities found in the narrative, headache, and solution data from all 12 CJM maps.
2. **Trait and Narrative Point Pivot Tables** compared the frequency of common narrative points and headaches with FGD demographics and “typical client” traits.
3. **Headache Lists by Product and Location** grouped all headaches two different ways – one by product, the other location. A third list included observations from the team and general takeaways from the two more comprehensive lists.

#### 3.4.1 Map Synthesis Tables

The joint research team worked together the day after completing the 12 FGDs to compile tables of all articulated steps and headaches in from the CJM research. The team created one table for each phase of the journey and one to compare the groups’ “typical client” traits. Each product journey a FGD mapped had a separate row. Unique steps (or traits) received a column in the table, and FGDs that chose to include that particular step in their CJM were marked in the corresponding column with a circle. FGDs that articulated a headache for a specific step were also marked with a red “x.” The purpose of this exercise was to make the 12 CJMs easier to synthesize while maintaining the integrity of each individual map by not simply summarizing the information – and potentially losing important details the research may offer. (See Figure ii)

Figure ii  
Map Synthesis Tables



### 3.4.2 Trait and Narrative Point Pivot Tables

The pivot tables, based on the map synthesis tables, tracked common narrative points and headaches based on the characteristics of the FGDs and traits of their representative “typical client.” By doing so, the CJM team was able to identify rough correlations between these typical clients, such as age, income, literacy level, and various steps and headaches in the client journey. Researchers then observed some headaches more commonly mentioned by clients with particular traits. (See Figure iii)

Figure iii  
Traits and Journey Narrative Points Pivot Tables

|                | Count of MS-H: Account opening at office | Count of M-H: Documentation (ID, Passport Pix, Utility Bill) | Count of M-H: SMS Alert Forms | Count of M-H: Pass Book/ Cheque Book | Count of M-H: Daily Susu Collection by MB | Count of M-H: Field Withdrawal/Field Deposit |
|----------------|--|--|-------------------------------|--------------------------------------|---|--|
| Monthly Income |  |  |                               |                                      |   |  |
| 300            |  |  |                               |                                      |   |  |
| 350            |  |  |                               |                                      |   |  |
| 400            |  |  |                               |                                      |   |  |
| 450            |  |  |                               |                                      |   |  |
| 500            |  |  |                               |                                      |   |  |
| 550            |  |  |                               |                                      |   |  |
| 600            |  |  |                               |                                      |   |  |
| 650            |  |  |                               |                                      |   |  |
| 700            |  |  |                               |                                      |   |  |
| 750            |  |  |                               |                                      |   |  |
| 800            |  |  |                               |                                      |   |  |
| 850            |  |  |                               |                                      |   |  |
| 900            |  |  |                               |                                      |   |  |
| 950            |  |  |                               |                                      |   |  |
| 1000           |  |  |                               |                                      |   |  |
| 1200           |  |  |                               |                                      |   |  |
| 1500           |  |  |                               |                                      |   |  |
| 2000           |  |  |                               |                                      |   |  |
| Grand Total    | 2  | 2  | 3                             | 1                                    | 4   |  |
| Average Age    |  |  |                               |                                      |   |  |
| 17             |  |  |                               |                                      |   |  |
| 18             |  |  |                               |                                      |   |  |
| 19             |  |  |                               |                                      |   |  |
| 20             |  |  |                               |                                      |   |  |
| 21             |  |  |                               |                                      |   |  |
| 22             |  |  |                               |                                      |   |  |
| 23             |  |  |                               |                                      |   |  |
| 24             |  |  |                               |                                      |   |  |
| 25             |  |  |                               |                                      |   |  |
| 26             |  |  |                               |                                      |   |  |
| 27             |  |  |                               |                                      |   |  |
| 28             |  |  |                               |                                      |   |  |
| 29             |  |  |                               |                                      |   |  |
| 30             |  |  |                               |                                      |   |  |
| Grand Total    |  |  |                               |                                      |   |  |
| Literacy Level |  |  |                               |                                      |   |  |
| Illiterate     |  |  |                               | 1                                    | 2   |  |
| Literate       |  |  |                               | 1                                    |   |  |
| Semi-Literate  |  |  |                               |                                      |   |  |
| Grand Total    |  |  |                               | 2                                    | 2   |  |

### 3.4.3 Headache Lists by Product and Location

To ensure that no important details from the research, such as specific client stories, were lost during the analysis process, the CJM Team organized the headaches into three separate lists. The first list organized the headaches by the whether they came from a rural, peri-urban, or urban FGD (still noting the defining product of each group). This proved helpful in identifying challenges faced more often in certain locations. The second list organized headaches by a common product they all used. (Or, in the case of the non-client FGDs, the fact that none of them used a Sinapi product.) This allowed researchers to note which headaches came from individuals using a particular product and which came from FGDs with individuals who (potentially) were not making use of either savings or loans products. It also helped distinguish between headaches faced by solidarity (Trust Group), micro-enterprise (Individual), and SME clients. A third and final list included observations from the team and more general takeaways that could be drawn from these two more comprehensive lists. (See Figure iv)

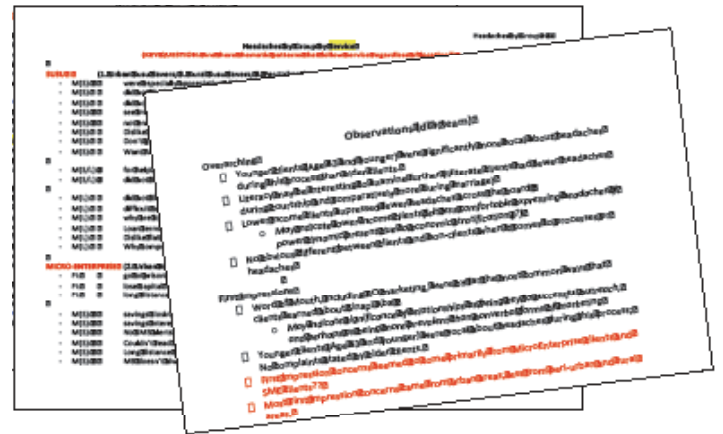


Figure iv  
“Headache” Lists by Service and Location

### 3.5 Solicit and Track Recommended Solutions

CJM is designed to motivate management to address headaches raised by clients in order to smooth the client journey. The CJM Team compiled a list of the most prominent headaches emerging from the research, shared it with senior managers, and solicited potential action steps that would address the problems customers shared. Researchers first categorized the headaches into issues related to the responsibilities of eight management departments (See Figure v). Many issues overlapped and were listed in multiple departments.

The CJM Team took particular care when communicating with the Sinapi management team. First off, the team clarified that the “headaches” were raw feedback from clients rather than recommendations from the research team. Furthermore, the team took care to recognize that some issues being reported may already be known to the managers – perhaps with solutions already underway – while others might be new. In fact, gaining the managers’ insights into how many of these issues were already being addressed – or might be addressed in the future – was a valuable part of the research analysis process. For example, knowing how many of the “headaches” were previously known or unknown by Sinapi management helped in tracking the usefulness of the CJM research.

The CJM Team prepared a report for Sinapi Senior Management showcasing the research that was conducted and to encourage dialogue within and among the departments. Having given several months to managers to absorb and integrate this client feedback into their work, the CJM team then checked back with managers to track which recommended solutions were implemented.

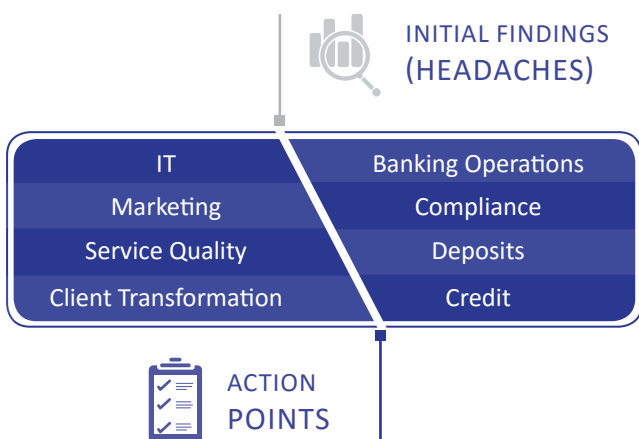


Figure v  
Senior Management Brainstorming

# Sinapi's Findings from Client Journey Mapping

The CJM research identified 26 key headaches, to which management brainstormed multiple solutions across departments. So far – eight months after engaging these headaches – management has implemented at least four key changes, two of which were in the works prior to this research.

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## 4.1 Headaches

A total of 26 unique client headaches were identified in focus groups. Of these headaches, 15 were known headaches and 11 were unknown headaches. The most commonly identified headaches fall into the following groupings:

- 1. Confusion or lack of information about savings products and services.** One half of groups reported challenges including unclear interest policies, previous misinformation about financial services, ineffective communication regarding changes to products and services, and lack of knowledge concerning Sinapi's recent conversion to a S&L.
- 2. Lengthy and confusing loan process.** Seven groups reported a long and sometimes confusing loan process for example long application process, too many training sessions, delay before disbursements, poor communication on procedural changes, and lengthy assessment for follow-on loans.
- 3. Dissatisfaction with deposit account interest rates.** Two groups shared that they wanted to receive interest on Susu Savings.
- 4. Dislike for certain loan policies.** Seven groups expressed dislike for some loan policies such as security requirements (both compulsory savings and a guarantor, in some cases), interest rates, loan fees, length of loan cycle, and too little time between loan disbursement and start of repayment.
- 5. Challenges at branch locations.** Half of the groups reported challenges related to Sinapi branches. Three groups reported that branches were too far away. Three groups commented that the lines were long. One group said they wished that savings services were open longer, since they close at 4 pm.
- 6. Confusion or dislike of SMS alerts.** Four groups reported an issue with SMS alerts. Two groups commented that they disliked the cost of SMS messaging. Two groups reported issues with SMS alerts (including not receiving deposit alerts), and two groups said that they could not read the SMS messages (in English).

58% ARE KNOWN | 42% ARE UNKNOWN



Figure vi  
Headaches Identified Unknown vs. Known



Kwaku Acheampong engages with a FGD participant in Offinso

- 7. Inconsistency among mobile bankers and with the POS network.** Four groups reported mobile bankers coming at inconvenient or inconsistent times. Four groups reported instances of mobile bankers not being able to transact because the network for their POS device was down, and one group said that their mobile banker does not always come with the POS device.
- 8. Lack of reward(s) for loyal clients.** Five groups reported a lack of reward(s) for loyal clients such as waived fees, discounts, gifts, parties.

Within these categories, some detailed headaches were “known” and others previously “unknown.” Not surprisingly, more of the unknown headaches pertain to newer services, specifically voluntary savings, mobile bankers, and SMS messaging. In addition to these headaches, the CJM Team also communicated some headaches expressed by particular sub-groups. For example, some SME clients expressed a strong need for international money transfer services. Female participants in some of the groups also reported that they dislike receiving SMS messages because their husbands are then able to see information about their financial transactions. Researchers observed that groups of participants with a lower average age expressed more headaches – an indication that this market segment may have higher expectations and potentially lower loyalty.

In total, non-clients identified 21 unique headaches. On the whole, these headaches were not specifically relevant to Sinapi as it sought to adjust its products, since these participants were not necessarily drawing on personal experiences with Sinapi. However, these headaches do provide Sinapi with particular insights into the perceptions of the broader microfinance industry in Ghana and could perhaps be used in marketing the particular benefits of Sinapi to potential (currently unbanked) clients. Three main headaches arose among non-clients:

- 1. Services don’t function properly or are inefficient:** Eight headaches divulged by the two non-client groups were related to inefficiencies at MFIs, including network downtime, and the long walking distance to their nearest branch.
- 2. MFIs are not transparent:** Seven headaches were related to a lack of transparency in operations, such as concerns over inconsistent bank charges, belief that there will not be full disclosure of the terms and conditions, and belief that the bank will not inform their clients of any changes in service.
- 3. MFI staff are disrespectful:** Four headaches were directed towards the belief that MFI staff would be rude to them. Participants said that customer service at MFIs was unfriendly and that loan officers would embarrass them during loan collection. One group even stated outright that there was a lack of respect for clients.

One particularly relevant finding that came from non-clients was related to mobile money. One group noted that SMS alerts could not be read by illiterate clients. This headache was passed on to Sinapi Management.

## Non-Client Headaches

### 4.2 Solutions

Sinapi managers suggested the following potential solutions to the headaches, as follows:

- 1. Better information/training about products and services.** Use existing communication channels to increase customers’ understanding of SASL’s loan products and procedures. Enhance Mobile Banker training both around product features and how to best communicate these policies to clients, e.g. regarding identification requirements.<sup>4</sup>
- 2. Loan security requirements:** Client education explaining that loan security requirements are standard regulatory requirements for a regulated S&L.

<sup>4</sup> The institution cannot compromise on BoG’s regulatory “Know Your Customer” requirements.

- 3. Clarification of loan approval procedures:** Display loan fees and charges on visible notice boards at branches. Have relationship officers explain loan fees and processes to clients more thoroughly. Simplify application forms.
- 4. Use technology to shorten the loan approval process:** Use an online approval system to quicken this process.
- 5. Improving branch services.** Use SMS banking, agency banking, and other e-products to improve services to meet the proximity and accessibility demands of our clients. Promote the field withdrawals and door to door services – offered as part of Sinapi’s business bundle. At branch locations, introduce prestige banking services to deserving clients.
- 6. Improve customer awareness of the purpose of SMS alerts, customer service, and privacy options.** Advise and educate clients when they open accounts. Inform them of the various alert prompts to enable them make an appropriate choice. Improve training of Mobile Bankers around this topic.
- 7. Mobile Bankers and the POS network.** Tighten demarcated locations for Mobile Bankers to improve accessibility – i.e. keep them from spreading themselves too thin. Use alternatives, such as a mobile phone network solution, to provide a stable network.
- 8. Provide reward(s) for loyal clients:** Distribute Sinapi-branded souvenirs (such as t-shirts, aprons, and pens), open eligibility for promotions to all clients (old and new); have management personally visit loyal customers; make occasional calls to loyal customers (e.g. on their birthday); send information on new products and services to all customers.

As mentioned earlier, some of these solutions were already in the works, but managers reflected that the level of detail provided by the CJM feedback was still helpful in fleshing out the details of some of the changes. In addition, managers did not make a commitment to making these changes, as some require budget that is not currently available and/or authority of multiple departments to align plans with one another.

## 4.3 Implementation of Selected Solutions

To date – eight months after sharing the headaches with managers – four of these identified solutions have been implemented by Sinapi. Of these four solutions, two address previously unknown client “headaches”, and four headaches were known.

- 1. Mobile Banker In-Service Training** *Unknown headache: inconsistency of Mobile Banking services, confusion around savings and loans services, and SMS alerts.* Sinapi conducted a significant in-service training for mobile bankers. One key topic was savings collection and documentation process to ensure that client passbooks are being updated correctly and that clients are being well informed about the savings deposit and withdrawal process and fees. A second critical topic was a review and update about diverse Sinapi products and features, the process for accessing them, and the costs and benefits of each.
- 2. Free SMS alerts** *Unknown headache: fees for SMS alerts.* Banking Operations and IT have collaborated to offer Sinapi clients free SMS alerts on account transactions. This has been implemented to ensure transparency and client satisfaction.
- 3. Online Loan Application** *Known headache: long, confusing loan application process.* Sinapi’s Credit and Management Information System (MIS) departments implemented the Sinapi Online Loan Application System (SOLAS), a back-end loan application system to shorten the loan approval process for clients.
- 4. International Transfers** *Known headache: especially for SME clients.* As recommended by Banking Operations department, Sinapi now provides international transfers to any country and banker’s drafts in collaboration with partner banks to address the business needs of many SME clients, in particular.

# Assessing the CJM Process

The following sections offer a breakdown of positive aspects of the CJM tool, positive adaptations made by the CJM Team, and activities the team would have done differently.

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## 5.1 What Worked about the CJM Tool

There were a number of key elements of the CJM process that the team was able to implement well, and that the team valued highly, as follows:

- **CJM tool:** The Client Journey Map was largely successful in allowing researchers and clients to communicate clearly about the client experience and headaches encountered in using Sinapi products. The visual representation allowed clients to engage with the narrative they were creating and correct researchers when points in the narrative were articulated incorrectly.
- **Staff involvement:** The involvement of Sinapi staff was absolutely key to this research. Through the engagement of Head Office staff, participants sensed the high value Sinapi placed on their opinions. From very limited exposure, clients may have been less comfortable being open around branch staff that know the clients and interact with them regularly.
- **Multiple languages:** Having team members who spoke different languages was not a significant barrier to the research process, although it added to the time of the meeting. While most group discussions were conducted in Twi, Sinapi researchers would translate into English for Opportunity researchers who were either observing or drawing the Client Journey Map. The translation enabled the Opportunity researchers to follow the conversation and also contribute with questions to the CJM participants.



*Kwaku Acheampong engages with participants in Kumasi focus group of Sinapi microenterprise clients*

## 5.2 Adaptations

- **Marriage analogy:** The marriage analogy worked in that clients understood, but the analogy was not essential to client understanding of the CJM process. In addition, it took time to explain. It was gradually dropped during the discussion, and eventually even dropped at the introduction stage for later sessions by some of the researchers.
- **Imagined personas did not work in this context:** Clients were confused by the idea of creating an imaginary persona. Instead of creating an imaginary persona, clients roughly “averaged” the traits of their group, such as age and income. Especially as sessions continued, many clients in this setting were very comfortable talking about themselves, likely because discussion groups were comprised of friends and acquaintances. Most of the sessions consisted of lively and engaging conversations.
- **Low comfort level with some questions:** Focus groups were uncomfortable answering a few questions for their aggregate persona – specifically literacy levels. Sinapi staff were aware of this, and skirted the issue, sharing their own knowledge about the likely literacy level of some groups, based on experience. Methods for signing the participatory consent form became a proxy for literacy levels, as some individuals signed using their thumb print while others wrote their signature.
- **Helpful to have 2-3 researchers per group:** It was helpful to have multiple researchers on hand to ask questions, translate, and draw the various steps on the map.



*Dana Lunberry documenting the client journey for a group of microenterprise clients in Obuasi*

- **A researcher can draw, rather than the client:** Clients were engaged in the CJM process without physically creating the map themselves. This goes against a principle of participatory appraisal, which is that the participant should “hold the pen.” However, having a researcher draw helped move the process along quickly and the map synthesis process went more quickly with the “artists” themselves present to decipher drawings, symbols, and/or handwriting as necessary. The participants had visibility of the drawings throughout the session and were asked to review the map at the end of the session to point out anything that was missed. The participants took great interest in the maps and in some cases used the maps to help them double check that they had accounted for all the steps in the process.
- **Choose a broader research question:** This CJM research had a broad research question and engaged clients with a significant demographic range. By framing the research with a broader question, researchers could allow participants to shape their maps more organically based on the particular products they used or their unique experiences with Sinapi. This kept clients more engaged and keen to offer deeper reflections throughout the mapping process.

### 5.3 What We Would Do Differently

Some of these observations come from adaptations to the 17 Triggers methodology that did not work out very well, and others simply emerged during the CJM process:

- **Engage fewer non-clients and possibly add non-savers:** The comments and critiques received from non-clients were helpful for positioning Sinapi’s unique “pain points” amidst those experienced by non-clients with other financial service providers. Obviously, non-client pain points did not specifically address areas where Sinapi could strengthen their services.
- **More follow-up questions in FGDs:** The CJM research would have benefitted from more probing questions as a follow-up to information shared by clients. For example, if a client stated that Sinapi branches were too far away, researchers could have clarified the distance, travel time required, and any additional costs experienced by those clients (taxi ride; closed storefront, so losing sales; etc.). Factors limiting the time and mental bandwidth for probing questions included a) time required for the team to practice using the tool, b) time and attention required to translate, and c) the broad focus that required some FGDs to cover multiple services and channels.
- **“Why?” over “When?”:** Framing the client journey map in terms of the relationship analogy was not always helpful because many clients made the decision to use a Sinapi product when they first heard of Sinapi (“first impressions”) rather than later after a period of “courtship.” Trying to pinpoint when a client chose to bank with Sinapi often distracted from the more pertinent question of why clients chose to bank with Sinapi – particularly over its competitors. Focusing on why clients chose Sinapi rather than when clients chose Sinapi could yield more relevant findings.

- **Prioritization:** 17 Triggers did not include any sort of headache prioritization step in its prep work. The CJM Team relied more on the repetition of headaches across all twelve groups to determine the priority of the headache. Using some form of prioritization, such as individual participants “voting” with dot stickers after the map was completed, would have provided a deeper understanding of which headaches were the most important and urgent to which group of clients. The CJM Team is confident this would have gone well with participants given the positive, participatory nature cultivated during the FGDs and their enthusiastic participation in reviewing the map together at the end.
- **Dynamic management discussion of CJM and statistical client survey results:** The CJM research took place around the same time as a statistical client satisfaction survey. The findings were very much in line with one another, and both added different value. The CJM Team proposed that senior management meet and have a dynamic discussion of the client feedback emerging from both processes. However, it was difficult for the senior management team to prioritize this kind of “pause and reflect” session, and they instead elected to have the information flow through regular management communication among the marketing and operational departments. There may have been value to having a more focused, interactive reflection to provide clarity, create momentum for collaborative change, and also have closer eyes and ears on the value of this research to management.

With any research process, there are compromises and trade-offs, and when attempting a methodology for the first time, any research team learns through practice. The above lessons are shared by way of advising future teams, but do not detract significantly from the validity of the findings or the value of the CJM process. Overall, the CJM tool was a fresh, new, and valuable method for Sinapi to hear from clients. It was a useful companion to the statistical client survey, often providing likely reasons for a low satisfaction rating on a particular issue, for example.



*CJM Team members carefully reviewing the Client Journey Maps*

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#### **ABOUT UNCDF**

UNCDF makes public and private finance work for the poor in the world's 47 least developed countries. With its capital mandate and instruments, UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. UNCDF's financing models work through two channels: financial inclusion that expands the opportunities for individuals, households, and small businesses to participate in the local economy, providing them with the tools they need to climb out of poverty and manage their financial lives; and by showing how localized investments — through fiscal decentralization, innovative municipal finance, and structured project finance — can drive public and private funding that underpins local economic expansion and sustainable development. By strengthening how finance works for poor people at the household, small enterprise, and local infrastructure levels, UNCDF contributes to SDG 1 on eradicating poverty and SDG 17 on the means of implementation. By identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile and address exclusion and inequalities of access, UNCDF contributes to a number of different SDGs.

#### **ABOUT MICROLEAD**

MicroLead, a UNCDF global initiative which challenges financial service providers to develop, pilot and scale deposit services for low income, rural populations, particularly women, was initiated in 2008 with support from the Bill & Melinda Gates Foundation and expanded in 2011 with support from The MasterCard Foundation and LIFT Myanmar. It contributes to the UN's Sustainable Development Goals, particularly SDG 1 (end poverty), SDG 2 (end hunger, achieve food security and promote sustainable agriculture) and SDG 5 (achieve gender equality and economic empowerment of women), as well as the Addis-Abeba Financing for Development Agenda (domestic resource mobilization).

MicroLead works with a variety of FSPs and Technical Service Providers (TSPs) to reach into previously untapped rural markets with demand-driven, responsibly priced products offered via alternative delivery channels such as rural agents, mobile phones, roving agents, point of sales devices and informal group linkages. The products are offered in conjunction with financial education so that customers not only have access but actually use quality services.

With a specific emphasis on savings, women, rural markets, and technology, MicroLead is a performance-based programme that supports partnerships which build the capacity of financial institutions to pilot and roll out sustainable financial services, particularly savings. As UNCDF rolls out the next phase of MicroLead, it will continue to focus on facilitating innovative partnerships that encourage FSPs to reach into rural remote populations, build on existing digital financial infrastructure and emphasize customer-centric product design.

For more information, please visit [www.uncdf.org/microlead](http://www.uncdf.org/microlead). Follow UNCDF MicroLead on Twitter at @UNCDFMicroLead.

#### **ABOUT THE MASTERCARD FOUNDATION**

The MasterCard Foundation works with visionary organizations to provide greater access to education, skills training and financial services for people living in poverty, primarily in Africa. As one of the largest private foundations its work is guided by its mission to advance learning and promote financial inclusion to create an inclusive and equitable world. Based in Toronto, Canada, its independence was established by MasterCard when the Foundation was created in 2006.

#### **ABOUT OI**

Opportunity International is a global microfinance organization that invests philanthropic and social impact capital to spark and scale innovative solutions to poverty. In 2015, we served 14.3 million people in 24 developing countries in sub-Saharan Africa, Latin America, Eastern Europe and Southeast Asia with loans, saving accounts, insurance and on-going training to build sustainable businesses and care for their families. Opportunity's approach offers high-impact, sustainable and scalable strategies across key focus areas, including Agriculture, Education, Digital Financial Services, and Water, Health and Sanitation. Approximately 95% of Opportunity's loans go to women, and as loans are repaid – and 99% are – they are loaned out again and invested in more entrepreneurs, creating ongoing cycles of opportunity and growing impact.

#### **ABOUT SASL**

Sinapi Aba Savings and Loans is one of the largest Savings and Loans Companies in Ghana with a core mandate to transform lives at the bottom of the pyramid through microfinance. Sinapi Aba began in 1994 as a non-governmental organization limited by guarantee. Over the years, Sinapi has grown to become a prominent Non-Bank Financial Institution (NBFI) in the country with a microfinance focus, serving over 142,000 borrowers and 209,000 depositors. Sinapi Aba has initiated and implemented several interventions to impact the lives of rural and financial excluded through 45 branches across Ghana.



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