

needs. **To learn more about human-centered design's methodology and tools, join us on June 13 for the second webinar in a two-part series.**

Human-centered design can help organizations:

- Create priorities that can be quickly simulated and tested
- Understand changing business contexts such as technology, competition, expectations, and sector-specific needs
- Design experiences to support change
- Design a more effective delivery experience

CapPlus recently employed this approach to assist Asian Credit Fund (ACF), a large microfinance institution in Kazakhstan, in developing a roadmap for growth.

The project, implemented by cpartners, involved a discovery phase which included collecting detailed customer insight as well as business research with senior stakeholders and front line staff. Interestingly, a key finding was that the needs of customers and loan officers were often aligned.

“Mapping our customers’ journeys opened our eyes to how burdensome our processes were for our customers. Now we have a very clear roadmap for streamlining processes to improve customer retention,” reports ACF’s Executive Director, Zhanna Zhakupova. “And we learned how to map customer journeys ourselves, so we can continue to learn and improve over the long-term.”

Here are some of the insights from the ACF assessment and our recent webinar on human-centered design.

Simplicity, transparency, and flexibility make clients feel valued and trusted

ACF’s clients desire simple and transparent processes that treat them with respect. The customer journey map highlighted points where clients want to better understand the loan process, receive their loans in a more timely and convenient manner, and have a more flexible repayment framework in case their life situations unexpectedly change. Long-term clients also desired more streamlined processes for subsequent loans in recognition of their repayment history and loyalty.

Devolving decision-making to front line staff increases job satisfaction

Loan officers want to feel valued, respected and engaged in meaningful work, in addition to earning an income. They demonstrated a deep understanding and empathy for their clients’ experiences, and proposed solutions that would increase their efficiency, reduce client friction and improve client satisfaction. New processes were envisioned where loan officers could respond to clients’ desire for more transparency, speed and flexibility.

Understanding client needs may help organizations avoid unaffordable technology

For companies who find the context in which they operate rapidly changing, it may seem that the only way to retain customers and grow the business is to invest in new technology. By focusing on identifying and addressing the needs and pain points of its customers, however, organizations may find solutions other than expensive technology that deliver greater business outcomes.

To learn more, attend the June 13 webinar, [Human-Centered Design for Financial Institutions, Part 2](#). Or send an email to info@capplus.org with a specific inquiry or request.

Webinar

June 13: The Strategic Value of Human-Centered Design for Financial Institutions in Emerging Markets, Part 2

Explore human-centered design's research methods that are effective in designing products, internal processes and customer outreach tailored to customers' needs and behaviors. Receive a basic toolbox of human centered design techniques that your organization can use to assess your customer-centricity.

Register for CapPlus' webinar: [The Strategic Value of Human Centered Design for Financial Institutions in Emerging Markets, Part 2](#) at 19:00 UTC or click here: <https://attendee.gotowebinar.com/register/5979741662663006987>

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