Putting the customer first

EaSI Technical Assistance Webinar

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QUESTION:
FROM WHERE ARE YOU JOINING THE WEBINAR?
Putting the customer first

Customer centricity is key for the
marketing and sales of products...and
it can help to create relevant products.
QUESTION:

HOW MANY PEOPLE IN YOUR ORGANISATION ARE RESPONSIBLE FOR MARKETING?

NO ONE REALLY, 1, 2, 3, MORE THAN 3
Some facts...

We all are customers.
Some facts...

We are all different.
Challenge:

How do we think outside the box?
Two hands-on concepts that can help

Customer Personas

Customer Journey
HOW DO WE NORMALLY DESCRIBE OUR CUSTOMERS OR TARGET AUDIENCES?
QUESTION:

WHICH CATEGORIES DO YOU USE TO DISTINGUISH CUSTOMERS / TARGET GROUPS
How do you describe your target audiences?

There are established categories to describe target audiences, e.g.:

- Age
- Income
- Gender
- Location
- Media usage
- Attitude
- Interests
Challenge:

These descriptions are mostly too general

&

They lack the possibility to relate to them
PART I: CUSTOMER PERSONAS
CUSTOMER PERSONAS: GENERAL STRUCTURE

Representative image
CUSTOMER PERSONAS: GENERAL STRUCTURE

Name, surname (fictitious)
Age, marital status, kids(?)
Name, surname (fictitious)
Age, marital status, kids(?)

Short sentence describing the general attitude of this persona towards the product, the referring industry sector and brands.
Name, surname (fictitious)
Age, marital status, kids(?)

Short sentence describing the general attitude of this persona towards the product, the referring industry sector and brands.
Name, surname (fictitious)
Age, marital status, kids(?)

Short sentence describing the general attitude of this persona towards the product, the referring industry sector and brands.

**Personality**
- Conform
- Individual
- Traditional
- Progressive

**Motivation**
- Social recognition
- Security
- Low
- High
Name, surname (fictitious)
Age, marital status, kids(?)

Short sentence describing the general attitude of this persona towards the product, the referring industry sector and brands.

Personality
- conform (individual)
- traditional (progressive)

Motivation
- Social recognition
- Security

Lifestyle & attitude
- Lorem ipsum dolor...
Name, surname (fictitious)
Age, marital status, kids(?)

Short sentence describing the general attitude of this persona towards the product, the referring industry sector and brands.

Personality

- Conform: individual
- Traditional: progressive

Motivation

- Social recognition
- Security: low-high

Lifestyle & attitude

- Lorem ipsum dolor...
- Lorem ipsum dolor...
- Lorem ipsum dolor...
- Lorem ipsum dolor...
- Lorem ipsum dolor...
- Lorem ipsum dolor...

Media usage

- Lorem ipsum dolor...
- Lorem ipsum dolor...
- Lorem ipsum dolor...
- Lorem ipsum dolor...
- Lorem ipsum dolor...
- Lorem ipsum dolor...
- Lorem ipsum dolor...
Name, surname (fictitious)
Age, marital status, kids(?)

Short sentence describing the general attitude of this persona towards the product, the referring industry sector and brands.

Personality
- conform
- traditional

Motivation
- Social recognition
- Security

Lifestyle & attitude
- individual
- progressive

Financial Situation
- high
- low

Affinity for green products
- low
- high

Media usage
-Lorem ipsum dolordkfgasdfasdfasdfkasdJ
-Lorem ipsum dolordkfgasdfasdfasdfkasdJ
-Lorem ipsum dolordkfgasdfasdfasdfkasdJ
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NOW, LET’S BRING THEM TO LIFE!
Pedro Ruiz
59 years, married, 3 kids (29, 33, 38)

I am a coffee farmer in Atenas and I am looking for a loan because I need a new drying machine. I don’t trust the big national banks because they don’t care about my personal situation.
Justyn Roux
24 years, single, no kids

I am living close to Marseille with my mother. After finishing high school, I had several jobs, e.g. as salesperson and also helping out as construction worker, none of them were permanent. But I am really good at drawing. Now I want to start my own company producing T-shirts with my designs, for that I need a loan.

Personality
- conform
- traditional
- individual
- progressive

Motivation
- Social recognition
- Security

Lifestyle & attitude
- Living in simple conditions
- Secondary education
- Loves football & Hip Hop Music
- Unhappy with his life; wants to be fully integrated into society
- Open to green ideas if it helps the business

Media usage
- Uses digital media for all relevant information he needs every day, also for his education.
- Smartphone & Laptop

Financial Situation
- low
- high

Affinity for green products
- low
- high
Ludmilla Bregovic
35 years, married, 2 kids (5, 8)

I am running a small fruits and vegetable shop in Zlatibor since 10 years. I now want to grow my business and therefore I am looking for a bigger shop space. For this I need a loan to pay my rent, new furniture, etc. I have an account at Komercijalna Banca and they already sent me an offer, but I feel like just another client and would like to have more individual consultancy.

Personality
- conform: individual
- traditional: progressive

Motivation
- Social recognition
- Security
- low

Lifestyle & attitude
- Living in normal conditions
- University degree
- Enjoys her small garden and plants some vegetables herself
- Interested in green products

Financial Situation
- low

Affinity for green products
- high
QUESTION: WHO IS YOUR TYPICAL CUSTOMER?
SUMMARY

*Personas help us to:*

- Relate to our target groups
- Reflect specific behavior and attitudes as well as characteristics in our communication towards them
- Align with many stakeholders in an organisation on the target groups
SUMMARY

*Things to keep in mind:*

- Engage in workshops with your team
- Prepare several personas and only “refine” them with the team
- Check customer data you currently have for starting points
- Enrich them with personal experiences
- If you want to dig deeper you can combine this concept with others...
PART II: CUSTOMER EXPERIENCE
WHAT IS CUSTOMER EXPERIENCE?
QUESTION:

WHAT IS CUSTOMER EXPERIENCE?

A) THE EXPERIENCE A CUSTOMER HAS WITH OUR PRODUCTS

B) THE EXPERIENCE A CUSTOMER HAS ON OUR WEBSITE

C) THE PERCEPTION THAT CUSTOMERS HAVE ACROSS ALL OF THEIR INTERACTIONS WITH YOUR INSTITUTION.
Customer experience is the perception that customers have across all of their interactions with your institution.
WHAT IS A CUSTOMER JOURNEY?
HOW TO BUILD A CUSTOMER JOURNEY MAP?
CUSTOMER JOURNEY MAP (TEMPLATE)

Customer → Awareness → Consideration → Purchase → Loyalty
What are the expectations of the client towards the institution during the different steps of the journey?
CUSTOMER JOURNEY MAP (TEMPLATE)

Customer

Awareness  Consideration  Purchase  Loyalty

Customer goals

Emotional state of the customer

How does the customer feel within the different phases?
Is he/she curious, insecure, determined...etc.?

- Pleased
- Satisfied
- Upset
CUSTOMER JOURNEY MAP (TEMPLATE)

Where does the customer get in touch with your brand and your products or where is he/she looking for you?
Which touchpoints are you covering today?
What makes a touchpoint successful or not?
CUSTOMER JOURNEY MAP (TEMPLATE)

Customer goals

Emotional state of the customer

Touchpoints

Customer thoughts & Pain points

What are thoughts and pain points of your customers within each step?
CUSTOMER JOURNEY MAP (TEMPLATE)

Customer goals

Emotional state of the customer

Touchpoints

Customer thoughts & Pain points

Pain relievers

Awareness  Consideration  Purchase  Loyalty

How can we relieve the defined pains within each step?
# CUSTOMER JOURNEY MAP (TEMPLATE)

<table>
<thead>
<tr>
<th></th>
<th>Awareness</th>
<th>Consideration</th>
<th>Purchase</th>
<th>Loyalty</th>
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<tbody>
<tr>
<td>Customer</td>
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<td>Customer goals</td>
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<td>Emotional state of the customer</td>
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<td>Touchpoints</td>
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<td>Customer thoughts &amp; Pain points</td>
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<td>Pain relievers</td>
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</tbody>
</table>
## CUSTOMER JOURNEY MAP (PEDRO)

<table>
<thead>
<tr>
<th>Customer</th>
<th>Awareness</th>
<th>Consideration</th>
<th>Purchase</th>
<th>Loyalty</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer goals</strong></td>
<td>• Get all the information about the credit conditions.</td>
<td>• Knowing the benefits of working with [NAME CLIENT INSTITUTION].</td>
<td>• Client gets the product he ordered / that was promised to him</td>
<td>• Client expects follow up</td>
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<tr>
<td></td>
<td></td>
<td>• Good service and flexibility</td>
<td>• No stress (e.g. signature done at his place)</td>
<td>• Client expects personal visits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Best interest rate</td>
<td>• Clear understanding of the process</td>
<td>• Client expects to be contacted when he wants.</td>
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<tr>
<td></td>
<td></td>
<td>• Individualized payback schedule</td>
<td></td>
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<tr>
<td><strong>Emotional state of the customer</strong></td>
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<td></td>
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<tr>
<td>Touchpoints</td>
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</tr>
<tr>
<td></td>
<td>• Events (list of phone numbers), booths, phone, Whatsapp</td>
<td>• Phone</td>
<td>• Personal meetings on site of the client</td>
<td>• Whatsapp</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Meetings/visits</td>
<td>• Phone</td>
<td>• Personal visits</td>
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<td></td>
<td></td>
<td>• Textmessage / Whatsapp</td>
<td>• whatsapp</td>
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<td></td>
<td></td>
<td>• Pedro will call different entities to compare the different options</td>
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<tr>
<td><strong>Customer thoughts &amp; Pain points</strong></td>
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<td>Pain relievers</td>
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<td>• More information through traditional media (e.g. brochures).</td>
<td>• Time to disbursement</td>
<td>• Timing of disbursement</td>
<td>• Only contact when customer is in arrears</td>
</tr>
<tr>
<td></td>
<td>• Easy way of communicating credit details.</td>
<td>• Time to react/answer</td>
<td>• Unexpected changes</td>
<td>• No incentives when ordinary payback</td>
</tr>
<tr>
<td></td>
<td>• More presence in the field</td>
<td>• Focus on interest rate</td>
<td>• Unclear information on approval status</td>
<td>• Communication is not organized in the way the customer wants it - but in the way the institution wants it.</td>
</tr>
<tr>
<td></td>
<td>• Ease communication</td>
<td>• Warranties</td>
<td>• CIC document</td>
<td>• Incentive mailing (little present, e.g. seeds from cooperating climate smart technology partners)</td>
</tr>
<tr>
<td></td>
<td>• CIC: More guidance – take you to the bank, we help you to fill out the form</td>
<td>• Conditions not clear enough to convince clients</td>
<td></td>
<td>• Contact plan per client to coordinate when and how the client.</td>
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<td>• We offer solutions, not credits</td>
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<td></td>
<td>• Clear offer (warranties)</td>
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<td>• Sales argumentation to avoid to strong focus on interest rate</td>
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SUMMARY

The biggest gain you get from the customer journey is the **detailed and documented exchange on every interaction** a client has with your institution.

Combine personas with the journey map – both concepts **strengthen each other**.

**Adapt the concepts** to your needs and readiness – they can be simplified or more detailed.
SUMMARY

To keep in mind:

- Engage in workshops with your team
- Include customer facing team members (not only the management!)
- Be open (especially the management)
- Combine the creation of personas with the customer journey
- In virtual times tools like miro.com can help
Questions?
QUESTION:

HOW DID YOU LIKE THIS WEBINAR?

1) IT WAS REALLY INTERESTING
2) IT WAS OK
3) NOT RELEVANT FOR ME
THANK YOU!

Feel free to reach out:

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*EU Programme for Employment and Social Innovation

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