

Customers' Views on Customer
Empowerment
Côte d'Ivoire Field Interviews

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Background and Purpose of Research

This study was conducted to identify and analyze the levels of empowerment among customers of financial services and the obstacles to financial inclusion they may face. The study looked at the background and experiences of people with various profiles who are economically active in different sectors.

First, the customers' levels of financial inclusion were compared with their capacity to choose and use financial services. Second, the study assessed whether or not they were able to take control of their relationship with the financial service provider (FSP). This approach made it possible to document the defined dimensions of empowerment: (i) ability to choose, (ii) possibility of accessing and using financial services, and (iii) ability to be heard and to express their point of view. The overall objective of this research is **to understand, through interviews with customers, their views on customer empowerment.**

The research was also aimed at observing and analyzing experiences, behaviors, and customer use in relationship to digital financial services and their link to the concept of empowerment. Therefore, special attention was given to the level of uptake and use of financial services through mobile telephones. In view of its rapid social adoption, this type of digital service gave us an opportunity to observe the financial inclusion behaviors in various segments of the population. Uptake and use of this service have led to empowerment outside the traditional financial channels and services.

The hypothesis tested in the research in Côte d'Ivoire is as follows:

If	Then	Because
A customer–provider relationship becomes more interactive and dynamic and is based on a gradual building of customer confidence...	it will help to reduce financial exclusion and inactivity in the use of financial services, thereby leading to their adoption and effective use...	FSPs will have adapted their design and distribution of products and channels used by low-income customers and improved their interaction with these customers by giving them the ability to choose and use financial services.

Sixty participants were interviewed: 38 women and 22 men. Twenty-three interviewees were from rural areas; 37 were from urban areas. The interviewees were identified through three partners: CARE International, an international nongovernmental organization (NGO) with an office in Côte d'Ivoire that supports village savings and loan associations (VSLAs); microfinance institution (MFI) ADVANS-Côte d'Ivoire; and Biopartenaire, a joint venture with Barry Callebaut, which supports and purchases cocoa from small farmers. CARE International provided access to members of VSLAs, including both men and women, with various levels of experience. Biopartenaire allowed us to interview small cocoa farmers individually. They have the same economic activity in common. They also show varying behaviors as to whether or not they use financial services, although they are equally exposed to them. With ADVANS, we focused on criteria indicating level of customer activity (weak, average, high) in the use of services from this MFI. Having successfully obtained a loan or having a current savings account that is either dormant or used only occasionally are the criteria we used to choose among ADVANS

customers. Cross-cutting criteria, such as whether or not persons had an account in a bank or MFI, or whether or not they had a digital money account on a mobile telephone, were used to determine the composition of participants for the focus group discussions.

Based on these criteria, the three partners made proposals concerning groups and individuals, among whom we randomly chose the interviewees. A large number of women were chosen because we decided to focus on homogeneous composition and because most VSLAs comprise of women. Women represent the least financially included social category, although they are the most active in the primary and informal sectors.

Customer Insights on Customer Empowerment

1. Contextual Elements and Observations on Some Determining Factors

Gender: In similar contexts, gender is not the determining or discriminating factor in accessing and using financial services. Level of education and personal experience in relation to the type of activity, mobility, or opportunities for trying out these types of services are determining factors in access and use of financial services.

Older persons: Interviewees in the study sample covered a broad age range: 20 to 60-plus years old. For persons 60 years or older, two profiles stand out: (i) retired private or public sector men receiving a pension, who use banking services and have a certain level of empowerment; (ii) older women who are members of VSLAs but who do not use banking services or mobile telephones, and therefore do not have a mobile money account. These women mainly depend on financial resources provided by their children, but are forced to continue to work to earn additional money for everyday expenses. They form a segment that is totally outside the target market for FSPs.

Rural/urban area: The rural localities selected for the study are along asphalt roads about 30 km from the secondary cities in Côte d'Ivoire (Yamoussoukro, Bouaké). Their accessibility, facilitated by frequent means of transport, enables those who travel to be exposed to the diversity of existing FSPs in the nearby city under the same conditions as low-income inhabitants of the city itself. Thus, although they may not know about the respective offers and conditions of the FSPs, most of the interviewees in the sample, whether rural or urban dwellers, are equally exposed to financial services.

Level of poverty: Persons with more modest incomes have an attitude of self-exclusion regarding FSPs, who they believe to be inaccessible. This attitude is more prominent among illiterate persons.

Social welfare benefits: In Côte d'Ivoire, the government does not yet pay social welfare benefits to its low-income population, a practice that would have promoted financial inclusion (although a project funded by the World Bank is being launched in the northern part of the country).

Access to mobile phones and adoption of mobile money: The mobile phone penetration rate is high in Côte d'Ivoire, with 74.2 percent of the adult population over age 15 having a cell phone (unique

subscription, data as of late 2014).¹ The rate of adoption of mobile money has increased considerably since the end of 2011. According to our informal calculations, by the end of 2013, 44 percent of the adult population had a mobile money account. The sample of interviewees presents a very active profile in the area of mobile money and reveals differences between men and women:

- 93 percent of interviewees own a cell phone, and 64 percent of them have at least one mobile money account with a mobile network operator
- 100 percent of the men interviewed own a cell phone, and 91 percent of them have at least one mobile money account (30 percent have two mobile money accounts)
- 89 percent of the women interviewed own a cell phone, and 47 percent of them have at least one mobile money account (one of the 34 female interviewees having a cell phone has two mobile money accounts)

Knowledge about FSPs: Knowledge of FSPs is influenced by proximity and information available to them.

- The best known FSPs are those that use distribution channels nearest to the populations and therefore are easiest to access. The financial services they propose have more chance of being accepted.
- The persistence of preconceived ideas about financial institutions and their services shows that the social environments of financially excluded persons are not sufficiently exposed to information about changes in conditions of access to financial services. There has been no special educational strategy to target this category of people in general.
- Low-income persons do not have reliable information about financial institutions. They do not know how to communicate their financial service needs to formal financial structures. As a result, they are unprotected from the scams that lurk behind the proposals of some informal organizations.

2. Choice

We asked interviewees if they are able to make informed decisions after, if possible, having evaluated and compared the FSPs and their own needs.

Passive choice of an FSP

The majority of customers interviewed had a passive attitude toward the environment of financial services and their offerings. The motivations for their choices are external. In almost all cases, the choice of an FSP is not based on an informed decision. The customers interviewed do not choose their provider after comparing FSPs or evaluating their own needs and analyzing the providers' proposals.

Providers are more active. As a result, the financial services environment is conducive to "hunting for customers." Customers tend to be chosen rather than be choosers. The banks and MFIs closest

¹ GSMA, data from 2014 population census and CGAP calculations.

to the potential customer are not compared to other competitors. Their services are accepted before being assessed.

There are essentially two ways for customers to gain such access:

Choice under influence. We noted that choices are influenced by third parties. Customers are advised and accompanied by a friend or relative, or an employer or pension fund. Even if the person requires access to a financial service, for example, to receive a money transfer or needs a loan, going to a given provider in the environment will be made on the advice of a friend or relative, who will generally accompany the customer for the first contact with the provider. Women are generally autonomous in managing their income, are not influenced by their husbands' experience regarding financial management. Thus, the family unit is not a space of exchange on financial management matters. Yet, there were two cases of entrepreneur profile women who often asked for their husbands' advice.

Customer centric approach of providers. Actions to support and encourage customers to open an account were seen as important, particularly in the case of mobile money operators. In other cases, after the first contact, follow-up phone calls are essential to guide the customer to visit the provider and open an account.

Other factors influencing initial choice

Remoteness of the provider. Customers far from urban centers have long lived in a financial service monopoly situation. The limited universe of their choice in terms of access to this type of service at proximity helps to understand why some do not compare and evaluate before choosing an FSP. Their decision-making power is not supported by a varied environment of services and providers.

Knowledge. Illiterate persons in the sample ignore or know very little about FSPs. When there is a need for financial services, they understandably ask other people for help. There are also a fair number of literate customers who would have the capability to conduct a comparison before making a choice indicate that comparisons are not necessary because "all banks are the same." According to them, the terms of access to their services and the financial products offered do not differ among entities, and they do not think it would be useful to make a comparison before making a choice. This second point seems to reveal a lack of basic financial education.

Reasoned choices develop over time

After one or more initial experiences guided by others, customers eventually become more confident in their ability to choose an FSP. Their level of financial capability increases with practice, especially if they have personal projects and their education enables them to access information on the offers of various FSPs. Consequently, these more empowered customers do not remain attached to only one FSP but can turn to other providers.

More reasoned alternative choices concern only interviewees who have a relative grasp of their relationship with the FSPs. That minority of interviewees can be classified under the profiles of "entrepreneur" and to a lesser extent "banked become inactive."

Interviewees with such a customer path have more than one account, which they designate for various types of expenses. For instance, regarding cocoa producers supported by Bio-Partenaire,

mobile money accounts are used to receive payments from the sale of cocoa. Money received in such accounts is, in certain cases, almost immediately withdrawn, in whole or in part, for a deposit on other accounts opened with other FSPs.

Pedagogy. Persons most at ease in using financial services affirm that if one explains to them the methods and terms of access to the various services available from various providers can make a comparison and a choice among the services proposed that meet their needs. However, they will not take that step themselves because they lack the time and do not see the use of doing so.

3. Use of Services

We asked interviewees about access to and use of financial services for their benefit.

Products and services accessed

Customers' choice generally use only basic banking services, such as opening and maintaining accounts. Other services, such as issuance of a bank card or even a checkbook, are not generally accessed by the customers we interviewed.

Just as the choice of an FSP can be passive and influenced, so is the choice of certain products and services by passive customers who do not ask for them (see Box 1).

Box 1. Products and services not asked for

A checkbook for no reason!

In some cases, customers have a checkbook they don't use. Payment by check is not something typically done in their group or business environment. Cash, even considerable amounts, continues to circulate even among persons who have accounts in financial institutions. The provider gives its customer a checkbook where or not it was requested, which the customer accepts passively.

Bank cards that are not very useful

Bank cards, too, had been sold to customers who do not find them useful. For instance, a retail merchant said that he is in daily contact with liquid money and sees no use for his card.

"They said it is important to have insurance"

A number of interviewees have, at the urging of the provider, taken out insurance. This is not always a well-informed choice, because in most of the cases encountered, customers say that "it is important to be insured," but often cannot identify what types of insurance they signed up for. They remember more clearly the amounts charged than the terms of the contract. It is trust in the provider, rather than informed choice, that led the customer to purchase the product.

One knows only what one uses. Generally speaking, the interviewees were rather objective as to their own capabilities and thus, from that point of view, are empowered. They know how to use the services they use but, in regard to the other services and providers, they mostly indicate that they know they exist but cannot use them and ignore the relevant modalities and terms of access.

Educational level. There is a clear difference between, on one hand, educated persons and, on the other hand, barely literate and illiterate persons. The first category uses financial services without needing help. They understand the operations and use them easily. The second category, after being helped to engage FSPs, become autonomous in the use of services after using them a number of times. Illiterate customers are assisted in using the services, while some of those customers never become independent because they do not trust their ability and fear making a mistake, particularly in connection with mobile money.

VSLAs, a learning step. Membership in a group such as a VSLA prepares low literate and illiterate persons and makes them increasingly confident in FSPs and their products, in particular with respect to access to credit. They say, “If X could do it, I can.” In the VSLA social space, potential users are educated, and they build confidence and are supported in using financial services.

Building trust. To go further than opening an account and to use the service, the way customers are received by the FSP, the respect they get and service reliability are essential elements for building trust. Another trust-building factor comes from feedback from persons who have already used the service and, in certain cases, have helped new users open accounts.

Becoming confident in using the services. The first experience in using FSPs is crucial. If the experience is successful, the customer will gain confidence in using the service; however, if the experience is unsuccessful, the customer will not likely use the service again. For instance, in the case of mobile money services, customers become more confident gradually, after making a deposit on the mobile money account, checking the balance often, and receiving a money transfer. If their experiences are positive, customer will feel able to use more services offered and, for instance, pay his or her suppliers or invoices using the new services.

The relation with the FSP is maintained over time for the following reasons:

- The FSP observes the conditions stated at the beginning
- The quality of the services is maintained or improves with time
- The customer is informed and understands changes in the offer of services
- The customer is introduced by the FSP to new products or services

In some cases, the customer continues his or her relation with an FSP that does not offer the financial service corresponding to a specific need of the customer. For instance, customers who approach a MFI to get a loan continue to be customers even if they do not obtain loans.

The contract: What content?

The customers said that they understood the conditions of the FSP when they opened an account or were granted a loan. They did not request that other people help them to understand the terms of the contract binding them to the provider. A booklet or an agent’s explanations sufficed.

Later they realize that they did not understand all of the terms applicable to their case. Customers complained about the high bank charges. They discovered the existence of penalties only when they made late payments. Customers were not aware of the FSP’s debt collection methods when they were granted their loans. The content of contracts with providers is not sufficiently discussed at the outset.

Customers said they felt the provider deliberately withheld part of the information they needed. Customers mainly reacted in two ways: (i) they do not report their dissatisfaction and end the relationship with the FSP, without formally closing the account (most who reacted this way had a “banked become inactive” profile; and (ii) they comply with the “new terms” that they discover, but build on that experience to refine their choice of another FSP or a product offered elsewhere (this more empowered attitude occurred among customers with the entrepreneur profile).

4. Voice

We observed the customers’ capacity to be heard by the FSP to express their views and to have greater control over financial management.

“No problem, no dialogue”: The customers feel that they can approach the FSP only when a problem arises in using a service. Customers think the agents and not the FSP are responsible for problems encountered with services.

The majority of the customers interviewed limit their interaction with the provider to when services are used. Over long periods, their only FSP interactions are with the tellers and, to a lesser extent, with their customer account manager.

Low expectations: The customers interviewed do not seek out information themselves. Most stressed that the conditions of financial institutions, particularly concerning loans, are “written and signed” documents that cannot be negotiated. This belief would explain why they do not engage in discussions with the FSP’s agents.

In the specific case of mobile money services, particularly in rural areas, customers are very tolerant and understanding with respect to the problems encountered, especially with regard to liquidity. The general attitude is: “We are happy enough that the service is available to the village or the neighborhood, and we understand that this agent does not always have adequate liquidity. So either we wait or one has to go to the nearest alternative agent.” Expectations regarding the quality of services delivered by providers are limited, provided that interactions are respectful and there is no risk of customers losing their money.

None-the-less, customers have their own subjective system for evaluating the quality of services offered by the FSP, and their relationship with it. Awareness of subjective states, such as the feeling of being treated with respect, of being heard, of receiving consideration due to age, or of discretion in certain situations, offers a symbolic added value to the quality of the services provided.

Consultation is appreciated: Some FSPs invite their customers to meetings to give them the opportunity to provide feedback on products and services. Customers appreciated these opportunities.

Certain customers do not believe that they will be listened to because they are small savers. The more emancipated customers (the entrepreneur profile) said they know how to make themselves heard. They interpreted certain changes to the functioning of the FSP as resulting from their ideas being considered. They feel they are being listened to and that they can influence their relationship with the FSP. Nonetheless, the more empowered customers (entrepreneur profile) say they know how to make their voices heard.

Lack of information about rights and obligations: Customers are not informed of their rights and provider's duties. The providers did not clearly tell them how to make themselves heard and whom to address. Some interviewees mentioned suggestion boxes but the only interviewee having used one did not know how suggestions were processed and was skeptical as to whether the suggestions submitted would be taken into account.

The customers interviewed did not inform themselves or get information on the regulatory changes and obligations imposed on the FSP. For instance, none of them is informed about the new Central Bank directives on the obligatory offer of a package of free financial services by the financial institutions and how their provider will apply them. Moreover, most customers stressed that the terms of financial institutions, particularly regarding credit, are written and signed texts that cannot be negotiated. This belief may explain why they do not enter into any discussion with the agents of the FSP.

Customers do not take initiative to take action to influence FSP service. None of the customers interviewed considered participating in collective action toward the FSP to provide feedback and influence the supply of services.

5. Subjective Assessment Indicators Regarding the Services and the FSP

During their relationship with FSPs, the customers encountered during the study had evaluated the quality of the services and providers. Their relevant feelings and impressions in various situations were sounded out. Their replies provide indicators revealing their assessment of the services and the FSPs.

Trust and Confidence

Trusting a provider...

The customers said that they trusted the provider from the start, when they open an account. This confidence is based initially on the provider's image. The infrastructure, the agency and its location, the cleanliness of agency, and the clothing and appearance of the agents of the financial institution were mentioned as factors that inspire customer confidence. The agents' ability to provide clear answers to customers' questions and their capacity to orient customers toward services meeting their needs constitute further confidence-building factors. Other interviewees mentioned the financial institution's reputation and the moral guarantee residing in the authorization to operate extended to the institution by the State.

...over time

In the long run, trust in the provider is maintained and strengthened if the proposed services are effectively delivered and the FSP regularly informs customers of any changes to services offered.

Confidence in the use of the services

Concerning the handling of accounts, the customers interviewed trusted various FSPs because of the following:

- Account balances are always accessible (in particular through SMS and at any time)

- Customers are confident that their assets are safe (only customers can carry out operations on their accounts)
- According to customers, reliable FSPs continued to operate despite the crisis,² because the customers had reliable access to their various accounts and assets
- Customers easily conduct transactions at the counters

Do FSPs trust customers?

Customers trust FSPs, but certain customers expect providers to reciprocate this trust. Customers who have received various loans believe they have proved to the provider that the provider can trust them. In return, they expect more favorable terms on subsequent loans. According to those customers, if the provider extends the same conditions, this indicates that the provider does not trust the customer.

The feeling that FSPs do not trust them led certain customers interviewed to stop making regular deposits into their accounts. In the case of other customers, that feeling made them hesitate to apply for bigger loans.

Respect

Respect, or the feeling that one is treated with respect, is a fundamental indicator customers consider in their relationship with the FSP. The interviews showed that respect is based on the attitudes of FSP agents in various situations:

- **Reception** was mentioned first by all our interviewees as the moment at which they felt they are treated with respect or not. Signs indicating that the agents are friendly include a smile, their attitude, and tone of language.
- **Listening** is stressed by customers as the time agents take to show interest in customers' concerns.
- **Assisting** customers during transactions at the counter (e.g., suggestions and information in filling out forms or endorsing checks) is seen as a sign of respect.
- **Correct guidance** toward persons or adequate services to deal with the customer's case is considered an element of respect and a sign of professionalism.

When the customer, for various reasons, does not feel respected, they become frustrated and remember the negative experience. Examples of disrespectful attitudes include a categorical refusal at the counter to accept an expired identity document used in the past, being told by phone that a loan application had been denied without providing the customer a chance to discuss the reasons face to face, or the difficulty and long wait time involved in meeting with an agent regarding a concern.

All customers interviewed think that they are entitled to respect from the providers, regardless of the customer's level of resources. Certain customers believe that demonstrated respect encourages them to maintain their relationship with the FSP. Customers who have a relatively more personal relationship with FSP agents are more confident using the financial services.

² Côte d'Ivoire was in a political and military crisis from 2002 to 2011.

Age

Customers think that age is an important indicator that agents must consider. Older customers expect the respect due to their age and even a language adapted to their status as elders. These customers feel that, if they have used a financial institution for a number of years, seniority must be taken into account in the way they are treated.

Younger customers stated that they appreciate interacting with FSP agents who are also young. They believe they are more easily understood when they transact with young agents of the same generation.

Discretion

Discretion—an attitude of protecting the customer’s dignity—is not always guaranteed in certain interactions with the FSP. Customers cited the following situations in which discretion is not ensured:

- Body search at the entrance to the establishment, on the street, within sight of those passing by
- Verbal announcement in the presence of other customers of the balance or the loan granted
- Visits by a team from the FSP (dressed in the FSP’s uniform) to the place of activity (in the market) of a customer having received a loan
- Unplanned visit to the residence of a loan applicant
- Indiscrete pressure by collection agents

Table1. Recapitulating the Attitudes and Capacities of Customer Profiles, by Empowerment Dimension

Customer profiles	Unbanked VSLA member	Assisted illiterate user	Autonomous illiterate or barely literate person	Banked become inactive	Former salaried	Entrepreneur
Empowerment dimensions						
Choice	<p>Still stands at the margin of FSPs</p> <ul style="list-style-type: none"> • Is economically active. • Does not access pertinent information on the FSPs. • Is ready to discard prejudices about financial services through experience acquired in the VSLA. 	<p>Weak ability to compare</p> <ul style="list-style-type: none"> • Knows only the FSPs having approached him/her. • Makes choice on the recommendations of close relations. 	<p>Weak ability to compare</p> <ul style="list-style-type: none"> • Knows only the FSPs having approached him/her. • Makes choice on the recommendations of close relations. • Accepts services not always useful. 	<p>Ability to choose if informed</p> <ul style="list-style-type: none"> • Makes choice on the advice of others. • Finds comparing FSPs tedious. 	<p>Ability to compare</p> <ul style="list-style-type: none"> • But in practice does not compare FSPs. • Chooses on based on proximity. • Chooses on based on advantages linked to his social status. 	<p>Ability to make informed choices in the longer run</p> <ul style="list-style-type: none"> • At first chooses on based on recommendations of close relations. • Subsequently refines choice criteria. • Admits not having all the information.
Use	<p>Willingness to use services if supported and informed</p>	<p>Use limited to basic services</p> <ul style="list-style-type: none"> • In using services, depends on help from literate persons. • Can keep a password. • Limits its use. 	<p>Learning through practice</p> <ul style="list-style-type: none"> • Is an autonomous user after initial help. • Uses other services proposed by the FSP. 	<p>Ease in using services</p> <ul style="list-style-type: none"> • Can use other services 	<p>Ease in using services to which he/she is accustomed</p>	<p>Ease in using services</p>
Voice	<p>No experience but thinks he/she could communicate with the FSP</p> <ul style="list-style-type: none"> • Thinks that his/her opinion could count. • Believes that financial service can be like other services. 	<p>Weak communication with the FSP</p> <ul style="list-style-type: none"> • Does not think that the service or the FSP can be criticized. • Is not informed of complaint mechanisms in the event of dissatisfaction. 	<p>Weak communication with the FSP</p> <ul style="list-style-type: none"> • Does not think that the service or the FSP can be criticized. • Is not informed of complaint mechanisms in the event of dissatisfaction. 	<p>Average communication with the FSPs</p> <ul style="list-style-type: none"> • Does not express his/her concerns to the FSP. • Does not believe he/she can participate in improving the services. 	<p>Great sensitivity to respect in his/her relationships with FSPs</p> <ul style="list-style-type: none"> • Does not transmit his/her concerns to the FSP. • Does not believe he/she can participate in improving services. 	<p>Seeks information on services adapted to his/her situation and feedback</p> <ul style="list-style-type: none"> • Rarely negotiates the terms established by the FSP but over time would wish for more favorable terms. • Knows whom to contact in case of problems but is not always certain that his/her complaints will be processed.

Annex: Customer Profiles

Based on the various experiences of interviewees and their ability to use financial services and their relationships with the providers, we identified the following six customer profiles, listed in ascending order by level of empowerment:

1. VSLA member who is not a bank customer
2. Assisted illiterate user
3. Independent illiterate or barely literate person
4. Bank customer with an inactive account
5. Former employee
6. Entrepreneur

VSLA member unbanked



An unbanked VSLA member is typically a woman aged 20–60, rural or urban, illiterate or barely literate (primary education level). She has a low income. The VSLA is her only experience with financial services, in addition to entrusting a daily small saving amount to a collector on the market where she carries on a petty trade. She may have subscribed to a tontine. At home she keeps her money in a cashbox. She thinks that formal financial institutions (banks or MFIs) are not for her because she has a low income that enables her to just meet her daily expenses and ensure needs of the children. She excludes herself from access to formal financial services.

Akpoue Amoin Agnès - Groupe « Ye Bohekoun » in Diabo (30 km from Bouaké)

She has a cell phone but hasn't necessarily opened a mobile money account. If she hasn't done so yet, she is informed of the potential advantages of such an account, particularly security for her money (having had, or knowing a close relation who has had, experienced theft of money kept at home), even if she does not yet exactly understand how it functions. However, the experience of those around her in using that service will give her confidence to subscribe to it, with assistance. Proximity of mobile money agents and speedy access to her money are the crucial criteria for choosing. Experience gained through VSLA, and the financial education received, enables her to overcome the fear of taking out a loan, and she thinks that she could now open an account with an MFI to try to obtain a loan, but she needs support for such a step.

Assisted illiterate user



Tiécoura Ignon Juliette, Groupe
Cacomiaf à Bouaké/ Air-France

This user is an urban or rural man or woman aged 30–60 or older; has never been to school; has a personal history limited to his or her immediate environment; sells on the local markets or runs a small trade shop (as a dressmaker, mechanic, market gardener, etc.) and, in certain cases, his or her income enables the user to save daily with collectors; may belong to a group such as a VSLA; taking the advice of others or having been approached by an FSP, may have opened, with assistance, a savings account in an MFI in the same community or the nearest locality; and saves on that account but is not sure about having access to a loan later.

The user has opened a mobile money account but is not autonomous in carrying out transactions (to pay a supplier or send money for the school fees of children), which the user conducts with an agent and may receive payments on that account. Everytime the user wants to make a transaction, the user needs help from a literate relative or friend or the mobile money agent, save for the secret code, which the user can enter personally, and generally receives the assistance needed and is satisfied. If the user has not yet opened a mobile money account, the user thinks of doing so, based on positive reports from persons in his or her environment and gives no specific reasons as to why that hasn't happened yet. The user has little information on his or her rights with respect to the FSP, little ability to complain and express his or her views, and limited expectations. The user does not feel confident to initiate a relationship with an FSP, particularly a bank, because this user thinks illiteracy to be an obstacle.

Autonomous illiterate or barely literate person



Amorofi Amani François, Localité rurale de
Brobo (30 km de Bouaké)

This person is an urban or rural man or woman aged 30–50, never enrolled in school or attained at most a fourth grade education, exercising an activity that obliges the user to travel often, thus being exposed to various types of experiences, and therefore having the capacity to adapt and the opportunity to try various financial services. This user has a regular income, and thus can consider small, long-term projects. The user accesses the services of an FSP upon the advice of friends.

The user has one or more mobile money accounts and, after getting help for the first successful transactions, trusts the service and feels confident to make all other transactions without help. With the experience gained, the user is able to access other services autonomously, if shown how to. Users have the confidence to approach an MFI to obtain a loan to enhance their business and feel they understand all the terms explained by the FSP. The user is receptive to new FSP products and is ready to subscribe to them, even if in fact the user does not actually understand all the terms of the contract and the service is not that useful. The user may convince close relations to turn to a provider where the user has an account.

Banked become inactive



Arebiyi René, Abidjan

A banked customer with an inactive account is a man or woman aged 25–45, economically very active in a main sector, for instance, the retail trade or agriculture, coupled with another activity. This person may be illiterate or have a Baccalaureate. Financial management is based on calculations and this person takes a careful approach to FSPs. He or she may have several accounts in financial institutions, hesitates to turn to banks, prefers MFIs but does not yet have a mobile money account, not necessarily seeing the usefulness of one.

This person has obtained a loan or even several successive loans from an MFI and saved in parallel but, although he or she had trust and the relationship was developing under good conditions, a negative experience disrupted that relationship, breaking that trust (typically, such an event involves new requirements imposed by the FSP, viewed as unacceptable and interpreted as a sign that the FSP does not trust the customer; or in frustrating terms, such as penalties for anticipated reimbursement). As a result, he or she stopped, at least temporarily, using FSP services and became wary and circumspect regarding the FSP. However, this person gives no feedback to the FSP to express dissatisfaction or frustration because of a perceived inability to influence the practices of the FSP. This person turns to his or her own resources to continue financial activities. As a result of not having to go to the FSP to reimburse a loan, for lack of proximity, this person stops saving. A mobile banking solution enabling this person to save without having to go to the FSP, given the density of the network of agents, particularly in urban areas, could be of interest.

Former salaried



Koffi Kouadio Emile, village de Toumbokro (30 km)

A formerly salaried person is generally a man over 60, literate or barely literate, and a retired civil servant or private salaried. He continues to be active because he invested part of his savings in real estate or the creation of a plantation. The opening of a bank account, imposed at first by the employer for payroll purposes, eventually offered experience in accessing and using financial services (savings and access to loans or salary advances). With retirement, and his modest pension, he gives up his old bank account and, on the advice of friends, opts for an account with an MFI, which can help him access credit (mainly pension advances or a school loan), not taking his age into account.

Exposed to various financial products and services, he advise others. He is readily interested in insurance. He also has a mobile money account but generally transfers the funds received to his MFI account. He may have used a bank card for which he now has no use. He is very sensitive to respect and to how well he is treated by the FSP; he does not engage in dialogue with, nor is he inclined to transmit his complaints or observations to, the FSP. A toll-free number to communicate with the FSP could facilitate feedback.

Entrepreneur



Konan Aya, Abidjan

This is the most empowered profile. An entrepreneur may be a man or a woman whose customer journey combines the opening of accounts in banks and at the same time in MFIs very early. Aged 35–50, with an education varying between the last years of primary school and Baccalaureate. Such a customer acts as an employer in diverse activities in the informal sector. He or she turns to FSPs after having accumulated funds to start a business.

At the outset, this person choses an FSP at random (based on proximity to the workplace or residence or on advice of a close relation) but this choice of an FSP is refined with experience gained with various FSPs. The entrepreneur gradually learns to compare terms of credit and assess opportunities. He or she has accounts in various FSPs for distinct purposes (savings for specific projects or access to credit). He/she knows and uses the products and services of FSPs but admits that he or she does not always have all of the information. He/she does not always have the capacity to negotiate loan terms but thinks the FSP should grant him or her favorable conditions over time as a sign of trust built gradually after successive loans. Experience enables the entrepreneur to encourage and advise others to use financial services. He/she may be able to complain to the FSP, but does not systematically use that right or thinks that he/she would not be listened to, and so does not bother to take that step.