



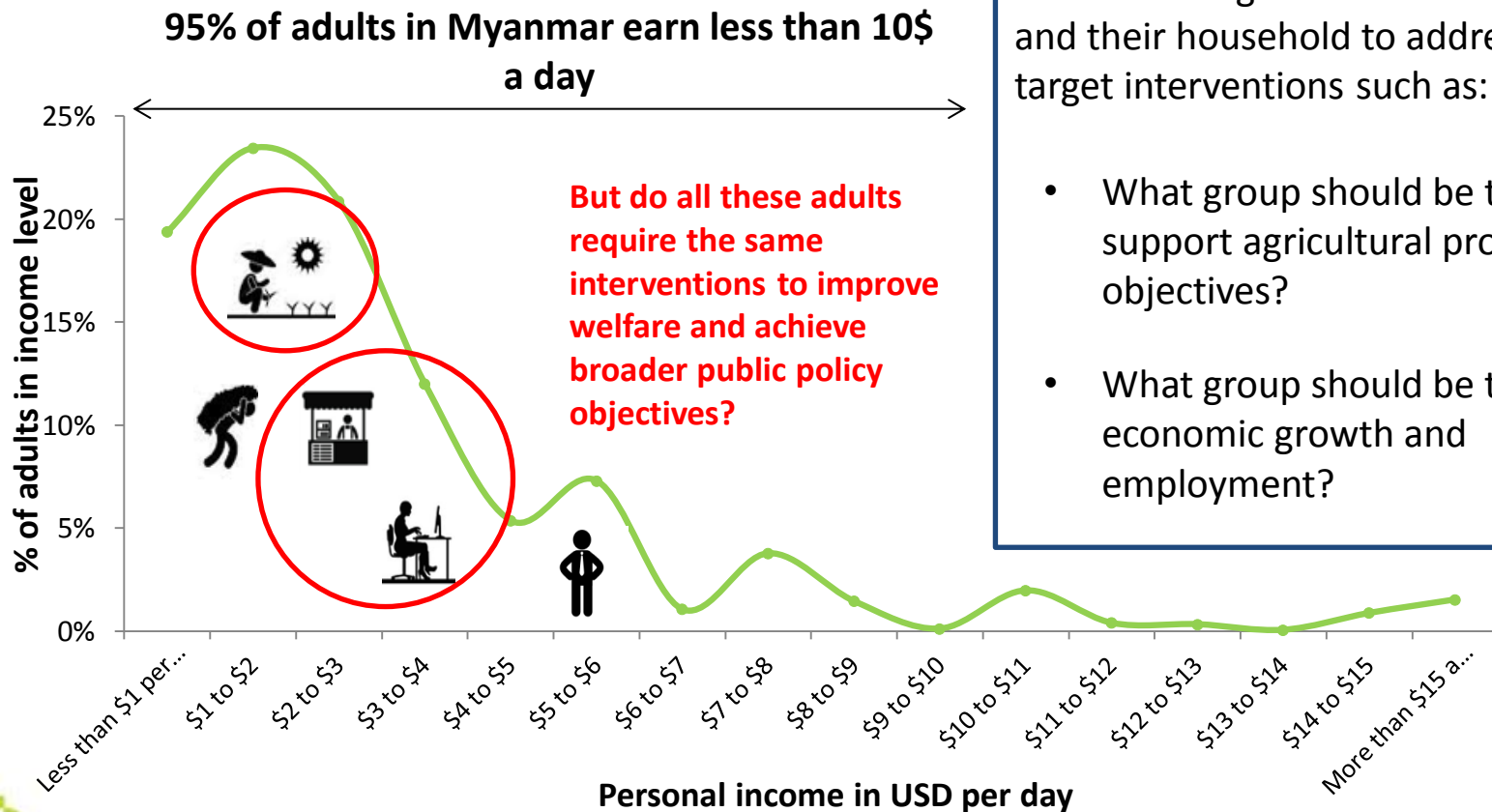
# Clients at the centre: New insights on client's needs

GIZ FSD Retreat, Bonn, Germany

Monday, 14<sup>th</sup> of July 2014



# Client centricity: Why is it important?



Segmenting by the individual's **source of income** provides a more granular understanding of both the individual and their household to address more target interventions such as:

- What group should be targeted to support agricultural productivity objectives?
- What group should be targeted for economic growth and employment?

# What do we mean by “Client Centricity”?



**Target market view as lens for the analysis, synthesis and interventions directed by donors, government and private sector**

## Analysis

- Segmenting the adult population to understand the realities and financial services needs of various target markets
- Understand the interplay between segments







## Synthesis

- Matching current supply to needs to identify gaps and opportunities
- Identifying the best products and institutions that can meet target market needs

## Targeted interventions

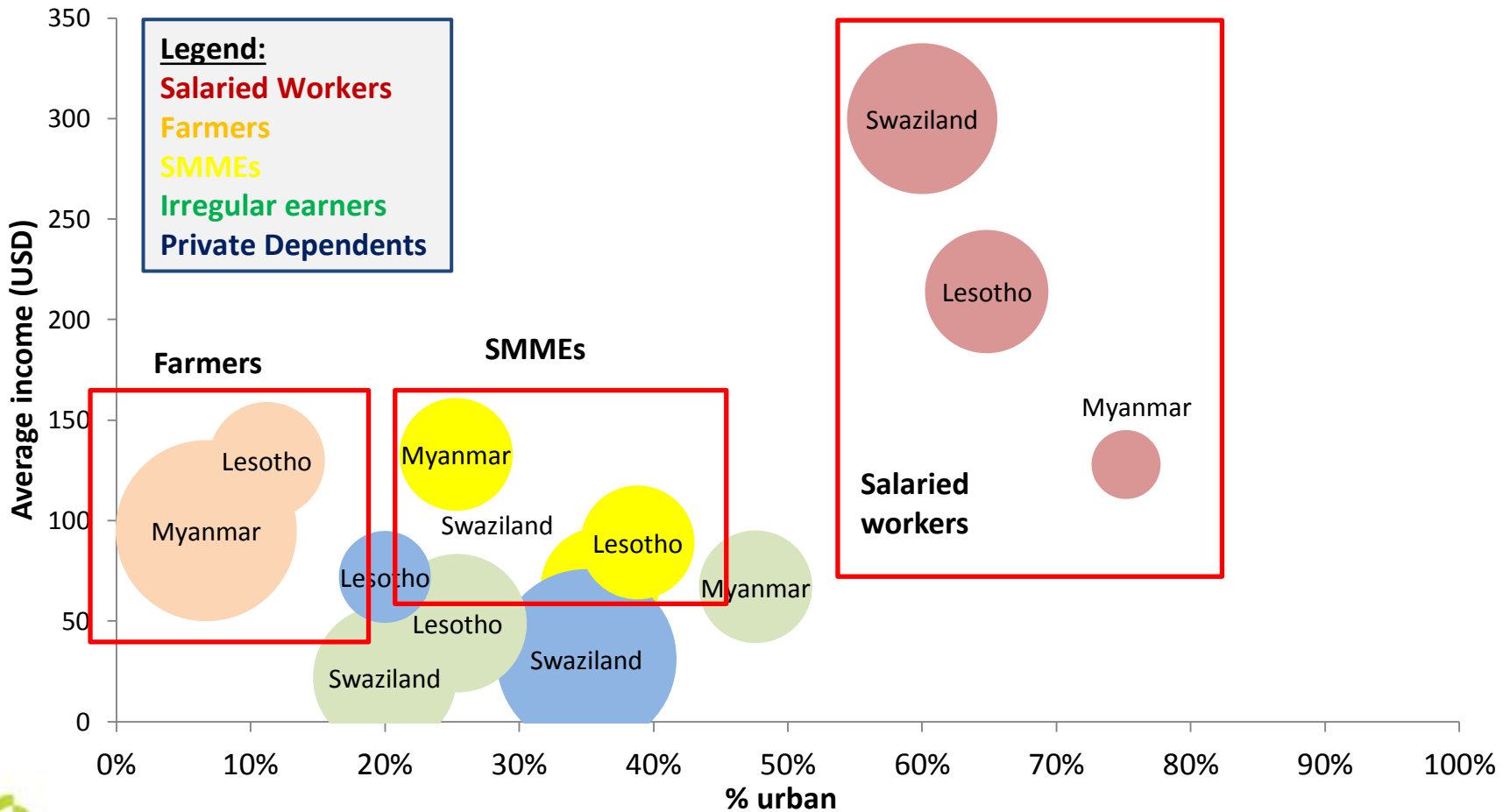
- Develop focused recommendations to achieve objectives at the donor, government and private sector level.
- Identify which policy objective can be met by improving access to which segment of the adult population

# A new generation of client typologies: Emerging discrete client groups across 5 MAP countries

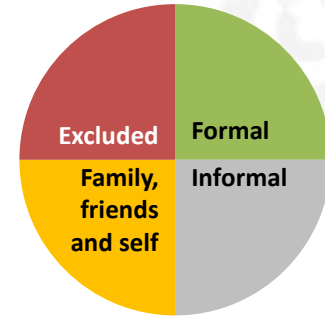
|  |                          | Myanmar                                    | Swaziland                                   | Lesotho                                     | Mozambique                               | Thailand (indicative)       |
|--|--------------------------|--|---|---|--|-----------------------------|
|    | <b>Salaried workers</b>  | Formal consumer market                     | Government employees<br>Formal Employees    | Salaried Workers                            | Government Employees<br>Salaried Workers | Formal employees            |
|    | <b>Farmers</b>           | Farmers                                    |   | Farmers                                     | Farmers                                  | Farmers                     |
|    | <b>SMMEs</b>             | Formal Enterprises<br>Informal Enterprises | Self-employed                               | Business owners                             | SMMEs                                    | SMMEs and informal traders  |
|    | <b>Irregular earners</b> | Informal Consumer market                   | Irregular earners                           | Irregular earners                           | Biscato                                  |                             |
|   | <b>Dependents</b>        |  | Private dependents<br>Government dependents | Private dependents<br>Government dependents | Dependents                               | Dependents                  |
|  | <b>Migrants</b>          |  | Migrants                                    | Migrants                                    |  | Expats resident in Thailand |

# A new generation of client typologies: Mapping emerging client groups

Proportion  
of the total  
population



# A new generation of client typologies: Segmenting within SMMEs in Myanmar

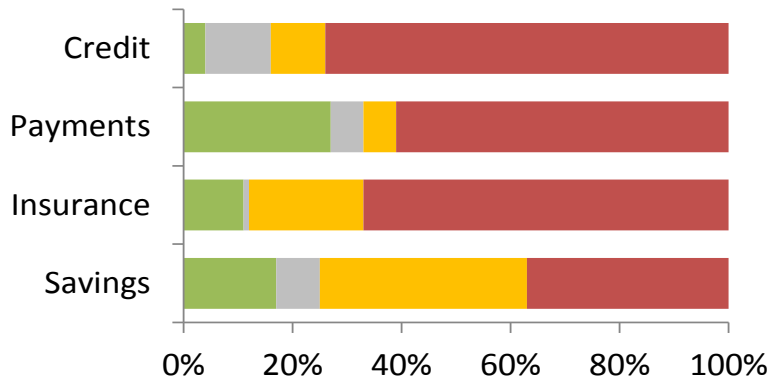


## Formal Enterprises

2.5m adults

75% Urban

63% Own



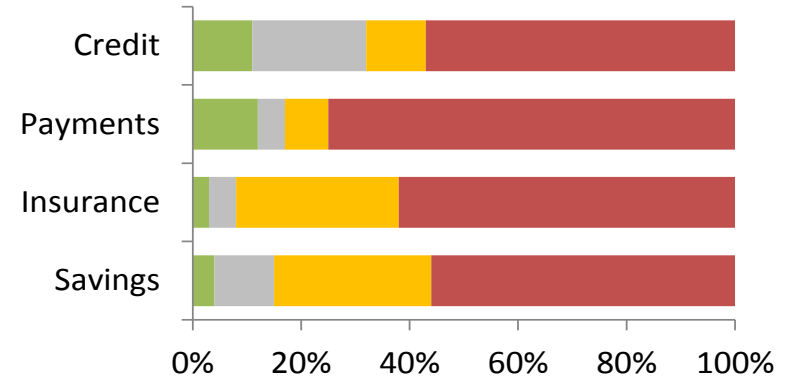
- Formal enterprises reported low usage of credit for productive purposes
- Formal enterprises reported comparatively high use of formal savings, payments and insurance products.

## Informal Enterprises

4.7m adults

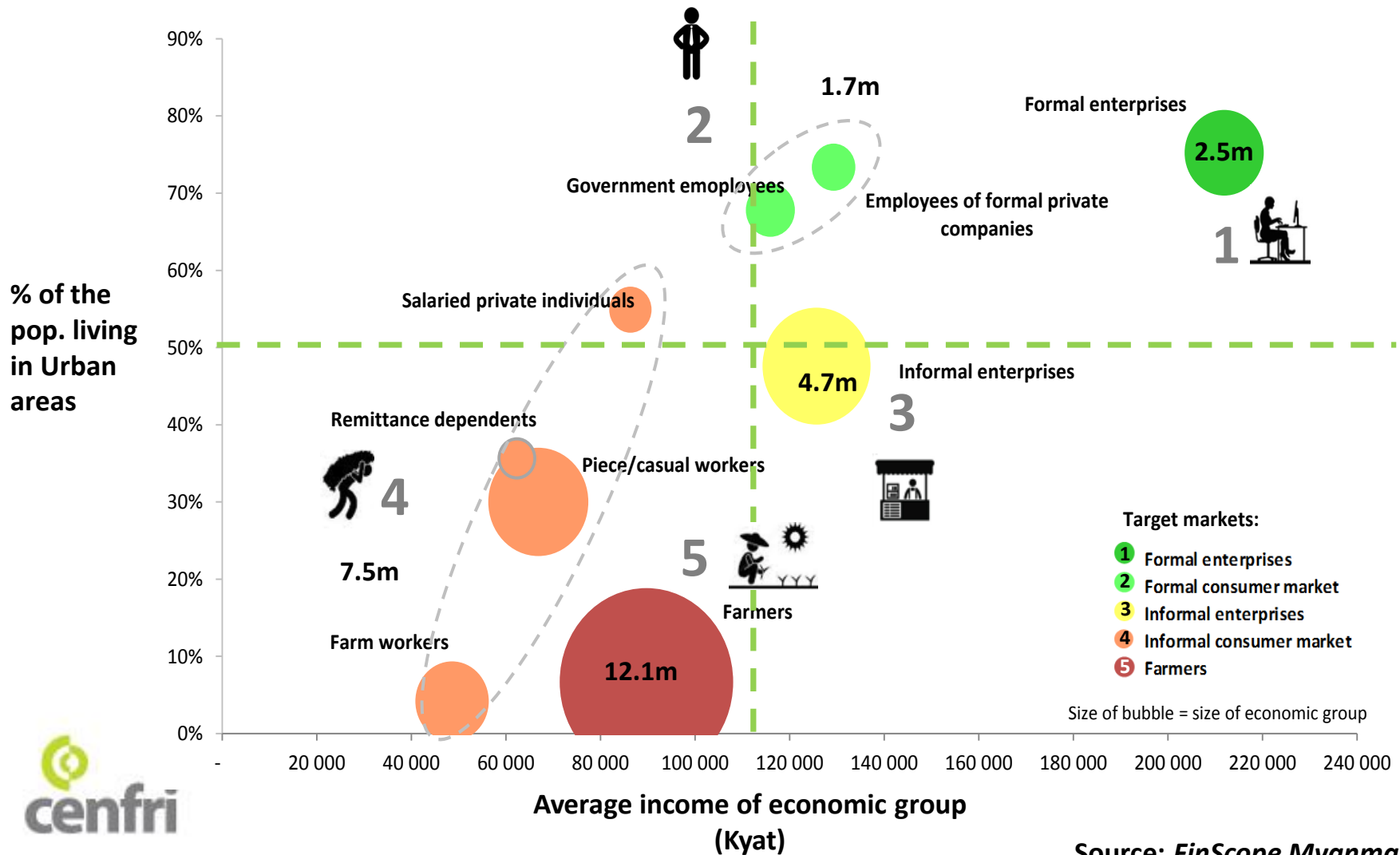
62% Rural

37% Own



- Informal enterprises high take up of informal credit and rely heavily on credit and savings for risk mitigation
- Informal enterprises have high reliance on family, friends or themselves for savings and risk mitigation needs.

# A new generation of client typologies: Segmenting across the adult population in Myanmar



MAKING ACCESS POSSIBLE

map

MAP is a comprehensive market assessment of retail financial services. The purpose of MAP is to assist the Government to identify key priorities and opportunities to extend access to financial services.

The MAP framework has been developed in partnership between Cenfri, FinMark Trust and the UNCDF and is intended to become a public good that can advance the global financial inclusion agenda.



# *Thank You!*

*Please contact us at...*

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