

**Scale  
2Save**

# The art of change

**A practical approach to changing  
behaviors of financial service providers  
for more meaningful outreach to  
low-income people**



**November 2022**



in partnership with



**Is change possible without changing our behaviours and habits? No. Change is not possible without changing the way we do things. And this requires close accompaniment, trust, and energy.**



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# 01 Catalysing and accompanying change: context

**We believe that focusing exclusively on quantitative aspects of large scale programme initiatives does not fully reflect the trajectory of an institutional transformation.** Some institutions undergo extraordinary qualitative changes that are not picked up by key performance indicators (KPIs).

Back in 2015, [WSBI](#), conducted an end-term evaluation of the ten-country global savings initiative *Doubling Savings Accounts at members (2008-2015)*. Initial analysis of quantitative results, underpinned by performance indicators, gave the impression that results were not being achieved, yet this seemed to suggest that the whole picture was not being seen. To better understand the programme's achievements, WSBI engaged consultants Chantal Vander Vorst and Miguel de Clerck. They carried out an in-depth qualitative study, taking a human perspective at the individual, collective and systemic levels through a behavioural and human reading grid.

This review showed that:

- The quantitative analysis failed to capture organisational improvements and personnel development introduced by partners during the programme: Creativity, innovation, transformation, and skills development.
- In future programmes it will be vital to integrate the human factor more systematically into planning, implementation and monitoring, to significantly improve their effectiveness.
- Institutions must shift from project mode to change mode - that is, focus on human transformation and not just on technical and linear change.

**With the second large scale [Scale2Save](#) financial inclusion initiative launched by WSBI in partnership with the Mastercard Foundation in 2016, WSBI integrated lessons from the earlier initiative to focus more on qualitative aspects of change. This reflects lessons from change management process in Scale2Save partner institutions between 2016 and 2022.**

# 02

## Why a narrative?

We have chosen to create a collaborative narrative by involving the actors in the projects: CEO, Project managers, WSBI Consultants and Change Coaches.

This brings out diverse perspectives on the changes induced by the programme. We hope it will benefit all of those involved in changing the operational culture of organisations, from change coaches to back-office staff and customer advisors.

# 03

## The fundamentals

### 3.1 Managing change, or catalysing and accompanying change?

Many books talk about “Change Management” as if change is something to be managed, like a project. But does this make sense? Change is **rarely linear** because the human psychological path evolves as awareness develops. This path will be marked by **emotions** which, as we shall see, will serve as essential indicators.

We will therefore speak of “Catalysing and accompanying change”. Catalysing, because it will be a question of arousing the curiosity, motivation, and commitment of the actors. Accompanying, because a part of our brain<sup>1</sup>, the automatic system, does not really like change. It

will be important to listen to its fears and doubts and to train it to change its habits.

Is change possible without changing our **behaviours and habits**? No. Change is not possible without changing the way we do things. And this requires close accompaniment, trust, and energy.

The following table helps us understand the vision behind this process. Change includes programme management, project management and human transformation.

<sup>1</sup> We all have two ways of comprehending the world and what happens to us, underpinned by different brain structures:

- The first, which we could call automatic, is effective in managing simple, familiar, routine situations such as getting dressed, washing, or performing a routine task.
- The second is adaptive and enables us to deal with difficult, complex, and unknown situations such as managing a new project, dealing with a change, or having a global view of a problem.

**Table 1 Catalysing and Accompanying change**

<b>Project management</b>	<b>Programme management</b>	<b>Human transformation</b>
Deliverables according to a desired objective	Deliverables according to strategic intention	Deliverables with transformation intention
No significant change in the organisation	Significant changes in the organisation	Significant changes for all stakeholders
Existence of significant technical risks	Existence of significant strategic risks	Existence of significant human risks
No major human changes	Major change	Change in habits and behaviour
More technical skills	Strategic thinking	Coaching and leadership attitudes
<b>STATE OF MIND Accurate and organised</b>	<b>STATE OF MIND Global and able to manage complexity</b>	<b>STATE OF MIND Human mind oriented</b>

Source: Chantal Vander Vorst

## 3.2 Philosophy of change

Listening to the **biological rhythms** of each person is a key to success. Change is not linear. We each understand and adopt ideas at different rates. A change which may be easy for one person may be more difficult for another and vice versa. This rhythm will reflect what really drives us and what is happening deep inside us. Several philosophies of change exist and often coexist:

- The **philosophy of the goal, plan and objectives**, which is often found in the Western society. It has the advantage of providing clarity and structure and has the great disadvantage of not taking sufficient account of the biological rhythm of teams and organisations.
- The philosophy of **Kasàlà** from poetry to action, or self-love, which allows one to be fully oneself, developing a state of mind of serenity and deep introspection. **Kasàlà** also allows one to develop great empathy and an interesting relational authenticity.
- The philosophy of discrete transformation or “**silent transformation**” described by the philosopher François Jullien. These are changes that are constantly taking place openly in front of us, so continuous and global that we do not notice them until the day we suddenly perceive the result.

<sup>2</sup> [https://en.wikipedia.org/wiki/Fran%C3%A7ois\\_Jullien](https://en.wikipedia.org/wiki/Fran%C3%A7ois_Jullien)

All these philosophies are useful when they are consciously used or deployed appropriately.

*“The philosophy of purpose, plan and objectives is widely used in business. It has the merit of making change visible and has the great disadvantage of*

*being scary. The words ‘reorganisation’, ‘strategic change’, ‘cost reduction’, ‘major change project’, ... can scare the automatic brain system which will tend to retract before the change process has begun!”* **Chantal**

## 3.3 Posture

The notion of **posture** defines an attitude, a way of being in the exchange: **Welcoming** the other person with his or her history is above all recognizing that each of us reacts differently to change. To accompany others on the path of change, we must take on board their sense of disorientation.

Catalysing and accompanying change is also a question of posture. We identify four main ones:

- The **coaching attitude** allows one to achieve goals more safely, more effectively or more quickly than if one were alone.
- **Facilitation** allows the emergence of ideas and solutions.
- **Animation** allows for the transfer of positive energy to enable change.
- **Leadership** enables the mobilisation of a group towards a vision.

These postures can be adopted whatever the role of the actors of change.

*“I accompany individuals, teams, projects and organisations in their transformation. Accompanying transformation means that, depending on the situation and the case, I adopt the posture of coach or trainer or consultant or mentor or facilitator or a combination of these postures depending on the situation and the needs. These are postures that require training and significant personal development. What also seems essential to me is the awareness we have of our posture and the communication of it to the people we work with”*. **Chantal**

*“If the coach is not vigilant, she/he will give instructions that will not make the person or the team think, but rather will put him/her in a position of execution/dependence. The coach must be careful not to do the work instead of the people and teams being coached”*. **Miguel**

**What would you promote?  
Managing and/or catalysing and  
accompanying change?**

**The notion of posture defines an attitude, a way of being in the exchange: Welcoming the other person with his or her history is above all recognizing that each of us reacts differently to change.**

## 3.4 At the heart of change, the human being and the human brain



People are at the heart of any change process. Understanding how humans function, and how our brains work, is fundamental to successful change.

Journeying to the heart of the human being will allow us to understand our brain and biological functioning, and if necessary, to get back on track. Two neuroscientific approaches are particularly important: One developed by the Neuro-Leadership Institute (USA) and the other by the Institute of Environmental Medicine (Paris).

In short, we all have two ways of comprehending the world and what happens to us, underpinned by different brain structures:

- The first, which we will call **automatic**, is effective in managing simple, familiar, routine situations such as getting dressed, washing, or performing a routine task.
- The second is **adaptive** and enables us to deal with difficult, complex, and unknown situations such as managing a new project, dealing with a change, or having a global view of a problem.

These systems coexist, yet we sometimes find it difficult to adapt to change. Why? The systems

mentioned do not seem to have the same speed or the same assertiveness in our heads. The automatic system is faster and more assertive than the adaptive system. And this is enough to cause great difficulties in new situations.

*“Knowledge of how the brain works and the existence of these two systems is a great plus and a tool in its own right. It provides a common frame of reference and a higher level of awareness”.* **Chantal**

*“One of the main emotions encountered in the field is fear: Fear of not being up to the task, fear of taking the plunge, fear of not being in control, fear of losing something you value.*

*This fear can express itself through a lack of initiative, delay in implementation, repeated requests for validation of all the micro-steps to the Steering Committee, insecurity felt by the people in charge of the change, etc. In its extreme version, this fear can cause paralysis. These emotions are an important indicator, as neuroscience shows us, and we should be sure to address them during the process”.* **Miguel**

Humans have essential and vital needs. Among these, we can name three:

- **Belonging:** belonging to the team, to the company, to the project.
- **Security:** to feel that one can express oneself in confidence and that there will be no punishment.
- **Dignity:** being respected as a human being with all that makes us unique.

These are not words but needs. When one of them is missing, we will feel uncomfortable.

**Concretely, how can we take care of these needs during the change process?**

## 3.5 Stress? An invitation to do things differently

Stress is an instinctive mechanism that protects us from danger. When we are stressed, our automatic brain system often takes over because it is faster and “louder” than the adaptive brain system. This means that we tend to cling to what is familiar, relying upon our library of lived experiences. When the automatic system is overloaded an inner alarm will sound. We call this stress.

*“In the projects I work with, stress is not usually seen in this way because its neuroscientific meaning is not yet known. It is more often perceived as an expression of a personal limit and not as an essential indicator that the automatic system is in*

*control and that the adaptive system is “calling” for us to step back, to dare to be creative, to trust ourselves”.* **Chantal**

**How can we spot when someone’s automatic brain system is in trouble?**

**What can be done?**

**Concretely, how should we get participants to switch to the adaptive brain system?**

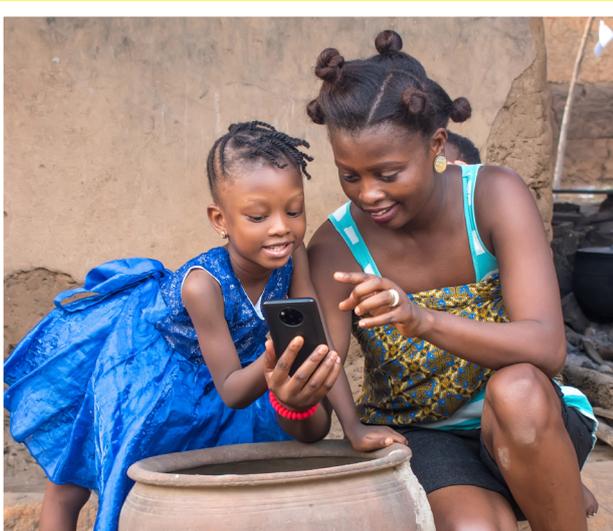
**How can we take stress into account?**

## 3.6 Human relationships

Change can only happen when there is trust, based upon relationships, and human connection. Often, we can only let go of our doubts and hesitations when reassured by the presence of another person who can reassure us.

**So how do we build trusting relationships?**

*“One person I trained told me that for him the relationship and the human link are at the heart of the change. After months of tension between teams, the person in question took the time to sit down with those opposing change. He spoke to them from the heart. This sincerity allowed a heart-to-heart opening. Being enabled to speak freely helped to unblock the situation”.* **Chantal**



**Change can only happen when there is trust, based upon relationships, and human connection**



# 04

## The spiral of change

**The Spiral of Change is a model created by Chantal Vander Vorst (<https://www.detoxandgrow.com/en/>).**

*“My fifteen years’ experience as a project manager made me realise that many projects managed in a linear way led to resistance to change among staff. I questioned the models and methods at length and concluded that an iterative spiral would integrate structure and movement at the same time. The spiral is a process in which different mindsets enable participants to develop and implement different aspects of change at different periods.*

*In project management, we talk about areas that induce a linear progression, which is rarely the case. But in the spiral model, we talk about five universes. The notions of spiral and universe encourage flexibility and adaptation. Change happens in a sequence of iterations of the five universes. Depending on the situation, it may be appropriate to open one, two, three, four or five universes at the same time, and repeat the processes until the desired changes are achieved.” Chantal*

The spiral of change consists of several elements:

- A dynamic process: we move from one universe to another whenever necessary, keeping in mind that all five universes are essential for successful change.
- Tools and models to make the change happen and to monitor it.
- The different postures recommended in each universe.
- Tools from neuroscience and human behavioural sciences to really address the crucial issue of “mindset”.

The Neuro-Leadership Institute highlights the notions of a ‘fixed mindset’ and a ‘growth mindset’, corresponding to whether the mind is in automatic

or adaptive mode. We all have these two mindsets within us. To illustrate this, here are some phrases that correspond to one or the other mindset:

**Fixed mindset:**

- It will never change
- I am/we are the best
- My/our expertise is important
- This change is inevitable

**This state of mind could be characterised by:**

- Fear of failure, of making mistakes
- Over-reliance upon experience, expertise, beliefs and supposed certainties
- Anchoring new habits based upon newly acquired knowledge

**Developmental mindset:**

- Change happens step by step
- I/we make progress every day
- Feedback can help to evolve
- This change is worth analysing
- This change is difficult ... for now

**This mindset is characterised by:**

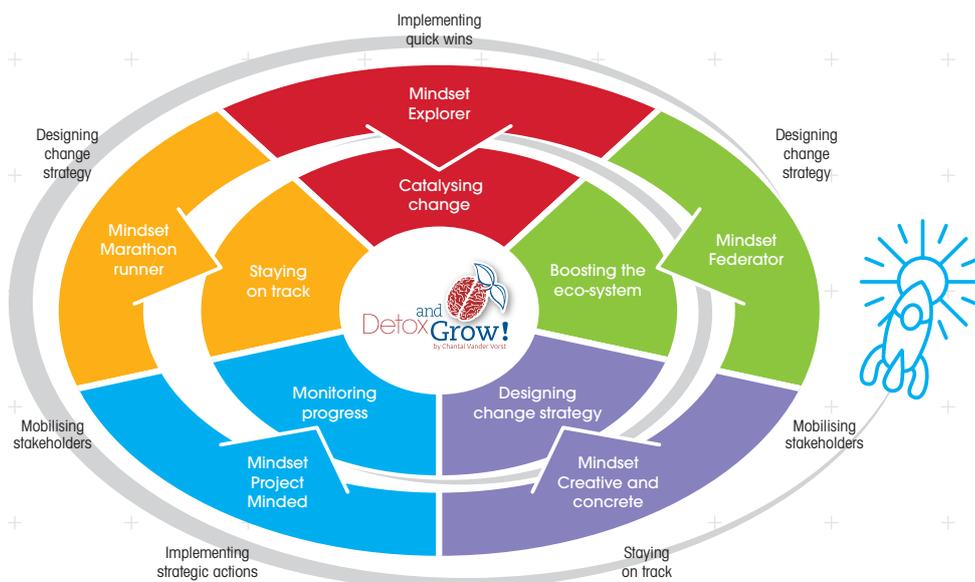
- The belief that mistakes are a way to learn, a step
- A willingness to take responsibility
- A positive philosophy, and willingness to move forward
- Creating a virtuous circle
- Accepting and seeking challenges

Bringing change about is an art, not a science. The Art of Change is twofold. On the one hand we must take into consideration the automatic brain system that favours a fixed state of mind, reassure it and help it change habits. And on the other hand, we must stimulate in a more conscious and voluntary way the adaptive brain system, source of the developmental state of mind.

Resistance to change is biological: so is adaptation.

**How do you stimulate the developmental mindset?**

**Infograph 1- Spiral of Change**



Source: Chantal Vander Vorst - [www.detoxandgrow.com](http://www.detoxandgrow.com)

Change often requires us to revisit the process and apply ourselves in iterative steps. The iterative process allows us to learn from mistakes, identify blocking factors and gradually adapt solutions and tactics. The spiral is an iterative process – so as many universes as necessary will be open at the same time.

## 4.1 The red universe: catalysing change

This universe has a double objective: to initiate change in a federative and positive way, and to build solid foundations. Initiation and catalysis will be achieved through collective intelligence, by encouraging a positive view of change (adaptive brain system) and understanding resistance to change (automatic brain system). Creating a solid foundation will require careful assessment of the impact of change, defining the framework and operational structure, and ensuring a clear balance between responsibilities and autonomy of all stakeholders.

The letter of engagement must be dated and signed and must include the following elements:

- The objectives of the change mission
- The methodology to be used and the expected results
- The budget
- The timeline
- The contact persons

Two fundamental questions arise: who wanted and decided upon change? And why?

These questions need to be asked repeatedly during the process. Does the team understand why change is needed?

*“Digitalisation as a theme for change poses a risk that leaders need to be aware of, because digitalisation is merely a tool to achieve an objective. If the development of the IT tool is delayed, this does not prevent operations. But when technology becomes an objective, it can put the whole organisation in a waiting position. The fascination with IT tends to create a belief that “once the tool is in place, all you have to do is press a button to perform the operation”.*” **Miguel**

*“People often see agility as the enemy of structure. But agility does not mean that everyone does everything. It stems rather from a mindset that favours growth and development. Structure provides a framework: Who is responsible for*

*what, and how much autonomy do stakeholders need? There is often great difficulty in defining responsibilities in change projects. Participants need to understand why that is.”* **Chantal**

The framework includes the main points of change and will be added to several times during the process. It will be developed from the answers to the following questions:

- Why do we need to change?
- What do we need to improve?
- How does this relate to the institution’s strategy and priorities?
- What is the current situation?
- What are the expected results?
- What are the risks?
- What resources are needed?
- Who are the sponsors?
- What are the milestones and deliverables?

We recommend setting up **quick wins**, which make changes concrete and visible, from the outset. A change is essentially behavioural. Co-creating a prototype, showing it, testing it and improving it together will allow people to become familiar with change and reassure the automatic brain system.

The recommended posture is that of explorer and federator, while ensuring that the framework is solid.

*“Some organisations are led by leaders who have been in this role for many years. Among many roles, a leader must anticipate the changes needed for the organisation. If a leader is too far ahead of employees, “catalysing change” is especially important. It is crucial to raise awareness among employees so that they take ownership of the vision before the change programme is implemented. Otherwise, the change programme becomes an orphan, for lack of sponsors”.* **Miguel**

Employees must be willing partners in the change process. Partnership is an exchange with high added value.

Consultants and coaches cannot make change happen. Rather, they must assist teams to create soil in which flowers can grow.

*“There was a strong commitment from the CEO who specifically allowed three members of the Management Committee to follow the change training of the team (the ambassadors) from which those who were to champion change would emerge. Then the CEO wanted three members of the Management Committee to follow and guide the activity of the champions during monthly meetings. The monthly meetings also helped to strengthen the sense of responsibility of the champions for achieving change”.* **Laurie**

**What can be done when there is a gap between the declared commitment and the real commitment of stakeholders?**

A culture is built upon values, myths, rites, and taboos common to all players. It reflects the personality of the leaders but also their fears and taboos, and is influenced by the organisation’s past. Though often unformalised, it is critical to the success of change. Learning to observe and take it into account is essential.

*“Supporting change with its properties of openness, sharing, collaboration and agility is a process that must be adapted to the company culture. A culture that is too pyramidal and centralising will sometimes create a barrier to change. Change can therefore become the beginning of a transformation of the company culture that goes far beyond the formal change sought. It is important that management is aware of this and supports it”.* **Miguel**

**How would you describe the corporate culture in which this change is taking place?**

**Do you think that this culture will or will not encourage this change?**

**What are the implications for the proposed changes?**

**Supporting change with its properties of openness, sharing, collaboration and agility is a process that must be adapted to the company culture.**

## 4.2 The green universe: boosting the ecosystem

The stakeholders collaborate to achieve change within the organisational ecosystem. By working in a federative way to align objectives and strategies, change ‘boosters’ will help create a collective movement.

Stakeholder engagement includes identifying the:

- List of stakeholders
- Sociogram
- Type of relationship desired, and
- Setting up actions to mobilise and improve the relationships that need to be mobilised.

The content of this universe will determine who is part of this ecosystem, and how they interact, or should interact, for change to take place. Participants need to identify who is at what emotional stage and accompany others on the psychological journey.

What is a sociogram?

A sociogram is a graphic representation of social links that a person has. It is a drawing that plots the structure of interpersonal relations in a group. The sociogram is established in relation to a given problem or to the project as a whole.

*“In one of the projects this never happened. The letter of commitment had been signed and the collaboration was promising. Training*

*sessions were organised online, but there was no interaction. I felt that I was a lecturer to an inactive audience, and this discomfort allowed me to reposition myself, and subsequently reframe with the partner what we were doing. Every experience is interesting because it allows you to progress”.*

**Chantal**

In this universe participants must know the various stakeholders in the project, discern the quality of the relationships between them, and accompany them during the transition. By setting up a regularly updated mobilisation plan it will be possible to advance step by step. The posture of those who catalyse and accompany this change will be that of sociologist and coach. This universe will be reopened if the change does not really happen, or if stakeholders have been forgotten in the process.

The sociogram identifies:

- The organisations and their levels of interconnections
- Stakeholders and their levels of interconnections
- Leaders and their levels of interconnectedness with other leaders and/or organisations
- Existing skills, knowledge and know-how

The notion of loss is at the heart of the change process, and this is perhaps what makes change difficult. Participants must leave something behind, to dare to let go: they sometimes have the feeling of stepping into a vacuum. Catalysing and accompanying change will consciously take losses into account.

**How do you feel about this idea of loss, and how do you integrate it into your changes?**

*“You have to mourn the ease of achieving business goals when selling credit or term accounts compared with the effort required to sign up small savers.”* **Laurie**

*"I remember a team that had broken down. A team that was no longer moving forward and in which many conflicts and tensions could be felt. Exploratory research and a precise diagnosis made it possible to highlight the presence of significant power relations. Surprisingly, the return to a state of calm did not please everyone. And as we dug deeper, it became clear that this return to calm seemed to create a kind of vacuum for some. Letting go of the conflict created an anxiety, a jump into the void. So we worked to help some find meaning and deep motivation to fill the void and generate new energy". Chantal*

**And you, how do you relate to this notion of an ecosystem?**

**How do you boost it?**

**How do relationships and trust fit into your projects?**

## 4.3 The purple universe: co-constructing the change strategy

This universe is the place where the change strategy (not just the strategy of the organisation or the technical strategy) is questioned. The recommended state of mind will be creative and concrete. How will the stakeholders change their habits, and how will they be accompanied on this path?

Other models, such a linear change and/or viral change can be helpful too. A judicious choice of one or the other, or part of each, can be drawn upon. A linear change strategy can help sequence change, for example by department, or subsidiary by subsidiary.

The viral strategy assumes that change is primarily behavioural and happens by copying. Who are the people spontaneously motivated by this change, what formal role could they play, and how can they be involved in the project?

*"Many projects don't really include a change strategy and yet it is crucial. How is change going to happen, by what means"? Chantal*

Changing habits and behaviour is at the heart of organisational change. A digitalisation project, for example, will only be effective when staff adopt a digital mindset and integrate its use into their daily work.

*"Behaviour is at the heart of the change process and translating change into conscious behavioural changes helps to anchor the change. Changes are not made by observing or reading a Powerpoint presentation or an Excel file". Chantal*

**How do you consciously promote behavioural change?**

**Have you translated the objectives of a project into behavioural changes?**

Change requires a certain amount of daring: to be new, to disrupt, to displease, to take the plunge. This may not be easy. Yet boldness and determination are facilitated when stakeholders buy into and take responsibility for the change and when the change serves a greater cause.

**What are the most audacious decisions you have made, and how did you find the courage to make them?**

**What strategies for change have you already established?**

**How do you go about it?**

## 4.4 The blue universe: monitoring progress

This universe invites us to measure progress. This requires a project management mindset. Yet sometimes SMART objectives (Specific, Measurable, Attainable, Realistic, Time-bound) prevent the emergence of creative solutions adapted to the situation.

A scoreboard containing technical, behavioural, and human indicators makes it possible to monitor the evolution of change. Tools exist that allow you to take a step back, such as the empathy map, the change journey, and resonance.

Monitor and control the process and budget.

- Ensure that the final product meets the acceptance criteria.
- Regularly evaluate performance indicators (KPIs) and quality control measures.
- Report progress to stakeholders on a regular basis (steering committee, emails, status reports, collaborative applications, surveys...).
- Organise weekly project team meetings to identify what is critical to the success of the project, analyse the evolution of the KPIs, identify the objectives that the project has missed, met or exceeded.

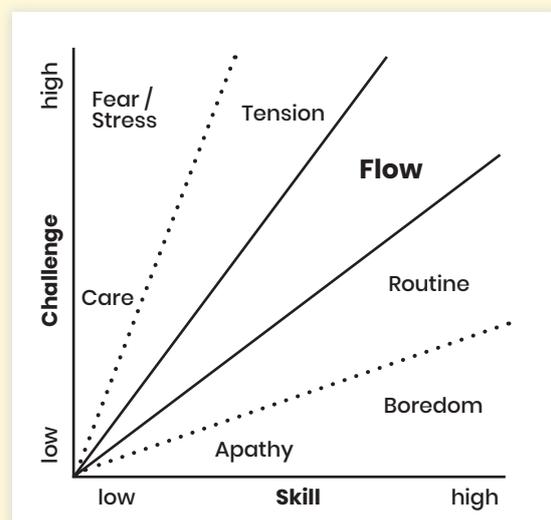
*“Resonance” requires a listening posture. A participant explains his/her project for 5 to 10 minutes without any preparation. The others listen and say nothing. The facilitator asks any necessary questions. Participants are then asked to share their ‘resonance’ – their reactions. The person who has presented his/her project says nothing. After a pause, she/he may respond.”.*

### Chantal

It is important to introduce change at a pace which staff can absorb. Too fast will create anxiety, anguish, and stress. Too slow will lead to boredom and disinterest.

### Infograph 2

**Source:** This concept was developed by the psychologist Mihály Csíkszentmihályi from 1975 onwards.



*“Pace is essential for change to take place. This rhythm is rarely considered consciously. The idea of a pace-setter is excellent because it keeps teams awake. Encouraging, as a sports coach does, also promotes this rhythm”.* **Chantal**

*“The absence of a pace-setter within the company means that we have to repeatedly restart mobilisation dynamics from scratch, which requires considerable energy”.* **Miguel**

**How do you maintain the ‘right’ pace in your changes?**

**What have you seen when the pace is too slow?**

**What have you seen when the pace is too fast?**

## 4.5 The orange universe: staying on track

To stay on the course defined in the red universe, you must overcome distractions, and adapt as necessary. The mindset here is that of the marathon runner. This race requires time, effort and knowledge of oneself and the team, including the extent to which its members welcome change. Emotions must be managed and regulated – via workshops if necessary.

During the closing, ensure that:

- All deliverables are finalised
- All existing documentation (processes, guides, training materials...) has been updated and archived
- All third parties have been paid (contract review)
- A project review has been completed: examine the successes, failures, and challenges of the project and identify opportunities for future improvement.

Questions to consider:

- What worked well?
- What were the challenges or failures?
- How well did the team communicate?
- Did the team follow the processes and plan outlined?
- Were the expected outcomes achieved and successful?
- What needs to be changed or improved for future projects?

*“In yoga, Rasa Sadhana means ‘emotional fasting’. You begin by choosing an emotion, and decide not to let this emotion drag you down”.* **Chantal**

**Pace is essential for change to take place. This rhythm is rarely considered consciously. The idea of a pace-setter is excellent because it keeps teams awake.**

# 4.6 Measuring change

## 4.6.1 The spiral of change toolkit

The purple universe: “Design the change strategy”, plans to choose the appropriate approach and tools for the change under consideration. The tools below and in the appendix are an extract of the tools chosen by a partner financial institution (Advans). See complete list in section 08, page 36.

Name of the tool	Definition	Usefulness
<p><b>The Spiral of Change</b></p>	<p>This is a mechanism that describes the different steps to set change in movement in a project, that is to say to make thinking evolve towards the success of the project.</p>	<p>Move from one step to the next and then back again throughout the project. This applies to any project that involves a major change for the people involved</p>
<p><b>The framing note</b></p>	<p>This is a table that includes questions that allow us to see where we are at the moment of launching the project and what we want to achieve with this project.</p>	<p>Answer the following questions:</p> <ol style="list-style-type: none"> <li>1. Why do we need to evolve?</li> <li>2. What do we need to improve?</li> <li>3. What is the link with the company’s strategy and priorities?</li> <li>4. What is the current situation?</li> <li>5. What are the expected results?</li> <li>6. What are the risks?</li> </ol>
<p><b>Stakeholder mobilisation in 3 steps</b></p>	<p>Mapping is the first step: it is a diagram that allows you to identify all the people who are involved in the project.</p> <p>The next step is to make the link between these people (this is called a sociogram).</p> <p>The last step is to identify the nature of the relationships in order to boost the relationships that could slow down the project and to identify simple and quick actions to put in place (quick wins).</p>	<ul style="list-style-type: none"> <li>• List the people involved in the project on a diagram, organising them by department (or first on a list) and then indicate the links between these people with arrows of different colours according to the nature of the relationship.</li> <li>• Choose a key for the colours: according to the quality of the relationship or the strength of the people’s involvement.</li> <li>• Detect which relationships are working well between the people in the project, which relationships could be improved and how, by identifying simple actions to be taken.</li> </ul>

## 4.6.2 The change monitoring baseline and endline surveys

We used these surveys to analyse how staff perceptions changed over time, measure change monitoring progress, formulate assumptions about trends, provide management recommendations and suggest corrective actions by the management team.

### Survey Content

#### The quantitative component

An initial survey was conducted in 2019 to assess how focused the Institution was on its customers<sup>3</sup>. Few FSPs responded.

This survey was based on the Consultative Group to Assist the Poor (CGAP) Customer Centricity

Assessment which consists of 35 questions which look at five elements: leadership and culture, organisation, employee empowerment, customer experience, and value creation

Shorter follow-up surveys were sent to FSP partners at the end of 2021 and in May 2022. These sought to reveal the amount of change perceived by staff and lessons for the future. To ensure these surveys were quick to complete, these were reduced to 17 questions, dropping the Customer Experience questions. See annexe for a copy of the questions.

#### The qualitative component

The survey also asked respondents about how they saw the following issues

What is the purpose of the change in the institution?

**Purpose:** To check whether the message conveyed by the senior management was well understood or interpreted.

What have you changed concretely at your own individual level to enable this change to happen?

**Purpose:** To learn how respondents behave at work and elsewhere, since there is no change without behavioural change.

Describe how your activities is being/will be impacted by this change (positive or negative)

**Purpose:** To investigate how respondents translated the concrete impact of the change issue on their daily work at their individual level.

How will this programme benefit your clients?

**Purpose:** To discover whether respondents perceive the change as a way to strengthen the customer-centric approach

At the end of the survey, respondents were asked to provide a short conclusion, without any pre-determined choice. Purpose: to ask respondents

to highlight what they perceive as the most striking element in the change process.

<sup>3</sup>Source: <https://customersguide.cgap.org/assessment>

## Analysis Method

### Quantitative component analysis

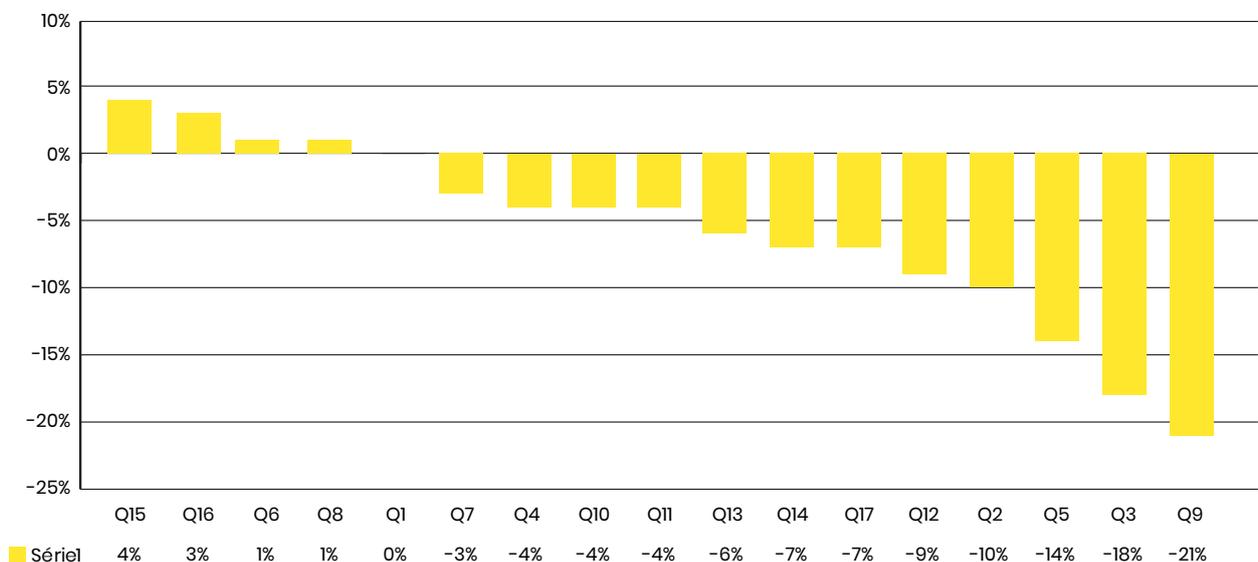
Quantitative answers, from 1 (completely disagree) to 6 (completely agree), were analysed, according to whether respondents worked in the front office or the back office. This enabled us to identify any potential source of internal tensions.

### 2022: Back Office vs Front Office

Front Office respondents appear to be always more in disagreement, except for two questions.

**Recommendation:** Management should address the systematic difference between Back office and Front Office. This could potentially lead to internal tensions, harming a bank's performance.

2022: Difference Back Office - Front Office  
Aggregated disagreement proportions

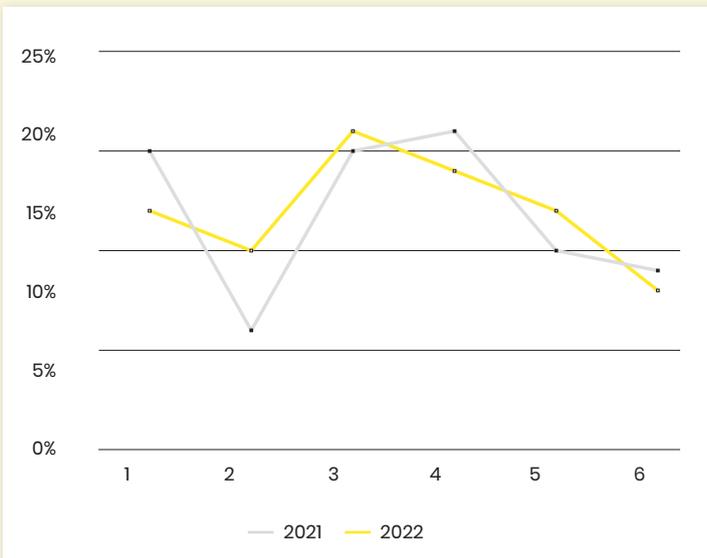


By comparing results between surveys, we could see what had been achieved, and what more needed to be done to address the problem of resistance to change.

Recommendations were formulated by the change coach and submitted to the management team.

The main conclusions were shared via videoconference, enabling the change coach to explain details, add insights and answer questions.

**Q15. Staff resistance to changes and related problems receive the highest priority in our organisation**



- Opinions on this question are split: half respondents agree and half disagree with the statement
- Over time, this has hardly changed, with 2% in favour on those who disagree
- Bank Office respondents disagree more than Front Office

**Recommendation:** Management needs to take corrective action in order to better take into account resistance to change.

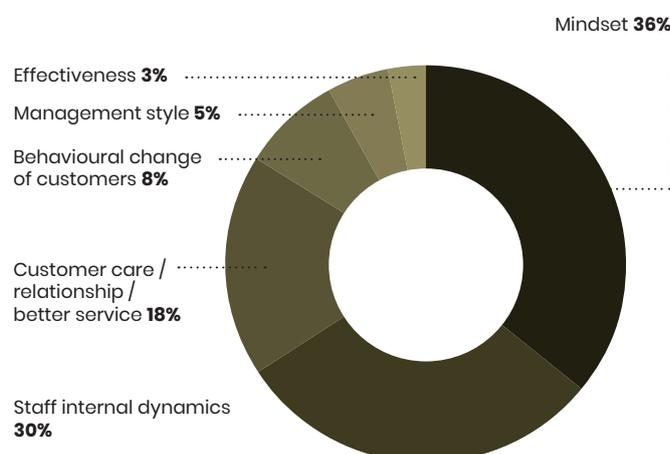
Managers were then asked to decide which recommendations to adopt, in what order, what corrective action would be taken, by when, who would be responsible.

**Qualitative component analysis**

The aim of the qualitative analysis was to uncover problems and glean information, ideas and views from the staff. Some were easy to check and, where appropriate, triggered corrective actions. Others needed to be validated by new questions in a follow-up survey.

**Q3. What have you changed concretely at your own individual level to enable this change to happen?**

**Concrete Change on Individual Level: Break-down**



- **Objective of the question:** Investigation which concrete consequence the change programme has on individual level
- **Change of mindset** is the most often cited direct impact on respondents, followed by **staff internal dynamics** and **Customer care**.

**Recommendation:** BRAC should use this result to communicate about the positive aspects of change

**Recommendation:** The HR management should add change programmes as a supplementary tool to boost staff morale and motivation, as well as team building.

## 4.7 HR and staff requirements

Human resources are an essential part of change implementation. In the proposed model : The Change Spiral, the red universe “Catalysing Change” provides several important tools:

- **Roles, responsibilities and the corresponding degree of autonomy must be defined.** The degree of autonomy is a crucial and sensitive point, as it touches on the issue of power. A simple rule should be applied: for every responsibility there must be a corresponding decision-making power. In other words, the person must have the means to act.
- **The operational structure must be defined.** Which governance model will allow the success of the change, through which

decision-making bodies will it pass, and will a specific steering committee be created?

- **A major question:** transversality, which implies that the Managers responsible for the project must be given responsibilities for what happens in other departments, for the duration of the project, to speed implementation and acceptance, and avoid power struggles .

*“In many changes, roles are not sufficiently clear or explicit. And what is not named will be subject to a lot of interpretation and blurring. I think it’s important to take the time to name the responsibilities and the degree of autonomy needed for the person to fully assume their responsibilities”.* **Chantal**



# 5.0 Case studies

**5.1 ADVANS**

**5.2 BUBL**

**5.3 LAPO**



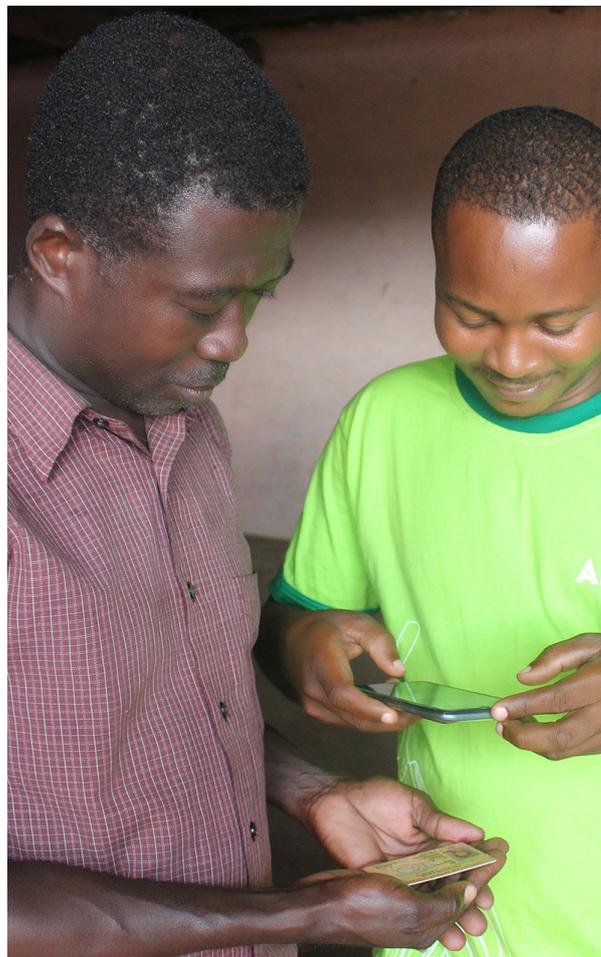
## Identified need for change

Advans is a leading Microfinance Institution (MFI) offering credit, savings and related services to small businesses as well as any individual with a revenue-generating activity. As of 2021, the MFI serves over 120,000 clients from 19 branches, located in ten cities, with approximately USD 73 million in outstanding loans and USD 56 million in total deposits.

ADVANS has been developing new distribution channels, including digital channels, since 2014. The aim is to make non-branch and non-agency services more accessible, improve customer satisfaction and reduce distribution costs.

The COVID crisis made it harder for customers to use physical branches so this microfinance bank encouraged customers to use its new channels so that they could transact anywhere and anytime. But it also wanted to make its financial services more accessible to all, opting for an “omni-channel” business strategy.

However, staff and processes were still very branch oriented. They did not know how to ensure that customers connecting electronically have a good experience, and did not trust the technical partners on which mobile and internet channels relied. And some customers were reluctant to use new technologies.



## 5.1 ADVANS Côte d'Ivoire

### Change objectives

#### Encourage customers to make more use of mobile and internet banking by:

- Raising awareness/training staff about their strategic importance, contribution to and role in the business, and their complementarity with the single-channel agency distribution model
- Adapting the sales pitch/customer relationship to ensure customer awareness
- Continuous optimisation of the customer experience related to these channels
- Starting the change from the bottom up
- Moving away from the linear project, and focusing on the stakeholders
- Improving communication around necessary changes

#### Several challenges arise:

- How to value channels, tools?
- How to value words?
- How to improve the digital education of customers?
- How to make all these channels cooperate?

## The change process

### ADVANS used the Spiral of Change approach, started by:

- Gathering a project steering committee charged with writing a framing note summarising the project and objectives
- Identifying the stakeholders: Agency staff, technical partners, and head office departments
- Listing a series of quick wins that could be implemented immediately, such as:
  - Appointing knowledgeable staff in branches to advise customers on how mobile and online channels work, publishing channel usage statistics or organising branch presentations by the management committee on the importance of multiple channels
  - Preparing reward systems to encourage use of non-branch channels

### The bank chose a viral process of change

- **Changing individual behaviour**  
We first ensured that the channels worked well, and that staff knew how to use them: unless staff are convinced, they will never persuade clients to use them.
- **Identifying influencers**
  - We identified ambassadors called Alternative Delivery Channel (ADC) referents who understood the new channels and were well connected with colleagues, who would share positive messages and encourage people to adopt desired behaviours and practices.
  - We involved the management committee very early on.
  - Employees organised individual demonstration sessions for each interested client.
- **Leading from the front**  
ADVANS organised competitions with rewards to identify best users of the new channels among employees and customers. Some employees have emerged as service champions and have led branch reviews of how to serve customers better.
- **Telling stories across social networks**  
Employees were invited to publish stories about the benefits of new channels for customers on the internal communication network (success stories). Channel usage data were also shared, to enhance enthusiasm.

## The results

Training started in May 2020 and coaching in December 2020.

- By December 2020 non-branch transactions were 30 per cent of the total.

In September 2021 the number of non-branch transactions increased by five percentage points, and the number of active clients had doubled.

### Operational challenges in developing non-

**branch channels:** The bank had to convince customers that non-agency channels were safe, confidential, and reliably available.

- Many customers lacked digital skills.
- Only clients who are mobile subscribers could use the service: women, and those in rural areas often do not have mobile contracts.

## The results (cont)

- There were problems with accessing the Internet. Technical difficulties arose with some partners (so that on some channels, customers could make deposits, but not withdrawals).
- Gaps in the operator's network coverage sometimes prevented clients using mobile banking.
- Flexible technological solutions are needed that can evolve rapidly, but change was sometimes slowed by the need to ensure online security.

## What worked well

- Using feedback to develop service improvements.
- Giving rewards to employees to encourage them to persuade clients to use alternative channels.
- Using competitions to motivate employees to work harder, and better align their behaviour with the bank's goals.
- Employees have become more committed and started coming up with their own ideas for promoting the use of new channels.

## Difficulties encountered

The first training was held in March 2019, just before the border closures due to COVID. The session aroused enthusiasm and energy. But when the training had to be shifted online and modified because of the pandemic, there was a moment of hesitation. The departure of the project manager also created "a change within a change". She was very organised and structured and had a real "project management" mindset. The mission was taken over by other people and it took some time to adapt.

## What made a difference

- The real involvement of top managers from the beginning of the mission. The mission began with an interactive session with the Management Board to get to know each other and to establish the framework note in a collective manner. The first version of the framework note was presented by a member of the Executive Committee to the group of change ambassadors during the first training session. It was enriched and validated collegially. This is a very good illustration of the Green Universe of the Spiral of Change: "Boosting the ecosystem", as well as the fact that two Universes can open up at the same time. In this case: the Red Universe: "Catalyse change", and the Green Universe: "Boost the ecosystem".
- The audacity of the change ambassadors during the training. We worked in a very creative way, with exchanges, songs and practical illustrations of the concepts. Three working groups were directly created, applying the concepts and tools directly on three different projects.
- The culture of the company, a culture that has been created gradually, and which allows changes to be introduced in a fluid way. We could describe this culture as open, participative and favouring individual AND collective expression.

## 5.2 BRAC Uganda Bank Limited (BUBL) - Uganda

### Identified need for change

BRAC started microfinance in Uganda in 2006, as a part of BRAC Uganda's social development programmes. It transformed into a Tier 2 Credit Institution to become BRAC Uganda Bank Ltd (BUBL) in 2019. BRAC Uganda Bank Ltd has the largest network of banking services in the country, providing inclusive financial services for low-income communities to build sustainable livelihoods. BUBL is part of BRAC International - a leading non-profit organisation with a mission to empower people and communities suffering poverty, illiteracy, disease, and social injustice

Having started the transformation to become a bank and introduced digital banking (via a service called Mobile Push and Pull) BUBL wanted a change programme to ensure that both staff and customers can keep up with the pace of both the institutional and digital transformation.

### The change management process

The first step in the change programme was to share a change toolkit with the Digital Finance Service (DFS) team, enabling them to take responsibility for the success of **Mobile Push and Pull** and develop a common vocabulary about the change.

Before involving field workers, we surveyed them to establish their views about the change process. Only 11 per cent were resistant to the change programme.

We then asked the HR department to organise training sessions for field workers at branch level across the country. Giving responsibility to HR was critical. Potential 'change ambassadors' included both men and women, chosen to represent all regions.

#### The change consisted of four elements:

**Acquisition of hard skills:** presentation and use of the change toolkit shared earlier with the DFS team.

**Acquisition of soft skills:** this face-to-face training introduced teaching tools for use in workshops, designed to help people apply the toolkit and change behaviour.

**Coaching:** to reinforce learning, 1-hour long coaching sessions were held weekly. These gave participants the chance to exchange good practices, share difficulties, build team spirit and learn to learn from each other.

**Training of trainers:** Finally, we ran a Training of Trainers (TOT) programme to equip the bank with the skills to continue successfully changing the way it works in the future.



## What worked well

1. **Increase in Mobile Push and Pull subscriptions:** Before change training in February 2022, **Mobile push and pull** subscriptions were declining. A month later, in March 2022, they started to recover.
2. **Pilot branches outperformed:** Subscription to **Mobile push and pull** was highest in branches with change champions.
3. **Total transaction value rose after training:** The value of transactions rose slightly in March 2022, suggesting that change management efforts were yielding rapid positive results.
4. Impressive **buy-in to the change objectives by the staff in the field:** the commitment and hence the sense of initiative and creativity in finding innovative ways to implement the change was very high and resulted in a powerful dynamic at field level.
5. The training of trainers began the building of a team of **internal trainers** as well as a training style based on neurosciences and learning approaches based on play (or ludo-pedagogy). This proved to be very successful and is a crucial element in sustaining the change culture

## Difficulties encountered

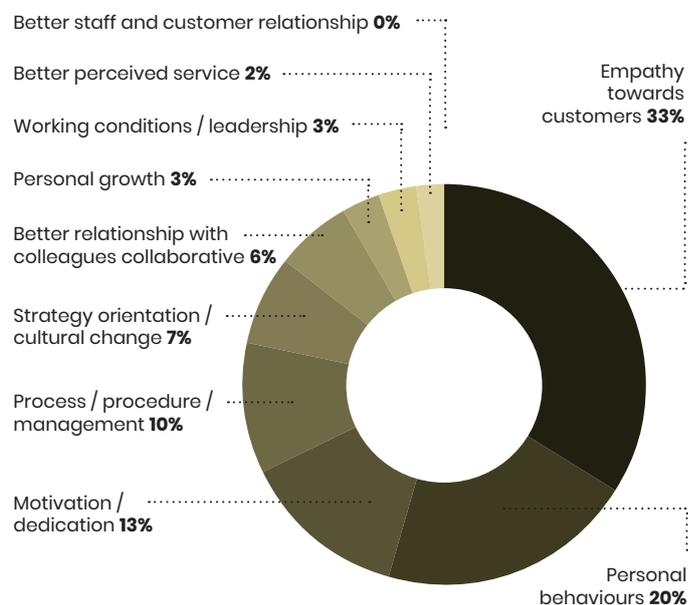
1. BUBL went through a hiatus involving a change of CEO, HR-manager and some key-middle managers. The motivational dynamic slowed. Loss of momentum is a common pitfall of change programmes: regaining momentum requires more effort than maintaining cruising speed.
2. In mobilising the necessary stakeholders to support the change programme, one category was forgotten: branch managers. This put the change ambassadors in an awkward position: they were encouraged to help customers adapt to digitalisation, but branch managers were not aware of this, and failed to reward them with promotion. This was soon set straight by a widely distributed letter of recognition and acknowledgment of the role of change ambassadors and an explanation of their function. This shows how crucial it is to think through each of the universes of the spiral of change.
3. Absence of statute for change ambassadors and trainers. Whenever change ambassadors took the initiative to accompany their colleagues, they encountered difficulties linked to change. They lacked a clear status and clarity about how much time could they spend on this activity and related travelling costs. It was unclear whether this activity was simply added to their workload or had rewards and benefits attached.
4. The role of sponsor of the programme was poorly understood: even though senior management was regularly consulted about major operational decisions, it did not act as a source of inspiration / motivation for the staff, rather concentrating on the technical follow-up (KPIs). Similarly, the role of sponsor was not cascaded down on the field. The survey suggests that staff did not feel their extra efforts were being valued.

## What made a difference

1. A staff survey showed that the change programme could also be used to strengthen staff morale and motivation, as well as team building. This is confirmed by BUBL's change programme, which was run by the HR department.

### What have you changed concretely at your own individual level to enable this change to happen?

#### Type of concrete Changes on Individual Level



- **Objective of the question:** Investigating which concrete consequence the change programme has on individual level
- **Change of attitude** is the most often cited direct impact on respondents, followed by **personal behaviours** and **motivation / dedication**.
- **Recommendation:** BUBL should use this result to communicate about the positive aspects of change
- **Recommendation:** The HR management should add change programmes as a supplementary tool to boost staff morale and motivation, as well as team building.

2. The programme manager was persistent and provided a positive expectation level for the organisation's staff. With strong staff buy-in, the momentum overcame these temporary challenges.
3. BUBL made big efforts to boost internal communication, as a way to support the change dynamic. Often, communication is top-down, diffusing new policies or messages to staff. BUBL opened a bottom-up channel, enabling staff to discuss their doubts (often disguised resistances), ask questions or discuss their motivation. A staff member from HQ pays regular visits to branches and opens up what he calls "Parking lots": a sheet on the wall where all participants can post sticky notes with any questions they have. Where there is a ready-made answer, the HQ-person delivers it; those that need a policy change or agreement at management level, are sent to HQ. The liaison person follows-up regularly to inform everyone of progress toward a definitive answer. A "practitioners" group was also created: a one-hour on-line meeting of change ambassadors to discuss problems, errors and successes, and operational issues – enabling them to often solve problems among themselves. In addition to being a team-building exercise, it allows for the practice of listening to colleagues as a source of solutions (and thus lightening the load on the hierarchy) and sharing best practices.

## 5.3 LAPO Microfinance Bank – Nigeria



### Identified need for change

Founded in 1987 first, as a Non-Governmental Organisation by Godwin Ehigiamusoe (PhD), LAPO was granted a license by the Central Bank of Nigeria to operate as a Microfinance Bank in 2010.

To date, they have helped over five million people build better lives with a wide range of products. Today, LAPO serves customers within and outside Nigeria, via about 500 offices.

Becoming a deposit taker requires a profound shift in the values and behaviour of the organisation and its staff. The bank, and its people, have to focus

much more closely on the needs of customers in order to build their confidence in the institution, and persuade them it can be trusted with their savings.

LAPO therefore decided to become much more customer-centric, promoting trust in the institution, and encouraging clients to make more use of LAPO's other products and services.

To underpin its launch of savings products, LAPO Microfinance Bank partnered with the WSBI to develop and implement a change programme.

### The change process

The process had three main phases. The first focused on practical tools that participants could readily use (the [CGAP Customer Centricity Maturity assessment](#), the WSBI spiral of change toolkit).. These combined both hard skills (understanding and adapting the models to their needs) and soft skills (focusing upon appropriate mindsets, and included tools borrowed from applied neuroscience, coaching, and collective intelligence techniques).

In the second phase, an event was held for 250 staff, agents and customers. Led by Chantal, Miguel and Laurie, it was designed in accordance

with the second universe of the Spiral of Change, to boost the eco-system.

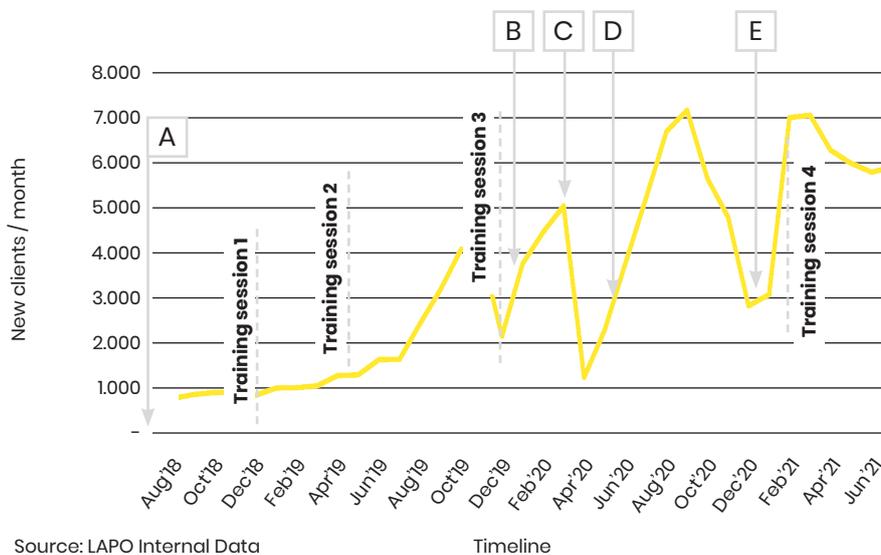
In the third, coaching phase, participants were in the driving seat. How does this work? The person being coached asks questions or submits a problem encountered, the coach manages the discussion but does not propose solutions. The coach asks or reframes questions - inviting the person being coached to see the problem differently or identify alternative strategies. In the end, implementation is the responsibility of the person being coached.

## What worked well

Using change baseline and endline surveys for mapping performance against behavioural interventions. Increases in the number of savings accounts and the value of deposits were very strongly correlated with key steps in the change programme.<sup>4</sup>

### Infograph 3

Evolution of Monthly New Clients over Time August 2018 - June 2021



A: Initial contact for change support June 2018.

A-B: Discrepancy between the number of savings accounts opened and the collected deposits.

Slow internal change dynamic. Trained trainers refrained from going into the field or mobilising branch staff.

B : Study of LAPO's organisational performance. The impact of this consultancy was critical in raising awareness of executive committee members, who then took on their role as a sponsor.

B-C: The decline was triggered by multiple factors, the COVID pandemic, street protests, holiday period spending, and withdrawals at the start of the school term, and loan repayments. Savings improved, however, as customers became more aware of the benefits, and account supervision improved.

C: COVID pandemic first wave in Nigeria, causing a lockdown that restricted LAPO savings operations.

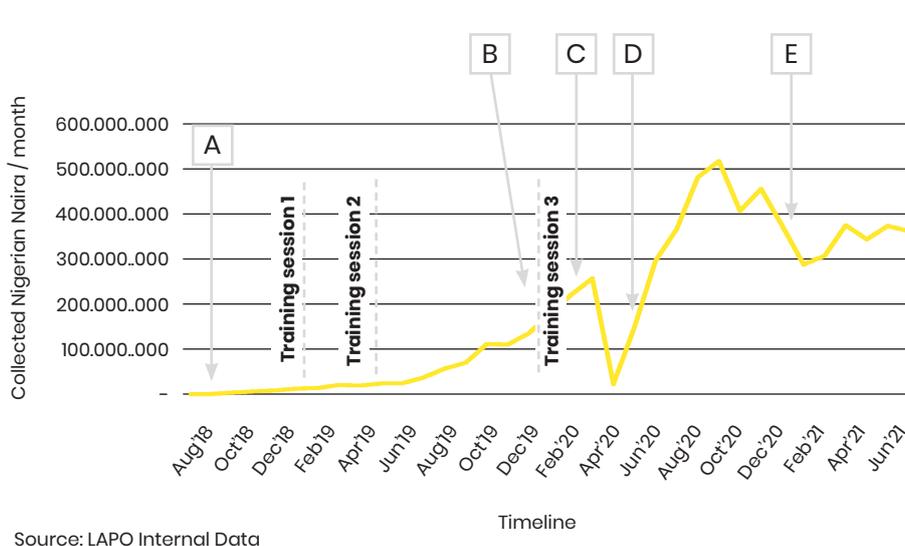
D: LAPO produced an in-house on-line training programme on change for all LAPO-staff.

C-E: Recovering from lockdown, the number of savings accounts and the volume of deposits soared, supported by the online training session developed in-house and open to all.

E: Change of management at LAPO and year-end festivities spurring withdrawals.

### Infograph 4

Evolution of Monthly Deposit Mobilised over Time August 2018 - June 2021



<sup>4</sup> For a complete analysis of the correlation between action and impact, please see the publication on Findev at <https://www.findevgateway.org/case-study/2022/06/savings-and-retail-banking-africa-leading-and-managing-change-reach-low-income>

## Difficulties encountered

**Major behavioural change was required:** In a lending institution that becomes a deposit taker, staff members have to adopt a learning attitude, acquire the necessary skills, and learn to build a new, more customer-focused relationship with their clients.

**The Change approach:** Having previously implemented a change programme based upon training sessions, LAPO did not immediately understand WSBI's approach which also included a strong human component (listening to resistance, staff involvement, listening to talents, etc.).

**Sponsor:** The role of the sponsor (to give direction, question, encourage, mobilise) was initially poorly understood.

**Ownership:** The change programme started

with a train-the-trainer cycle during which LAPO left leadership to the consultant and did not anticipate the more active role it would play once a minimum of soft and hard skills were passed on. The relationship of trust between LAPO's senior management and WSBI helped to identify and solve this problem, enabling a change in posture and role.

**Governance:** Frequent change of project leaders delayed progress whilst the incoming CEO got up to speed, and the project leader also had other tasks, which slowed progress in meeting deadlines.

**Viral strategy:** The viral strategy was slow to show results because internal communication needed to be improved. It took time to collect details of quick wins, success stories, testimonials, and storytelling before they could be shared.

## What made a difference

The commitment of the bank's senior executives to the change programme was vital to convince staff of its importance, and to underpin implementation.

The most effective and durable change, however, happened when the bank's in-house training institution developed its own materials, drawing on those provided by the WSBI, and rolled out an online programme to all 7,000 staff.

After mobilising stakeholders internally, LAPO began looking for external partners (school groups, market traders' associations) and conducting events to raise awareness about savings.

**The most effective and durable change, however, happened when the bank's in-house training institution developed its own materials**

# 06 Recommendations

## For FSPs

1. Implementing change programmes is an opportunity for the FSP to further delegate responsibilities to the field staff: rely on their expertise and field specific knowledge to stimulate their sense of initiative, to implement the needed change creatively and to motivate their team to perform. This is also a valuable alternative to an increase in pressure and micro-management exercised by the hierarchy, which can lead to burn-out and higher rate of staff turnover.
2. Implementing a change programme requires the necessary supporting structure:
  - Someone to embody the change issue and to delegate the sponsor roles, operational and inspirational, at all operational levels of the company to give sense to the proposed change.
  - A dedicated and empowered committee is necessary to manage implementation. It needs to have the political support, be able to negotiate with the Executive Committee and have the operational capacity, and authority and confidence to push effective change, to demand accountability, and to monitor it.
  - The committee should make sure that both front office staff, who are in direct contact with the customers, and back office staff are given a specific role in contributing to successful change. This is important to ensure both functions are working to achieve the same end.
3. Every successful change programme should be accompanied by a policy to enhance internal communication, by strengthening existing channels or opening new ones. These should enable both top-bottom and bottom-up exchanges, followed by genuine listening and providing effective answers to questions raised. This is essential to take into account staff resistance and the staff's ability to implement creative solutions.
4. Change implementation by the staff requires them to do extra work. Rewards are needed to encourage and sustain that effort. Some FSP will have sufficient profit margins to introduce financial incentives: their impact is immediate but does not last. On the contrary, non-financial incentives like recognition (e.g., best performing employee/branch) have a more sustainable impact.
5. A crucial element of feedback and motivation is the link created between change initiatives and business results. This happens by means of Key Performance Indicators and Key Behavioural Indicators. Adopting the appropriate mindset to identify changes in behaviour and perceive their added value requires perseverance.
6. Change programmes boost morale and motivation within a company, helping build team spirit. They should become a supplementary HR management tool.
7. Staff surveys enable the organisation to monitor how perceptions of strategy, culture, structure, and operations are changing and identify the impact of corrective actions related to change programmes.

## For change coaches

1. Implementing a change programme with an external consultant is also an indirect way to hold up a mirror to existing practices and culture. The consultant can act as a sounding board and accelerate change by questioning client perceptions.
2. Change coaches need to manage contradictory time requirements. : On one hand, the partner needs time – often more than perceived – to come up with an insightful, correct expression of the choices made by the management team. On the other hand, the partner is keen to see results and always wants to accelerate the process. Coaches should remember that time invested in designing the approach often saves time during programme implementation. Finding the right balance is important.
3. Invite the client to apply the change methodology to other change issues without delay, so as to reinforce and practice what the organisation has learned about managing change

## For intermediary implementation structures, like WSBI<sup>4</sup>

1. Catalysing and accompanying change or “change management is often poorly understood or understood very differently by other partners. It is important to spend time educating the future FSP-partner and developing a common vocabulary and insights.
2. The quality of project management varies widely across FSPs, regardless of the methodology chosen. Consultants must also be ready to advise on project management.
3. Intermediaries are a source of funds to support FSPs, and this can unbalance the relationship between the parties, and push the FSP to try to please the donor. The parties need to establish relationship of trust where they can speak frankly to each other and be heard and understood.

<sup>4</sup> Intermediary implementation structures receive bulk funds from donor institutions in order to implement programmes according to specifications.

**Catalysing and accompanying change is often poorly understood or understood very differently by other partners. It is important to spend time educating the future FSP-partner and developing a common vocabulary and insights.**

**Having effective training programmes is important to mobilise participants and strengthen teamwork, thus improving mindsets.**

# 07

## Conclusion

Agility and structure are both important to the change process: agility because those involved must adapt to the change process, structure because it is vital to identify who does what, and what should come next.

To manage change successfully, institutions need to rely upon the talents, motivation and experience of their staff. They must trust their staff to find the most appropriate solutions at their level. Effective empowerment is also the result of increased teamwork, inspiring mutual help among colleagues. Good internal communication makes it easier to scale-up effective teamwork into a larger community, accelerating social change by broadcasting success stories, quick wins and testimonies within the organisation. By selecting both Key Performance Indicators and Key Behavioural Indicators, and monitoring them closely, institutions can provide valuable feedback to

those who are effectively in charge of the change – the workers in the field.

Having effective training programmes is important to mobilise participants and strengthen teamwork, thus improving mindsets. Experience also showed that to take full advantage of the talents, motivation and experience of staff, institutions must give them explicit authorisation to take initiatives and risks in order to reach the objective.

Using a viral strategy works well. Opinion leaders among the staff can influence others, and staff can influence one another, so that ultimately, staff influence the behaviour of customers in the ways desired. A similar rationale is valid for clients influencing other clients.

Finally, open and thorough discussions between WSBI and partner FSPs enabled us to find solutions to issues that arose.

# 08

## Summary table of tools

Name of the tool	Definition	Usefulness
<p><b>The Spiral of Change</b></p>	<p>This is a mechanism that describes the different steps to set change in movement in a project, that is to say to make thinking evolve towards the success of the project.</p>	<p>Move from one step to the next and then back again throughout the project. This applies to any project that involves a major change for the people involved</p>
<p><b>The framing note</b></p>	<p>This is a table that includes questions that allow us to see where we are at the moment of launching the project and what we want to achieve with this project.</p>	<p>Answer the following questions:</p> <ol style="list-style-type: none"> <li>1. Why do we need to evolve?</li> <li>2. What do we need to improve?</li> <li>3. What is the link with the company's strategy and priorities?</li> <li>4. What is the current situation?</li> <li>5. What are the expected results?</li> <li>6. What are the risks?</li> </ol>
<p><b>Stakeholder mobilisation in 3 steps</b></p>	<p>Mapping is the first step: it is a diagram that allows you to identify all the people who are involved in the project.</p> <p>The next step is to make the link between these people (this is called a sociogram).</p> <p>The last step is to identify the nature of the relationships in order to boost the relationships that could slow down the project and to identify simple and quick actions to put in place (quick wins).</p>	<ul style="list-style-type: none"> <li>• List the people involved in the project on a diagram, organising them by department (or first on a list) and then indicate the links between these people with arrows of different colours according to the nature of the relationship.</li> <li>• Choose a key for the colours: according to the quality of the relationship or the strength of the people's involvement.</li> <li>• Detect which relationships are working well between the people in the project, which relationships could be improved and how, by identifying simple actions to be taken.</li> </ul>

Name of the tool	Definition	Usefulness
<b>Viral change and the 5 elements</b>	<p>Consists of the implementation of actions during which there is a collective adhesion or acceptance of the change.</p>	<p>5 main ways are used to make the change viral:</p> <ul style="list-style-type: none"> <li>• The individual's behaviour : it is through behaviour that we will see change.</li> <li>• The influence : Find people who are very connected with others and who will be the elements of influence to make them adhere to the change (leaders).</li> <li>• Leadership : Find a leader, a person by whom the change is initiated.</li> <li>• Story telling (creating stories) : using everyday events and turning them into stories to communicate.</li> <li>• Social networks : use the informal networks where people talk most often to spread the change (ambassadors).</li> </ul>
<b>The key factors of behavioural change (8 drivers of behavioural influence)</b>	<p>Consists of using the drivers of influence of the behaviour to lead to the acceptance of the change</p>	<p>We have 8 drivers for influencing behaviour:</p> <p><b>Limits of authority:</b> authority is a powerful lever but has shortcomings (When the cat is away, the mice can play).</p> <p><b>Freedom of choice:</b> allowing people to choose their behaviour is a way to obtain their commitment.</p> <p><b>Synchronisation and listening:</b> this is necessary to obtain the sympathy of the person you are talking to. Listen carefully to the other persons, perhaps encouraging them to talk about themselves, to understand their strengths and build empathy.</p> <p><b>Principle of Reciprocity:</b> this is a mechanism of social behaviour in which people make gifts, without seeking reward, and others return them.</p> <p><b>Principle of Coherence:</b> consists in being socially recognised: we must be consistent in our behaviours.</p> <p><b>Principle of Commitment:</b> consists of a link between the individual and their acts. Note: only our actions commit us, not our ideas.</p> <p>Principle of the act and the thought: consists of modifying the thought of a person by making them carry out an act.</p> <p><b>Social pressure:</b> this makes the individual follow the group (the others).</p>
<b>Coach attitude</b>	<p>This is the quality of a manager or a consultant which leads a person or team they coach to reach its goals much faster.</p>	<p>Coach more effectively to help the person being coached adopt the change - Put yourself in the shoes of a facilitator (push for reflection and encourage)</p>

Name of the tool	Definition	Usefulness
<b>The opening questioning</b>	This is a series of questions, asked methodically, in order to define a case, a situation, or a request among a large number of possibilities	Some examples of opening questions: What do you need? What are your fears? What is the best method to adopt?
<b>Positive feedback</b>	This is to give a person information about the effect produced by something she/he have said or done, to him or her to adjust what she/he say or do, to use mirror effect (I am aware of my actions and the best way to carry them out), which each of us needs to employ if we are to progress.	Advance project stakeholders
<b>Relational management of stress</b>	The endocrine system releases chemical messengers, called hormones, when we are exposed to something that creates physical or psychological tension or pressure.	Assess the severity of what is troubling me and get the help I need. Do not forget that there is no point in worrying about what I cannot control. Prepare as best as possible to deal with situations that may cause me stress. Try to see change as an exciting challenge, not a threat.
<b>Progress Tracking Chart</b>	The table has 2 parts :  Following-up actions such as quick wins and requests. Follow-up of KPIs that we want to achieve (and that are noted in the framework note).	
<b>Progress monitoring questionnaire</b>	The questionnaire aims to get feedback from trainers and staff to adjust the programme in the right direction and to assess the effectiveness of the programme in achieving change within the organisation.	

## Authors

### Chantal VANDER VORST

Chantal accompanies organisations, teams and individuals in their transformation through coaching, training and consultancy. She also creates seminars, concepts and methods for management, coaching and training. An agricultural engineer by training, Chantal founded the company Humanix in 2008, of which the Detox and Grow! concept is a part: [www.detoxandgrow.com](http://www.detoxandgrow.com). She has been passionate about human and organisational dynamics for more than 30 years, including the neuro-cognitive and behavioural approach, about which she is an expert, and a pioneer in its international dissemination. She co-authored the book (Le management toxique) published by Eyrolles in 2013 and has worked for 12 years as a project and process manager in various complex environments. She trained to become a professional coach in 2007 at the Canadian school Coaching de gestion INC. A black belt in karate, she is co-founder of the Shinwa Karate School in Belgium and integrates the somatic dimension in her interventions.

## Contributors

### Miguel de CLERCK

Miguel has been managing Non-Governmental Organisations for 15 years, acquiring extensive experience of both day-to-day management and bringing about change. This has included bringing about social transformations using human approaches such as coaching, applied neuroscience or group facilitation. His key words are ownership and empowerment. For the past 8 years, as a consultant, trainer and coach, he has focused on catalysing and accompanying change, especially in African financial institutions with WSBI, in addition to consulting in organisational and project management. He has a degree in Business Administration and has a Master's degree in Public Administration from Harvard.

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## About the authors and contributors

### Agnès FALL

Agnès has more than 30 years of experience in information systems, technology, networks and telecommunications including 19 in the financial sector (banking and microfinance). She has deep knowledge and experience in Information system for financial institution, alternative delivery channels, digital finance and agent network development.

She has worked as a consultant for several donors and international organisations, including assignments in many African countries. She is currently the local technical expert for WSBI's Scale2Save project in francophone countries.

### Laurie DUFAYS

Laurie has 25 years of experience in inclusive retail banking with a focus on human resources and an international exposure in Africa, Asia/Pacific, and Latin America. Over the last five years, she has managed the membership and stakeholder relations of WSBI's Africa region. This has provided extensive experience in helping financial institutions define strategic goals, undergo digital transformation and design customer-centric offers for lower income segments. As a trained coach, Laurie creates and provides international training programmes in banking and management, as well as executive coaching on catalysing and accompanying change, communication, and teamwork. She has worked over the last three years with Chantal Vander Vorst from Detox and Grow! and Miguel de Clerck, an independent consultant, on the deployment and implementation of Scale2Save's change management programme within partner banks.

# 10 About the WSBI, the Scale2Save programme and the Mastercard Foundation

WSBI created in 2016 a new programme in partnership with the Mastercard Foundation “to establish the viability of low balance savings accounts and use of customer-centric approaches to address barriers faced in access, usage and affordability of savings services”.

Called Scale2Save, the programme is set against a backdrop of problems such as high poverty rates and financial exclusion in sub-Saharan Africa, as well as low formal savings rates. FSPs have a poor understanding of the market savings potential of people in various low-income segments. A notable, but not the only, example is that of young adults living in someone else’s home. The needs of customers and potential customers – and how much customers can afford to pay to meet those needs – are not well reflected in FSPs’ business models, customer interfaces and interactions. The resulting poor customer experience gives rise to extremely high rates of bank account dormancy and inactivity. This is a significant cost for FSPs and undermines potentially sustainable business cases to deliver accessible financial services to people in these segments.

## The Scale2Save programme’s core activities are to:

- Provide banks with technical assistance to develop savings services valued by low-income customers. WSBI works with nine banks to develop and deliver savings products that not only increase access to financial services but also drive ongoing use of those services. The banks are located in Côte d’Ivoire, Kenya, Morocco, Nigeria, Senegal and Uganda. A bank in Tanzania acts as a knowledge partner.
- Conduct research and share lessons between partner banks. WSBI publishes the annual report Savings and Retail Banking in Africa to facilitate peer learning and the spread of knowledge. The institute also researches new pricing models to help establish a business case for low-balance savings and conducts household research to contribute to the knowledge base on cash flows in households.
- Communicate learnings to the wider sector. WSBI has developed and carried out a targeted communications strategy to spread the knowledge created by the project to key stakeholders.
- Monitor and evaluate the programme. WSBI monitors project progress at partner banks and oversees mid-term and final project evaluations.

**Set against a backdrop of problems such as high poverty rates and financial exclusion in sub-Saharan Africa**

Learn more about Scale2Save at [www.wsbi-esbg.org/scale2save](http://www.wsbi-esbg.org/scale2save) or on Twitter at @scale2save

## About the World Savings and Retail Banking Institute

Founded in 1924, WSBI is an international banking association committed to help savings and retail banks thrive. To do this, it represents the interests of 6,760 banks on all continents. As a worldwide organisation, WSBI focuses on international regulatory issues that affect the savings and retail banking industry. It supports the aims of the G20 in achieving sustainable, inclusive, and balanced growth, and job creation, whether in industrialised or less developed countries. Supporting a diversified range of financial services to meet customer need, WSBI favours an inclusive form of globalisation that is just and fair. It supports international efforts to advance financial access and financial usage for everyone.

The association has members in some 80 countries in the Americas, Africa, Asia, and Europe. These members are either individual financial institutions or associations of retail banks. All members share three features: they are active in the retail banking segment, have a strong regional presence and show a responsible attitude towards business and society. The total assets of all member banks amount to more than \$16,000 billion, non-bank deposits to nearly US\$9,000 billion. Serving some 1.7 billion customers, WSBI members are committed to further unleash the promise of sustainable, responsible 21st century banking. Learn more at [www.wsbi-esbg.org](http://www.wsbi-esbg.org) on Twitter at @wsbi\_esbg.

## WSBI and financial inclusion: A brief history

WSBI's financial inclusion journey dates back to 1924 with the inauguration of the first World Savings Day and has continued over the decades. In 2003 WSBI published research that revealed an estimated 1.4 billion low-cost/low-balance savings accounts worldwide, of which 1.1 billion accounts were managed by WSBI's member banks. Following further research, the institute launched its programme "WSBI Doubling Savings Accounts" in 2008 and concluded it successfully in 2016. Building on extensive learning, WSBI has now set out on its next stage in the journey through the Scale2Save programme.

## About MasterCard Foundation

The Mastercard Foundation works with visionary organisations to enable young people in Africa and in Indigenous communities in Canada to access dignified and fulfilling work. It is one of the largest private foundations in the world with a mission to advance learning and promote financial inclusion to create an inclusive and equitable world. It was established in 2006 through the generosity of Mastercard when it became a public company. The Foundation is an independent organisation, and its policies, operations, and program decisions are determined by its own Board of Directors and senior leadership team. It is a registered Canadian charity with offices in Toronto, Kigali, Accra, Nairobi, Kampala, Lagos, Dakar, and Addis Ababa. Visit [www.mastercardfdn.org](http://www.mastercardfdn.org) for more information and to sign up for the Foundation's newsletter. Follow the Foundation at @MastercardFdn on Twitter.

# Annex:

# Customer experience questions

## Qualitative questions

- A) What is the purpose of the change in your institution ?
- B) Describe how your activities is being/ will be impacted by this change (positive or negative)
- C) What have you changed concretely at your own individual level to enable this change to happen?
- D) How will this programme benefit your clients? (a few words only)

## Quantitative questions

1. Leadership consistently communicates the importance of change on\_\_\_ (topic of the change project) to all employees.
2. A top leader in our organisation is responsible and accountable for catalysing and accompanying change and change implementation.
3. We regularly review how shifts in staff behaviour and organisational change affects the change programme.
4. Leadership is accountable to key performance indicators that measure performance against catalysing and accompanying change outcomes and objectives in terms of \_\_\_ (topic of the change project)
5. We have a clear catalysing and accompanying change strategy and roadmap that is widely communicated
6. We structure our organisation and hire the right type of employees to ensure that they embrace a culture of change, especially on\_\_\_(topic of change project)
7. We have best practices in place to ensure that change in terms of \_\_\_ (topic of change project) is consistently taking place across divisions, business units, locations, products, and channels.
8. Together, business units and change management teams regularly discuss ways to improve the implementation process of change on\_\_\_(topic of change project) and its outcomes.
9. We recruit and appoint employees who have the right competencies to ensure positive acceptance to change requirements and ability to change.
10. Employees have received a clear green light from their management to initiate change in their scope of responsibilities. (PERMISSION)
11. Employees are empowered with the mandate, tools, and support to implement change in terms of \_\_\_ (topic of the change project). (EMPOWERMENT - -PROTECTION )
12. Employees receive sufficient support from coworkers and other business units to implement change successfully.
13. Performance evaluation includes recognition (e.g., employee of the month) and rewards for behaviours that deliver and enable the implementation of change initiatives.
14. The institution has put a framework in place that measures outcomes due to change practices on \_\_\_ (topic of the change project across strategic and operational levels.
15. Staff resistance to changes and related problems receive the highest priority in our organisation.
16. Employees are trained, mentored, and coached on our change vision, strategy, and how to consistently implement change in their respective areas. (EMPOWERMENT)
17. Our enterprise measurement framework related to \_\_\_(topic of the change project) makes it possible to link all change measures to overall financial performance (return on investment, growth, retention, churn)

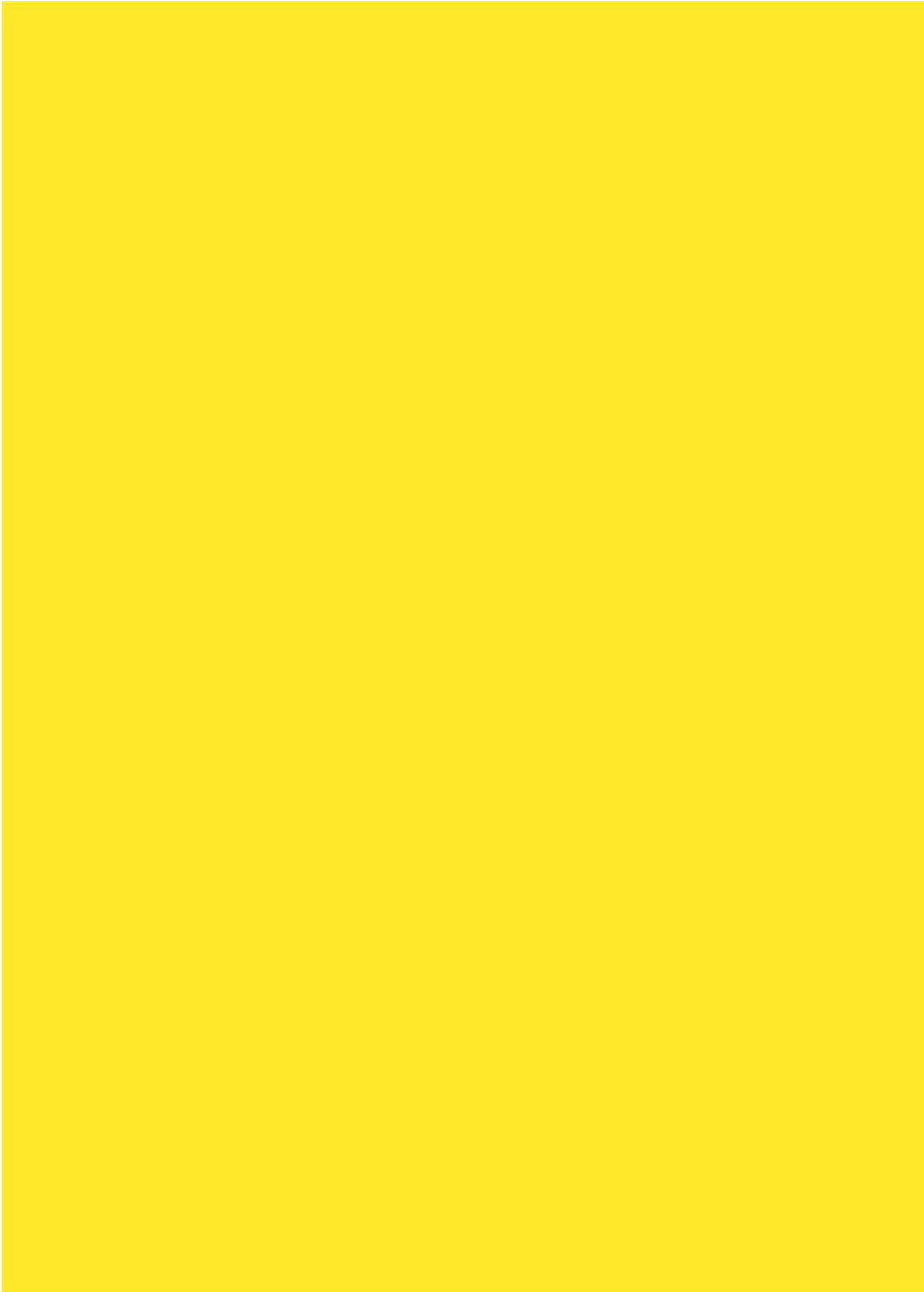
## Qualitative conclusion

**In your opinion, how does this change benefit your institution?**

# Annex: List of acronyms

## Acronyms

Abbreviation	Meaning
ADC	Alternative Delivery Channel
BUBL	BRAC Uganda Bank Limited
CGAP	Consultative Group to Assist the Poor
CEO	Chief Executive Officer
DFS	Digital Finance Service
FSP	Financial Service Provider
HR	Human Resource
HQ	Head Quarter
KPI	Key-Performance Indicator
MFI	Microfinance Institution
TOT	Training of Trainers
USD	US Dollar
WSBI	World Savings and Retail Banking Institute



**[www.wsbi-esbg.org/scale2save](http://www.wsbi-esbg.org/scale2save)**

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