



Jeudi 17 novembre 2022

**Session:
L'approche centrée client en
finance agricole**

L'approche centrée client en finance agricole

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INTRODUCTION TO OKO

Crop insurance made available to any farmer via mobile phone

- Automated pay-out based on weather data (droughts / floods)
- Registration and payment via mobile
- Registered as a general insurance agent locally for distribution
- Local distribution team and call centre
- Available in Mali, Uganda and Ivory Coast

Synergies with agricultural micro-loans:

- Lower risk of non-repayment
- Negotiated favourable terms for farmers with 3 MFIs
- Partnership to come with VisionFund in Mali for a bundled product



CLIENT-CENTRIC APPROACH TO PRODUCT DESIGN

- Spending time with users
- Including users in product design

Stakeholder
engagement

Usage data

- Desk-based
- Based on actual usage data

- Extensive survey
 - Open questions
- Most time consuming, costly and difficult**
Support of ADA + Göttingen University

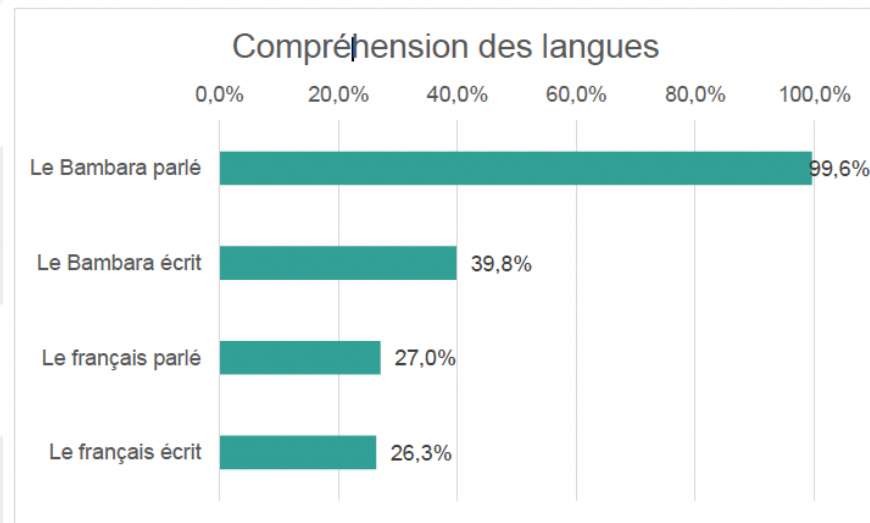


Feedback
collection

KEY LEARNINGS FROM ADA RESEARCH AND IMPACT ON PRODUCT DESIGN

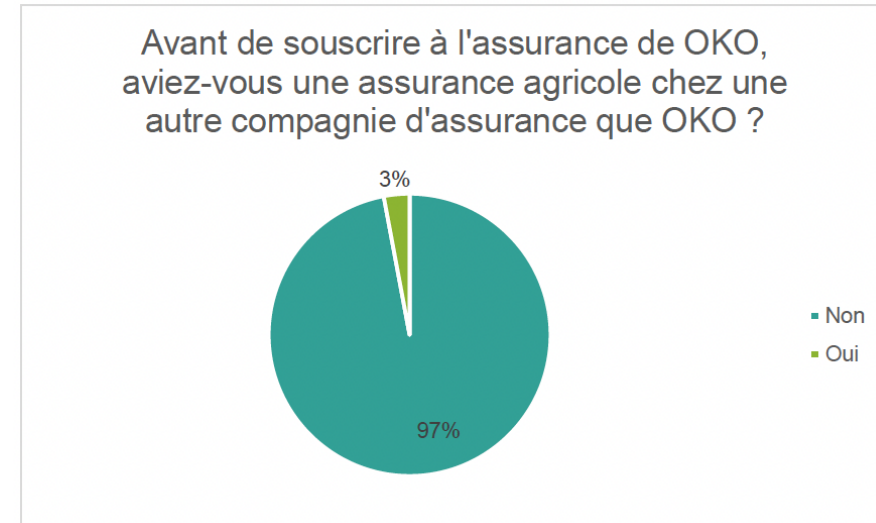
1. Better understanding of our customer social data

Languages understood:



- Focus on voice-messages, whatsapp voice notes and calls
- Adapting the information leaflet

Experience with insurance

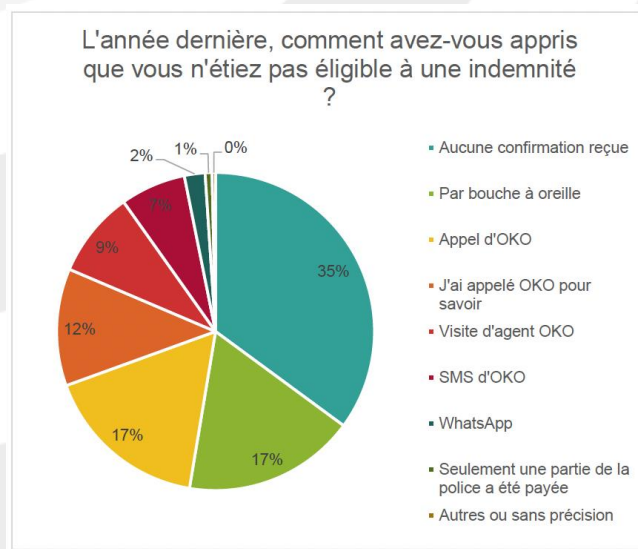


- Focus on educational content
- Change in the sales process

KEY LEARNINGS FROM ADA RESEARCH AND IMPACT ON PRODUCT DESIGN

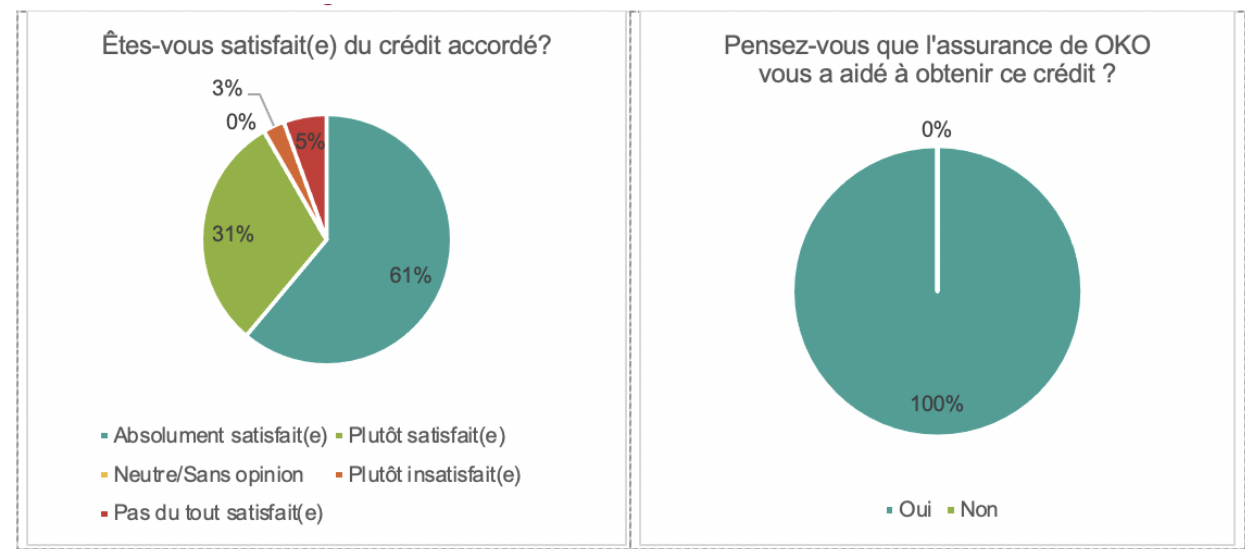
2. Identification of customer satisfaction and dissatisfaction

Lack of information



- Re-training of agents
- More field presence outside of the sales window

Happy with agricultural loan access

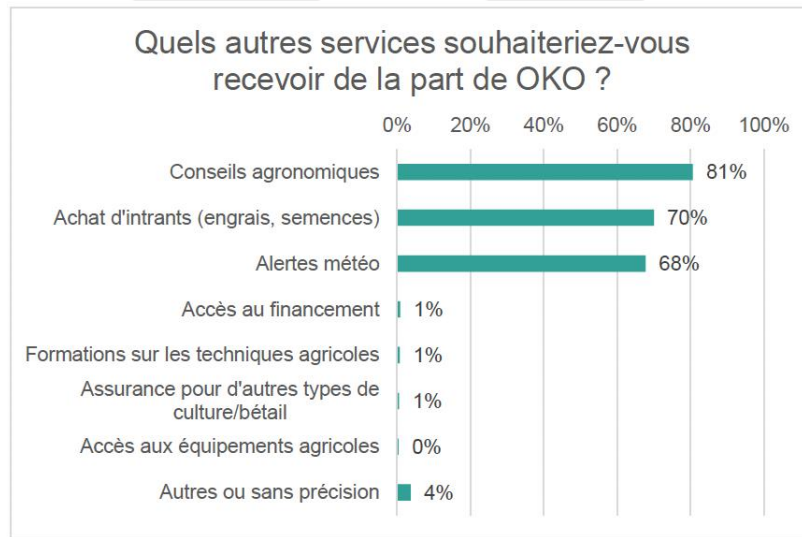


- Intensifying partnerships
- Working on bundled products

KEY LEARNINGS FROM ADA RESEARCH AND IMPACT ON PRODUCT DESIGN

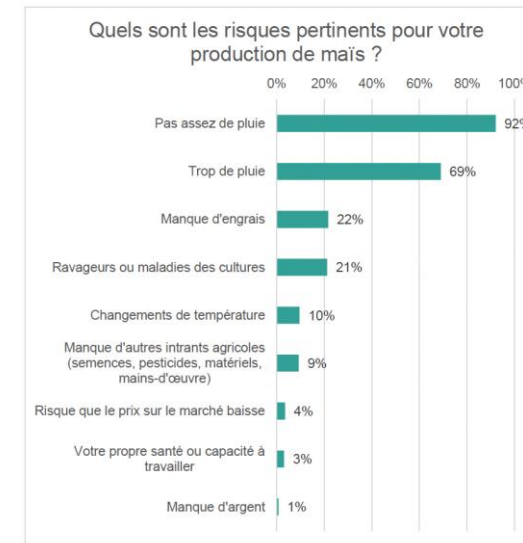
3. Additional needs

Additional products requested



- Pilot project for agronomic advice in 2023

Other insurance and financing needs

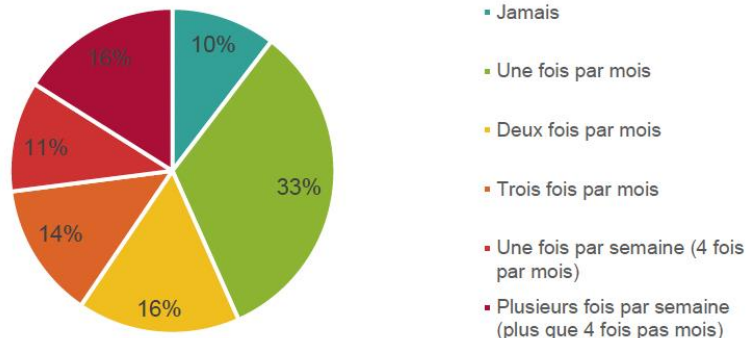


- Research on pest and disease cover
- Partnerships with micro-finance institutions

KEY WARNING: ALWAYS CROSS-CHECK DECLARED DATA WITH ACTUAL USAGE

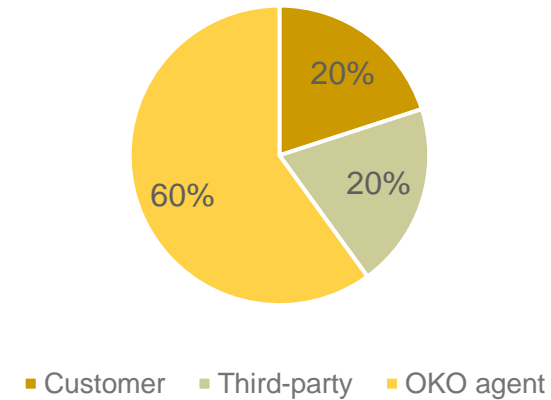
Example: reality of mobile payment

A quelle fréquence utilisez-vous les services d'argent mobile au cours d'un mois ?



VS.

Originating wallet





OKO

THANK YOU

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