[Sample] Focus Group & Individual Interview Guide –   
Customer Analysis

(Chapter 2 – Program Design)

*Note: This focus group and individual interview guide provides suggested topic areas and questions, but you are encouraged to modify and adapt as appropriate for your market. Also, you can probe further during individual interviews.*

TOPICS TO EXPLORE

1. Activities, responsibilities, mobility, literacy
2. Cash flow
   1. Income sources
   2. Major expenditures
   3. Savings and spending
   4. Control over money
3. Savings places (informal, formal)
4. Challenges to saving
5. Financial education
   1. Assessment of financial knowledge and gaps
      1. Goal-setting, planning
      2. Concept of saving
      3. Needs vs. Wants
      4. Financial conversations in the household
      5. Knowledge of banks and benefits
      6. Understanding of mechanics of formal savings products
   2. Potential content and delivery mechanisms for financial education
6. Financial institutions
   1. Impression of your financial institution and other financial institutions in the community
   2. Previous experience with banking services, attitudes towards banking services
7. Marketing and communication

Tips

* Conduct separate focus groups for girls and boys
* Ensure that participants are in age brackets of no more than 3-4 years
* Encourage participation from everyone
* Get 2-3 responses for every question
* Have one person facilitating the focus group and another person taking verbatim notes (plus an interpreter, if needed)
* *For individual interviews: try to probe further on topics that cannot be discussed in detail in a focus group setting because of time limitations.*

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| WELCOME & INTRODUCTION   * Thank you for coming – we are grateful for your time. We are really excited to be here with you and talk to you about your life. * We would like to record these discussions to help us remember them and so that we do not miss any of the ideas you give us. The details of these discussions will not be shared with anyone else; your names will be kept confidential and no one else will know who said what during our conversation. So please feel free to express your opinions openly. If you are not comfortable with this arrangement you do not have to participate. Would you still like to participate in this discussion? * Great! I first want to say that we invited all of you here, and so we would like to hear from everyone. Everyone’s ideas, experiences and opinions are important. So please, everyone speak up! |

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| CORE QUESTIONS | PROBES | PROCESS |
| Warm-up Questions [10 minutes] | | |
| 1. Who here likes [*insert popular sport or famous celebrity/singer*]? 2. What is your favorite subject? |  |  |
| Introductions | | |
| 1. Let’s start by introducing ourselves. Please tell us your name, your age, who lives with you in your home and what grade you are in? I will start and then we can go around the group. |  | Co-facilitator to prepare nametags for participants and facilitators |
| Activities, Responsibilities, Mobility | | |
| 1. What are you responsible for during the day? | * During school? * Outside school? * Household chores? |  |
| 1. What are your hobbies? | * What do you do in your free time? * Do you like to read? (gauge literacy) * Who do you hang out with? * How many close friends do you have? |  |
| 1. When you leave your house, where do you go? | * What do you do there (if not obvious)? * How often do you usually do these things? * Do you go alone or with someone else? Who? * Do you have to ask permission? From whom? * Do you ever use public transportation? How much does it cost? |  |
| Cash Flow (sources of income, saving, spending) | | |
| 1. Do you use money? | * What kinds of things do you need money for? * What in your life requires money? |  |
| 1. How do you get money? | * One-time sources: festivals, holidays, birthdays   + How much? * Regular sources: allowance from parents or relatives, income-generating activities   + How much? * Any other time? | Distribute notecards and pencils/pens to participants and ask them to write down the different sources of money and the amount.  *Note: good technique so that participants don’t just repeat what other participants say before them.* |
| 1. Where do you keep your money? | * Somewhere at home? Where? * With a friend? With a parent? * In a bank? * Why? * What do you like or dislike about saving in each of those ways? (*Probe for access, confidentiality, cost and security*) * Who decides? |  |
| 1. Where would be the safest place to keep your money? | * Why? (*probe for financial education knowledge*) |  |
| 1. What do you use that money for? | * Is money for different purposes kept separately? * How long is the money kept in those places before it is spent? |  |
| 1. Are you saving up to buy something? | * *Probe for savings goals.* |  |
| 1. Do you know how much money you have? | * How often do you check the amount you have stored? * What do you do to know how much money you have spent? * What amount would make you feel good to have there? * Do you have a plan for accumulating money? Do you track actual saving against the plan? How? * Do you have a plan for spending? Do you track actual spending against the plan? How? |  |
| 1. Does anyone else know about your savings place and how much you have? | * If so, whom? * How do you decide who to tell? (*probe for confidentiality and privacy*) |  |
| 1. What challenges do you face in saving money? | * Family members asking for money from them? * People taking the money from them without asking? * Spending it early on something else (candy, clothes, etc.) * What can be done to try to overcome these challenges? |  |
| Financial Education | | |
| 1. With whom do you talk about your savings? | * What do your parents tell you about saving or spending? Do parents encourage you to save? If so, how? * What do you tell your parents? (how much money you have, where it is, and what you want to use it for) * What about siblings? * How do you get money from parents when you want or need it? |  |
| 1. What have you learned about managing money before? From where or whom? | * Parents? Siblings? Other relatives? * School? NGO? * How did you hear about it (if program)? * Who specifically taught you? * What topics did you learn about? * Where did it occur? |  |
| 1. If so, how did you learn? | * Listening to someone speak? * Practicing? * Where did it occur? * How often? * Who else was learning with you? * What were your costs associated with this? * Was it fun? What did you like about the experience? * What didn’t you like about this experience? * Afterwards, did you change how you think about money? Why or why not? * Did you change how you manage your money? Why or why not? * *Probe for games, online, social media, groups, in-school/classroom, printed materials, with parents* |  |
| 1. What other things would you like to know about managing money? | * Banking and savings accounts? * Goal setting and planning? * Reducing spending? * How to start a business? |  |
| 1. How would you like to learn about these topics? Where? | * Classes? If so, what kind of teacher? * Games? What kinds? * Videos? * In groups or alone? * With parents? * Have you learned about other things, such as health issues, in a particularly fun and interesting way? What? |  |
| Financial Institutions | | |
| 1. What comes to mind when I say the word “bank”? | * What do you know about them? * How do you feel about them? * Why do people in the community go to them? * Who can use those services? * What kind of products do they offer to boys and girls? * Do you know of any banks that have accounts for young people? * Would you prefer to save at home vs. in a bank? Why? (*Probe for interest, security, convenience, etc.)* |  |
| 1. What other MFIs or banks do you know of? | * How do you know about them? * What is your impression of them? |  |
| 1. Do you know how a bank (savings) account works? | * What is required to open a bank account? * When can you put money in, get money out? How do you do this? * Are there any fees? * What are the benefits? Why would someone keep money in a bank instead of somewhere else? * Are there any drawbacks to having a bank account? |  |
| 1. What savings accounts do you know about that are just for young people like you? | * Who offers these accounts? * What is special about those accounts? * What don’t you like about those accounts? * What are the conditions? * If not, who are savings accounts for? |  |
| 1. If we could design a bank savings account for you, what would it look like? | * Minimum balance * Withdrawal restrictions * Interest rate * Fees (if applicable) * If a bank staff was able to collect the money from you |  |
| Marketing & Communications | | |
| 1. What is the best way to reach girls (or boys) your age? | * *Probe for social activities, media outlets, popular trends.* |  |
| 1. What is popular among girls (or boys) your age now? | * *Probe for trends, colors, celebrities, movies, music – make a note of what’s popular for different ages.* |  |
| 1. If there’s something going on in the community, how do you find out about it? | * Where do you get your information? * *Probe for TV, radio, newspapers/magazines, signs, friends, religious institution, etc.* |  |
| 1. Are there ever fun events here in your area? | * What made it fun? Did you attend? Why or why not? * *Probe for people going through the markets, street theatre, music, loud speakers, events, tents, mobile vans, anything fun.* * What did you think of that? |  |
| 1. Do you ever hear about anything at school? | * If so, what kind of things? * *Probe for community events, local programs, etc.* |  |
| 1. What advertisements do you remember? | * What was being advertised? (soap, hair products, washing powder)? * Why do you remember these advertisements? (*Probe for what made it attractive*) |  |
| 1. Do you use the internet? | * Where? * What do you use it for? * Are you on Facebook? * Twitter, etc. (other social media sites)? |  |
| 1. Do you have access to a mobile phone? | * Is it yours? * If not, whose is it? |  |
| 1. What do you use your mobile phone for? | * Calls? Internet? Music downloads? Apps? Chatting? Etc.? |  |
| Closing | | |
| Thank you. Your answers and discussion have been very helpful and informative. We are very grateful for the information you have provided. Do you have any questions or suggestions for us? | | |