[Sample] Interview Guide

Financial Institutions

**NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**ORGANIZATION:**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­­\_\_\_\_\_**

**TITLE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**LOCATION: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**DATE:** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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| INTRODUCTION |
| * Introduce each member of the team * Background of institution * Background of program * Goals for interview, for ex: * “We would like to talk to you today to learn more about your financial institution, the clients you serve, and the products you offer.” |
| PURPOSE |
| To understand the competitive landscape for youth financial services, specifically what other financial institutions are offering youth financial services and how they work. |

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| AREAS OF INQUIRY | PROBING QUESTIONS |
| 1. Customers | * Who do you serve today (key retail customer groups – especially among low-income, SME, waged employees)? Men/women, age, urban/ rural? (-% of revenue from each) * Which customers are your priorities for growth? |
| 1. View of Retail/microfinance Market | * What is history of your participation in this market, why did you enter this market? * Which customers do you see the fastest growth in now (expected growth)? * Challenges to serving un/underbanked customers in the future? |
| 1. Savings Market | * Expected growth * Current savings culture/attitude * How do you reverse a culture of credit (if applicable)? |
| 1. Youth Savings | * What do you offer now? * Why (what is objective)? * Is the product sustainable on its own? If not, how is it subsidized? * What are the features of the account? * What is your marketing strategy? * What is your financial education strategy? * Who uses the accounts? * What is the strategy for the future? |
| 1. Product Development | * What is the philosophy behind your product design? * Which of your products have worked well? Why? |
| 1. Competition | * Who do you see as competitors – why? * How do you differentiate your brand from other retail and microfinance providers? * What is your unique value proposition (for ex: longer banking hours, affordability, accessibility of staff or management)? |
| 1. Branchless Banking / Alternative delivery channels | * What kind of branchless technology do you use now? * Do you face any internal challenges? * What kinds of customer uptake barriers exist? * Where do you see this going in the future? |
| 1. Corporate Social Responsibility (CSR) | * What is your strategy, specifically focused on youth and education? |
| 1. Data | * Could you provide account data, specifically total borrowers, total depositors, total active depositors, total deposit portfolio, total loan portfolio, etc. (broken down by gender, by product)? * Where can we get your latest financials? |
| THANK YOU VERY MUCH FOR YOUR TIME. YOUR INPUTS ARE VERY VALUABLE FOR THE RESEARCH WE ARE CONDUCTING. | |