

# Interview Guide

## *Bank Diagnostic*

**Introduction:** The Bank Diagnostic is an Excel-based template to help funders and banks identify capability gaps to be filled to effectively deliver SME banking across six assessment areas: 1) strategy, 2) talent and organizational structure, 3) competitive positioning, 4) operational processes, 5) products and value proposition, and 6) digital readiness. It offers a menu of options to inform technical assistance efforts or internal initiatives aimed at strengthening a bank's SME banking capabilities.

**Purpose:** Conducting the Bank Diagnostic requires analyzing primary information, which should be obtained through interviews with bank staff. This document provides an interview guide that can be used to facilitate the interview process and gather the information needed for the assessment.

**Who to interview:** Senior leadership (e.g., CEO, COO, CSO, or CTO) as well as key staff responsible for SME banking (e.g., Head of SME Banking and supporting experts).

**How to use this guide:** Navigate the key questions, organized by interviewee and grouped into the six core assessment areas. Feel free to skip questions or add new ones as needed.

### **Core components:**

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**Automation tip:** If recording is allowed, use ChatGPT or a similar AI tool to analyze the transcripts of the interviews conducted and identify key takeaways.

# Questions by interviewee

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## **Senior leader (e.g., CEO, CSO, COO, CFO)**

### *Strategy*

- SME banking among the bank's top strategic priorities for the next 2–3 years?
  - How would it rank compared to other key priorities?
- What is the current share of SME lending in the bank's total business?
  - What share is the bank targeting for over the next few years?
- (*Preferably CSO*) Has the bank defined an SME segment with specific goals?
  - If so, what are their time horizons, and how frequently are they tracked?
- (*Preferably CEO or CSO*) Do leadership members oversee SME banking operations?
  - If so, who?
  - How frequently does this person review progress on the SME strategy?
- (*Preferably CEO or CSO*) Does the bank have defined investment plans to deliver on its SME strategy?
  - If so, what are the execution timelines?
  - What resources have been allocated to support it?
- Has the bank implemented any major strategic or operational initiatives in the past 3–5 years (e.g., new business segment, digital transformation, or product launch)?
  - If so, what were the outcomes?

### *Talent and organizational structure*

- (*Preferably CEO or CSO*) Does the bank have a dedicated SME unit with defined roles and responsibilities?
  - If so, how many staff members are exclusively focused on SME-related activities?

### *Competitive positioning*

- (*Preferably CEO or CSO*) Does the bank have a defined SME brand or value proposition?
  - If so, how is it marketed and communicated to the public?

### *Operational processes*

- (*Preferably CFO or COO*) Is SME performance tracked in the bank's reporting systems?
  - How frequently is it reviewed?

### *Products and value proposition*

- (*Preferably COO*) Does the bank track the profitability or sustainability of its SME portfolio?
  - What do those indicators show?

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## **Digital leader (e.g., CIO or CTO)**

### *Competitive positioning*

- Does the bank use market research or customer insights to guide SME banking priorities?
  - How often is this done?
  - How consistently is it applied?

### *Operational processes*

- Are the bank's key systems integrated and function smoothly to support SME digital operations?
  - If so, are any manual steps or interventions still required?
- Does the bank have a clear change management framework or approach to ensure reliable SME digital operations?
  - If so, what procedures are in place for implementing updates or upgrades?
- How long does it typically take to launch a new SME digital feature from ideation to release?
- Are SME digital services compliant with data privacy regulations (e.g., consent capture, data usage visibility, storage security)?
- Can SME customers perform core banking tasks (e.g., payments, checking balances, transfers) through the bank's digital channels? If so, are these services available on both mobile and web platforms? (CIO or CTO)

### *Products and value proposition*

- Can SME customers perform core banking tasks (e.g., payments, checking balances, transfers) through the bank's digital channels?
  - If so, are these services available on both mobile and web platforms?
- Does the bank offer digital non-financial services (e.g., cashflow management tools, invoicing tools, financial planning tools) to SMEs?
  - If so, which non-financial services are available?
- What feedback do SMEs provide on digital channels' speed, ease of use, and accessibility across web and mobile?
  - How frequently do they submit complaints?

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## **SME business leader or equivalent**

### *Strategy*

- Has the bank defined an SME segment with specific goals?
  - If so, what are their time horizons, and how frequently are they tracked?
- Does the bank have defined investment plans to deliver on its SME strategy?
  - If so, what are the execution timelines?
  - What resources have been allocated to support it?
- Is the SME strategy reflected in the work of core teams (e.g., credit, risk, operations)?
  - Are these teams held accountable for delivering on SME-related priorities?
- Are there defined inclusion or impact goals for SME banking?
  - If so, how frequently are these monitored?

### *Talent and organizational structure*

- Does the bank have a dedicated SME unit with defined roles and responsibilities?
  - If so, how many staff members are exclusively focused on SME-related activities?
- Do staff involved in SME banking have performance targets or incentives specifically tied to SME results?
  - If so, which roles have KPIs?
  - How are these encouraging performance?
- Does the bank offer SME-specific training for staff?
  - If so, which staff members receive this training?
  - How frequently is it delivered?

### *Competitive positioning*

- Has the bank conducted any market research or competitive benchmarking focused on SME segments?
  - If so, when was it done?
  - How has it influenced SME strategy or product development?
- Does the bank target specific SME segments?
  - If so, how were these segments selected?
  - Was the untapped market potential a factor in their selection?
- Does the bank have a defined SME brand or value proposition?
  - If so, how is it marketed and communicated to the public?

### *Operational processes*

- (*Validate with Head of Credit, Head of Risk, or related*) Does the bank use credit processes specifically tailored to SME clients?
  - If so, what are those processes?
  - How institutionalized are these?

- *(Validate with Product Manager or related)* Has the bank defined SME segments (e.g., by size, sector, lifecycle)?
  - If so, how are those used to tailor products and services?
- *(Validate with Lead Engagement Manager or related)* Does the bank assign relationship managers or officers to SME clients?
  - What does their engagement consist of?
- Does the bank analyze broader customer data to identify existing clients from other segments (e.g., retail, corporate) who are SME owners or managers?
  - If so, how is this data used to cross-sell SME banking products and assess creditworthiness?
- Is SME performance tracked in the bank's reporting systems?
  - How frequently is it reviewed?

#### *Products and value proposition*

##### SME offerings

- Does the bank offer financial products specifically designed for SMEs?
  - If so, how are they tailored to different SME lifecycle stages? What SME needs do these products address for each stage?
- Does the bank offer SME products tailored to specific sub-segments or sectors (e.g., women-led businesses, agribusinesses, exporters, family-owned SMEs)?
  - How do these differentiate from SME standardized products?
- Does the bank offer non-financial services for SMEs?
  - If so, what types of services are provided (e.g., training, advisory, networking opportunities)?
  - What needs are they responding to?

##### Financial performance

- Does the bank track SME loan portfolio data?
  - If so, how has the portfolio performed over the past three years in terms of volume and number of clients?
- What is the non-performing loan rate for the SME portfolio?
  - How does it compare to the NPL of the overall loan book?
- Does the bank track the average number of financial products acquired by SME clients?
  - If so, what is the current average?
  - What types of non-credit products are commonly used by SMEs (e.g., payments, savings, insurance, FX)?
- Does the bank track the profitability or sustainability of its SME portfolio?
  - What do those indicators show?

### *Digital*

- Does the bank use market research or customer insights to guide SME banking priorities?
  - How often is this done?
  - How consistently is it applied?
- Are the bank's key systems integrated and function smoothly to support SME digital operations?
  - If so, are any manual steps or interventions still required?
- Does the bank have a clear change management framework or approach to ensure reliable SME digital operations?
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