

Mystery shopping tool










Objective

The action research will use mystery shopping to understand the customer experience of women micro- and small enterprise (WMSEs) owners. The research will assess their experiences through digital financial services and their interaction with the action research partners' DFS agents. It can be directed to get critical insights on the services the MSEs availed, with a particular focus on the gender sensitivity of the services provided and compliance aspects that might be the pain points for WMSEs.









Consumer persona: Female micro- and small-enterprise owners




Locations: DFS service points

Conversation flow

-  Open account
-  Send money or P2P
-  Withdraw or deposit money
-  Bill payment
-  Balance check
-  Enterprise loan
-  Other services

Questions

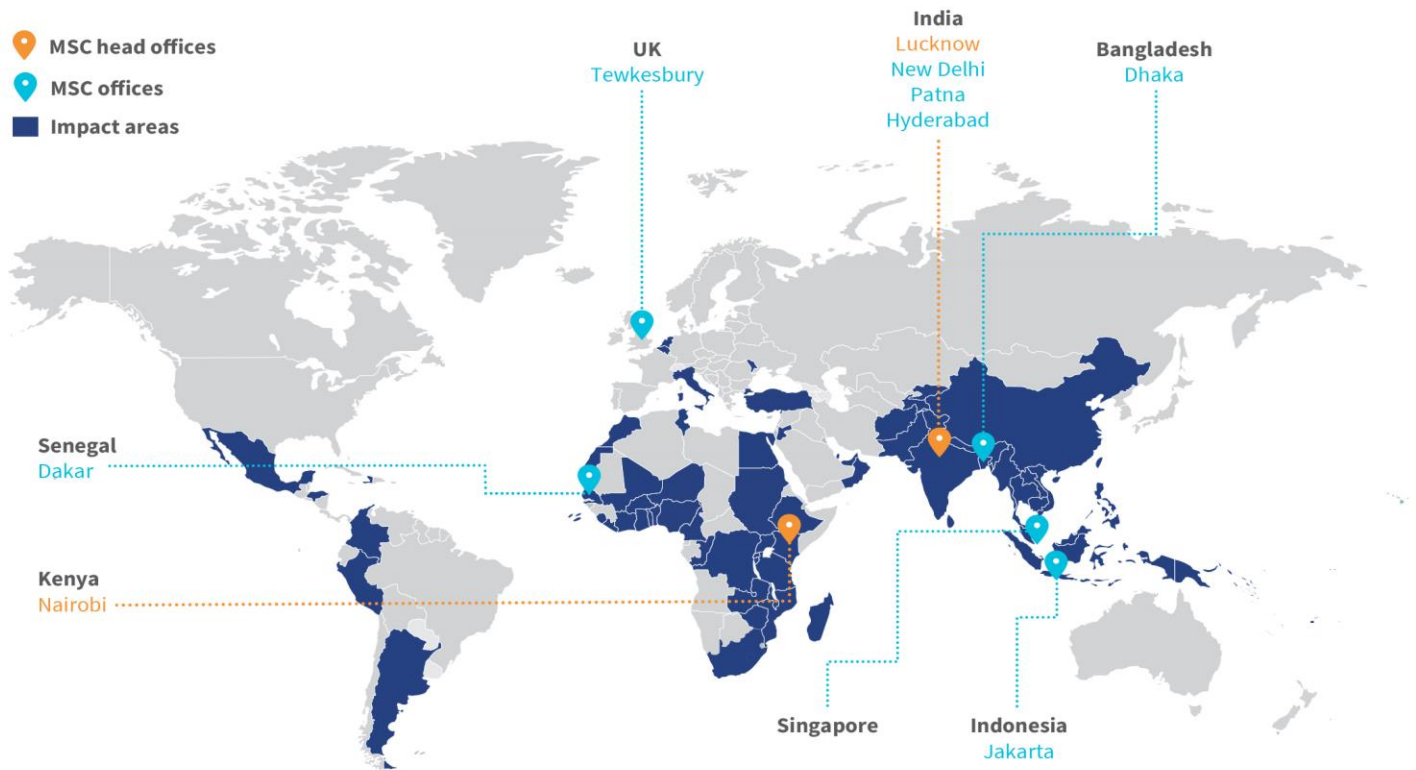
-  Logistics available—drinking water, seats to wait, cleanliness
-  How long did you have to wait before it was your turn? _____ minutes
-  Were you asked for an ID?
-  What other options were available if you did not have an ID?
-  What other documents were you asked for?
-  How much time did it take to complete the transaction?
-  Were you asked for any bribes?
-  How was the behavior of the agent?
 - Rude
 - Improper (too chatty)
 - Improper (Uncommunicative)
 - Gave preference to other customers
 - Clarified doubts properly

-  Were you provided any additional financial advice?
-  What did the agent say would happen in case of a network failure?
-  How well were the agents providing product, consumer safety, and recourse information?

Detailed notes (specifying what all happened, the behavior of the agent, and your experience as a woman:

Service	Experience
Open account	
Cash in or cash out	
Send money or P2P	
Bill payment	
Balance check	
Enterprise loans	
Other services	

- MSC head offices
- MSC offices
- Impact areas



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