IPPB: Capacity enhancement for IPPB agents

Problem statement/objective

In the diagnostic study with IPPB agents, 39% of agents expressed difficulty operating MATM*, and only less than 50% of agents reflected awareness of financial products offered by IPPB. Agents have limited capability around enhancing agent-customer engagement. Specifically, postal agents with no training or experience in consumer sales find it challenging to "sell" products. Secondly, lack of hands-on training acted as a barrier to usage for those agents who were not digitally savvy.

MSC's solution

- Developed persona-based sales, which can help agents to sell products based on visible cues from the customer
- Designed comprehensive training content for IPPB agents- suitable for the hybrid model of delivery- including physical, digital and phygital
- Training module focused on enhancing both the technical and functional skills of the agents.
- Conducted ToT to build self-sustainability and helped IPPB to set up training systems

Key learnings and challenges

- Peer learning- IPPB agents made informal peer groups for quick query resolution, device or product learning and it led to significant learning outcomes
- Lack of agility- Government banks such as IPPB, find it quite challenging to do rapid iterations of pilots to identify what works and what does not

Proposed targets / achieved targets

Indicators	Target	Achieved	Potential impact
Agents identified and trained	150,000	174,000	**49 Mn** customers will receive superior service
Agents identified for pilot	1,500	2,100	

Scale-up plan

Below scale-up activities will help upskill around 200,000 agents from across India

- Pan-India rollout: MSC will work with IPPB's learning and development team to roll out an all-inclusive training program for all the agents across India
- Rule-based sales handbook: MSC will develop a more generic persona-based sales rulebook that agents can use to conduct sales from every part of India. All products will be mapped to personas that can be identified through visible traits

Grant head: IPPB

*MATM - Micro ATM is the smartphone based device which an EU (postal agent) uses for providing doorstep banking services

MSC is providing long term TA to IPPB