



Communication toolbox

Airtel Payments Bank (APB)

 **airtel** Payments Bank

MSC
MicroSave Consulting

We conceptualized a “communication toolbox” to empower APB retailers to pitch the *Suraksha* plan to customers

MSC ran a design sprint exercise: An intensive, structured process to fast-track innovation and test new concepts on the communication toolbox, among retailers and customers in Bihar, Jharkhand, and Chhattisgarh

The problem

APB’s *Suraksha* plan had seen less attraction among the customers due to:

- Difficulty in the promotion of the plan, as customers tended to prefer lower-cost alternatives available in the market
- Limited understanding of the plan's features and associated benefits among frontline staff
- Inadequate information on the claims process, which resulted in no claims being filed to date
- An absence of marketing collaterals at retail outlets, which hindered the initiation of customer conversations around the plan

The concept

Development of a communication toolbox—a behavioral design solution that includes five key components:

Hanging signage

Hanging signage will generate curiosity among customers to ask queries on the *Suraksha* plan.

Claims information

Claim information will help retailers provide knowledge to retailers and transparency to customers on the Hospicash claim process.

Audio brief for retailers

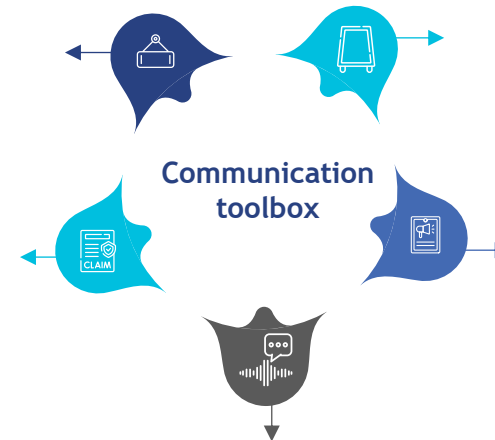
The audio brief will provide detailed information on the *Suraksha* plan for account opening, Hospicash, and cashback features. This information will enable retailers to prepare answers to specific customer queries related to the *Suraksha* plan and reduce their dependence on the field staff.

Standing signages

A standing signage visible to the customer, that provides information on the *Suraksha* plan, sparks conversation, and serves a utility purpose for retailers.

Posters

The retailers will be able to disseminate the correct information among customers on the *Suraksha* plan through these posters.



Design sprint in action: A few snapshots from the field

Interaction with customers and retailers on the communication toolbox



The fieldwork unveiled key insights: Assumptions about insurance plans, collateral optimization for advertising, retailer-centric claim processes, and utilizing public spaces for product promotion



Customers lacked understanding of the *Suraksha* plan and even Hospicash insurance. Retailers assumed that only literate individuals could comprehend information about these insurance products.



Rural customers view insurance as a family-wide safety net, even when it primarily covers an individual. Family imagery in marketing materials further strengthens this association between insurance and family protection, which aligns with their belief in insurance as a safeguard for the entire household.



Most retail shops already had displays of multiple posters and promotional banners for FMCG products and other products, such as financial services. They needed something eye-catching that also offered practical value to the retailers.



Multiple sets of the same collateral benefit retailers because if one type of collateral is removed, the other set can still serve a similar purpose in a different capacity.



The retailer shops we visited experienced an average daily footfall of more than 50-100 customers. Consequently, engaging customers for extended periods poses a challenge for retailers.



Retailers saw themselves as the primary point of contact for their customers when filing insurance claims for any product. They suggested that their role in the claim process be stated. Successful insurance claims through the help of retailers would also improve customer trust in retailers.



Customers are often pessimistic about the likelihood of successfully claiming insurance schemes. Publishing success stories is crucial to instill trust and encourage customers to enroll in insurance products.



The use of public places, such as *Panchayat Ghars* to advertise *Suraksha* plans during *Suraksha* drives can significantly boost sales in rural areas.

4. Audio briefs testing: Retailers prefer a clear, concise *Suraksha* plan message to develop their understanding

Insights from the field*

Iteration 1

The MSC team prepared two audio files:

One minute: Intended as a promotional audio to be shared with customers via social media

Five minutes: Intended to develop a deeper understanding of *Suraksha* among retailers

Field Insights indicated that the one-minute audio may not be effective, as the retailers prefer a more detailed audio to better understand the *Suraksha* plan.

Iteration 2

The MSC team then created another audio to address FAQs on the *Suraksha* plan.

Field insights indicated that retailers preferred an audio of five to six minutes that covers these FAQs as well



MSC team: What do you think of the two audios you have just heard about the *Suraksha* plan?

Retailer: I think they are comprehensive, but I would prefer a single audio of about five to six minutes, which clearly explains the *Suraksha* plan and also answers a few questions that the customers might have.



*Primary research conducted in Bihar, Chhattisgarh and Jharkhand