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# CUSTOMER INSIGHTS TOOLKIT

**ENHANCING VALUE CHAIN DEVELOPMENT THROUGH  
CUSTOMER RESEARCH**

**microREPORT #182**

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### **DISCLAIMER**

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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# HOW TO USE THIS TOOLKIT

## CONTEXT

Each year, companies spend over \$31 billion on market research. The majority of those dollars are spent trying to determine how to drive consumers in developed markets to buy more products and services, from energy-efficient cars to better toothpaste. Less than one quarter of the investment in market research is in emerging markets, with 16 percent of the total spent in the Asia Pacific region, 6 percent in Latin America, and just 2 percent in the Middle East & Africa.<sup>1</sup>

Figure 1: Global Market Research Spending, 2010 (US \$B)



The little money that is spent on market research in developing markets has rarely been used to help micro and small enterprises (MSEs) understand and respond to demand along the value chain. However, there is tremendous opportunity to do so and this toolkit will demonstrate how. It is intended as a primer for those that work with MSEs—from business development organizations, to donor agencies, to companies, to consultants—to understand what customer insights are and how they might be applied to help MSEs connect to local, national, and global markets.

The toolkit addresses three main challenges in designing and delivering customer research in developing markets:

**Customer insights tools are underutilized in developing markets.** Too often, customer research work is considered a tool for mature markets. However, customer insights have great potential to shape the products and services that MSEs offer in developing economies. From farmer willingness to adopt high-yield seeds to import/export companies' standards for imported organic cocoa products, customer insights can be used to help MSEs better understand and respond to demand along the value chain.

**There are not enough best-in-class examples of how customer insights have been applied in developing markets.** As suggested by the distribution of market research dollars in Figure 1, there is a tremendous amount of customer insights work done in developed markets, and much of the innovation in customer insights happens there. More good examples are needed of how customer insights have been applied in developing countries. This would provide a body of experience that is specific to developing markets and that practitioners can draw upon in designing their own approaches.

**Often, resources earmarked for customer insights are not deployed strategically.** In our experience, there is a tendency for organizations in developing markets to short-change the time or money that is invested in customer

<sup>1</sup> ESOMAR. 2011:6.

research. This leads to weak customer insights. This toolkit provides considerations for developing high-quality research while adhering to organizations' budget, personnel, and time constraints.

Customers are constantly changing, and research techniques to understand customer needs, attitudes, and behaviors are evolving as well. This toolkit discusses a full suite of research methodologies, but places an emphasis on approaches to customer insights that are not (yet) commonly used in developing markets.

## STRUCTURE

The Customer Insights Toolkit is divided into two parts:

**Part I provides a general overview of customer insights development**, including a discussion of the scenarios in which MSEs might choose to use customer insights, tools that can be used to develop these insights, and considerations for applying these research tools along the value chain.

**Part II provides best-in-class examples** of how customer insights have been used to identify growth opportunities in developing markets.

## USAGE

Though this toolkit describes a broad set of discrete research techniques, it is not intended as a directive for incorporating each tool in every research approach. Instead, it is a guide that can help practitioners design customer research based on the project goals and resources available.

The toolkit also emphasizes applications versus definitions. While it provides guidance on using customer insights to identify opportunities to understand and meet demand along the value chain, it is not intended as a definitive reference for how to conduct primary research. Readers with little direct primary research experience should refer to the many excellent texts on these methods; a limited sample is provided in the bibliography.

# PART I: GENERAL OVERVIEW

## INTRODUCTION

Enterprise development can create wealth and drive growth in poor communities by connecting MSEs with local, national, and global markets (Figure 2).<sup>2</sup> USAID’s Value Chain Framework documents the complex structures and dynamics of a value chain that could represent a range of industries, such as agriculture, pharmaceuticals, consumer goods or financial services. Enhancing the competitiveness of a value chain, and ensuring MSEs are best positioned to succeed within it, requires a deep understanding of all customers participating in a given value chain.

As described in the “How to Use this Toolkit” section above, this toolkit will provide MSEs and the organizations that work with them a clear guide to better understanding the customer. However, to gain the most value from this toolkit, it is important that we define what customer insights are, and who customers can be.

### Defining the Terms

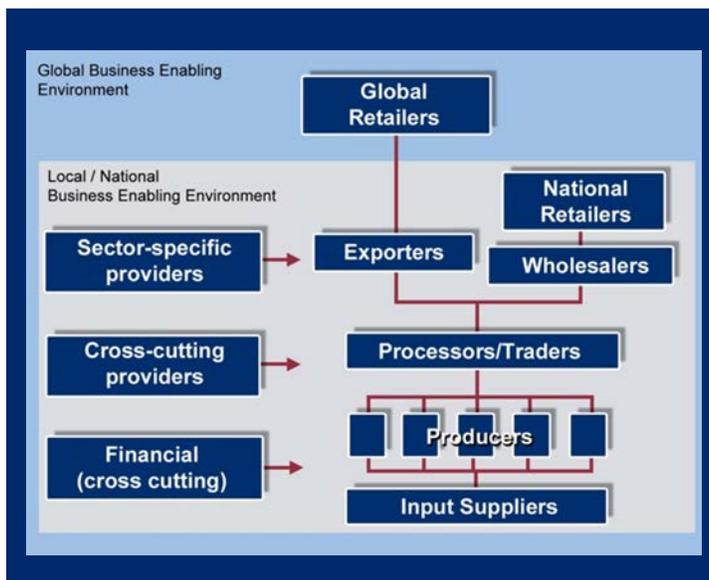
The core of any market research approach is a deep engagement with the customer. In many cases, the customer is the end-user of a product or service. However, businesses might have many customers that they need to understand—from aggregators to retailers to wholesalers. In this paper, a customer is defined as *any* entity or individual who participates in the value chain—from a smallholder farmer to an end-consumer.

**A CUSTOMER is any entity or individual in the market who participates directly or indirectly in the production or delivery of a product or service along the value chain.**

While customer insights are rooted in an analysis of facts and observations, they transcend a simple communication of the data.

**CUSTOMER INSIGHTS are a deep understanding of a customer’s needs and behaviors—both known needs that the customer can identify, and the latent needs that they cannot.**

Figure 2: USAID Value Chain Framework



<sup>2</sup> USAID. [Value Chain Development Wiki](#). USAID’s full rationale for this approach is explained in its [Key Elements of the Value Chain Approach](#).

## WHAT IS THE VALUE OF CUSTOMER INSIGHTS?

### HENRY FORD ON CUSTOMER INSIGHTS

Ford is often quoted as saying, “If I’d asked people what they wanted, they would have said faster horses.” In the early 1900s, customers knew they wanted something safer, cleaner, sturdier—and of course, faster—than their horse-drawn carriages. These were customers’ unmet needs but, if asked directly, customers could not possibly have envisioned a completely new invention, the car. Instead, they may have suggested that Ford breed stronger, faster horses. By understanding customers’ underlying needs, Ford provided not a better horse, but the Model T.

Why are customer insights useful in value chain development? In short, they help MSEs understand where they can meet customer needs more effectively, which increases customer value. Customer value is the benefit that customers receive from the products and services that they consume. When an MSE meets customer needs more effectively than the market was meeting those needs before, it has created additional customer value. The difference between the degree to which the market meets customer needs today, and what the market would provide to customers if it were completely meeting these needs, is the market opportunity.

Customer insights can enable organizations to identify market opportunities along the value chain and quantify how much those opportunities might be worth in dollar terms. This type of work is valuable for any business, which is why companies spend \$31 billion on market research (of which customer research is a part) each year.

Customer insights are especially valuable in developing markets. They can provide MSEs with an understanding of what their customers—or future customers—want in terms of product, channel, or marketing, which has two main benefits.

First, it highlights where the greatest opportunities are for MSEs to make money. Meeting customer needs more effectively can result in increased sales, ranging greatly in value depending upon the size of the market and the degree to which it already meets customer needs.

Second, customer insights can reduce the risk for MSEs and other actors in the value chain to invest in new or improved products and services by giving them information on what their customers—or future customers—want to buy. While organizations can certainly identify and sell products without market research, insights about the customer can help to increase businesses’ certainty that they are selling products that the market wants. This is especially important in developing markets, where capital is scarce. If organizations develop a product that customers do not want, the precious capital is gone—and, oftentimes, the micro or small business along with it.

Three specific areas in which MSEs and the organizations that work with them can use insights to identify market opportunities along the value chain include:

- Developing business or program strategy
- Producing better products or services
- Creating appropriate marketing approaches

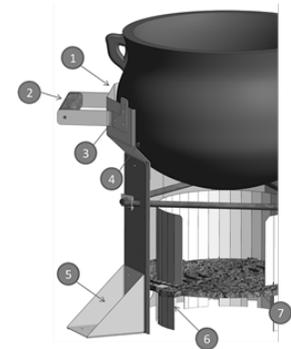
**Developing business or program strategy.** At its highest level, customer insights can be used to inform strategy development for a business or a program. For example, a major South Asian bank needed to develop a strategy for its new branchless banking business. Using customer insights, the bank was able to identify attractive customer segments; calculate the market opportunity associated with meeting the needs of each segment; and identify the changes to its offer required to attract and retain customers.

Customer insights can also be used to underpin strategies for making an entire value chain more efficient by better understanding the needs, attitudes, and behaviors of each actor in the value chain. Programs such as the Global

Partnership Initiative in the Office of the U.S. Secretary of State consider customer insights to be an important dimension of understanding demand along the value chain.<sup>3</sup>

**Producing better products or services.** In other cases, customer insights can be used to develop or refine products, services, or pricing. For example, researchers used customer insights to develop an improved cookstove for women living in displaced people’s camps in Darfur, Sudan. Typically, women had to make dangerous trips walking outside of the camps to find wood needed for the traditional cookstoves. Through interviews, focus groups, and product demonstrations, researchers identified a stove that would best meet these women’s needs and modifications required to make the stove suitable for use in Darfur. The circles in Figure 3 point to the seven design changes that were made to the stove to better accommodate women’s needs.<sup>4</sup>

**Figure 3: Darfur Stove**



**Creating appropriate marketing approaches.** Finally, customer insights can be used to develop marketing campaigns, collateral, or messages that are designed to target and convert target customer segments. The Lebanon Business Linkages Initiative (LBLI), funded by USAID, supported a distributor of traditional Lebanese packaged foods and beverages—Mechaalany—in better understanding its current and potential customers. After receiving LBLI’s training and coaching, Mechaalany developed new sales and marketing plans, developed new brand recognition, and held in-store promotional activities to expand into new markets, including ready-to-eat meals. In one case, an LBLI study identified the need for updated labeling and packaging to meet consumer preferences, and LBLI staff linked Mechaalany with Liban Pack, a local packaging company, to create the new design. As a result of these initiatives, the company increased sales by 35 percent.

## DEVELOPING CUSTOMER INSIGHTS

Customer insights work should be approached as a process, not just the deployment of research tools. Unfocused research collection can yield volumes of data, much of which might be quite interesting, but little of which will be valuable in answering the research question. Spending time understanding the problem and determining what helpful information is already available, before spending a dime on field research, will make the best use of the time and resources invested. Figure 4, below, demonstrates a five-step process to developing, delivering, and deriving value from customer insights.

The Customer Insights Process can be used to identify opportunities to meet customer needs along the value chain. Hope Consulting has used this process to generate customer insights for Fortune 500 companies, small businesses, large nonprofits, and others. The steps in this process might seem obvious; however, organizations often struggle to plan and assign resources throughout the process, and this often results in wasted time and money. As the case studies in Part II will illustrate, investment in defining the appropriate scope and budget upfront is well worth the effort.

<sup>3</sup> For more on the Global Partnership Initiative, see <http://www.state.gov/s/partnerships/impact/>.

<sup>4</sup> [Darfur Stoves Project](#). Accessed on January 13, 2012.

**Figure 4: Customer Insights Process**

	<b><u>OBJECTIVE</u></b>	<b><u>ACTION STEPS</u></b>
<b>STEP 1</b> FRAME THE PROBLEM	Determine the outcome desired	Define the problem to address, research questions, and initial hypotheses Map out analysis to be completed Gain decision-makers' and stakeholders' agreement
<b>STEP 2</b> DEVELOP A FACT BASE	Build a baseline understanding of the problem, using existing information	Gather internal and external literature and data Refine initial hypotheses Identify data gaps Review existing aggregate data
<b>STEP 3</b> DEPLOY PRIMARY RESEARCH	Build on fact-base, to deepen understanding of the customer	Design research plan, including tools to be used Conduct additional analysis on secondary data Execute plan
<b>STEP 4</b> ANALYZE THE DATA	Answer the research questions, using all data available	Gather data from all sources Synthesize findings across sources Extract insights from full data set Answer research questions
<b>STEP 5</b> MAKE RECOMMENDATIONS	Identify leading recommendations Gain stakeholders' agreement to those recommendations	Develop actionable recommendations Discuss findings and recommendations with stakeholders Agree on path forward and develop action plan

## **CUSTOMER INSIGHT TOOLS**

The Customer Insights Process is the backbone of good research work, and intriguing information will be identified by following those steps. However, practitioners must do more than just collect the data. To learn the most about customers, they must use the Customer Insights Process to ask further questions and to push the data beyond the facts. Practitioners must not only observe customer behavior, but also understand why customers behave the way they do, and what that implies for determining which customers MSEs should serve, and how.

There are a variety of tools available to enable insight development along the value chain. The following table briefly identifies each tool available, the resources required to deploy it, and the magnitude of costs associated with it.<sup>5</sup> Some

<sup>5</sup> There is wide variance in the cost of customer research. Research approaches should be chosen in function of the value that they can create, not the amount that they will cost. However, rough costs are provided in this section since budgetary realities can

of these tools can be used by MSEs directly. Others—especially those that require significant resources or market research expertise—may be used by non-governmental organizations (NGOs) that facilitate enterprise development or by professional services firms hired on behalf of facilitating organizations.

Of the research approaches outlined in Figure 5, there are five tools that are especially underutilized in developing markets that have enormous potential for impact along the value chain: ethnography, piloting and prototyping, surveys, conjoint, and max-diff analysis.

**Ethnography:** Ethnography is the process of developing an understanding of how people live, work, eat, and sleep through close observation, i.e., through immersion in a customer’s home or business environment. This tool can yield deep insights into people’s behaviors and unmet needs by enabling a holistic view of customers and their environment as well as a discussion of the needs they cannot articulate.

However, ethnography is challenging to do well. It can also be costly, because it requires skilled ethnographers and significant time. Major corporations in developed markets employ ethnographers to build insights that could not be obtained through focus groups, interviews, or other types of tools. Though this tool is seldom used in enterprise development, there is growing appreciation of the need to involve ethnographers and other social scientists into value chain development teams—partly to understand customer insights, and partly to understand the behaviors of other actors along the value chain.

**Piloting/Prototyping:** Piloting and prototyping are live customer trials of product or service offerings that involve putting prototypes in front of the customer. Live customer trials provide invaluable feedback to businesses that want to offer a new product or service, gauge interest in a modified product or service, or test pricing.

Pilots are an investment, and they require significant time and labor to monitor the results and make real-time changes. This reduces the appeal for MSEs or enterprise development facilitators that lack human resources to implement the exercise or are not able to make changes quickly. However, investing in a small-scale trial before a full launch can save MSEs from introducing products or pricing that are not market-ready.

**Surveys:** Surveys are questionnaires developed to collect responses to closed-ended questions from a pool of customers. Few primary research tools can provide quantifiable data representative of a target population as effectively as surveys can. Surveys with large respondent pools—such as end-market consumers or retailers— can also be used to calculate market opportunity, and they allow the results to be generalized to the population in a way that qualitative tools cannot.

Surveys are used in developing markets with some frequency. These surveys often measure “stated preference,” or what survey respondents say is important to them. However, stated preference data tends to not predict how respondents will behave in real life. More advanced survey techniques test “revealed preference,” or what customers reveal to be important to them when asked a series of questions designed to mimic decision-making in real life. Revealed preference techniques tend to yield data that is more predictive of actual customer behavior. Two such techniques—conjoint and max-diff—are described on the following pages.

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and do guide customer research decisions. Costs range from one dollar sign (“\$”), representing a minimal investment in research (in-house or short-term contract labor; research report fees; etc.) to four dollars signs (\$\$\$\$), representing research that includes high-end professional services firms, travel, and participant research incentives, and is generally sustained over several months.

**Figure 5: Customer Insights Research Tool Overview**

<b>TOOL</b>	<b>OBJECTIVE</b>	<b>TIMING</b>	<b>SKILLS REQUIRED</b>	<b>COST</b>
<b>SECONDARY RESEARCH</b>				
EXTERNAL LITERATURE	Identify existing facts	Varies; flexible, depending on project needs	Basic analytics	0 - \$
EXTERNAL AND INTERNAL DATA ANALYSIS	Identify market- and customer-level trends and behaviors	Varies; flexible, depending on dataset and project needs	Quantitative proficiency; comfort with basic database programs	0 - \$
<b>PRIMARY RESEARCH — QUALITATIVE</b>				
EXPERT INTERVIEWS	Develop further insight into customers	Weeks	Communication skills	0 - \$
CUSTOMER INTERVIEWS	Collect direct feedback from customers, one-on-one	Weeks	Communication skills	\$
FOCUS GROUPS	Collect direct customer feedback	Weeks	Strong, unbiased moderator with excellent communication skills	\$ - \$\$
ETHNOGRAPHY	Observe customer behavior	Weeks - months	Experience executing ethnographic studies	\$\$ - \$\$\$
SELF-DOCUMENTATION	Collect intimate customer behaviors and experiences	Days or weeks	Ability to recruit and motivate dedicated customers	\$
PARTICIPATORY RURAL APPRAISALS (PRA)	In conjunction with local stakeholders, identify problems and formulate solutions	Weeks	Experience with field research; PRA experience preferred	\$
CUSTOMER OR HOUSEHOLD SURVEYS	Collect data on customer needs and behaviors, to inform quantitative analysis	2-6 months	Experience developing and analyzing survey tools and recruiting and deploying surveys	\$ - \$\$
PILOTING AND PROTOTYPING	Test product or service with target customers	Several weeks to several months	Varies depending on type of pilot; at minimum, proficiency developing prototypes	\$ - \$\$\$

**Conjoint:** A conjoint is a type of survey question that uses trade-offs to reveal the relative importance of different product attributes to a customer. There are several variants, but a choice-based conjoint will typically present a few product variants, or “offers,” to a survey respondent. Each offer will be similar enough to other offers to be comparable, but different enough that the respondent can have a clear preference for one over another. The respondent will be asked to choose his or her preferred offer. He or she will then be presented with another set of offers, and again asked to choose his or her preferred offer. This exercise is repeated several times. The resulting conjoint data is analyzed to reveal customers’ preference for different product features and pricing.<sup>6</sup>

An example of a conjoint might be an exercise designed to test the cacao seedling offer that smallholder farmers would be most willing to purchase. As illustrated in the text box below, this conjoint might force a respondent to choose between standard cacao seedlings at \$0.25 vs. genetically modified seedlings at \$0.35 vs. genetically modified seedlings for \$0.35 with a discount coupon for the next purchase. This forced trade-off exercise will reveal how important each of the factors is to the customer. As this example shows, conjoint data provides specific information that MSEs can use to create the “offer” that customers are most willing to purchase.

**Figure 6: Illustrative Conjoint Question: Best Cacao Seedling Offer**

**QUESTION TO FARMER: Which cacao seedling offer would you buy?**

	<u>OFFER A</u>	<u>OFFER B</u>	<u>OFFER C</u>	<u>OFFER D</u>	<u>NONE</u>
<b>PRICE</b>	\$0.25	\$0.25	\$0.35	\$0.35	
<b>SELLER</b>	Purchased from seller before	Never purchased from seller before	Purchased from seller before	Never purchased from seller before	I would not purchase any of these offers
<b>VOUCHER</b>	No Voucher	No Voucher	Voucher for ½ off next fertilizer purchase	Voucher for ½ off next fertilizer purchase	
<b>WHICH WOULD YOU BUY?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I would purchase none of these

**Max Diff:** A Maximum Differential Analysis (max-diff) allows organizations to measure the importance that customers place on different brand or product attributes. Like conjoint analysis, a max-diff analysis is a survey technique that forces customers to reveal their preferences around a given set of brand or product attributes by forcing trade-offs between a few items (see the textbox below for an illustration). Unlike conjoint, each attribute is evaluated individually against the others, while a conjoint examines joint trade-offs.

In a max-diff exercise, customers are provided with a series of attributes and asked to rank which is most important and which is least important to them in their decision-making process. After choosing the extremes, another set of attributes is presented, and this exercise is repeated multiple times. The resulting data helps organizations understand how relatively important different attributes are to customers in their purchase decision. For example, in the illustration below, the max-diff is designed to test cocoa buyers’ latent preferences for multiple needs and benefits.

<sup>6</sup> Source: Wikipedia.org. Wikipedia provides high-quality, accessible descriptions of conjoint analysis, conjoint analysis in marketing, conjoint analysis in healthcare, and maximum differential analysis, for the reader who is interested in learning more about these techniques.

This question aims to probe bean consistency, quality, price, and reliability of delivery by presenting four attributes and asking buyers to rank them, from most to least important. This would be repeated several times with different sets of four attributes until it is possible to derive preferences across all attributes.

**Figure 7: Illustrative Max-Diff Question**

**QUESTION: Which cocoa bean attributes are most and least important?**

MOST IMPORTANT	ATTRIBUTE	LEAST IMPORTANT
<input type="radio"/>	Bean consistency	<input type="radio"/>
<input type="radio"/>	Bean quality	<input type="radio"/>
<input type="radio"/>	Price	<input type="radio"/>
<input type="radio"/>	Reliable Delivery	<input type="radio"/>

The five tools described in this section have been shown to have significant power in understanding customer needs, attitudes, and behaviors. However, they are seldom used in the development context. By incorporating these tools in value chain development work, development practitioners can offer MSEs market insights that are likely to predict what customers will purchase, and where the largest market opportunities exist along the value chain.

## CONSIDERATIONS FOR CHOOSING THE BEST CUSTOMER INSIGHTS TOOLS

As discussed throughout this toolkit, a full research approach involves the use of different primary and secondary research tools that might examine customer or stakeholder behavior along the value chain. Choosing the most appropriate tools for the customer research exercise is the key first step. Five considerations can help practitioners identify the best combinations of tools to use in their research.

**Consideration #1: Desired research objective.** In any research approach, customer insights can be used to understand a given issue, quantify the issue or its potential solution, and/or test the proposed solution. A different tool is appropriate for each scenario.

Qualitative tools are the best tool for providing an in-depth understanding of a given issue or set of respondent behaviors. Surveys are excellent tools for collecting data to be used in strategy because findings can be generalizable to an entire population, and the survey data can be used to calculate the total market opportunity. Finally, once a leading solution has been identified through qualitative or quantitative work, piloting and rapid prototyping are the preferred tools for testing and refining that solution.

**Consideration #2: Size of the potential respondent pool.** Surveys can be a powerful tool for collecting data that is quantifiable and/or generalizable. However, at many points along the value chain—notably, processors, traders, wholesalers and semi-wholesalers—there are often few potential customers. Here a survey is not a strong research instrument because low respondent numbers will not yield meaningful results. When respondent numbers are small, qualitative research tools are preferable.

**Figure 8: Specialization of Skills Required by Research Tool**



**Consideration #3: Respondent tolerance.** People vary widely in their willingness to participate in customer research. Busy processors, exporters, wholesalers, semi-wholesalers or retailers may have limited time to contribute. For these individuals, short, easily manageable conversations or focus groups are often the best approach. Secondary data can be used to fill in many gaps.

Similarly, less literate or simply less patient people may have little tolerance for more complex research approaches, such as discrete-choice modeling exercises. Advanced forms of this technique, such as the conjoint and max-diff approaches, are time-consuming. Variants of this line of questioning that involve the use of images or actual objects and test a relatively limited number of attributes can yield deep customer insights, and can be more appropriate for research participants in the developing world.

**Consideration #4: Social sensitivity of the research topic.** Personal or socially-sensitive research questions can be difficult for people to discuss openly and/or honestly. To elicit honest answers around sensitive topics, practitioners should choose tools that are more private (e.g., a 1:1 interview with an empathetic interviewer) or that seek to understand customers' behavior rather than asking about it directly (e.g., ethnography, behavior-focused questions).

**Consideration #5: Expertise required.** Figure 6 recaps the range of research techniques available on a continuum, based on the level of specialized skill required for each technique. Some techniques, including ethnography, conjoint analysis, or max-diff analysis, require a skilled technician. If practitioners do not have this expertise in-house, the budget to hire a research firm, or the time or appetite to train themselves, they should choose other research tools.

Today, development practitioners often use tools represented on the upper portion of the continuum in Figure 6 (from desk research to participatory rural appraisals). While these techniques are relatively inexpensive and require few specialized skills, they are not always effective in identifying unmet needs—the greatest benefit of customer insights work. Conversely, the tools represented on the lower half of Figure 6 are not widely used in development (although surveys are common, complex questions such as max-diff or conjoint are not). These tools help identify new growth opportunities for MSEs because they reveal unmet customer needs, rigorously test potential solutions, and quantify the increased opportunity associated with meeting those needs.

When developing a customer insights initiative, practitioners should explore using some of these specialized research approaches and to support adaption and refinement of these tools for use in developing markets.

Drawing from the five considerations above, readers can ask themselves five questions to guide their choice of customer insights tool(s).

#### **Reader Questions: Choosing the Best Customer Insights Tools**

- What is your research objective?
- How large is your potential respondent pool?
- How patient or impatient is your potential respondent pool?
- How sensitive is the research question that you are trying to answer?
- Does your organization have the expertise required to use this tool, and to analyze the data that it creates?

## **GENERAL APPLICATIONS FOR VALUE CHAIN ENHANCEMENT**

The introduction described three areas in which customer insights can be used to identify growth opportunities for MSEs: in developing business or program strategy, producing better products or services, or creating appropriate marketing approaches. Practitioners seeking to integrate customer insight activities should thus consider including these tools as part of the value chain analysis phase of the value chain development project cycle.

The project cycle is a dynamic process consisting of five phases (see Figure 7). The value chain analysis phase involves end market analysis to understand market opportunities, as well as chain analysis to understand constraints to these opportunities. Effective value chain analysis should look at buying behavior at every level of the value chain; the tools suggested here can assist practitioners in delving more deeply into the needs of consumers, whether those consumers are smallholder farmers purchasing seeds, or small enterprises purchasing financial services.

This section discusses how practitioners can apply customer insights along the value chain to understand where market opportunities are and how MSEs might respond to them.

**Developing business or program strategy.** Practitioners can use customer insights for broad-reaching business or strategic initiatives: to identify new growth opportunities for an entire market; to identify opportunities for MSEs to link into local, national, or global markets; to quantify the increased sales or profitability associated with these market opportunities; or to define upgrades in the value chain that will create the most benefit for all participants.

For example, USAID/Pakistan, in concert with the Pakistani mango industry, sought to develop the export market for dried mangoes by first understanding the needs of buyers in the U.S. Samples of Pakistani dried mangos were mailed to over 150 consumers, retailers, distributors and importers of dried mangos for feedback. Samples were also provided in-person to five target buyers (Whole Foods, Woodland Foods, Ultra Ingredients, Pacific/Sunopta Fruit and Process Improvement and Product Services) and more than 100 college students, who constitute a large market for dried fruit. Nine buyers (including Whole Foods) responded with written questionnaires, and 128 consumer responses were tallied in person on the spot.

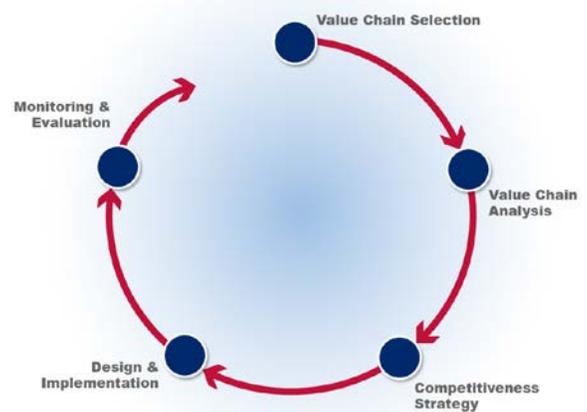
Overall, these customers felt the dried mango quality did not meet expectations. Many consumers liked the “true mango flavor” and appreciated that it was “naturally sweet.” Many also thought that the product was organic; however, they were surprised to learn it had additives and irradiation—customers were comfortable accepting a “natural-looking” product only if it was truly organic. Based on these customer insights, USAID/Pakistan learned that while Pakistani mango was not agreeable to the U.S. retail market, there was a market opportunity for industrial uses, or in dried fruit and nut mixes including trail mix and pet food.

In another case, the USAID-funded PROFIT (Production, Finance and Improved Technologies) project in Zambia found that smallholder farmers were not buying agricultural inputs in bulk, despite potential cost savings. The project’s first assumption was that the farmers required access to credit. However, project staff observed farmers buying multiple small packets of inputs at an agricultural fair. By talking with them, the project found out that the farmers were not buying inputs in bulk because they did not want to reveal that they had significant cash resources, as this would increase their obligation to support additional family members. Ultimately the project changed its strategy to enable the farmers to buy in bulk, but more discretely.

**Producing better products or services.** Customer insights can be used within a value chain to identify where the most significant needs are; which products or services will best serve those needs; and by how much sales or profits are likely to increase if customer needs are met. Practitioners can use this information to build MSE interest in these market opportunities and to guide them in deciding what products or services to offer, with which attributes, and at what price.

For example, in Senegal rice is the core staple of the average diet, yet 80 percent of the rice supply is imported. The dependency on international rice markets makes the population vulnerable to price fluctuations and supply shortages.

**Figure 9: Value Chain Development Project Cycle**



The Senegal River Valley region is one of Senegal’s largest domestic rice-producing regions, but it has a weak position in the market relative to other international varieties.<sup>7</sup>

In 2007, three actors along the value chain—heads of households, sellers and producers—were interviewed to understand the reasons for low consumption of Senegal River Valley rice. All respondents felt that the quality of the rice and its marketing were weak. As shown in Figure 8, other needs differed by customer group: producers blamed unfair competition from Thai imports and the little protection for domestically produced rice, sellers felt that the rice had a weak offer, and heads of households felt that it was difficult to prepare the rice.

**Figure 10: Reasons for Low Consumption of Senegal River Valley Rice**

Reasons	Sellers	Household Heads	Producers
Competition	0.4	1.1	56.6
Lack of Marketing	40.7	39.5	53.7
Lack of Quality	38.9	25.6	41.4
Preparation Difficulties	0.4	24.3	10.6
Availability on the Market	6.2	35.2	4.5
Weakness of the Offer	26.1	1.8	1.0
Weakness of the Production	0.0	9.3	25.3
Consumer Taste	0.0	1.8	0.0
Consumer Habits	1.8	5.5	1.0
Price	0.4	3.0	2.5

Figure Source: Fall ET AL, 2007.

These customer insights are a very good example of customer research that is fairly straightforward, yet highly valuable. These insights could be used to identify opportunities for MSEs to drive an increase in consumption of Senegal River Valley rice by improving rice quality and marketing and addressing the prevalent consumer perception that this rice is more difficult to prepare than popular Thai rice.

**Creating appropriate marketing approaches.** Customer insights can be used along the value chain to identify the best target audience for a product and to design the marketing approach that will drive these customers to purchase the product. Insights can also be used to link MSEs to customers along the value chain or to match a product to an end-consumer.

For example, a USAID-funded project in Peru sought to promote “economic corridors” that would facilitate the movement of goods from remote jungle regions and Andean highlands to Peru’s secondary cities. One of the products of interest was a bright red quinoa, grown in remote Peru. An international marketing consultant engaged by the project noted that this quinoa’s unique red color would appeal to U.S. chefs. Pitching the idea that “chefs will like the unique, aesthetically pleasing appearance on the plate of the Peruvian red quinoa,” the consultant was able to link the farmers with the U.S. restaurant supplier Quinoa Corporation of California, who planned to purchase 160,000 pounds of red quinoa in the first year of export. This use of customer insights—to match Peruvian-produced quinoa with U.S.-based chefs—yielded the first-of-its-kind import of red quinoa into the United States.<sup>8</sup>

In all three cases identified—developing strategy, producing products and services, or creating marketing messaging—multiple stakeholders along the value chain are involved, not just the end-market consumer. For example, retailers were critical to understanding the opportunity for Pakistani mango, and both producers and sellers provided alternative perceptions of Senegalese rice. Strong customer research programs look at several customers along a value chain to understand how an MSE could meet each different customer’s needs.

<sup>7</sup> USAID, 2009.

<sup>8</sup> Accessed at [http://2020dc.com/images/Developing\\_Pathways\\_from\\_Poverty\\_in\\_Peru\\_-\\_Quinoa\\_-\\_2001.pdf](http://2020dc.com/images/Developing_Pathways_from_Poverty_in_Peru_-_Quinoa_-_2001.pdf)

# PART II: SPECIFIC APPLICATIONS

## INTRODUCTION

The first step in doing customer insights work is to identify the business question to be answered and the tools and processes required to execute a successful program. Part I laid the groundwork by defining basic elements of customer insights and emphasizing tools that are underused in value chain research today. It also provided brief illustrations of how customer insights can be used as part of value chain analyses to develop business or program strategy, products or services, or marketing messages. In Part II, the focus is on how these tools have been applied in developing markets and how development practitioners might apply them to help MSEs to link to local, national and global markets. Part II also synthesizes lessons from the case studies into strategic, tactical and process-related considerations for using customer insights in value chain analysis.

## NOTES FROM THE FIELD: CUSTOMER INSIGHTS IN ACTION

The following case studies examine four organizations that used customer insights to identify significant growth opportunities. These case studies include:

- Advancing Social Marketing for Health, Kinshasa, DR-Congo
- Mobile Payment Solutions, Zambia
- Clean Team Urban Sanitation Project, Kumasi, Ghana
- UBL Omni Branchless Banking, Pakistan

There are many elements that *vary* across these case studies, including geography, value chain examined, type of customer, type of sponsoring organization, and customer insights tools used. Importantly, each of these cases *share* a systematic approach to defining the business question the research was designed to answer, undertaking the research, and developing deep customer insights and concrete business recommendations.

These cases can help development practitioners to identify the customer insights approach that is best suited to their projects, as well as the core customer research practices that are important to use in every customer insights initiative. When reading each case study, readers might ask themselves:

### Reader Questions: Learning from the Case Studies

- Would this approach be appropriate for the questions that am I working on?
- What other research questions could I answer using this approach?
- Can I adapt this approach to use it without external resources?

## CASE STUDY I: ADVANCING SOCIAL MARKETING FOR HEALTH, KINSHASA, DR-CONGO

**Objective:** Understand whether PSI should expand into the DRC's fast-moving consumer goods network

**Key Question Addressed:** Program strategy

**Industry:** Fast-moving consumer goods

**Value Chain Actors:** Importer, wholesaler, semi-wholesaler, retailer

**Team Structure:** External consultancy, client research team to field survey

**Challenge.** Under the auspices of USAID’s “Advancing Social Marketing for Health” project, social marketing leader Population Services International (PSI) sought to improve health outcomes in the Democratic Republic of Congo by promoting the effective use of health products and services. The need was acute: condom use in the DRC is 46 percent that of other Sub-Saharan African countries, maternal mortality 5 percent higher, child mortality 31 percent higher, and infant mortality a full 40 percent higher than in other Sub-Saharan African countries.<sup>9</sup>

To meet the need for health products as effectively as possible, PSI/ASF (as the DRC affiliate is known) sought to understand the dynamics of the fast-moving consumer goods network (FMCG), and to identify opportunities to distribute health products through this channel. This inquiry was focused on the products that PSI/ASF could legally distribute outside the pharmaceutical network: “Prudence” male and female condoms, “Aquatab” and “Pur” clean water products, and “Delivrans” clean infant delivery kits.

**Initiative.** PSI/ASF engaged Hope Consulting to help it to better understand the FMCG network in the DRC and to guide future marketing and distribution decisions. Working closely with the PSI/ASF team, Hope Consulting sought to answer three key questions:

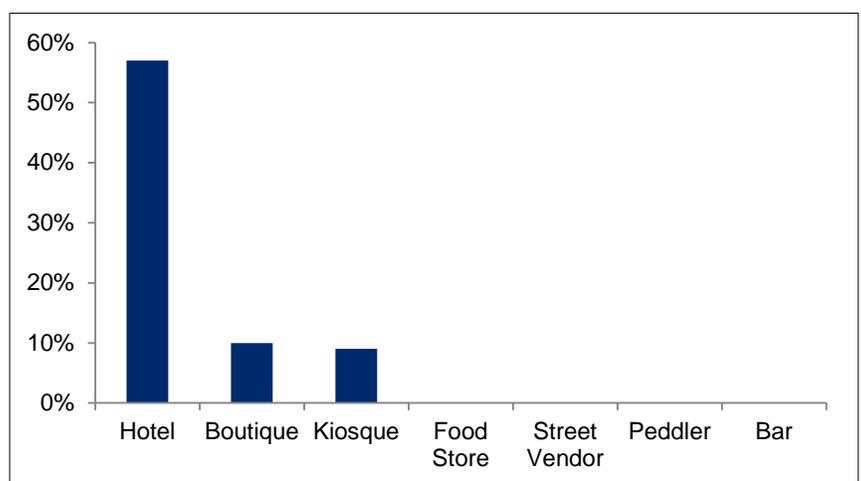
- i. What are the dynamics of the FMCG network?
- ii. Would actors in the FMCG network be willing to actively distribute and sell PSI/ASF products?
- iii. Therefore, should PSI/ASF distribute its product through the FMCG network? If so, under what circumstances?

Hope Consulting and the PSI/ASF team knew that in-country work would be critical to answering these questions. After an initial preparatory phase in the US, the Hope team spent three weeks in Kinshasa, gathering the internal data and customer insights required to answer the key questions. It analyzed PSI/ASF sales data, to understand the effectiveness of PSI/ASF’s existing sales and distribution structure; it conducted over 20 in-depth interviews with key actors at each point of the pharmaceutical and FMCG supply chains, to compare the two networks and to understand the requirements of actors in the FMCG network; and it ran a survey of 119 retailers in Kinshasa, to understand their willingness to sell PSI/ASF products. Throughout, Hope Consulting worked closely with the PSI/ASF social marketing and field operations teams. This level of collaboration allowed the on-going refinement of interim observations, findings and results.

**Results.** Hope Consulting’s analysis found that the FMCG network represented an attractive distribution channel for PSI/ASF for five main reasons:

**1. The FMCG network had significant national coverage.** Interviews with leading consumer goods distributors in the DRC indicated that they *were* able to deliver their products throughout the DRC, despite the country’s size and weak roads infrastructure. Rajesh Nambiar, CEO of distributor Beltexco, has been quoted as saying that achieving ubiquitous coverage “...is all about logistics. Our trucks could take a week

**Figure 11: Percent of Retailers Selling Health Products**



Source: Population Services International, 2010, Kinshasa

<sup>9</sup>World Bank, World Development Indicators, and Hope Consulting analysis. Condom use: DRC 2007, Sub-Saharan Africa 2009. Maternal mortality ratio, modeled estimate, per 100,000 live births: 2008. Mortality rate, under-5, per 1,000: 2010. Mortality rate, neo-natal, per 1,000 live births: 2010.

to travel ten kilometers, but they get there, and our products reach every village in the country.”<sup>10</sup>

**2. The FMCG network didn’t sell many health products, but was willing to do so.** Beyond hotels (57 percent of which sold health products), boutiques and kiosks were the leading sellers of health products, but only 10 percent and 9 percent of those outlets sold health products, respectively.<sup>11</sup> Over 40 percent of retailers were willing to sell water products, and over 20 percent were willing to sell condoms.

**3. PSI products were more attractive in the FMCG network, where margins were lower.** Product margins for high volume FMCG products averaged 24 percent at the retail point of sale, while margins for pharmaceutical products averaged 33 percent.<sup>12</sup> PSI products, which have relatively attractive margins due to their subsidized prices, could compete more effectively in the FMCG network.

**4. FMCG retailer requirements were more manageable than those of pharmacies.** Unlike pharmacies, which often wanted products delivered, FMCG retailers rarely had products delivered.

**5. The FMCG network had dynamics similar to the pharmaceutical network.** PSI would not have to re-configure its distribution system to grow into the FMCG network.

The favorable assessment of the DRC’s FMCG network suggested that PSI/ASF should expand into that network in order to increase accessibility to PSI/ASF health products. However, Hope Consulting also analyzed PSI/ASF’s existing sales and distribution platform and found that it was struggling to keep pace with sales targets. As a result, Hope Consulting recommended that PSI/ASF de-prioritize expansion into the FMCG network until its sales and distribution issues could be addressed.

**Key Learnings for Customer Insights.** Three key learnings emerged from this project. The first was on content: customer insights can provide neutral facts to inform decision-making. As a social marketing organization, PSI is a firm believer in using customer research to inform its strategic decision-making.<sup>13</sup> In this project as elsewhere, PSI/ASF believed that it was important to understand the FMCG market before deciding how or whether to serve that market.

The second learning was on partnership: the Hope team had never been to the DRC before and had no on-the-ground market research presence. Critically, the Hope team was able to work with PSI/ASF’s existing market research team at every stage of the customer research process. Had PSI/ASF not had an experienced market research team, the survey effort would have taken far longer and may have been less accurate.

The third and potentially most important learning was on the limitations of customer insights alone: in isolation, an analysis of the potential of the DRC’s consumer packaged network would have resulted in a recommendation that PSI/ASF consider expanding into that network. By evaluating PSI/ASF’s sales and distribution structure, Hope Consulting was able to recognize that it was not the right time for PSI/ASF to expand into the FMCG network, and was able to frame its recommendations appropriately.

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<sup>10</sup> CNNMoney.com. July 28, 2006. “Congo Capitalism.”

<sup>11</sup> Respondents were asked whether they sold medical products or medicines generally, not specific products. Respondents were subsequently asked what their willingness to sell products like those that PSI/ASF sells was. These products included male and female condoms, clean water products, and clean delivery kits.

<sup>12</sup> High volume consumer packaged goods were identified via the retailer survey. The highest volume packaged goods were tea biscuits, margarine, sardines, canned tomatoes, milk powder, and detergent. A pricing survey was done, to identify margins for these goods at each point in the value chain. Margins for medical products were derived from the retailer survey. The 33 percent average margin is an average of all margins reported for medical products sold in the survey.

<sup>13</sup> See <http://www.psi.org/resources/research-metrics/foqus> for an overview of PSI’s FoQus Framework for Qualitative Research in Social Marketing.

### Value Chain Considerations

- This research approach (interviews along the value chain, survey at one point of the value chain) is a very good option for organizations that are trying to understand efficiencies or opportunities along an entire value chain.

### Adapting this Approach to Your Organization

- Complex research techniques were not used here, and relatively straightforward questions were addressed. Thus, this type of research could be run in-house.

### ➤ Research Tips – Surveys

- Build in additional time for translation of the survey instrument into local language.
- Spend at least a day training the surveyors on the survey instrument; the goal is to have the surveyors be very precise in their data collection, and this requires training and continual feedback.
- Supervise the surveyors in the field every day to ensure quality data collection.
- Review the survey responses at the end of each day and coach the surveyors the following morning.
- Run basic analysis on interim survey data after a few days to identify any abnormalities in the data or the skew of the respondent pool.

## CASE STUDY II: BUILDING MPS-ZAMBIA'S PAYMENTS BUSINESS, LUSAKA, ZAMBIA

**Objective:** Develop the best possible payment and transaction processing systems

**Key Questions Addressed:** Business strategy, product development

**Industry:** Financial services

**Value Chain Actors:** Businesses

**Team Structure:** Internal team, complimented with client expertise and manpower

**Challenge.** In 2008, entrepreneurs Iris Mwanza and Marcus Achiume believed that the market opportunity for a mobile payments business in Zambia was ripe. Safaricom's M-PESA branchless banking service in nearby Kenya was successful, and Zambians' appetite for using their mobile phones in a range of applications was growing rapidly.

With backgrounds in corporate law and software development respectively, Mwanza and Achiume felt that they were well positioned to take advantage of this market opportunity. They launched Mobile Payment Solutions (MPS-Zambia), with the initial intent to provide a mobile consumer wallet.

**Customer Insights Focus.** In the four years since MPS' launch, Mwanza and Achiume have used customer insights in their business decision-making in two ways.

First, Mwanza and Achiume have used discussion with current and prospective customers to refine their strategy and product offer. Like many business-to-business providers, MPS has a limited number of potential customers. In order to succeed, Mwanza and Achiume knew that they would need to develop a deep understanding of these customers' needs, early on, and to continually adapt their business to meet those needs over time.

Initially, they engaged in discussions with Zambia's mobile network operators to better understand the market and opportunities for partnership. As MPS' business has grown, Mwanza and Achiume have spent more time engaging

with businesses that might be willing to purchase mobile payments solutions, from local utility providers to large consumer goods companies to regional or national banks.

Second, and more recently, Mwanza and Achiume have used end-consumer insights to inform development of their customized solutions. For example, one client has engaged MPS to develop a software solution to support a customized money transfer service. While Zambians' use of phone and texting has increased, mobile money transfer is not well-known, nor is it trusted. MPS and its client recently launched a pilot to understand what it will take for consumers to adopt mobile money transfers. The pilot has sent agents out to the field to do live transactions with the money transfer product, to gather customer feedback, and to use the feedback to refine the product and consumer experience.

**Results.** Customer interviews and end-consumer insights have been instrumental in enabling Mwanza and Achiume to refine their business strategy and product offer.

Most importantly, Mwanza and Achiume have used customer feedback to “pivot” the direction of their business—a hallmark of highly successful companies.<sup>14</sup> When they launched MPS, Mwanza and Achiume initially planned to provide a consumer-facing mobile wallet. However, early in their discussions with a large mobile network operator Mwanza and Achiume discovered that the network operator was very interested in providing a mobile wallet itself. MPS faced a critical decision: should it forge ahead with its plan to launch its own mobile wallet or, instead, seek to partner with this powerful network operator?

Mwanza and Achiume carefully considered their unique area of value-add: the ability to provide an end-to-end mobile software solution, a capability that Mobile Network Operators (MNOs) did not have at the time. They also noted the benefit of partnerships with MNOs: unlike MPS-Zambia, they had a robust marketing budget and large customer base. Mwanza and Achiume decided that it would be more profitable to partner than it would be to compete with them directly. Reflecting on the value of these early discussions, MPS CEO Mwanza comments, “In a way, we’ve been quite lucky. At the time, Airtel told us, ‘Well, you can launch a mobile wallet if you want to, but you’re going to come up against us.’ This frankness made our decision to shift course much easier.”

Mwanza and Achiume have also used end-consumer pilots to refine the design of the customized money transfer product that they are developing. Although the pilot is still on-going, MPS and its client have already learned that Zambia’s national registration card number will not serve as a strong unique identifier for money pick-up, as many individuals do not have a number. Instead, MPS will likely ask money transfer recipients to provide the answer to a secret question that is chosen by the money sender, much as Western Union does in its international money transfers today.

**Key Learnings for Customer Insights.** Two key learnings emerge from MPS’ efforts to better understand the Zambian market for mobile payment solutions. The first is that customer insights from similar markets can be useful in understanding one’s own market, but are not a substitute for research on one’s own market. Mwanza recalls that in 2008 Kenya’s M-PESA branchless banking service was considered to be very successful, and there was considerable enthusiasm around its potential in Zambia. She observes that “we were probably a bit naïve in not investing more time in understanding the differences between the Kenyan and Zambian markets.”

The second learning from customer insights is that structuring customer discussions carefully is critical to ensuring that those meetings provide valuable information. Businesses often make the mistake of seeking customer validation for their existing idea, instead of trying to understand customer needs and how the business can meet them as effectively as possible. Mwanza and Achiume’s discussions were valuable because they were explicitly structured to understand business’ willingness to purchase payments or transaction processing solutions, what MPS’ solution would

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<sup>14</sup> For more on the hallmarks of highly successful companies, see the engaging “Venture Capitalists at Work,” by Tarang Shah and Sheetal Shah.

need to look like in order to win the business, and what product or service changes, if any, would be required in order to meet customer needs on an on-going basis.

### Value Chain Considerations

- Customer discussions and pilots are useful at any point along the value chain.
- Customer discussions are especially useful where the number of customers is limited, and a relatively small number of interviews or discussions can be used to understand a large portion of market demand.

### Adapting this Approach to Your Organization

- Both customer discussions and pilots as run by MPS-Zambia are well-suited to be run internally.

### ➤ Research Tips – Customer Discussions, Piloting

#### *Customer discussions*

- Define what you need to learn from current or prospective customer discussions, and structure your discussions to make sure that you learn those things.
- Write down what you need to learn from the discussions, if that is helpful.
- Resist the urge to validate your own ideas—ask questions designed to understand what customers need and how your business can respond to those needs.

#### *Piloting*

- Check in on the pilot regularly. Make adjustments, based on what you are learning and still need to learn.

## CASE STUDY III: CLEAN TEAM URBAN SANITATION PROJECT, KUMASI, GHANA

**Objective:** Identify an in-home sanitation solution for city dwellers

**Key Question Addressed:** Product/service development

**Industry:** Sanitation

**Value Chain Actors:** End-consumer

**Team Structure:** External consultancy, client local expertise and infrastructure

**Challenge.** Roughly one billion city dwellers worldwide lack access to sanitation. In Ghana, poor urban households often do not have pit latrines, which are costly, and paying public toilets are not always easy to access. As a result, city dwellers often opt for open defecation. Because the Government is unlikely to provide sewage systems in poor neighborhoods, private, market-oriented solutions to non-sewered sanitation are needed.

In 2011, Unilever (the global consumer products company), Water and Sanitation for the Urban Poor (WSUP) (a non-profit, tri-sector partnership focusing on solutions to urban water and sanitation problems), and IDEO (an innovation design firm) partnered to address this problem. Unilever’s corporate strategy includes an emphasis on making its business work for the poor. While this project would not provide direct near-term sales, it provided a good way for Unilever to build its understanding of base of the pyramid (BOP) customers in Africa.

**Initiative.** To better understand solutions for Africa, Unilever, WSUP, and IDEO conducted a study in the Ghanaian city of Kumasi. The group launched a three-phase insights initiative:

- Phase 1: Developing in-home sanitation possibilities

- Phase 2: Understanding the business case
- Phase 3: Piloting and refining the concept

**Phase 1: Developing in-home sanitation possibilities.** IDEO spent two weeks on preliminary research to understand the current sanitation solutions for poor, urban areas. Preliminary research included an OpenIDEO challenge—a process that uses open innovation to crowd-source ideas—to identify a range of solutions. Based on its experience, WSUP provided baseline criteria for the solution: up-front investment would have to be low, the solution would need to be temporary because landlords often objected to the building of latrines, and it would have to be portable, as families moved frequently.

In Kumasi, the IDEO, WSUP, and Unilever team used ethnography and interviews to understand sanitation behaviors. Specific tools included observation, interviews, inspiration cards, shadowing, and storytelling.<sup>15</sup> Insight often came after hours of observation. Jocelyn Wyatt, Co-Founder and Executive Director of IDEO, commented, “One member of our team sat inside the [paying toilet] collection booth for three hours. Through that, he was able to talk with the man cleaning the toilets, the man operating the toilets, and the customers. Typically, it was at hour 2.5 that he’d learn something new.”

Because sanitation is not a topic discussed easily, the team preferred asking questions creatively, in one-on-one settings. For example, the interviewers never asked, “Do you openly defecate?” The response would have been “no.” Instead, interviewers asked:

Q: “Where do you usually defecate?” (*A: In a public toilet*)

Q: “What happens to you if you need to go in the middle of the night?” (*A: Then I’d go in a plastic bucket*)

Q: “Then what happens?” (*A: Would empty plastic bucket in a ditch*)

Asking about the exception to the rule yielded answers about people’s actual behavior around this socially sensitive topic. After synthesizing the results of its fieldwork in Ghana, IDEO recommended three concepts for sanitation offerings to WSUP and Unilever. IDEO also provided price points that would make each option affordable yet cover costs and a set of design principles for any in-home urban sanitation option. Finally, they offered an analysis of sanitation market opportunities for Unilever.

**Phase 2: Understanding the business case.** Unilever and WSUP took the IDEO deliverable and further analyzed each option’s profitability. They also used the IDEO deliverable to build agreement within Unilever that there was potential for market creation in urban sanitation, and that more investment in the toilet and its service made business sense.

**Phase 3: Piloting and refining the concept.** In the final phase, the IDEO team returned to Kumasi to pilot the toilet, the emptying service, and the brand. They left prototypes of toilets in ten families’ homes for two days apiece. They also tested preferences around toilet emptying and brand directions.

**Results.** The team emerged with several findings:

**1. An easily cleaned toilet with a service component won with customers.** Though IDEO presented three solutions—including a bag toilet and a pit latrine—the “Camping Toilet” (Figure 9) was the alternative that customers preferred. The fact that the toilet was easy to keep clean was attractive to customers. In addition, in-home trials showed that customers wanted an emptying service, instead of emptying the toilet themselves, and that they wanted the service three times a week to minimize odor.

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<sup>15</sup> These and similar human-centered design tools are explored in Ideo.org’s Human-Centered Design Toolkit, available for free download at <http://www.ideo.com/work/human-centered-design-Toolkit/>.

**2. A “team” brand concept resonated with Ghanaians.** Families were asked to choose one of four brand stickers for their toilets. While the San Francisco-based design team favored a “hip” stylized star, nine of ten families chose a “CleanTeam” logo. Families commented that good sanitation takes a team, and they felt that the logo emphasized the toilet’s service component.

**Figure 12: Clean Team Toilet Prototype**



**3. There is a business case for serving BOP consumers through a for-profit approach to public services, like sanitation.** Part of this project required understanding product economics and defining customers’ willingness to pay. If it was not sustainable, it could not be scaled, and the team aligned on a business approach to support development.

In July 2011, Unilever and WSUP launched a 100 household pilot, which is ongoing. IDEO is returning to Ghana in 2012 to refine the brand and work with landlords, who have proven to be a critical stakeholder in the sanitation value chain. Unilever, WSUP, and IDEO are committed to continuing to refine the product, service and brand, and to launch nationwide if the pilot provides proof of concept.

**Key Learnings for Customer Insights.** Two learnings around customer insights emerged: first, there is value in bringing in expert partners, and second, customer insights techniques that are not yet widely used in developing markets can be very powerful in identifying unmet needs and designing appropriate solutions.

IDEO’s disciplined design process and high-caliber team resulted in insightful work. Andy Narracott, WSUP project lead, found that IDEO could distill information into discrete pieces, create efficient prototypes, and deliver a product for piloting. Narracott commented, “The process for me, coming from the NGO sector, was quite refreshing. It was a very structured process, efficient and well-executed. The tools—flash cards, role plays—were creative. And the final deliverable was very engaging.” While hiring professional services firms can be seen as costly in the not-for-profit world, Narracott observed that IDEO provided strong value for the money. Building agreement to spend money on high-quality customer insights expertise “is an argument that is getting easier to make,” Narracott commented.

### Value Chain Considerations

- This type of customer insights work (ethnography, 1:1 interviews, prototyping and piloting) is well-suited to situations in which customer preferences are not immediately obvious—so participant observation, skilled questioning, and pilot tests are needed to reveal customer needs, attitudes, and behaviors.

### Adapting this Approach to Your Organization

- Organizations without the budget to hire external assistance can run ethnography and piloting or prototyping exercises in-house.

### ➤ Research Tips – Ethnography, 1:1 Interviews, Piloting/Prototyping

#### *Ethnography and 1:1 interviews*

- There is often a temptation to treat ethnography or 1:1 interviews as casual research exercises, as they involve closeness to the participant(s) in the research exercise. It is important to establish a clear set of ethical guidelines for your organization to follow to respect the participant and his/her confidentiality.
- In interviews, ask questions that are designed to elicit honest responses. Questions can ask about the exceptional circumstance, or can ask interviewees to make trade-offs between several options.
- Develop a disciplined process for analyzing data; without a disciplined process to ensure that all data is being analyzed, researchers can allow their own biases to influence what they believe they are finding.

#### *Piloting/Prototyping*

- Make sure that your organization has the time and available staff to design the pilot or prototype, to test it, and to refine the product based on test results. Each of these steps tends to take significant time.
- If your organization does not agree to changes quickly, piloting and prototyping will be more difficult because rapid iteration on the initial concepts will not be possible. Build ways of working around the organization's slower pace into your research plan.

## CASE STUDY IV: UBL OMNI BRANCHLESS BANKING, PAKISTAN

**Objective:** Develop strategy to grow branchless banking to the unbanked

**Key Question Addressed:** Business strategy

**Industry:** Financial services

**Value Chain Actor:** End-consumer

**External Research Support:** Research consultancy, client support on the ground, local market research firm engaged to conduct field survey

**Challenge.** In April 2010, United Bank Ltd (UBL)—the second largest private commercial bank in Pakistan—had developed and deployed Omni, a branchless banking platform in Pakistan. Roughly one year into the program UBL had deployed several thousand agents and was serving nearly 100,000 customers. However, UBL wanted Omni to further penetrate the unbanked population—the 88 percent of Pakistanis that lacked access to formal financial institutions.<sup>16</sup>

<sup>16</sup> Access to Finance Study (A2FS), DFID, Pakistan Microfinance Network: presentation slide 9.

As a part of the UBL/Omni Branchless Banking Project, implemented by ShoreBank International Ltd (SBI) in partnership with the Bill & Melinda Gates Foundation, UBL sought to successfully extend the UBL Omni branchless banking platform to the enormous unbanked population. As a commercial institution, UBL required an approach to the unbanked that also presented a viable business opportunity. It was hypothesized that there were discrete customer segments within the unbanked that presented a greater opportunity for UBL to target and that tailored value propositions could drive brand, product, and pricing strategies appropriate for these segments.

**Initiative.** UBL needed to develop a strategy to profitably and sustainably address the unbanked market in Pakistan. SBI engaged strategy consulting firm Hope Consulting to assist in designing and deploying the customer research that would drive insight development for the project.

The team structured the work around five core questions:

- i. How can the huge “unbanked” market be meaningfully segmented?
- ii. Which segments are the most profitable, and are likely to be the most attractive to UBL?
- iii. Which offer (brand, products, price, etc.) is best suited to these segments?
- iv. Which segments are not profitable, and should be left to others?
- v. What changes are needed to UBL’s current strategy in the unbanked market to focus on the highest priority segments of that market?

The project required a deep understanding of the end-consumer to devise the strategy. The research involved three components: desk research to inform hypotheses to test in the market; qualitative research to identify the full range of potential behaviors, needs and offer attributes to test in a survey; and quantitative research to collect granular customer-level data to drive the segmentation and offer development.

The parties first developed preliminary hypotheses based on external literature and internal data from the bank around customer behavior, product use, and product economics, as well as localized investigative focus group discussions. These hypotheses were then tested through a series of 23 individual interviews and 21 focus groups covering 168 participants in an urban setting (Karachi), a town (Muzaffargarh) and a village (Jahangirabad). The insights from the qualitative research yielded specific considerations that were then tested through a nationally representative customer survey that was deployed through the assistance of a local market research firm, Foresight, and that comprised 1,990 respondents across Pakistan. The detailed findings from the survey helped to identify distinct financial behaviors and customers’ willingness to use branchless banking services. While much of the research focused on the end-user in the value chain, one-on-one interviews were conducted with shop owners in key agent locations to understand their needs and their perceptions of the users of the Omni service.

**Results.** The customer insights developed from the research supported several strategic findings for UBL to consider in successfully expanding its Omni platform:

- 1. There were two distinct customer segments that UBL could target through Omni.** Two customer segments—what were called the “Heavy Users” (characterized by high informal financial behavior) and “Early Adapters” (young users characterized by a high likelihood to use IT solutions and a stated interest in trying branchless banking)—represented a large unbanked segment whose potential usage would make them economically sustainable for the bank.
- 2. There were also segments of consumers who could potentially be served by non-profit providers, but who could not be sustainably served by a commercial bank.** A third segment, “Traditionalists,” were low-income consumers with limited interest in using branchless banking and a low informal savings rate. While a non-profit might be able to offer these customers a subsidized service, “Traditionalists” demonstrated unique, low-usage financial behaviors that would make it cost-prohibitive for a commercial bank like UBL to serve them.

**3. Omni's offer did not maximize customer lifetime profitability.** Omni's ongoing offer focused on bill payments, where Omni was and continues to be a market leader. However, the regulatory parameters and bill pay pricing structure encouraged customers to use the over-the-counter channel, which was free to them and low-margin to UBL. Further, customers could not access their accounts to pay bills or transfer money at an agent. As a result, there was relatively low account-based usage, which limited the lifetime profitability of any given customer.

**4. Customers wanted "Convenience today, Security for tomorrow."** Research showed that customers valued convenience and security in their financial transactions above other attributes. These characteristics yielded a distinct value proposition that could suggest new product development and messaging.

The detailed customer insights collected from the research program enabled Hope Consulting to create a behavioral-based customer segmentation that identified key customer groups to target. In addition, knowing customers' current behaviors, perceptions, and desired attributes in a branchless banking service allowed UBL to identify a series of macro changes to drive uptake and usage, including new types of products to launch, features to offer, marketing campaigns to promote, and channels to prioritize.

**Key Learnings for Customer Insights.** Setting up the correct process for delivering a successful program is as important as applying the correct research tools. With multiple stakeholders and perspectives at the table, it is important to allocate time for i) identifying the correct research focus, and ii) sharing and reflecting on the information gathered.

First, project stakeholders suggest that the research may have been too tightly focused on the unbanked, thereby excluding the under-banked, or those who do participate in Pakistan's formal financial services system to some degree. The under-banked may represent a more commercially viable market segment, as they are already familiar with formal financial services and may have a greater ability to pay for financial services. Some stakeholders had a firm belief that the unbanked should be the focus of the customer insights work. A preferable approach may have been to examine existing data and assumptions around serving the un- and under-banked, and decide where to focus based on those data and assumptions.

Second, Abrar Mir, EVP & Group Head Branchless Banking & Digital Payments at UBL, noted that it is important to build in enough time in the course of the project for all stakeholders to absorb, react to, and re-adjust the research process as needed. With stakeholders across several geographies, some of whom had not engaged in this type of customer insights work before, it would have been helpful to plan for additional working sessions throughout the course of the insights work. These working sessions would have explored the methodology, the findings, and the recommendations in greater depth, to ensure that all parties were comfortable with each step of the insights process, and ready to act on its findings.

## Value Chain Considerations

- A large-scale customer insights project like this one is well-suited to situations in which the market opportunity is believed to be large, and the client's ability to implement the solution is strong.

## Adapting this Approach to Your Organization

- Here, complex research techniques were used, a nationwide survey was run, and a robust business strategy was developed. This type of initiative would be very difficult to run in-house.
- With additional budget and/or time, an organization running this type of customer insights and strategy project could also test potential products, pricing, and marketing messages emerging from the initial research. Piloting, prototyping, and conjoint analysis could all be good tools for this type of research.

## ➤ Research Tips – Focus Groups, 1:1 Interviews, Surveys

- If you aim to understand market opportunities among the poor, make sure to ask that the poor be included in focus groups, interviews, and surveys—local market research firms may not include these groups automatically because they have not traditionally been seen as an attractive customer segment.
- B2B panels are more costly than consumer panels. As needed, build extra costs into your research budget.

### *Surveys*

- Discuss the sampling plan with your survey vendor; ensure that the sample is random at every stage.
- Many surveys do not ask questions that provide reliable data about respondents' behavior and unmet needs. Ask questions about respondents' behavior in the recent past (e.g., "In the past three months, how many times did you..."), and ask them to make trade-offs (e.g., "If you had to choose between reliable service and wide product selection, which would you choose?").
- Include redundant questions in the survey; consistency in the responses confirms data integrity.
- If customer segmentation is used, build in time to get all stakeholders comfortable with the segmentation methodology and to understand, react to, and refine the segments that emerge from the analysis.

# RECAP: KEY LESSONS FOR CUSTOMER INSIGHTS

Part II demonstrated how development practitioners might decide between research tools, and how leading organizations have applied these tools in developing markets. This section recaps the key lessons for customer insights work from the full toolkit.

## STRATEGIC LESSONS

Ask questions that reveal unmet needs. Customer research often asks customers to state what they like or dislike, and what is or is not important to them. However, researchers note that “customers will often state that certain factors are important, but they end up having very little impact on customers’ perceptions and decisions.”<sup>17</sup>

Instead, practitioners should aim to use techniques that reveal respondents’ unmet needs. These include ethnography, skilled questioning (including the “exceptional circumstance” described in the Clean Team case), and questions that force respondents to choose between two or more options. Conjoint and max-diff are the more sophisticated versions of forced trade-off techniques; a basic variant of this technique asks respondents to choose between only two options. Recall the cacao seedling examples in Part 1: asking farmers to rank the importance of low price, familiarity with the seller, and a coupon to apply towards future purchase is a more powerful question than simply asking the farmers if they would like each of these benefits.

**Understand needs before developing a solution.** One of the most common issues in customer insights is the urge to rush to a solution. Doing so often results in development of a product that does not address the most significant needs in the market—or, in the worst case, does not address any needs at all. In many cases, the most valuable customer insights work is in seeking to understand what customer needs are, *before* designing and testing a solution.<sup>18</sup>

**Consider using a representative sample.** Qualitative research can yield very powerful insights about human needs and behaviors. However, organizations relying on qualitative outputs alone may fail to pick up important variations in behavior or needs that were not represented in the relatively limited qualitative sample. Similarly, qualitative data cannot be used to calculate the market opportunity associated with meeting customer needs. A representative sample picks up meaningful differences in human needs and behaviors and can enable the calculation of the market opportunity associated with meeting those needs.

**Use customer segmentation when obvious market opportunities have already been addressed.** Customer segmentation can be extremely valuable in identifying and serving high-potential customer segments. In a mature market, growth typically has slowed, and businesses are often looking for new ways to increase revenues and profitability. In these circumstances, customer segmentation can identify untapped market opportunities, enabling businesses to realize significant growth.

However, customer segmentation is difficult, time-consuming, and costly. In many developing countries, markets may be growing quickly. An in-depth customer segmentation may not be needed to identify new sources of growth, and market research time and money may be more productively focused on targeted research, rapid prototype development, and live testing. In the Clean Team case, the market was too nascent for customer segmentation to be

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<sup>17</sup> Powell, Troy. “What is important to my customers.” 2 August 2006.

<sup>18</sup> For an engaging discussion of the pitfalls of developing a product before market needs are understood, see Tarang Shah’s blog post “Start-up Failure Reason #5: Product Looking for Market” based on his book *Venture Capitalists at Work*. Accessed <http://vcsatwork.wordpress.com/2011/12/29/startup-failure-reason-5-product-looking-for-market/>

valuable: there was a significant core need—sanitation—that was common to millions of city dwellers, and prototyping and live testing were able to develop an appropriate product for the entire market.

In a similar vein, customer segmentation may not be as valuable when a business—large or small—has not worked with customer insights before. If a business' offer is not adapted to market needs, even basic customer insights can help the business to understand who current and prospective customers are and which products they are most likely to purchase. For MSEs, for example, a basic piece of customer research on retailers' requirements in selling products could provide MSEs with valuable information how to get retailers to sell their products.

## TACTICAL LESSONS

**Review existing data *before* setting a research plan.** The quality of existing customer data tends to be highly variable. Data that appears to have tremendous promise—several years' of customer transaction data, several hundred customer interviews, etc.—can be plagued by gaps in the data, methodological inconsistencies, or a relentless focus on asking the wrong questions. It is critical to review existing data before setting a research plan, as the quality of existing data can have a major impact on the type and depth of customer research required.

**Plan around local events and cultural norms.** Local holidays, religious festivals, presidential elections—any event that takes individuals out of their day-to-day routine—can affect customer insights work. Researchers need to ensure that they account for these events when planning customer research. For example, PSI/ASF and Hope Consulting cancelled a trip to the DRC in late 2011 because of the upcoming Congolese presidential elections, which might have made travel and research difficult. Research in Pakistan planned for having more female than male interviewers, as it was not culturally appropriate for men to interview women without another woman present, while it was acceptable for women to interview both men and women.

**For remote projects, seek out strong local partners.** Especially when professional services firms are hired outside the research country, it is important to ensure that there are strong local partners to carry out many of the research activities. Hope Consulting's work in the DRC and Pakistan was successfully executed in large part due to the strength of the local research teams. In Ghana, local knowledge from project partners provided strong ingoing hypotheses and sense-checking throughout the project.

**Build in additional time for translation when local languages or dialects are present.** Often tools are in English and they are translated into one or more local languages. Because many local languages have not evolved as written languages, it can be difficult to get an accurate, agreed-upon translation of the research tool into these languages. Plan for additional time to talk through the tools with local researchers, and to test translated tools in the field. Both local researchers and respondents in the research pilot will provide valuable feedback that can be used to refine the translation of the research tool.

**Adapt research tools for illiterate respondents.** Where research participants are illiterate, self-documentation, hand-written surveys, and trade-off exercises that require reading are not appropriate. Develop work-arounds: for example, surveys can be administered by enumerators, personal stories can be told to third-parties, and images or real objects can be used in place of words.

However, orally-delivered research instruments can add time and inaccuracy in data transcription. If not carefully constructed, they can also be less powerful than written customer insights tools. Customer insights exercises with illiterate respondents should build in extra time, as well as quality and data transcription controls. It is important not to lengthen the time that people are asked to participate in customer research, however, when surveys or other instruments need to be administered orally. This can be disrespectful of participants' time, and result in the collection of lower quality data.

## ENSURING INSIGHTS HAVE IMPACT: PROCESS-RELATED LESSONS

Unfortunately, it is not uncommon for insightful customer research to have little impact. Getting the correct insights is only half of the equation; the second half involves ensuring that the correct stakeholders are sufficiently involved during and after the customer insights work to act on the opportunities identified. Customer insights can only increase customer value if MSEs are able to use the insights to change the way that they approach the market. This requires that a process is in place to ensure that MSEs understand the insights and have support in using them in their decision-making. In our experience, three core practices significantly increase organizations' ability to realize the full value of the insights.

**Structure information-sharing so that findings are understood and acted upon.** People absorb information and recommendations in myriad ways. At the beginning of the research process, ask stakeholders how they make decisions and what information they typically use in decision-making. When it is not possible to have this conversation with them, try different ways of sharing information with stakeholders over the course of the initiative to determine which is most effective.

**Involve key stakeholders early and often.** Make time to involve stakeholders in the planning of the Customer Insights Process, so they know and are comfortable with the research effort. Providing periodic updates and sharing emerging insights can create a sense of joint ownership of the work, and can also provide time for stakeholders to fully absorb outputs, especially any that might involve insights that are surprising or contrary to popular belief.

**Allow time for high-quality decision-making.** Building time into the customer research process has been a common theme of this toolkit. However, the decision-making phase especially should not be shortchanged. Stakeholders need time to absorb the research findings, to ask follow-up questions, and to get comfortable with and agree on decisions. Without firm decisions and a clear path forward, customer insights are interesting but not valuable—and therefore not worth the effort.

## CONCLUSION

Through USAID's approach to enterprise development, providing MSEs with sustainable linkages to global, national, or local value chains can create wealth for poor communities and support economic growth.<sup>19</sup> Because value chains represent relationships between many different types of stakeholders, enabling small businesses to participate in a market requires understanding what these stakeholders want and need, and how MSEs can serve these needs more effectively.

There is no single "right" approach to understanding customer needs and consequent market opportunities. However, this toolkit can only provide guidelines for the customer insights process. Every value chain has its own unique characteristics. In turn, each value chain analysis will require a tailored customer insights process. This said, in *every* research situation, practitioners will be well-served by asking themselves and their partners three main questions:

- What is the **question** we need to answer about the customer?
- Which **tools** and **process** should we use to get these insights?
- How can we ensure the insights are **acted upon**?

Today, too few micro- and small enterprises have access to valuable customer insights and advisory services to build their businesses. This toolkit aims to equip development practitioners to engage in identifying customer insights so that they are able to better guide MSEs in pursuing local, national, and global growth opportunities.

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<sup>19</sup> USAID. Value Chain Development Wiki. USAID's full rationale for this approach is explained in its Key Elements of the Value Chain Approach.

# APPENDIX

## POTENTIAL PARTNER ORGANIZATIONS

There are a host of customer insights, market research, and strategy firms with whom development practitioners can partner. The list below represents a sample of those organizations.

Borderless Access ([www.borderlessaccess.com](http://www.borderlessaccess.com)),

DataMonitor ([www.datamonitor.com](http://www.datamonitor.com))

Esomar ([www.esomar.org](http://www.esomar.org)) – market and opinion research in over 130 countries.

Foresight Asia ([www.foresight.co.id](http://www.foresight.co.id))

Frog Design ([www.frogdesign.com](http://www.frogdesign.com))

Hope Consulting ([www.hopeconsulting.us](http://www.hopeconsulting.us))

IDEO ([www.ideo.org](http://www.ideo.org))

Market Probe ([www.marketprobe.com](http://www.marketprobe.com)).

Nielsen ([www.nielsen.com](http://www.nielsen.com))

PMR Research ([www.research-pmr.com](http://www.research-pmr.com))

Practical Sampling International ([www.psi-nigeria.com](http://www.psi-nigeria.com))

ResearchNow ([www.researchnow.com](http://www.researchnow.com))

SIS International Research ([www.sismarketresearch.com](http://www.sismarketresearch.com))

Synovate ([www.synovate](http://www.synovate))

TNS Global Market Research ([www.tnsglobal.com](http://www.tnsglobal.com))

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