



Microfinance
Conference 2017

Knowing our clients



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Good Shepherd Microfinance



An overview of today

- Why research and data is important
- Knowing our clients: where they are and how to reach them
- Understanding our clients and what makes them tick
- Developing a strategy to reach them



Learning Outcomes

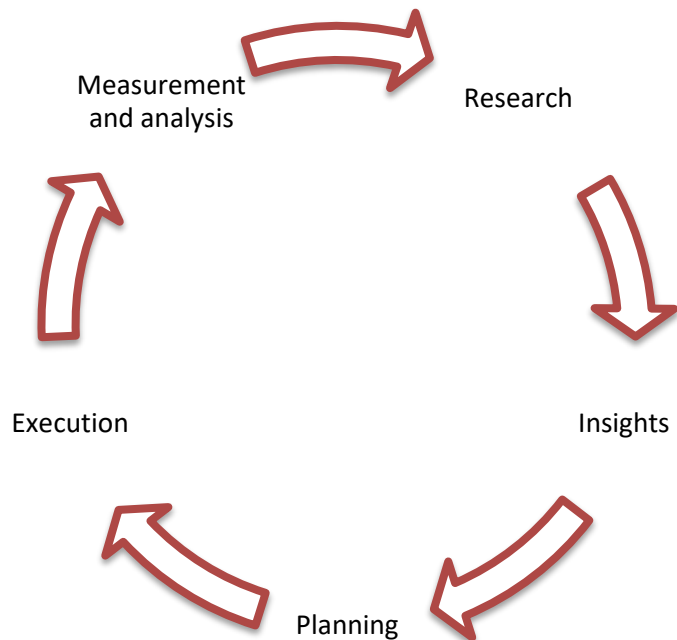
- Better understanding of your clients
- New ideas on tools and methods to reach clients
- How to raise awareness more effectively



Why research and data should inform strategy

- Provides evidence base for strategic approach and path
- Guides investment choices, to ensure the best return on investment
- Maximises the impact and results, especially where resources are limited

Marketing best practice





Knowing our clients: where they are and how to reach them

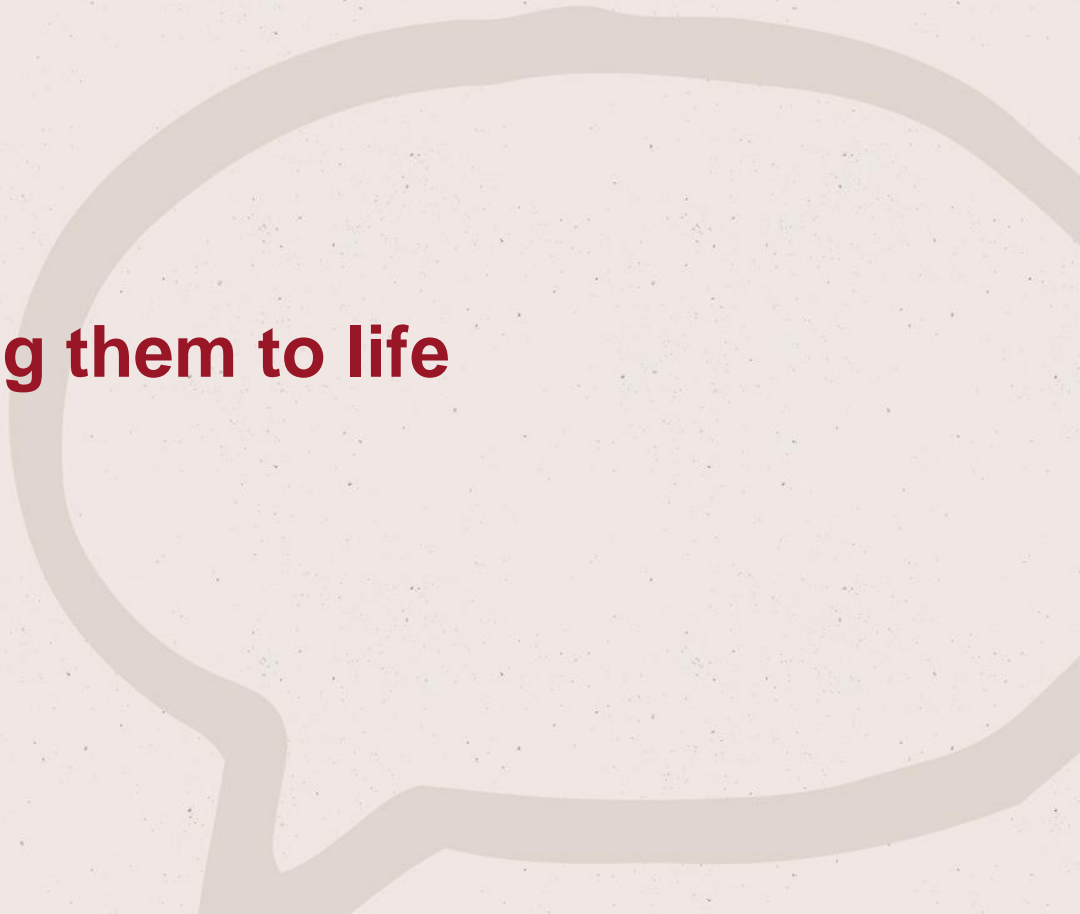
- Introduction to data from 
- Target group = 4.5 million *(19.4% of the pop)*



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Our clients: bringing them to life

Experian videos





Segment	One-Line Description	Population (%)
H32	Large extended families and homesharing young adults from various cultures in outer suburbs of cities	2.4
I35	Culturally diverse workers and students living in outer suburbs with easy access to universities and CBD areas	1.0
J37	Young and middle-aged singles living in some of the cheapest rental properties in the Australia	1.3
K38	Older and elderly singles and couples who have downsized to apartments and flats in outer suburbs	1.1
K39	Retirees in regional and coastal locations making their money stretch to cover their basic needs	1.0
K40	Elderly couples and singles with traditional values and low expenses in metropolitan areas	0.8
K41	Monocultural elderly generations living in apartments in major regional and metropolitan towns	1.2
K42	Single parents and the elderly living side by side in rented flats in city central locations	0.5
L45	Blue-collar workers and retirees coping with financial constraints in outer suburbs and regional towns	2.7
L46	Ageing couples and singles in regional areas, working in blue-collar roles	2.2
M47	Elderly adults and lone person households with low incomes in regional areas	2.4
M48	Older workers and retirees in some of the most remote locations in Australia	1.9
M49	Single and step-family households with stretched budgets in remote locations	1.4
TOTAL NILS TARGET GROUP		19.6



Understanding our clients: what makes them tick?

- What are their needs?
- Where do they look for help or information (channels)?
- Who do they ask for advice (trusted sources of information)?

Example of a customer persona

PETER Acquired brain injury

AGE 54
 OCCUPATION Early retiree
 STATUS Married with two adult children
 LOCATION Sydney Northern Beaches
 WORK STATUS NDIS
 ARCHETYPE Hard working – regular guy

Realist Determined Humorous



"I like to go for a good coffee and a game of golf, isn't that what us retirees are supposed to do?"

MOTIVATIONS



PERSONALITY



GOALS

- Get his life back to normal and enjoy retirement
- Walk his daughter down the isle
- Ride the Three Gorges – my favourite Sydney bike route

TECHNOLOGY



FRUSTRATIONS

- Medical professionals thinking they know best
- Being a burden on my wife
- Not being allowed to buy my support worker a coffee

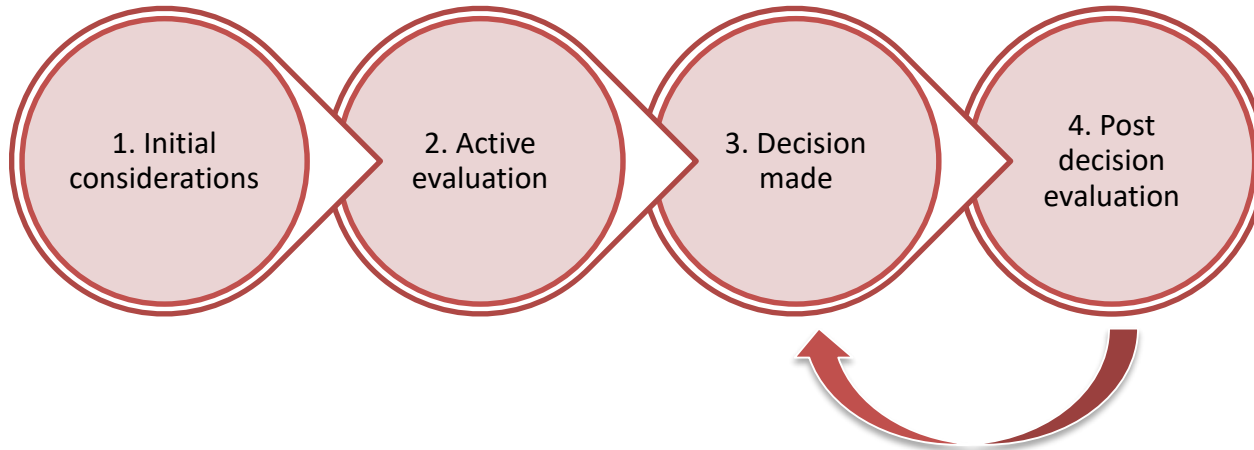
BIO

Peter lives with his wife in their family home in Manly Vale. His grown children live in the city and he is very proud of the careers and lives they are building for themselves.

Once a keen cyclist, Peter was involved in an accident and obtained an acquired brain injury four years ago.

Although he is trying to stay positive, he is finding early retirement a little boring and often wishes he could get out and do some activities that are little more adventurous than golf. Peter's memory is not what it once was and he needs his wife to remind him to take his medication.

Customer decision making journey





ACTIVITY: Developing a strategy to reach new clients

State	LGA
NSW	Auburn
QLD	Mount Isa
TAS	Hobart
SA	Barossa Light and Lower North
VIC	Greater Dandenong





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Questions??

To request local target client data:

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