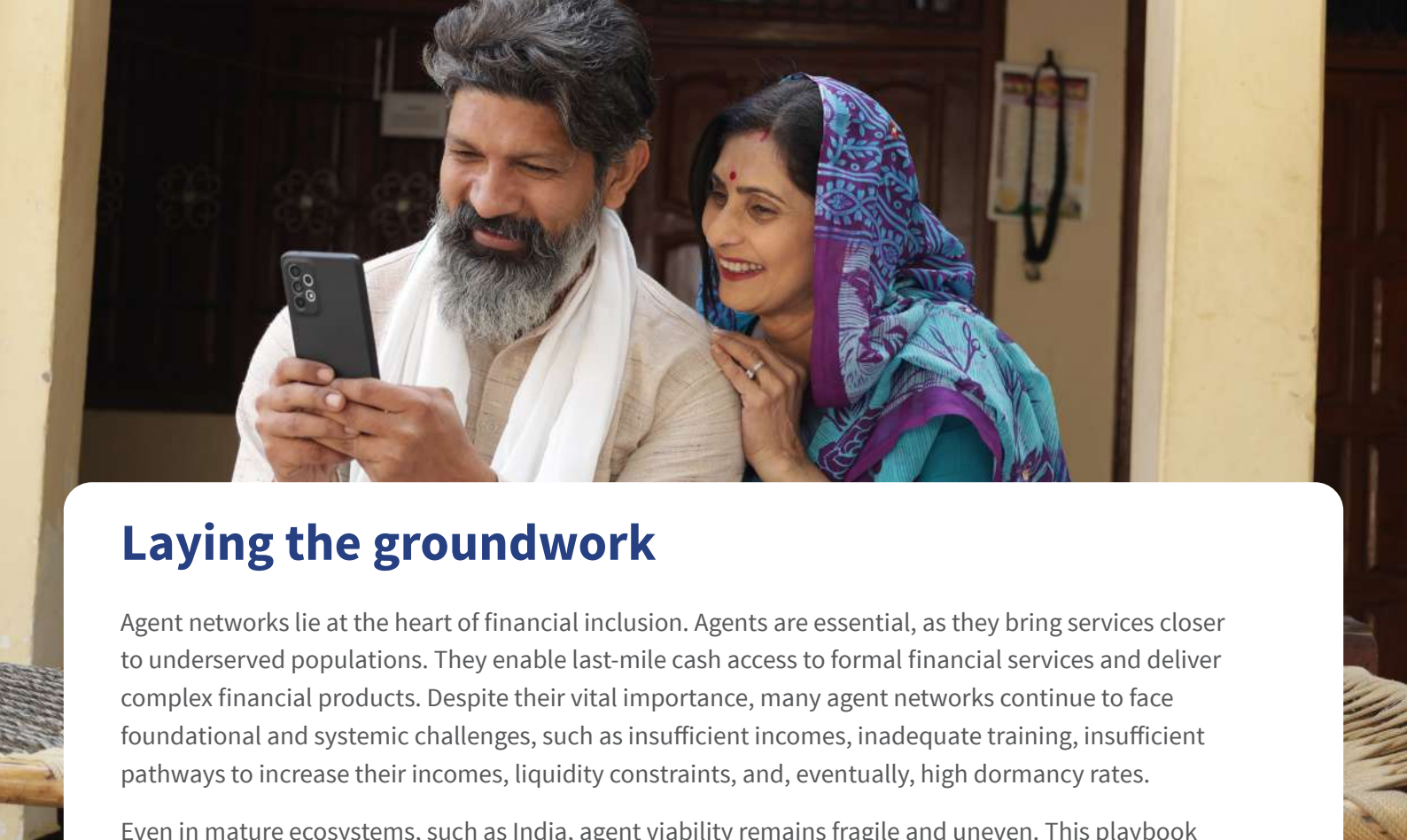


Agent lifecycle playbook

December 2025





Laying the groundwork

Agent networks lie at the heart of financial inclusion. Agents are essential, as they bring services closer to underserved populations. They enable last-mile cash access to formal financial services and deliver complex financial products. Despite their vital importance, many agent networks continue to face foundational and systemic challenges, such as insufficient incomes, inadequate training, insufficient pathways to increase their incomes, liquidity constraints, and, eventually, high dormancy rates.

Even in mature ecosystems, such as India, agent viability remains fragile and uneven. This playbook responds to a critical need: To move beyond one-off fixes and build resilient, inclusive, and sustainable agent ecosystems through a lifecycle lens.

MSC (MicroSave Consulting) has worked at the forefront of agent network development for more than two decades to support a diverse range of stakeholders, from financial service providers (FSPs) and agent network managers (BCNMs) to regulators, donors, and FinTechs. Our work spans more than 20 countries across Asia and Africa, which encompasses everything from diagnostics and ecosystem strategy to innovation design, pilot testing, and scalable implementation. This depth of experience has enabled us to observe, analyze, and influence the evolution of agent networks globally in countries, such as India, Bangladesh, Indonesia, Kenya, Nigeria, Ethiopia, Senegal, and others.

This playbook is developed as part of the project titled “Scaling agent viability and quality,” funded by the Gates Foundation from 2023 to 2025.

What does this playbook offer?

This playbook offers a structured journey through the six stages of the agent lifecycle, from onboarding and training to grievance resolution and business expansion. It is designed for financial service providers (FSPs), agent network managers (ANMs), FinTechs, regulators, policymakers, and development partners.

The playbook combines field-tested insights from more than 20 markets, frameworks grounded in behavioral and human-centered design, and real-world examples of what has and has not worked. Each stage includes frameworks or strategies and checklists to help FSPs, ANMs, FinTechs, and policymakers to reflect, adapt, and act. Whether you launch new networks, strengthen existing ones, or design policy to support inclusive finance, this playbook provides practical pathways to enable agents to survive and thrive. We hope the playbook serves as a catalyst for more thoughtful design, scalable strategies, and stronger partnerships across the ecosystem.



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Introduction: MSC's approach to the agent lifecycle

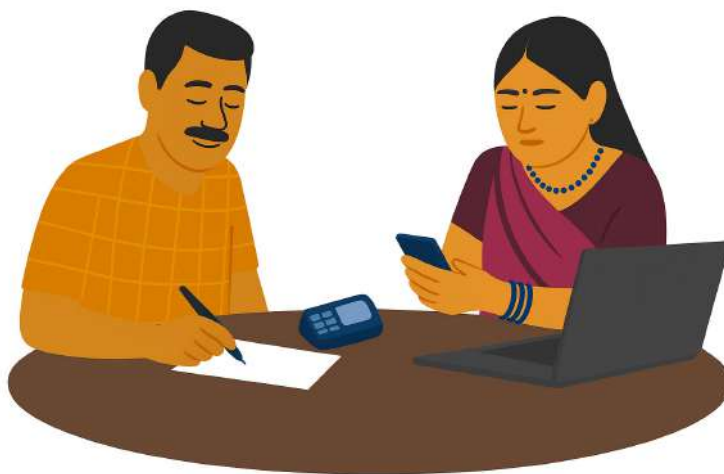
MSC's agent lifecycle approach¹ is a structured framework to understand, support, and scale agent networks by analyzing the full journey of agents from selection to expansion or dormancy. It is designed to help financial service providers (FSPs), agent network managers (ANMs), FinTechs, and regulators identify pain points, design interventions, and build resilient, inclusive agent ecosystems. The lifecycle integrates behavioral science and gender-intelligent diagnostics into how agents are recruited, trained, supported, and retained. The lifecycle typically includes the six stages presented here:



This playbook bifurcates the agent lifecycle into two core modules to simplify and structure the complex journey of agent development:

- i. How to get agents started and;
- ii. How to make agents viable and sustainable.

The first module focuses on the foundational stages of onboarding, training and certification, and marketing to equip agents with the necessary tools, skills, and visibility to begin their role effectively. The second module focuses on long-term sustainability through improved liquidity and float management, grievance resolution and risk mitigation, and business expansion or dormancy prevention.



¹MSC. MSC Global CICO Campaign. 2022

Module 1: How to get agents started

Stage 1: Agent selection and onboarding

The first stage in the agent lifecycle is onboarding. This stage includes the identification, screening, and selection of agents through defined eligibility criteria, expectation alignment, and the establishment of basic infrastructure and documentation. A robust onboarding process ensures agents are well-positioned, motivated, and capable, so they can serve their communities.

Read on if you would like to:

- Identify agents' pain points at this stage;
- Understand providers' challenges;
- Understand useful strategies to solve these problems.



What is not working?

Agents face several challenges during onboarding



1. **Cumbersome and unclear processes:**

Multi-step verification, device provision delays, and poor communication on timelines frustrate agents and lead to early dropouts.

2. **Mismatch in expectations and inadequate preparation:**

Unrealistic income and workload assumptions, combined with limited orientation on risks, compliance, and customer responsibilities, reduce agents' readiness to perform effectively.

3. **Weak initial support:**

A lack of operational guidance and handholding during the first few months hinders agents' ability to establish themselves and gain customer confidence.

Challenges faced by providers during onboarding



1. **High costs:**

Providers incur significant investment during onboarding to select, train, and provide devices, which makes it an expensive process.

2. **Limited gender inclusion:**

Insufficient focus on women's participation restricts diversity within the agent network.

3. **Weak due diligence:**

A lack of advanced tools to assess long-term viability undermines the sustainability of new recruits.

4. **Weak candidate fit:**

Agents are often recruited without adequate aptitude or skills, which results in inefficiencies and high dropout rates.

5. **Delays from manual processes:**

Lengthy verification and approval steps, along with slow disbursement of financial support, extend onboarding cycles.

How to fix it?

Providers need a structured and scalable framework that ensures the right candidates are selected, prepared, and activated with minimal delays to make agent selection and onboarding efficient and sustainable. A selection and onboarding framework should be designed around four core principles:



Providers can codify these four core principles into a scalable selection and onboarding system to reduce inefficiencies, control costs, and ensure a pipeline of confident, fully operational agents.

Spotlight: Case in point

Scaling up the agent (BC Sakhi) network through technology and process innovation

Background context:

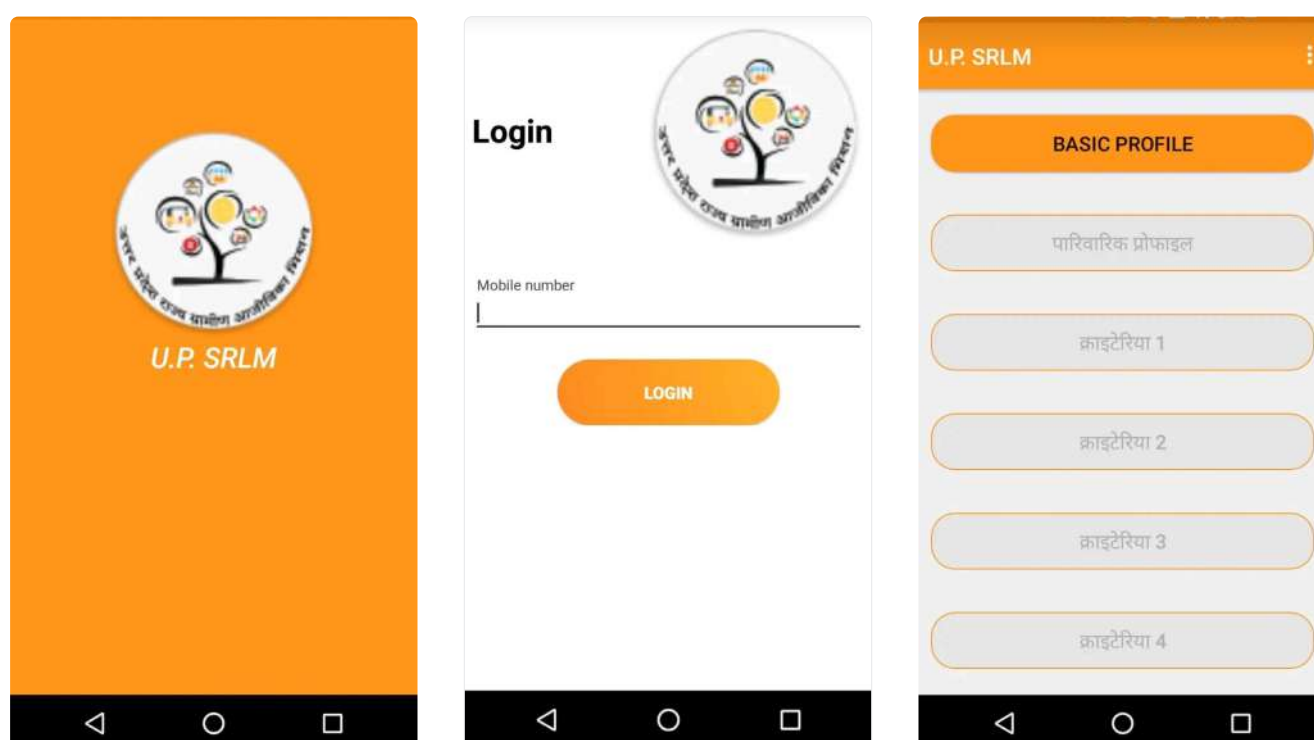
The “One Gram Panchayat – One BC Sakhi” initiative, led by the UPSRLM in collaboration with MSC and other partners, set out to onboard 58,000 women business correspondent (BC) agents across rural Uttar Pradesh. However, the recruitment and training process struggled with significant hurdles. Traditionally, the SRLM relied heavily on manual verification, face-to-face training, and paper-based approvals, which were slow and



particularly challenging during the COVID-19 pandemic. These bottlenecks delayed onboarding and made it difficult for the initiative to scale quickly.

We adopted a digital-first approach to overcome these challenges. A dedicated mobile app was developed to enable e-registration, vernacular language screening, and document verification to simplify candidate onboarding. Real-time tracking was built into the app, which tracked agents' training progress, certification, onboarding, and transactions. Additionally, stakeholders, which include the UPSRLM, banks, and training institutions, were given transparent access to dashboards to ensure visibility and accountability across the entire process.

Snapshots from the app



Impact:

56,875

women selected from more than 200,000 applicants;

23,866

BC Sakhis operational within 20 months;

2.3 million transactions facilitated;

Transaction value worth **USD 69 million**
(INR 5.2 billion);

A technology-driven approach ensured **speed**,
transparency, and **real-time monitoring**.



Self-check-ins for FSPs

Instructions to score yourself: For each question, rate your system on a scale of 1–5 (1 = not in place, 3 = partially working, 5 = fully in place).

Then reflect using the agent's voice prompt.



Scorecard			
S.no.	Questions	Score	Agent's voice
1	Do we have a digital process for candidate registration, screening, and shortlisting?		"Can I apply easily online without running around?"
2	Are the eligibility criteria aligned with regulations and transparent to all?		"Do I clearly know if I qualify or not?"
3	Do we use competency-based assessments (aptitude, digital literacy, customer service orientation) to select candidates?		"Will someone check if I actually have the skills to succeed?"
4	Is our due diligence process (KYC, police verification, and SHG or cooperative affiliation) efficient, standardized, and traceable?		"Will all my checks be cleared before I start work?"
5	Is the registration platform available in local languages?		"Can I understand the form in my own language?"
6	Do we track candidate progress from application to onboarding?		"Is anyone following my journey, or am I lost in the system?"
7	Do shortlisted candidates receive timely and automated communication on selection, next steps, and timelines?		"Will I get a clear message if I am selected?"
8	Do we provide clear communication on income potential, risks, and responsibilities to avoid early dropout?		"Will I earn a fixed salary, or is it only based on transactions?"
9	Is onboarding supported with proper devices, access, and biometric tools?		"Will I have the tools I need on my very first day?"
10	Are gender-sensitive recruitment practices in place (for example, outreach to women SHGs, flexible support for female agents)?		"I only found out by chance that if the outreach had come through my SHG, more women like me would have joined."

If you get

38–50: Strong system | **24–37:** Some gaps | **Below 24:** Needs urgent action

Stage 2: Agent training and certification

The training stage equips agents with the knowledge, skills, and confidence to perform their roles effectively. It includes initial orientation on products and compliance, customer service skills, digital literacy, grievance handling, and refresher modules as agents expand their services. Well-designed training ensures that agents are compliant and can sustain and grow their businesses.

Read on if you would like to:

- Figure out how to make easy-to-understand, relevant, and contextualized training modules for agents.



What is not working?

Challenges faced by agents



- 1. Generic and outdated content:** Training often focuses narrowly on compliance and basic CICO operations, with little focus on new product sales, customer engagement, or entrepreneurial skills.
- 2. Low retention and certification gaps:** Complex or jargon-heavy material and agents' different literacy levels reduce knowledge retention and lead to inconsistent certification outcomes.
- 3. Weak follow-up and refresher support:** One-time training, without refresher sessions or ongoing handholding, fails to keep agents updated or confident to apply what they have learned.

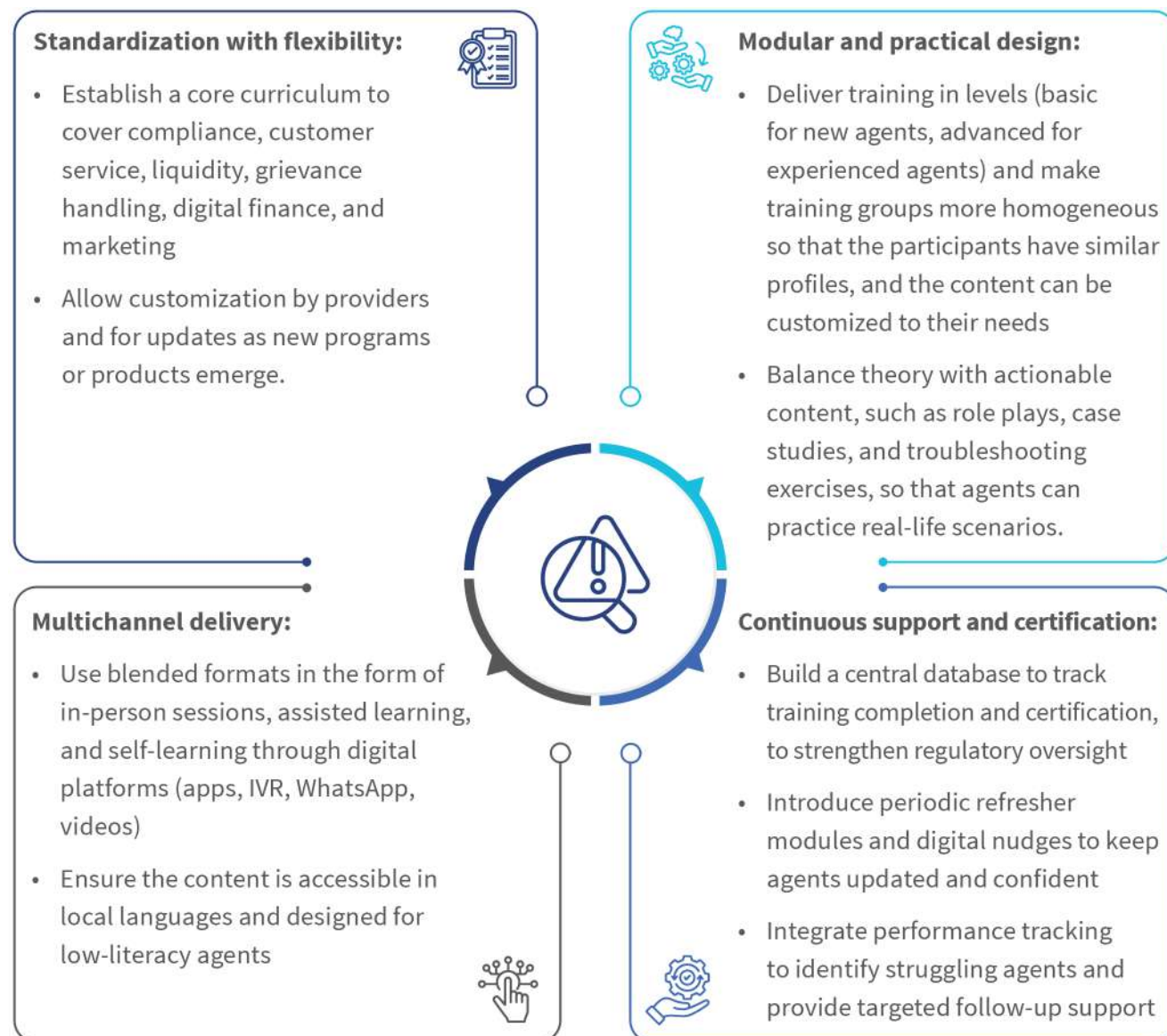
Challenges faced by providers



- 1. Fragmented delivery models:** The absence of a standardized curriculum, format, or quality benchmarks leads to inconsistent training across institutions.
- 2. Costly and inaccessible dissemination:** A heavy reliance on print-based materials makes training expensive, difficult to access, and hard to scale.
- 3. Weak performance monitoring:** Limited follow-up and evaluation mean providers rarely measure effectiveness or reinforce skills post-training.

How to fix it?

Based on MSC's work with providers and ANMs, we use the following strategy to inform agent training strategies:



Spotlight: Case in point

CDOT: Mentoring-led training improves agent certification pass rate

Between 2012 and 2021, nearly 300,000 agents appeared for the IIBF BC and BF certification exam. Yet only 62% managed to pass. This low success rate created a ripple effect for ANMs, which led to high attrition, increased acquisition costs, and compliance concerns. Agents who did not clear the exam within the permitted period could no longer operate, which exposed providers to regulatory risks and weakened the stability of their networks.



MSC worked closely with the CDOT to address this challenge and developed a new training and support model. In this intervention, the curriculum was modularized into smaller, manageable lesson units to make it easier for agents to absorb key concepts. A mentoring-led approach provided targeted guidance, which helps agents prepare more effectively for the certification. This intervention proved effective even during the COVID-19 pandemic when physical gatherings were not feasible.

Impact:

The training improved CDOT's agents' pass percentage to **86%**;

The training also improved agents' median income by **150%** compared to the previous year's commissions.



Self-check-ins for FSPs

Instructions to score yourself: For each question, rate your system on a scale of 1–5 (1 = not in place, 3 = partially working, 5 = fully in place).

Then reflect using the agent's voice prompt.



Scorecard			
S.no.	Questions	Score	Agent's voice
1	Do we have a standardized training curriculum that covers compliance, customer service, liquidity, grievance handling, and digital finance?		"Will this training actually prepare me for the real challenges I face with customers?"
2	Is the curriculum customizable to adapt to new programs, products, and provider-specific requirements?		"When new products come, will someone explain them to me in time?"
3	Is training sessions designed in a modular and practical way, with role plays, simulations, and troubleshooting exercises?		"Will I get to practice real customer situations before I am on my own?"
4	Is the training delivered in local languages and adapted to different literacy and digital literacy levels?		"Can I understand everything in my own language and at my skill level?"

Scorecard			
S.no.	Questions	Score	Agent's voice
5	Do we use multi-channel formats (in-person, assisted learning, apps, IVR, WhatsApp, videos) to reach diverse agents?		"If I miss a class, can I still learn through my phone or videos?"
6	Are sessions accessible in terms of timing, location, and facilities to reduce dropout, especially for women agents?		"Will the training fit around my household work and travel distance?"
7	Do we provide ongoing refresher training and update agents when we introduce new products, risks, or programs?		"Will someone remind me and retrain me when things change?"
8	Do trainers receive orientation and regular updates to ensure quality and consistent delivery across locations?		"Will my trainer know the latest updates and explain them clearly?"
9	Do we track training completion, certification, and performance outcomes in a centralized system?		"Will my progress be recognized and recorded so I do not get left behind?"
10	Do we have a mechanism to identify struggling agents post-training and provide targeted support or mentoring?		"If I am having trouble, will someone notice and come to help me?"

If you get

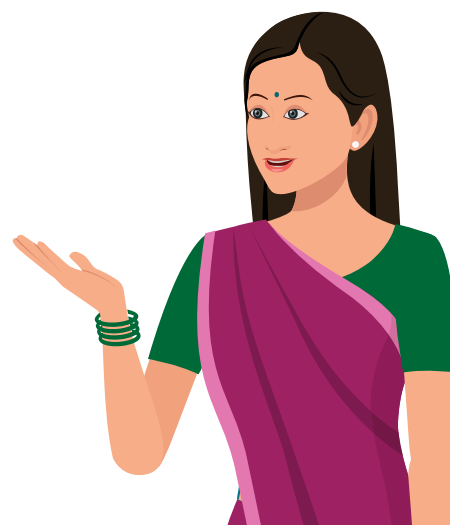
38–50: Strong system | **24–37:** Some gaps | **Below 24:** Needs urgent action

Stage 3: Marketing and communications

This stage focuses on how providers equip agents to build visibility, trust, and demand for financial services within their communities. It includes branding of agent points, marketing collateral, customer awareness generation, and communication tools that help agents promote and cross-sell products (especially beyond CICO).

Read on if you would like to:

- Learn how to develop behaviorally informed marketing and communication strategies for LMI people.



What is not working?

Challenges faced by agents



1. Low customer trust in formal finance, coupled with weak branding and limited visibility, reduces agents' credibility and ability to stand out in communities.
2. Inadequate training and a lack of simple communication tools make it difficult for agents to explain product benefits beyond basic CICO, especially to low-literacy customers unfamiliar with services, such as insurance, pensions, or savings.

Challenges faced by providers



1. Providers struggle with high costs and complexity to equip large agent networks with effective and ongoing marketing materials.
2. The diversity of customer segments (gender, literacy levels, income groups) makes it difficult to design standardized messaging that works across all contexts.

How to fix it?

Providers need a systematic and scalable framework to address marketing and communication gaps at the agent level. This framework should equip agents with the tools, messages, and confidence to engage diverse customer segments. A structured communication toolbox can help providers support agents to market products effectively and sustainably. This toolbox should be designed with five scalable principles :

1. **Relevance:** Ensure messages and visuals reflect customer realities (for example, household financial security), not generic product language
2. **Utility-based collateral:** Design marketing materials (banners, posters) that offer daily functional value (for example, QR codes, payment instruction panels) so that the communication material has a longer shelf-life

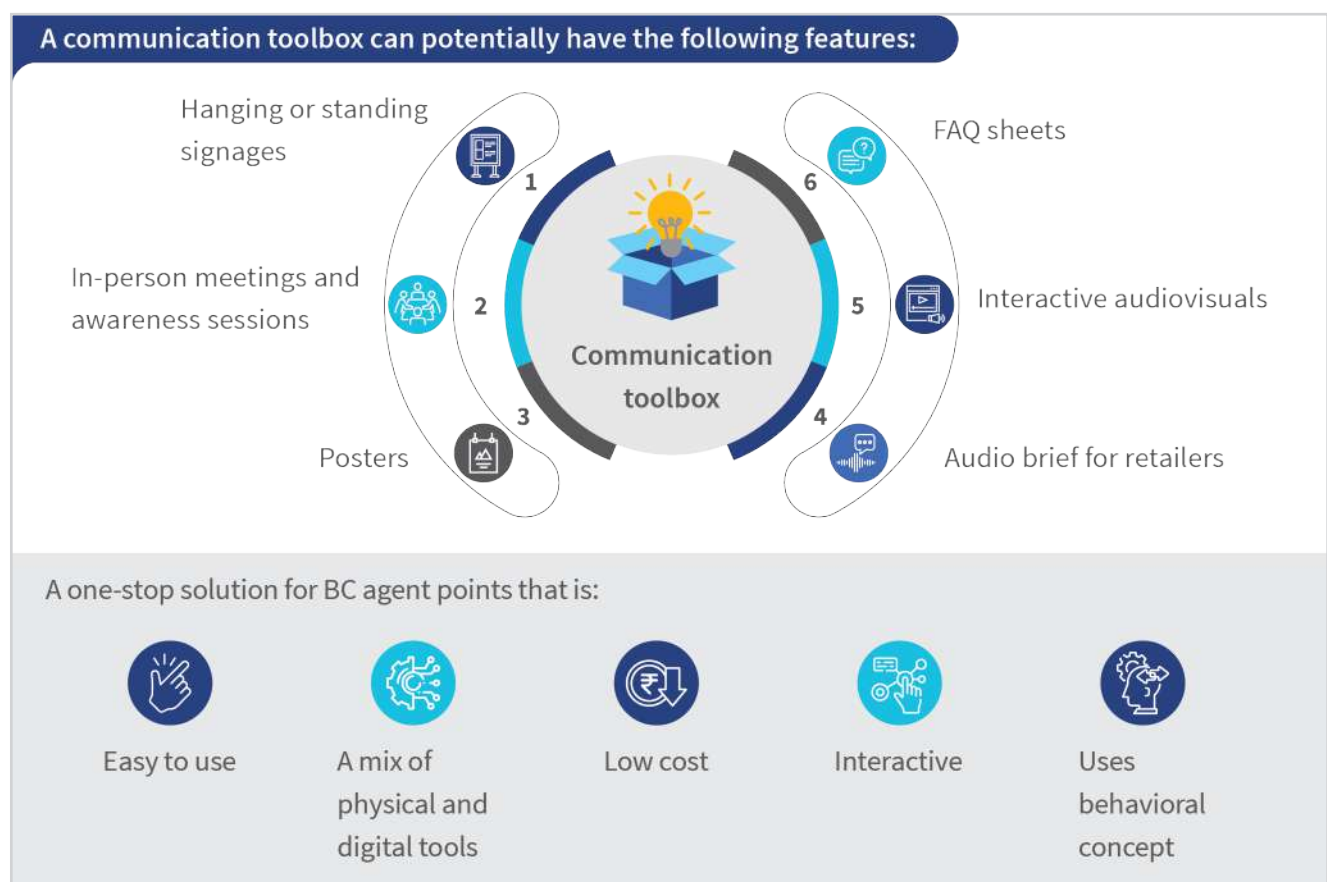
3. **Simplified product story:** Break down complex products into one clear sales pitch or benefit hook to ensure sharper agent messaging and reduce mis-selling risks
4. **Nudge-based prompts:** Integrate simple behavioral design elements, such as social proof, urgency messages, or family-centric visuals to improve customer engagement, particularly in low-literacy or high-skepticism contexts
5. **Multi-format delivery:** Provide offline and digital assets (WhatsApp creatives, video explainers, scripts) that agents can deploy as per their local context and literacy level

Providers can codify marketing into a reusable toolbox based on the five scalable principles to strengthen agent-led product uptake, improve customer awareness, and avoid high-cost, one-off campaigns.

Spotlight: Case in point

Airtel Payments Bank's Suraksha product scale-up

When the new *Suraksha* product was launched, agents struggled to effectively promote it due to limited product training and a lack of suitable marketing material. MSC conducted extensive behavioral research, using “Market Insights for Innovation and Design (Mi4iD)” principles to address this challenge, and developed a communication toolbox. The communication toolbox used a variety of materials, such as locally contextualized posters, FAQs, videos, audios, and sales scripts to train agents to sell the *Suraksha* products effectively.



Impact:

Active agents who promoted the product grew from **4,000** to **300,000** and opened more than **4 million** new accounts;

Through this intervention, we confidently demonstrated that communication is a crucial infrastructure that drives business expansion.

**Boosting insurance sales at FIA agent points**

Despite a large volume of transactions conducted, FIA agents struggled to drive the uptake of the government-sponsored insurance product, *Pradhan Mantri Jeevan Jyoti Beema Yojana* (PMJJBY). MSC partnered with FIA to test a behavioral communication toolbox that addresses this issue through low-cost plug-and-play materials. These include visual aids, sales scripts, and audio content that helped agents pitch these complicated insurance programs confidently.

Impact:

The pilot showed tremendously positive results, as sales increased by more than **36%**.

Agents' income also grew by **50%**.

FIA is now scaling to **25,000+** agents, with similar models adopted by the IPPB and the Indian Bank.

**Self-check-ins for FSPs**

Instructions to score yourself: For each question, rate your system on a scale of 1–5 (1 = not in place, 3 = partially working, 5 = fully in place).

Then reflect using the agent's voice prompt.

**Scorecard**

S.no.	Questions	Score	Agent's voice
1	Do we provide agents with consistent and affordable access to marketing materials?		"Without timely and affordable marketing materials, it feels like we are left to promote ourselves on our own."

Scorecard			
S.no.	Questions	Score	Agent's voice
2	Are our agents trained in how to pitch products, not just process transactions?		"I can do withdrawals, but how do I explain insurance to a farmer?"
3	Is our branding visible and functional at the outlet (banners, QR codes, product icons)?		"People often ask if I'm really linked to the bank; the signboard is not clear."
4	Do we have a feedback loop to know which agents need extra communication support?		"When customers do not understand, I wish I had someone to guide me."
5	Do we track product-level conversions to identify where marketing is weak?		"I promote savings accounts, but I do not know if my efforts are working."
6	Do we have a modular, low-cost communication toolkit that agents can adapt locally?		"I cannot afford fancy posters—give me something simple I can use."
7	Have we tested messaging with women, the elderly, and low-literacy customers?		"Some villagers say the pamphlets are too hard to read."
8	Are communication materials available in local languages and gender-inclusive formats?		"Customers ask me to translate because materials are not in our language."
9	Do we actively promote the agent as a trusted face of the bank in the community?		"Do customers see me as a trusted representative of the bank, or just another shopkeeper?"
10	Do we have a system to refresh communication content to keep agents and customers engaged regularly?		"The messages stay the same for months, and without fresh content, both we and our customers lose interest."

If you get

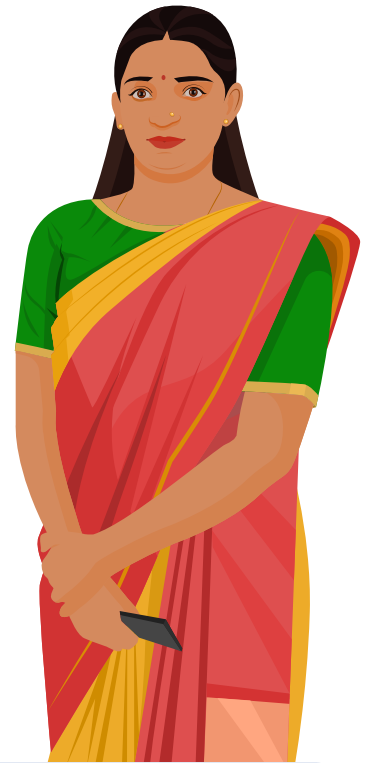
38–50: Strong system | **24–37:** Some gaps | **Below 24:** Needs urgent action

Module 2: How to make agents viable and sustainable

Stage 4: Liquidity or float management

Liquidity or float management refers to an agent's ability to maintain the right balance of cash and e-float to meet customer demand for transactions. It includes the mechanisms to track float, replenish cash or digital balances, forecast demand, and access credit or overdraft facilities to handle peak loads.

Efficient liquidity management ensures agents can serve customers consistently without turning them away, which is crucial for customer trust and retention. However, MSC's analysis² reveals that agents in India require approximately USD 72 to 125 million to fulfill their working capital requirements.



What is not working?

Challenges faced by agents



- 1. Slim profit margins:** Because transaction volumes drive agent profitability, liquidity outages hurt the sustainability of individual agent businesses.
- 2. Loss of customer trust:** When an agent does not have enough cash or value, they turn away customers, which undermines the customers' trust in the agent and the system.
- 3. Costly and difficult rebalancing:** In rural or hard-to-reach areas, replenishing cash or e-float involves high transport costs, long travel times, and limited access to banking points.

Challenges faced by providers



- 1. High perceived risk:** Reluctance to extend float support due to concerns about repayment and fraud, especially in remote or low-volume markets.
- 2. High agent dormancy:** Agents become dormant primarily due to liquidity constraints, which increases maintenance costs for providers.
- 3. Limited agent data:** Providers struggle to assess agents' true creditworthiness because lending decisions rely on shallow data (basic KYC, thin transaction histories, outdated credit scores), which exclude many agents who lack formal footprints but have viable businesses.

²MSC. [Lending to cash-in cash-out \(CICO\) agents](#). 2022

Read on if you would like to:

- Learn how to apply the technology lens to solve the perennial problem of liquidity management;
- Learn how product construction and clear communication can effectively improve uptake among agents.

How to fix it?

Providers need a strategic approach to move from a “hands-off” stance to an actively supportive role that helps agents manage cash and e-float efficiently.

1. Active monitoring and alerts:

- Deploy centralized platforms to track e-float balances in real-time;
- Send automated alerts when the float dips below thresholds to prompt rebalancing;
- Enable master agents or supervisors to intervene proactively.

2. Multiple rebalancing channels:

- Expand access to rebalance points through super agents, ATMs, and inter-agent transfers;
- Use mobile-based mechanisms for remote top-ups and withdrawals;
- Standardize informal solutions (for example, WhatsApp float exchanges) into secure, provider-approved SOPs.

3. Predictive liquidity planning:

- Apply data analytics to forecast daily, weekly, and seasonal float needs;
- Share predictive insights with agents through SMS or app dashboards to support better planning.

4. Access to working capital:

- Offer short-term credit or e-float overdrafts to high-performing agents;
- Partner with FinTech lenders to manage risk through transaction history and performance scoring.

5. Build digital ecosystems:

- Drive merchant acceptance of digital payments to reduce the reliance on cash-outs;
- Enable interoperability so agents do not have to split float across multiple wallets. Shared systems allow liquidity to move across providers, which reduce shortages and improve service reliability. For example, when FMCG suppliers insist on payment for supplies in e-value rather than cash, it can help rural agents use the e-float they accumulate.



Spotlight: Case in point

JRGB: Credit scoring tool to strengthen BC agents

In Jharkhand, many BC agents faced persistent challenges due to limited access to credit. Without adequate financial support, they struggled to manage their working capital, maintain outlets, and grow their businesses. For the Jharkhand Rajya Gramin Bank (JRGB), the issue was compounded by the absence of an advanced system to assess creditworthiness, which resulted in low transaction volumes and fragile agent sustainability.

MSC stepped in to design tailored credit scoring tools to address this gap. These tools were developed for three distinct groups: new agents, existing agents, and SHG women who aspire to become agents. We created a structured way to assess both risk levels and credit requirements through agent transaction histories and profile data.

This data-driven approach enabled the bank to move beyond subjective judgments and establish a transparent, scalable system to evaluate borrowers. MSC also worked with the JRGB to ensure adoption at scale. Capacity-building initiatives were planned across 443 JRGB branches, which equipped staff with the skills to integrate the tools into their underwriting processes. This strengthened the bank's ability to extend credit responsibly and empowered agents and SHG women with access to much-needed financial support, which would unlock their potential for business growth.

Impact:

Potential to reach **4,300+** agents across the JRGB's network;
The pilot confirmed the feasibility of integrating credit scoring into branch workflows;

Expected outcomes: Improved agent access to credit, better liquidity support, and higher transaction capacity.



Spotlight: Case in point

Pay1 partnered with Light Finance to offer loans of INR 10,000–25,000 to its 49,000 active agents, but uptake remained low due to unclear eligibility, inconsistent communication, app glitches, and loan amounts that did not match agents' real liquidity needs. MSC's field assessment identified these barriers and recommended two key solutions:

- Loan limits were revised from INR 20,000 to INR 60,000 to match the agents' cash flow needs;
- A 4Cs framework was adopted to enhance communication of the credit product: Consistency (standardized messaging), clarity (regional language videos and FAQs), convenience (simplified app process), and confidence (real-time status updates).

Impact:

Pay1's loan product now aligns with agent liquidity requirements. More than **70,000** agents now have access to the credit product.

Self-check-ins for FSPs

Instructions to score yourself: For each question, rate your system on a scale of 1–5 (1 = not in place, 3 = partially working, 5 = fully in place).

Then reflect using the agent's voice prompt.



Scorecard			
S.no.	Questions	Score	Agent's voice
1	Do we have real-time or near-real-time visibility into agents' float levels?		"Sometimes my float runs out, and no one notices until customers start shouting."
2	Are early-warning alerts or dashboards available to agents who are at risk of stockouts?		"I wish I had gotten a message before my balance dropped too low."
3	Have we established accessible rebalancing points (super agents, ATMs, agent-to-agent transfers)?		"The nearest ATM is 12 km away; I lose half a day just to rebalance."
4	Do rural or remote agents have cost-effective ways to rebalance without the high costs or travel?		"Sometimes I spend more on travel than I earn in a day."
5	Do we use transaction data to forecast seasonal or periodic peaks in cash or e-float demand?		"During harvest season, everyone comes for cash, and I run dry."
6	Do we share predictive insights back with agents (through SMS or app dashboards) to support better planning?		"We never get insights or updates on our performance; if shared on SMS or an app, it would help us plan better."
7	Do we provide credit lines, overdrafts, or FinTech tie-ups to meet short-term float needs?		"I had to turn away customers because I could not get a small overdraft."
8	Do we promote merchant acceptance of digital payments to reduce the reliance on cash-outs?		"Customers still insist on cash even if digital options exist."
9	Is field support available to help agents troubleshoot liquidity challenges quickly?		"When I run into float issues, I do not know whom to call for quick help."
10	Do we provide short-term credit or overdrafts to high-performing agents to smooth liquidity gaps?		"When business slows, we struggle with cash flow; short-term credit or overdrafts would really help us keep going."

If you get

38–50: Strong onboarding system | **24–37:** Some gaps | **Below 24:** Needs urgent action

Stage 5: Grievance resolution and risk management

This stage establishes a structured grievance resolution mechanism (GRM) that gives agents formal channels to raise concerns and challenges. Providers strengthen agents' confidence in the system when they ensure timely responses, transparent communication, and consistent resolution. Such trust improves agent satisfaction. It also builds loyalty, reduces attrition, and reinforces the ecosystem's long-term stability.



What is not working?

Challenges faced by agents



- 1. Lack of accessible and transparent channels:** Many agents lack clear, accessible, or user-friendly avenues to raise complaints. Even when channels are available, agents often lack visibility into the status of their complaints, which leads to frustration and disengagement.
- 2. Reputational risk:** When grievances remain unresolved, customers blame the agent rather than the service provider, which erodes trust in the agent-customer relationship.

Challenges faced by providers



- 1. Lack of standard GRM guidelines:** No formal guidelines or regulations govern agent GRM. This absence of standardized frameworks leads to inconsistent practices and hampers effective grievance management across providers.
- 2. High implementation cost:** The implementation of a formal agent GRM requires significant expenses (INR 10 per query), which makes it challenging for providers to justify the investment, especially in the short to mid-term.

How to fix it?

Providers can use the SCORE framework below to evaluate existing GRM systems, identify specific gaps, and track improvements over time. It can also serve as a guide to design new systems that are responsive, inclusive, and aligned with agent needs.

Spotlight: Case in point

Enhance agent grievance resolution through IB Saathi

MSC supported Indian Bank to design IB Saathi, a one-stop platform for agents to log queries, operational challenges, or customer grievances through their handheld devices. The system categorizes issues, provides a clear escalation matrix with defined turnaround times, and allows peer-assisted reporting if a device malfunctions. The key features of the GRM system are as mentioned below:

- Categorization of different types of agent grievances;
- A digital platform (mobile or web) for agents to log grievances;
- A clear escalation matrix is defined for each type of grievance;
- A defined turnaround time (TAT) for resolution;
- Flexibility to lodge grievances through other BCs (in case of issues with the device).

MSC also developed targeted self-learning modules and practical video guides to help agents navigate and effectively use the GRM system, which can turn feedback into action and enable smoother, faster grievance resolution.

Impact:

The GRM solution was made available to **16,687** agents of the Indian Bank.

Within six months, more than **900** complaints were registered with a **95%** resolution rate.

Self-check-ins for FSPs

Instructions to score yourself: For each question, rate your system on a scale of 1–5 (1 = not in place, 3 = partially working, 5 = fully in place).

Then reflect using the agent's voice prompt.



Scorecard			
S.no.	Questions	Score	Agent's voice
System integration			
1	Do we have a formal digital system to register and track grievances?		"I only have a WhatsApp group to complain, nothing official."
2	Can grievances be categorized, and data broken down for analysis?		"No one tells me how many issues like mine exist."
3	Is the GRM linked with the agent-facing platform?		"If I log in for transactions, why can I not raise a ticket there, too?"

Scorecard			
S.no.	Questions	Score	Agent's voice
Channels and accessibility			
4	Do agents have multiple ways to raise grievances?		"Sometimes my call does not connect, and I have no backup channel."
5	Are most agents aware of how to use the system to lodge grievances?		"I do not know where to even raise my problem officially."
6	Does the system capture both agent and customer grievances?		"Even customer complaints end up at my counter with no tracking."
Organizational commitment			
7	Do agents have a documented grievance resolution policy and SOP?		"I have never seen a written rulebook for handling complaints."
8	Is a clear escalation matrix or dedicated team available to resolve grievances?		"When my issue is not solved, I do not know whom to escalate to."
Responsiveness			
9	Are most grievances resolved within the expected timeframe?		"It took three months to get my device issue resolved."
10	Do we have a process to handle unresolved or recurring grievances?		"I keep reporting the same issue, and nothing changes."

If you get

38–50: Strong onboarding system | **24–37:** Some gaps | **Below 24:** Needs urgent action

Stage 6: Business expansion

Business expansion is the final critical stage of the agent lifecycle. It involves the identification of agents who are viable and ready to scale their business (through cross-selling, bundling, and new use cases) and support for those at risk of disengagement or dormancy.

This stage reflects a maturity moment, where agents either plateau, grow, or drop out.



What is not working?

Challenges faced by agents



- 1. Limited growth and income stability:** An overreliance on CICO transactions, coupled with stiff competition from alternative payment modes and agent saturation in some areas, caps earning potential and increases the risk of business dormancy.
- 2. Low adoption of new use cases:** Weak demand, limited customer awareness, and a lack of tailored agent segmentation restrict the uptake of services beyond basic CICO.
- 3. Gendered barriers:** Female agents face added constraints, such as mobility issues, family resistance, and limited institutional support—challenges that become more acute when profits from the business remain low.

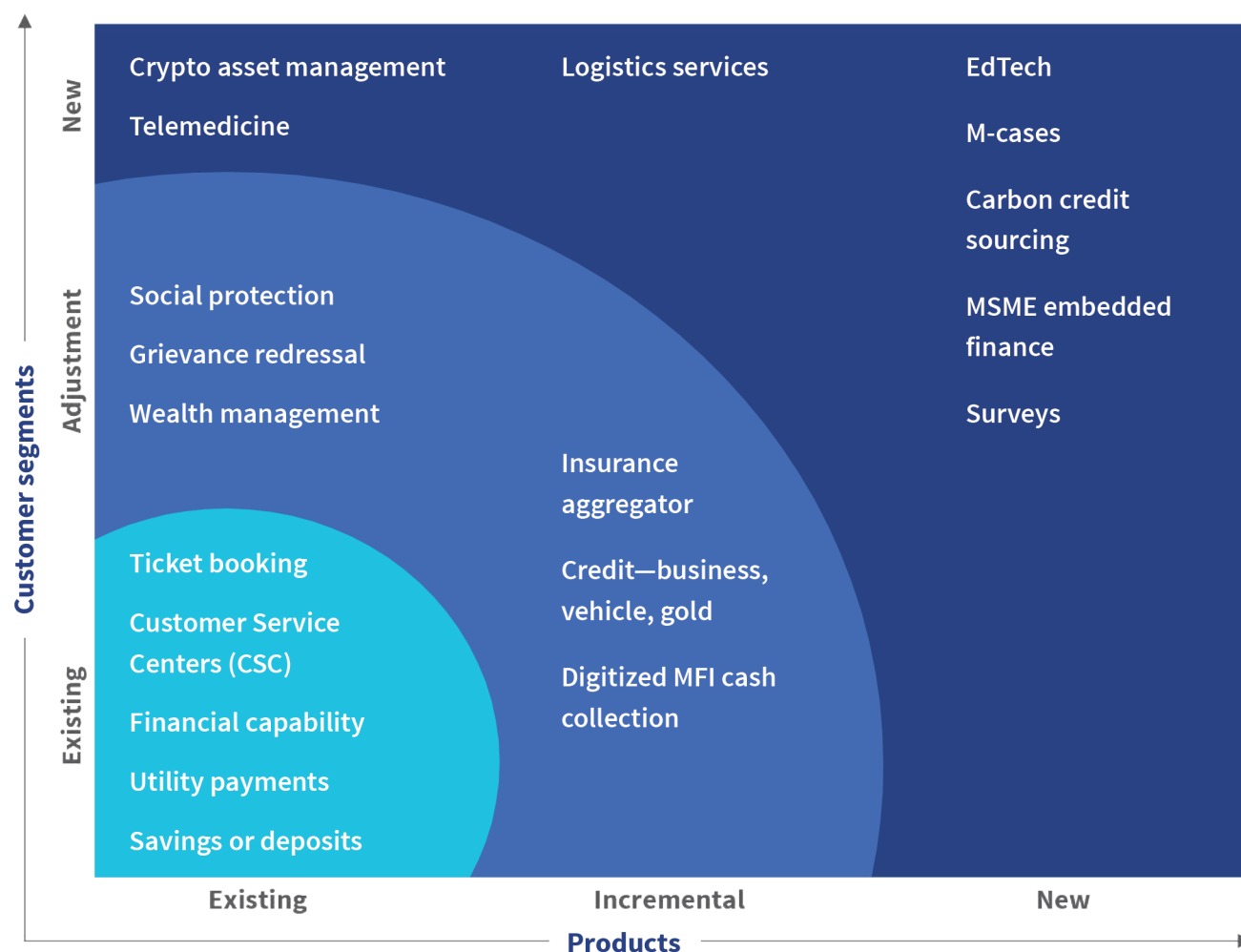
Challenges faced by providers



- 1. Limited product scope:** Regulatory or internal restrictions often limit the suite of financial products that providers can offer through agent networks, which reduces the potential for meaningful business expansion.
- 2. Limited visibility into agent drop-offs:** Providers often lack data and insights into the behavioral and structural factors that lead agents to disengage or close their business.
- 3. Lack of segmentation:** Many providers treat their agent base as homogenous, which fails to segment agents based on performance, motivation, product affinity, or readiness to scale.

How to fix it?

One key method through which agent sustainability can be driven is to expand agent use cases. MSC has developed a use case expansion framework that allows providers to visualize the roadmap they can take to expand use cases and develop suitable market-driven products.



Strategic Roadmap for Expanding Use Cases and Strengthening Agent Networks

Please note: The use case expansion framework is to be seen in conjunction with agent network assessments³, which allow providers to evaluate the status of their agent networks and their ability to provide more complex use cases to the target customer segments.

Spotlight: Case in point

Context:

The Airtel Payments Bank (APB) and MSC repositioned the no-frills savings product, Suraksha, as a bundled offering to tackle low agent earnings. MSC assisted APB to enhance the Suraksha product based on extensive demand-side research, willingness to pay exercises, and persona mapping. The product was enhanced to include a hospicash insurance, cashback, and higher transaction limits, which caters to the needs of the LMI segment, after thorough research to understand the LMI segment's financial behavior. The price of the product was also reduced to meet customers' demands. Through this, we could use the APB's existing product and move it toward an incremental product, as per the framework.

³MSC. [Cash-in and cash-out \(CICO\) agent use cases: Opportunities for diversification](#). 2023

Impact:

More than **300,000** agents reported a **5%** increase in income through the sales of this new product;

Suraksha has become the “hero” product for the APB, with more than **3.95** million new customers in less than two years.

**Self-check-ins for FSPs**

Instructions to score yourself: For each question, rate your system on a scale of 1–5 (1 = not in place, 3 = partially working, 5 = fully in place).

Then reflect using the agent’s voice prompt.



Scorecard			
S.no.	Questions	Score	Agent’s voice
1	Have we segmented agents based on motivation, performance, and readiness to expand into new services?		“Some of us want to grow fast, others just want a steady income and treat us differently.”
2	Do we have bundled products tailored to the agent context (rural or urban or gender)?		“Women in my area prefer savings programs, while men ask about loans, but we all get the same products.”
3	Do we have a system of nudges or dashboard visibility for non-CICO performance?		“I only get updates on deposits and withdrawals, nothing on other services.”
4	Have we set up referral or recognition programs to incentivize expansion?		“I would be motivated if I got recognition for bringing in new customers.”
5	Do we track dormancy triggers and send timely re-engagement messages?		“After I stopped for a while, nobody followed up to bring me back.”
6	Do we account for agent typologies (kiosk-based vs. roving) when designing use cases?		“My kiosk needs different services than someone who goes door-to-door.”

Scorecard			
S.no.	Questions	Score	Agent's voice
7	Have we mapped mobility-linked barriers (safety, reach) that limit certain groups, especially women?		"As a woman, I cannot travel far at night to serve customers."
8	Are digital interfaces designed for varying levels of digital fluency (women, older agents)?		"The app feels too complicated. I need something simpler."
9	Do pricing, commission, and incentive structures make new use cases financially viable for agents at different income levels?		"Some services pay so little that it is not worth my time."
10	Do we actively gather and use agent feedback to refine or design new use cases?		"We interacted with our customers on a daily basis, yet nobody asks us what products customers really want."

If you get

38–50: Strong onboarding system | **24–37:** Some gaps | **Below 24:** Needs urgent action

Read on if you would like to:

- Reflect on your lessons so far;
- Use your lessons to build your own agent network strategy.

Build your own agent strategy



Step 1: Spot the weak links

1. Look at your self-check score sheets.
2. Identify one stage where you have scored the least.
3. Imagine this stage as your “**red flag**” that needs to be improved.
4. Write down the key gaps below.



Step 2: Find the root cause

Take each gap and drop it into one of these “buckets.”

Circle or tick the main bucket where your gap fits.

People problem (skills, incentive, motivation)	Process problem (policies, SOPs, delays)	Technical problem (tools, apps, data)	Ecosystem problem (regulation, partners, customer context)



Step 3:
Quick wins
versus big swings

For your priority gap, write down:

1. Quick win (three months): Something you can pilot fast to test improvement

2. Big swings (12 months): A systemic fix you want to work toward

Prompts:

What is that one bold idea we can replicate from the case studies presented above?



Step 4: Action

Develop an action plan for the solutions presented above.

 **Owner:**
Who will lead this internally?

 **Partners:**
Who else (FinTechs, regulators, BCNMs) do we need at the table?

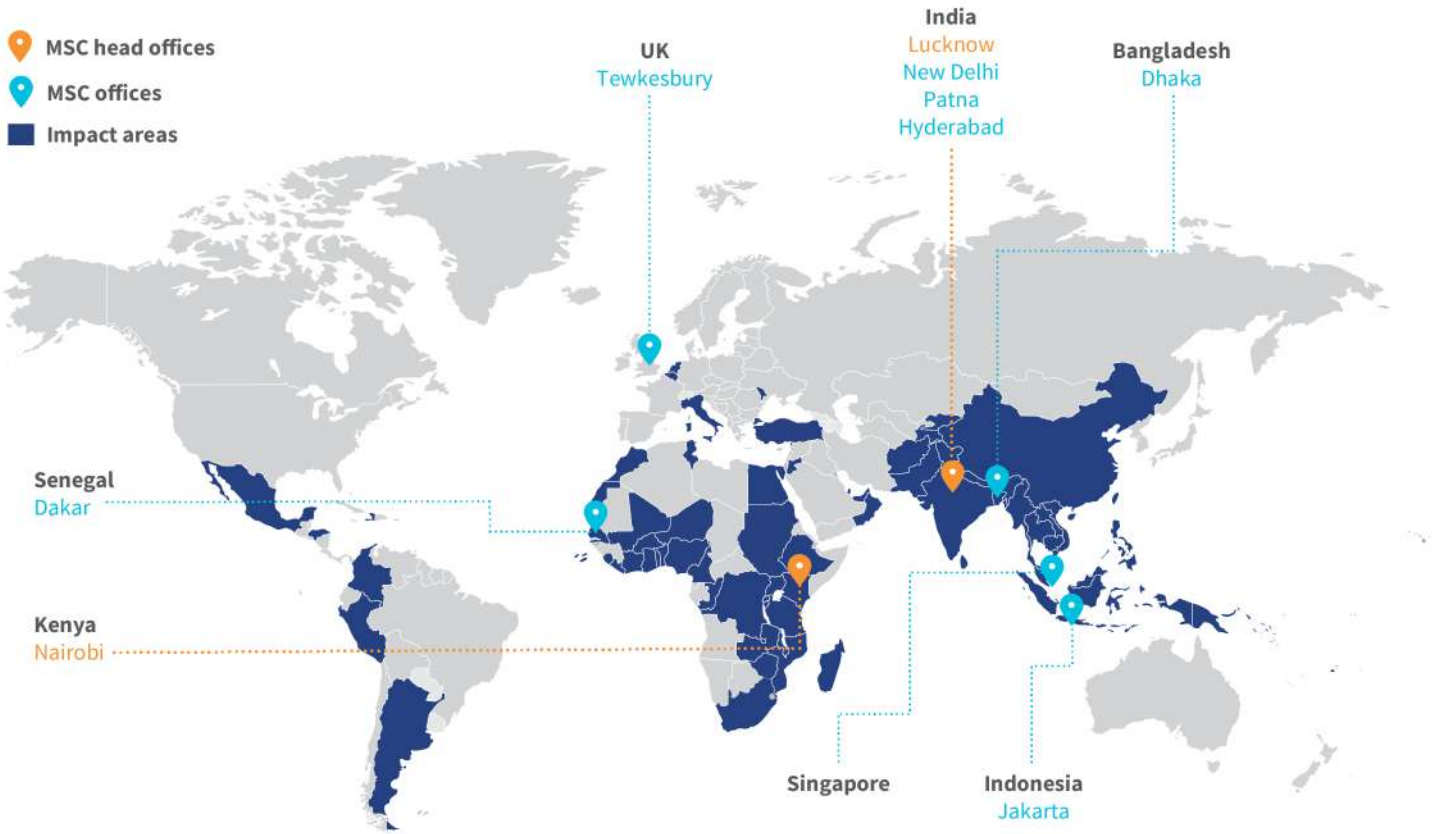
 **Resources:**
What budget, tools, or people do we need?

 **Timeline:**
When do we start, when do we review?

📍 MSC head offices

📍 MSC offices

■ Impact areas



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