

Carrier Installers - Research Questions

July 11, 2017

Objective:

To gain a better understanding of how installers work through the different stages of the financing process, including customer interaction and use of the Centah system. Our goal is to validate our understanding of the current roadblocks, reveal any new findings, and uncover opportunities to improve the integration between Centah and Financeit to increase usage.

Interview Questions:

Tell me a little bit about your business (brief)

Staff Structure/Roles

Technologies used (devices, software, wifi/data, paper) and comfort level

Day in the life / Context of interactions (ie. showroom, in-home, on-the-road, etc.)

Tell me about your customers (brief)

Goals / concerns

Expectations in the sales process

Technologies used

Process that they have typically gone through before you meet them?

Can you take me through your current process (lead to install)?

Lead Process:

How do you learn about a lead from Lowe's? (incl. device usage)

What information is provided? (anything lacking in content or delivery?)

How do you organize and prioritize your leads? (Lowe's or other)

At Customer's Home:

Describe a typical interaction with a customer when you arrive at their home.

What do you bring with you?

What questions do your customers typically have around quoting and financing?

What is your comfort level in discussing financing and how do you provide them with more information? (Probe on training - more needed?)

What tools or info do you currently use (or still need) to assist in this

conversation? (Calculator, landing page, paper chart/payment calculator, more info on lead form, etc.)

(Probe on preference for getting email to customer - email vs. text vs. web link on lowes.ca vs. paper form to fill out to apply)

(Probe on Financeit vs. Lowe's credit card)

How do you alter your approach if the financing answer is a yes vs. no?

If yes, what does the customer already know/what have they already done?

If a no, what do you do or say to address financing (if anything) and why?

What happens if they change their mind to yes at this stage? (email delay?)

What do you leave behind with the customer? (are they still shopping or ready to book?)

How does the customer know who to call if they have a question about the quote/fin?

Next Steps:

What is the next step in the process after quote is provided? (ie. Centah entry, response time, follow up, appointment booking, etc.)

How much back and forth is involved with yourself and the store (if any)?

(Probe on whether having to rely on install managers to close the financing makes them uncomfortable)

Once customer is ready to start, what happens? (how do they know who to call?, process to get contract signed, showing ID, Centah entry, etc.) (Probe if customers are taking pics of their ID themselves and emailing to installer)

How do you know when a job is ready to begin? (both financed and not)

Who arranges payment with the customer?

Once job is complete, what steps must be taken? (payment, data entry, etc.)

Probe on where do they need visibility into the program/approval and how where is visibility missing?

Summary

Is there ever confusion about what steps are required at each stage or who is responsible for taking action (ie. installer vs. install manager)

What would make the process go smoother for you and your customer?

What else do you need in order to get comfortable with Financeit and the Lowe's program?

How does financing benefit you in your business?

Lowe's Install Managers - Research Questions

August 10, 2017

Objective:

To gain a better understanding of how install managers work through the different stages of the financing process, including customer interaction, communication with installers, and use of the Centah system. Our goal is to validate our understanding of the current roadblocks, reveal any new findings, and uncover opportunities to improve the integration between Centah and Financeit to increase usage.

RECORD

Interview Questions:

Introduction:

Tell me about your role and responsibilities as an installation manager.
How long have you been with Lowe's?
Have you worked at any other locations?
Describe a typical day.
Tell me about your support and sales staff.

Talking to Customers:

What is the demographic of this location?
Take me through a typical conversation with a customer around an installation project (Comfort discussing HVAC?). (compare to another type of job - ie. kitchen)
What type of discussions happen around payment? (ie. Lowe's Credit Card vs. financing)
Does the topic of financing typically come up? (Who brings it up? At what point? Do they know the actual price yet? Are customers open to this conversation at this point in the sales process?)
Who do you feel is the most appropriate person to have this conversation with customers - yourself/store sales staff or the contracted installers in-home?
What questions do customers have around the topic of financing?
Are you (and your sales staff) comfortable talking about the topic of financing with customers?
What questions do customers ask that you are unable to answer? (if any)

Software Usage:

Are you the only staff member who works with customers around financing/payment processing? (what happens if you are not at the desk, ill, or on holiday?)

Do you have an awareness around the number of loans processed through Financeit from this location?

How many staff have logins for Centah?

How many staff have a login for Financeit?

Have you ever logged into Financeit?

Ask them to login...

Process:

Could you take me through (on-screen) a scenario of a financed project and show me the process from start to finish? (*compare awareness of steps to chart below*)

Do you ever run into problems with customers documents? (what and how do you resolve)

Comfort/Confusion:

Which steps in this process are you comfortable with?

(initial discussion around financing, reviewing contract and ID from installer, confirming purchase details, certificate of completion)

Are there any that you feel should be taken over by the installers?

(ie. confirming purchase details? Photo ID (any reason why you feel you must do this?), submitting letter of completion to financeit?)

Would you be comfortable if the installer was the one driving the transaction?

What sort of training did you receive around Financeit?

Do you feel that you understand the program and how to work with our portal? (have any questions about anything that may be unclear)

Are any additional training materials needed for yourself, for installers, for other staff, for customers?

Are people confused about the Lowe's Home Improvement loan and the Lowe's credit card?

Are there any improvements that you would like to have to help you work more effectively?

Who would you contact when you have questions regarding Financeit?

Lowe's Home Improvement Loan Steps:

Customer is in store:	
What is the first step in Centah? (enter customer's contact info?)	
Indicate "Yes" in Centah for finance question (Describe the conversation. Is price discussed? What is the staff's comfort level and expertise around this topic?)	
Customer is sent an email to apply (Do they ever fill that out in-store? Have you seen what the customer sees? Do customers ever call you with questions around filling out the loan application? Do you get a notif. if they are pre-approved/declined/counter offered? - automatic email from Centah - does that then auto-populate into the lead?)	
Centah automatically sends installer the lead via email	
Contact/Follow up with installer to ensure they book appointment (How are you making sure leads are getting worked and not lost? Tracking/Follow up)	
Customer leaves store:	
Customer goes home and MAY / MAY NOT apply online (If customer has not applied, you see nothing - nor any notification?) - (remind customer?)	
Customer waits for installer to call to book an appointment for a quote	
Installer provides quote, and if customer is interested, uploads a photo of customer ID into Centah along with the contract (If installer does NOT upload ID, then what?) (How do you know when that step is done and requires action?) (PROBE ON ID ISSUE) (Who/When/How does the Lowe's contract get uploaded into Financeit? Do you get a notification from Centah if something is uploaded by an installer?)	

<p>Do you then need to upload the ID and contract into Financeit?</p>	
<p>Installer may leave home without the customer having applied yet. So what happens if customer applies after the installer leaves the home? (Installer sends you contract? Does installer have to return to the home?)</p>	
<p>Next steps:</p>	
<p>Review contract, then login to Centah or Financeit (which one?) and confirm purchase details (description, amount) (Do installers enter the \$ amount, or do the managers do that once they receive the invoice?)</p>	
<p>Does that then trigger an automatic email to the customer to ask them to sign our loan agreement and upload a void check? (Do you know what that email looks like?)</p>	
<p>Would you now confirm ID if an installer has uploaded it?</p>	
<p>How do you track whether or not customers have completed their steps? (Do you get a notification? Do you need to update installers on status of loans? How?)</p>	
<p>When can installer then book the actual install? (How do you/they know it's safe to proceed?)</p>	
<p>Once complete, who provides the Certificate of Completion? (is that done by the installer on the same day of the install? Who uploads it? Where? (Centah?) Then do you get notification after upload? Do you then have to login to financeit and upload?)</p>	
<p>What about the payment to Lowe's? Do you track that as well? (do they get an email when it is funded?) (do you then have to mark it as a sale?)</p>	