

Draft

Hello and thank you for agreeing to this interview. My name is (INSERT) and I am from Abt Associates, a policy research and consulting company based in Massachusetts. We are conducting a study of the Alliance for Economic Inclusion or AEI for the senior management at the FDIC. The objective of this study is to learn more about each Alliance, how it works, what initiatives and activities are being undertaken, its strengths and weaknesses, as well as thoughts on what should be the focus going forward. This information will be used for strategic planning purposes. It is not an audit or a performance review. As part of this project, we are talking with financial institution, community-based organizations, and other local stakeholders that are or have been involved with AEI. Your responses in this interview will be kept private, and your name will not appear in any report. If you don't know the answer to a question, it would be helpful if you tell me who might be the appropriate person to answer that question. Do you have any questions about the study before we begin?

(ANSWER RESPONDENT'S QUESTIONS)

Background Information

Let's begin with some background information

Name:

Title:

Organization Name:

Please tell me a little about your position, especially as it relates to your involvement with AEI?

How many years have you been in your current position? _____

How many years have you been involved with AEI? _____

Tell me about your involvement with AEI? What roles have you played either formally or informally?

Do you engage in other ways with the FDIC locally, other than through AEI? Please describe. Do you have any interactions with the FDIC on the national level? Please describe.

History and Evolution of AEI

Now, let's discuss the history and evolution of AEI over the years.

When did this AEI launch? What was the impetus or motivation in launching AEI in this region?

What have been the greatest obstacles in implementing AEI in this region?

At the time of implementation, were there any other organizations (community-based, private, or governmental entities) in this region that had goals and objectives similar to AEI? If yes, who were they and how were they similar?

Current Status of AEI

Now let's talk about the current status of AEI.

The main objective of AEI is to serve unbanked and underbanked individuals and small businesses. As you know, this objective can be achieved in many ways. In your opinion, what is the current focus of AEI in this region? Has the focus changed over time?

Currently, what are the major initiatives or activities being undertaken by AEI in this region?

NOTE: PROBE FOR FOLLOWING TYPES OF ACTIVITIES IF NOT MENTIONED:

- outreach and marketing of financial education,
- development of financial education materials and trainings,
- coordination of outreach and marketing campaigns,
- produce and disseminate information on new products or market analytics,
- encourage provision of products that serve the unbanked and underbanked,
- convening and facilitating partnerships between financial institutions, CBOs and other stakeholders.

What activities have been received well? Which have generated pushback? Which activities have the greatest potential to create lasting impact?

Were you aware of any obstacles that arose in implementing any of these activities or initiatives? Which of these were the hardest to overcome? Why?

NOTE: FOR EACH MAJOR INITIATIVE MENTIONED, ASK THE FOLLOWING PROBE ON THE COMPETITION. What other similar initiatives or activities are present in this region but are not lead by AEI? What organizations are behind these initiatives? What, if any, was AEI's involvement in these other initiatives or activities? Are you involved in any of them? If so, why are you involved in both that effort and AEI?

Are you aware of any new plans, initiatives, or activities the AEI in this region has for the next year or two?

Working Structure of the Alliance:

Have you participated in any of the AEI's working groups or sub-committees? If so, which ones? Why were you interested in participating in these particular working groups or sub-committees? How long have/did you participate in the working group(s) or sub-committee(s)?

What is the nature of your involvement with the sub-committee or working group, specifically what roles did you play or responsibilities did you have? How often does the working group or sub-committee meet?

Who are the key players in this working group or committee? To date, what progress has the working group or sub-committee made? How well does the group work together? What can be done to improve the effectiveness of the group or committee?

How is the work of the sub-committee shared with the full alliance?

AEI Relations with Stakeholders

Let's talk a little bit about the participation of your organization in AEI.

Initially, what was involved in getting involved in AEI? When in the process of developing the program was your organization approached to participate? Who recruited your organization? How was the AEI publicized and explained to your organization?

What factors were most important in getting your organization to participate? What were the main issues or obstacles that arose? What have been the implications for AEI?

What is the current attitude of your organization toward AEI? Has it changed over time? If so, how? Has your organization found its relationship with AEI to be a positive experience or an onerous one? In what way? Does participation in AEI impose an additional administrative burden on your organization? How?

Where are the largest costs to your organization in serving this population (product development, account maintenance, marketing, analytics)?

Have cost structures changed since AEI started? How?

What is required for long-term product or service sustainability?

What is your impression of how the other organizations like yours in the region view AEI? Do most of them participate in AEI? If not, why not?

Other than (INSERT RESPONDENT'S INSTITUTION TYPE: financial institutions/CBOs /Government Agencies/other Regulators/Employers/Foundations/Coalitions), what other types of organizations play key roles in AEI? PROBE FOR TYPES LISTED ABOVE.

NOTE: FOR EACH TYPE OF ORGANIZATION ASK: What is your impression of how (INSERT INSTITUTION TYPE) view AEI? What benefits do you think they get out of participating in AEI?

Performance Measures

Is your organization involved in providing data to AEI regarding participation in key initiatives or activities? Where does the progress data from, in what format and how often? [PROBE: new accounts (specific names of accounts), small dollar loans (business), financial education classes and/or participants etc.]

Who is this information reported to? How often? How is progress measured in the working group(s) or sub-committee(s) that you are involved in?

Can you recommend other sources of data or outcomes that could measure the impact of the AEI and/or the region's progress toward economic inclusion for underbanked and unbanked businesses and individuals?

Summary

In your experience with AEI, what are its strengths? What are its weaknesses?

How does AEI help change the behaviors of consumers, unbanked and underbanked? How well do they do this?

How does AEI help encourage financial institutions to offer new products and services to the unbanked and underbanked? How well do they do this?

How does AEI regulate providers of mainstream and alternative financial services: How well do they do this?

Thinking about the end objective of bringing unbanked and underbanked households into the mainstream, which activities do you think have been most effective? In general, how would you prioritize the following types of activities: (1) financial education; (2) marketing and outreach; (3) AEI convenings and coordination of local organizations; (4) pilot efforts to develop new products; (5) something else?

If AEI did not have a presence in this area, what would be different? Would the impact of any of the individual activities included in AEI been any different had there not been an AEI Alliance in the region?

In hindsight, is there anything that the AEI or the FDIC might have done differently to improve economic inclusion for the unbanked and underbanked individuals and small businesses in the region?

What value does your organization get from participating in AEI? Which activities provide the greatest value to your organization? Which activities have the greatest potential to create lasting impact?

Do you think other organizations would get the same value in participating in AEI? Why? Do you think other organizations (PROBE: financial institutions, CBOs, government agencies, other regulators, employers, foundations, or coalitions) would be interested in the same activities or initiatives? Why?

What new initiatives or activities would you like to see this alliance focus on? What would it take to expand their capacity in this area? PROBE: More members, more resources, more AEI staff resources.

How you think AEI will and/or should evolve over the next few years? What should they focus on?

Communications

Finally, let's talk a little about communications.

Who is responsible for developing and implementing communications products for the alliance?
What is your involvement in this process?

NOTE: DEPENDING ON HOW INVOLVED THE RESPONDENT IS IN COMMUNICATION ACTIVITIES, ASK THE RELEVANT QUESTIONS BELOW. IN MOST CASES ONLY A FEW QUESTIONS WILL BE RELEVANT. THE STARRED (*) QUESTIONS CAN BE ASKED OF RESPONDENTS WITH LIMITED INVOLVEMENT IN COMMUNICATIONS.

Process

*How much input or interaction do AEI members and stakeholders have in how are AEI communications products typically are developed and implemented? (e.g., goal setting, product development, dissemination)

- Do you have outreach campaigns?
- Public education initiatives?
- Public information documents? Websites?
- How are these developed?

*Briefly, who are your key target audiences and the major components of your outreach to them?
PROBE: unbanked, underbanked, small businesses, micro businesses, etc.

How do consumer communications products or events get prioritized and implemented?

How much coordination is there between members of the AEI on communications products and activities? (PROBE: key message development, logistical coordination) Can you cite some examples of this collaboration?

Where would you like to see AEI staff make more of a contribution toward your communications efforts?

How have your AEI-related communications products or activities changed over time?

*In your opinion is there a need or desire for additional or improved communications, marketing or public education?

Does the alliance have a Marketing Committee? If yes, what organizations play active roles? How does the Marketing Committee interact with other committees that are more product focused?

Highlights/Lowlights

*How important would you say AEI communications-related activities have been to achieving your organization's goals?

What have been your 3 greatest AEI-related communications success stories? Why?

What have been your 3 greatest AEI-related communications challenges? Why?

Initiatives/Campaigns

*If we haven't mentioned them up to now, what specific communications products (e.g., public education campaigns, brochures, flyers, events, social media campaigns) have AEI members developed together?

*In your opinion, what does the AEI brand stand for? What value does it add?

Do you use "branded" AEI/FDIC initiatives in your region (e.g., Money Smart, etc.)

*If so, what is your level of satisfaction with these materials? What are the strengths and weaknesses of these materials? Do you customize them? if so, how?

Capacity

NOTE: IF THIS WAS NOT MENTIONED DURING THE CHALLENGES DISCUSSION THEN ASK: What communications strategies or tactics would you like to see AEI-related communications develop more capacity in? (PROBE: cultural competency, unified messaging, media relations, media partnerships, cross-sector partnerships, social media, event planning, consumer research).

Member Relations

*How would you characterize AEI staff communications with you and other members? Is there anything different you'd like to see in that regard?

*How often do you visit the AEI FDIC Website to access resources there? Have you ever accessed any of the publications, speeches? PROBE: What would you expect to find there? How could it serve you better?

Evaluation

How do you measure outcomes for consumer AEI-related communications efforts?

Wrap Up

I'd like to ask one final question before we wrap up today. Are there any other topics or issues we have not yet discussed but that you feel are important in understanding the local alliance? Is there anything else you would like to add to our discussion?

Thank you for your time today. It was a pleasure speaking with you about AEI. As I write-up my notes from this interview, I may have a few follow-up questions. If so, is it alright if I give you a call or send you a follow-up email?

So in closing, do you have any final questions or comments you would like to add?

Thank you again for your time.