

2020 OST Customer Journey Mapping – Focus Group  
DISCUSSION GUIDE

**Individual Indian Money Accountholders**

- 90 Minute Group Discussions; 6-8 Participants
- 45 Minute Individual Interviews

**1 Introduction**

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- Purpose of Groups
  - Better understand participants' attitudes towards their Individual Indian Money (IIM) account, managed by the Office of the Special Trustee or OST.
  - Have some concepts to present later for your review and feedback.
  - This research is authorized by the Office of Management and Budget, Control No. 1090-007
- Ground Rules
  - No right or wrong answers
  - Want to hear from everyone
  - Audio recording for research purposes only
  - Mirror/colleagues observing
- Participant Introductions
  - Name
  - Area of residence and how long
  - Family life (that would like to share)
  - Most recent time contacted or interacted with OST regarding IIM account
- Moderator Introduction

**2 How customers first become aware they're an IIM beneficiary**

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To start, I'd like to discuss how each of you became aware you were an Individual Indian Money accountholder.

- On the paper in front of you write down how you became aware of your IIM account and how old you were at the time.  
[ASK FOR VOLUNTEERS TO SHARE; CALL ON INDIVIDUALS AS NECESSARY]
  - Had you not found out the way you did, how else do you think you would have learned about your account?
- What was your initial reaction to learning you had an IIM account or would inherit an IIM account in the future?

[PROBE FOR SPECIFICS, STEPS TAKEN]

- o What initial questions/concerns did you have?
- o Who did you talk to first to address your questions/concerns?
  - For what reasons did you speak with these individuals? What, if anything, made them a reliable source?
  - Anyone else you talked to?
- o When did you first contact OST about your account?
  - How did you learn/know it was OST that you needed to contact regarding your account?

### **3 OST's responsibilities in managing IIM accounts**

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*Please keep in mind that the Office of the Special Trustee for American Indians (OST) is separate from the Bureau of Indian Affairs (BIA). Note: the 1994 American Indian Trust Fund Management Act, passed by Congress, carved OST out from BIA. OST administers and manages the trust funds that are received into your IIM account. BIA manages the trust parcels (land) from which land-related income is generated.*

- In your own words, what is OST's role/responsibility in managing your OST account? What is it that they do?
- Of OST's responsibilities, which one is the most important to you? For what reasons do you say that?
  - o What other responsibilities of OST are important to you? How come?
- To what extent, if any, has OST's management of your account influenced your decisions on how to best use your funds?
- If the management of your IIM account was transferred to a different organization, how might you react?
  - o What questions might you have? What concerns, if any, would you have?

### **4 Identifying customer touchpoints**

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- [MODERATOR SUMMARIZES THE WAYS PARTICIPANTS FIRST LEARNED ABOUT THEIR IIM ACCOUNT AND CONTACTED OST] After your account was initially set up, when did you next contact OST or next contacted by OST? What was the intent of that contact?
- Thinking back through your entire experience with OST from the time your account opened to the present day, at which points during that time have you been in contact with OST regarding your account? (WRITE ON FLIP CHART AS BUILD JOURNEY MAP)

## CFI GROUP

- o (FOR EACH TOUCHPOINT, ASK): For what reasons were you contacting OST about your account? Thinking about that specific experience, did it meet, exceed or fall short of any expectations you may have had? How so?
  - o Are there times you check on your account without contacting OST? For what reasons? How often?
- In what ways, if any, has the management of your IIM account by OST caused inconvenience?
  - o What was the cause of the inconvenience?
  - o How did it impact you?
  - o What actions did you take as a result?
  - o Did you do anything different the next time?
  - o How has it changed your perceptions of OST?
- What types of questions, issues or concerns about your account, if any, has OST not been able to resolve?

## 5 OST service and communication channels

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- How do you typically contact OST? [PROBE FOR SPECIFIC USES]
  - o PROBE TO MAP CONTACT REASONS WITH SERVICE CHANNELS
- What is your preferred method of contacting OST? For what reasons?

### ADMINISTER ONLINE BANKING CONCEPT EXERCISE, ROTATING ORDER ACROSS GROUPS

- I'd now like to get your reactions to two concepts being considered by OST for managing your IIM account. I'm going to hand out descriptions one at a time. For each, I'd like you to complete a brief exercise before we discuss your reactions.:
  - o Circle anything that is appealing to you
  - o Cross out anything that is unappealing to you
  - o Place an asterisk next to the one aspect you perceive provides the greatest improvement to managing your IIM account
  - o Write down any words that immediately come to mind while reading the concept

[HAND OUT ONLINE BANKING DESCRIPTION; READ ALOUD]

***OST is considering launching an online banking system in the future. With this proposed online system, after creating a user account, customers can manage their IIM account (check account balance, request a withdraw, change account status, etc.) on their own online. The same level of support from OST and it's call center will still be available for those who need it. The online system will be another way of managing your account in addition to the current methods.***

- What are your overall reactions to this concept? What words did you write down in reaction to the concept, overall?
  - What do you like most about this concept? What are the advantages or benefits, if any? What do you mean by that?
  - What do you like least about this concept? What are the disadvantages, if any? What concerns, if any, might you have? What do you mean by that?
  - How, if at all, does this concept influence your perceptions of OST?
  
- Here's the second concept. Again, after I hand out the description, I'd like you to do the following before we discuss your reactions:
  - Circle anything that is appealing to you
  - Cross out anything that is unappealing to you
  - Place an asterisk next to the one aspect you perceive provides the greatest improvement to managing your IIM account
  - Write down any words that immediately come to mind while reading the concept

[HAND OUT KIOSK BANKING DESCRIPTION; READ ALOUD]

***OST is considering launching a kiosk banking system (i.e., interactive teller machine similar to an ATM) in the future. With this proposed kiosk system, customers can manage their IIM account (check account balance, request a withdraw, change account status, etc.) using kiosks stationed at OST offices, reservations, and BIA offices. The same level of support from OST and it's call center will be available for those who need it. The kiosk system will be another way of managing your account in addition to the current methods.***

- What are your overall reactions to this concept? What words did you write down in reaction to the concept, overall?
  - What do you like most about this concept? What are the advantages or benefits, if any? What do you mean by that?
  - What do you like least about this concept? What are the disadvantages, if any? What concerns, if any, might you have? What do you mean by that?
  - How, if at all, does this concept influence your perceptions of OST?

## **6 Third-Party touchpoints**

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- What other government agencies, Federal, state or local, have you discussed your IIM account with?
  - Who initiated the contact – you or the agency – and for what reasons did your IIM account come up?
  - Has having an IIM account interfered in any way with any other types of government benefits or support you may be receiving? How so? In what way? To what extent, if any, have you been able to resolve the issue?

## **7 Future needs**

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- What type of support will you need in the future from OST in managing your IIM account?
- What are your biggest concerns, if any, about the management of your IIM account in the future?
- What types of services or support would you like OST to provide in the future? For what reasons?

## 8 Wrap Up

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- Thanks for coming in this evening. I have one last question for you. You can discuss while I check with my clients to see if there are any other questions before I end our session. I'll need someone to summarize your answers when I return:
  - o *"If you could have lunch with the Principal Deputy Special Trustee of OST, where would you suggest they focus their efforts to have the greatest impact on the management of IIM accounts?"*

Thank and dismiss.