



# Client **Targeting** Strategies

## INSTITUTIONAL OVERVIEW

2004

Year Started

579

Manpower

48K

Active Clients

65

Number of Branches

Bicol Region



## CLIENT TARGETING STRATEGIES & TOOLS

JMH uses data, field validation, technology, and product segmentation to target the right clients.

### 1. Data-Driven Client Profiling



# CLIENT TARGETING STRATEGIES & TOOLS

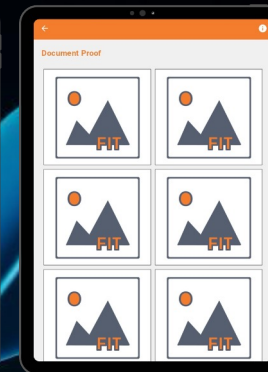
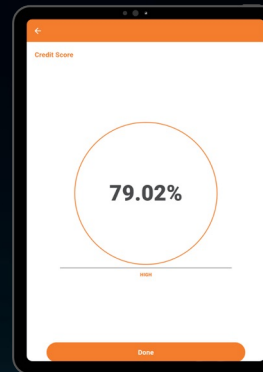
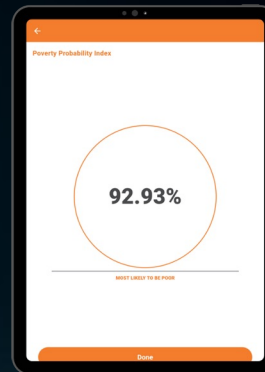
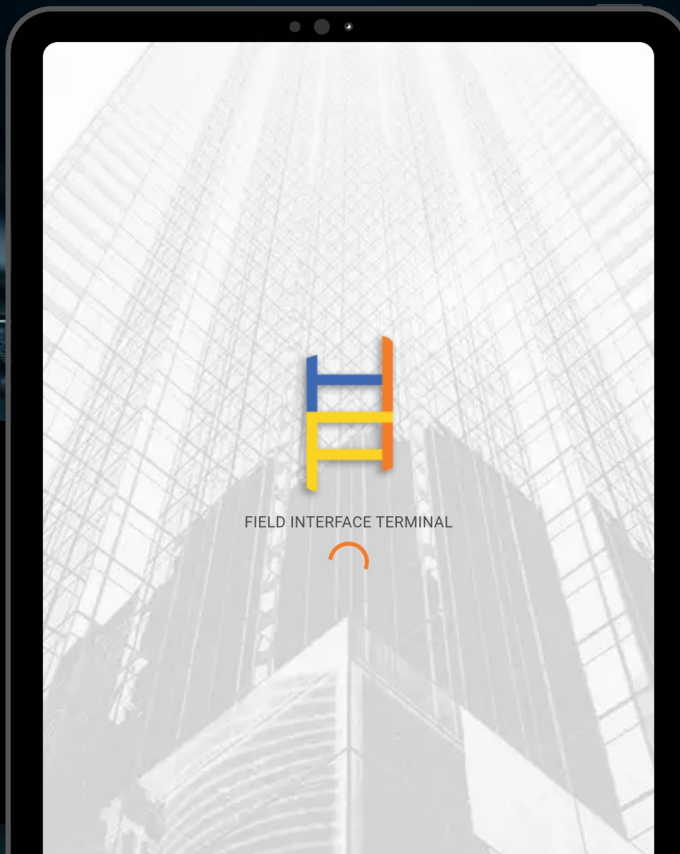
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## 2. Segmented Product Offerings



# Technology as a Targeting Tool

## FIELD INTERFACE TERMINAL (FIT)



- Real-time data capture
- Faster validation and documentation
- Standardized client assessment
- Improves accuracy of client evaluation
- Reduces subjectivity and errors
- Strengthens decision-making at the field level

# KEY CHALLENGES

Balancing outreach and portfolio quality remains the central challenge.



Serving the poorest vs. repayment capacity



Focus on growth vs. quality control



High-risk clients with unstable income



Behavioral risks and discipline issues

# KEY CHALLENGES

Emotional Investing



Lack of Commitment



Poor Budgeting



Overspending & unpaid bills



Behavioral risks and discipline issues

Inconsistent Saving



High Debt Levels



Lack of Discipline



# HOW JMH RESPONDED

## JMH Strategic Response

✓ Refined targeting using data insights



✓ Introduced technology (FIT) to improve field validation



✓ Matched products to client segments



✓ Strengthened screening and monitoring



✓ Focused on quality growth over aggressive expansion

# LESSONS LEARNED

Sustainable inclusion requires discipline, alignment, and the right tools.

1



Not all clients are immediately credit-ready.

3



Product design must match client capacity.

2



Data + field validation + technology improves targeting decisions.

4



Financial inclusion should be progressive.





**JMHI**  
Microfinance, Inc.

**Thank you!**

