

BRINGING THE BENEFITS OF MOBILE MONEY TO MORE WOMEN

Human centered design creates stronger solutions by listening to women's feedback

Client:
Karandaaz Pakistan

Country:
Pakistan

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Faiza picks up the smartphone and opens the app—her first time ever using mobile money. Despite a low literacy level, she navigates the screens with surprising ease. This usability test is important, because Faiza is exactly the kind of user the app needs to serve: a woman who manages her entire family’s finances and regularly transfers money to relatives across Pakistan.

But on the next screen she gets stuck. There’s an “X” in the upper left corner, which must be tapped to close the window—but Faiza’s never seen one before. Unlike most of the people who design apps, she didn’t grow up using the MS Windows and Mac operating systems that make this symbol instantly recognizable.

It’s time to iterate another round.

Behavioral Insights to Overcome Obstacles

Access to financial services is one of the most crucial, most effective paths to improving development outcomes for women in poor countries. But the path is overrun with barriers: cultural norms that exclude women from the financial sector; technology that’s poorly designed for developing markets; low levels of income or literacy, hindering the adoption of mobile money

Karandaaz Pakistan, a nonprofit promoting financial inclusion through digital innovation, engaged GRID Impact to tackle these problems, by designing mobile money solutions with women, rather than just for them.

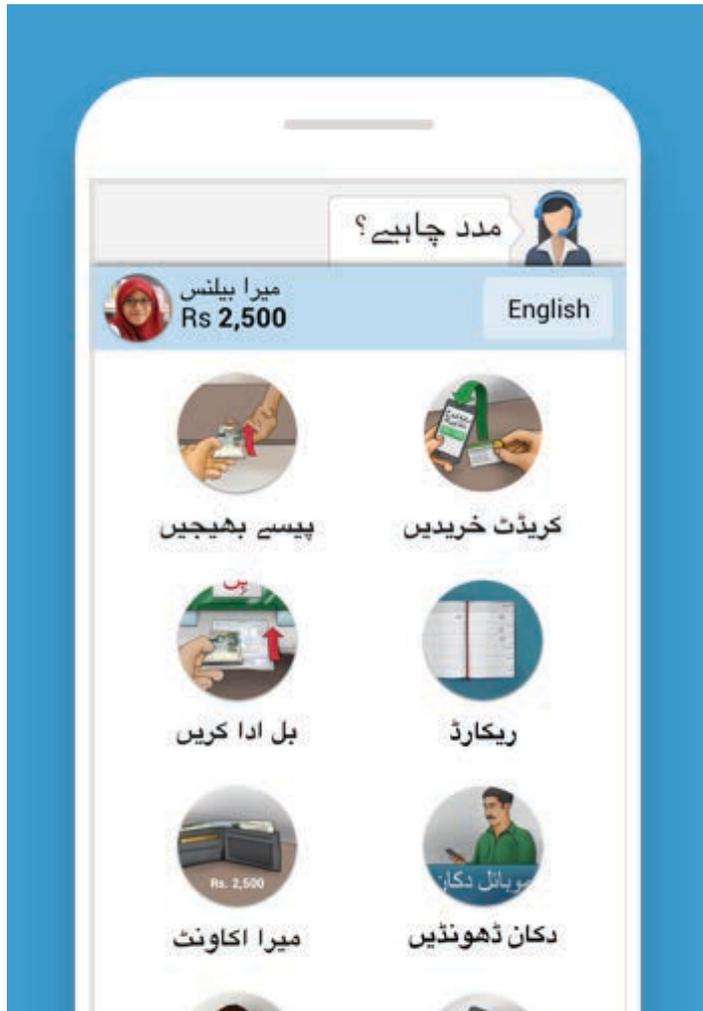
We started with a series of in-depth interviews with providers, mobile money agents, and current and potential mobile money customers in Pakistan. The behavioral insights these interviews revealed led us to three unique concepts for the UX design of a mobile money app. We then developed the concepts into prototypes that users could interact with, and this gave us a platform for collecting a second round of feedback. . This included low-fidelity paper prototypes and research activities such as card sorting.



Hands-on Refinement

These exercises gave us a quick, flexible way to run the app’s intended users through common transactions, such as checking an account balance or sending money, while switching out features and interface elements. In many cases, we were able to co-create elements such as menu icons and visual indicators with participants, eventually landing on a UX that could be quickly understood and trusted.

The two most promising concepts were then developed into high-fidelity, clickable prototypes that could run on mobile devices common in Pakistan, allowing us to observe their usability up close, and pinpoint areas of difficulty and misinterpretation. All this testing and iterating—with real users, on real phones, conducting real tasks—allowed us to design an app system that we could confidently share with Pakistani mobile money providers.



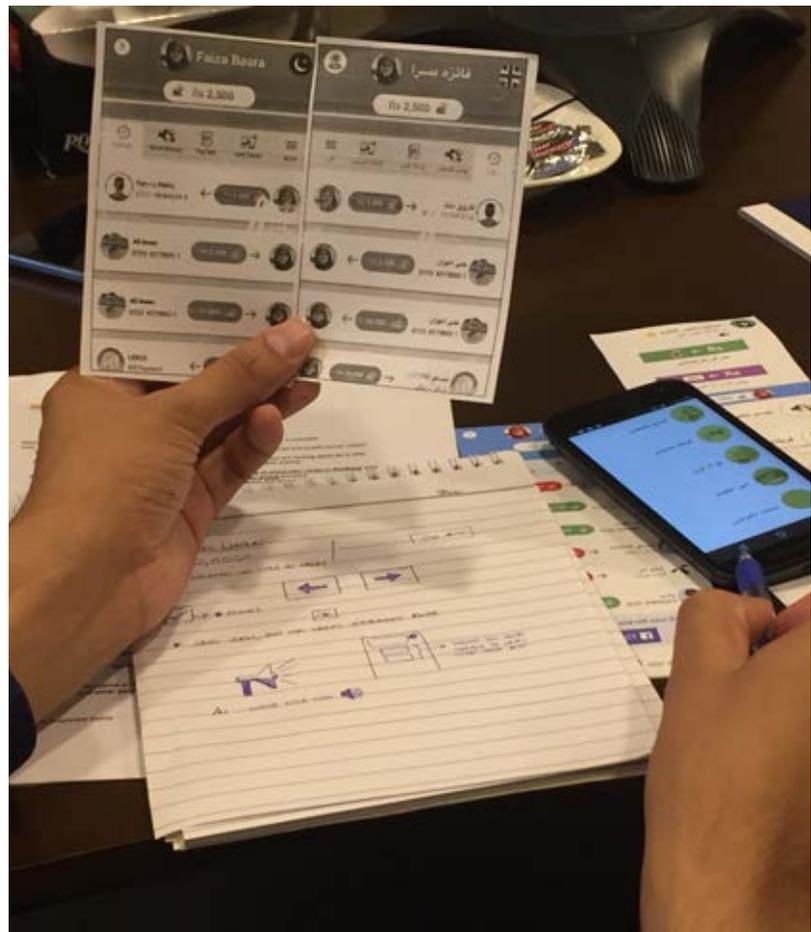
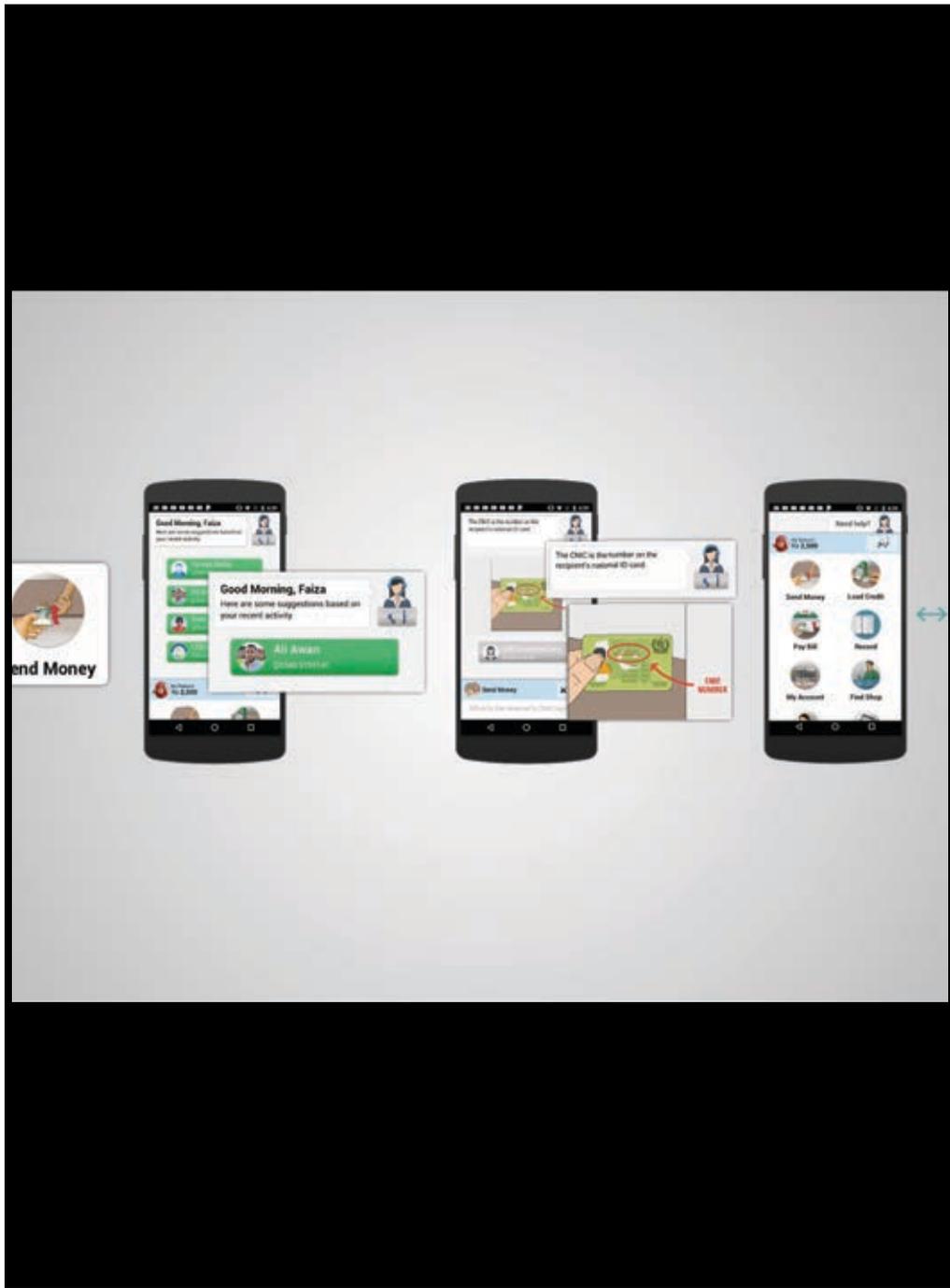
Design Intervention on a Global Scale

The design elements and interaction flows from this process also went into a [design toolkit](#), that other providers could reference when designing their own mobile money apps. This toolkit lays out patterns and interactive elements that improve the overall UX of mobile money apps, making them more attractive to current customers, while addressing the specific and often unmet needs of women and low-income or low-literacy users.

The project's outputs have already had a noticeable impact on adoption and usage of mobile money. The Design Toolkit served as a foundation for the JazzCash app, now one of the leading mobile money providers in the country, developed in partnership with Karandaaz Pakistan. And owing to the project's success, GRID Impact was also invited to create a set of [UX design principles for CGAP](#), an organization under the World Bank that promotes global financial inclusion and digital financial services.

As the mobile money industry sees firsthand the benefits of human-centered design, we expect to see these principles applied more widely, becoming a core strategy of the industry's expansion plans. And more importantly, we expect these developments to bring real improvements in financial access for customers like Faiza, and the millions of people like her who've been traditionally underserved.





Read & Learn More (all links):

How to Bring More Women into Mobile Money <http://www.findevgateway.org/blog/2017/dec/how-bring-more-women-mobile-money>

Testimonials - Smartphone Mobile Money App for Financial Inclusion <https://www.youtube.com/watch?v=1XPsluYeroA>

Karandaz Pakistan - Smartphone UI & UX Prototype Walkthrough <https://www.youtube.com/watch?v=4Pfp4quqZWI>

- ▶ JazzCash and Karandaz Enter into a Strategic Partnership
- ▶ 3 Lessons To Guide Designing Better Financial Tech For The Developing World
- ▶ 3 Customer Insights for Better Mobile Money UI/UX in Pakistan
- ▶ The Power of Smartphone Interfaces for Mobile Money
- ▶ Karandaz Pakistan Launches Design for Smartphone Mobile Money App for Financial Inclusion with a Focus on Low Literate and Non-Literate Population of Pakistan

