

Playbook on Designing Financial Products *for Women*



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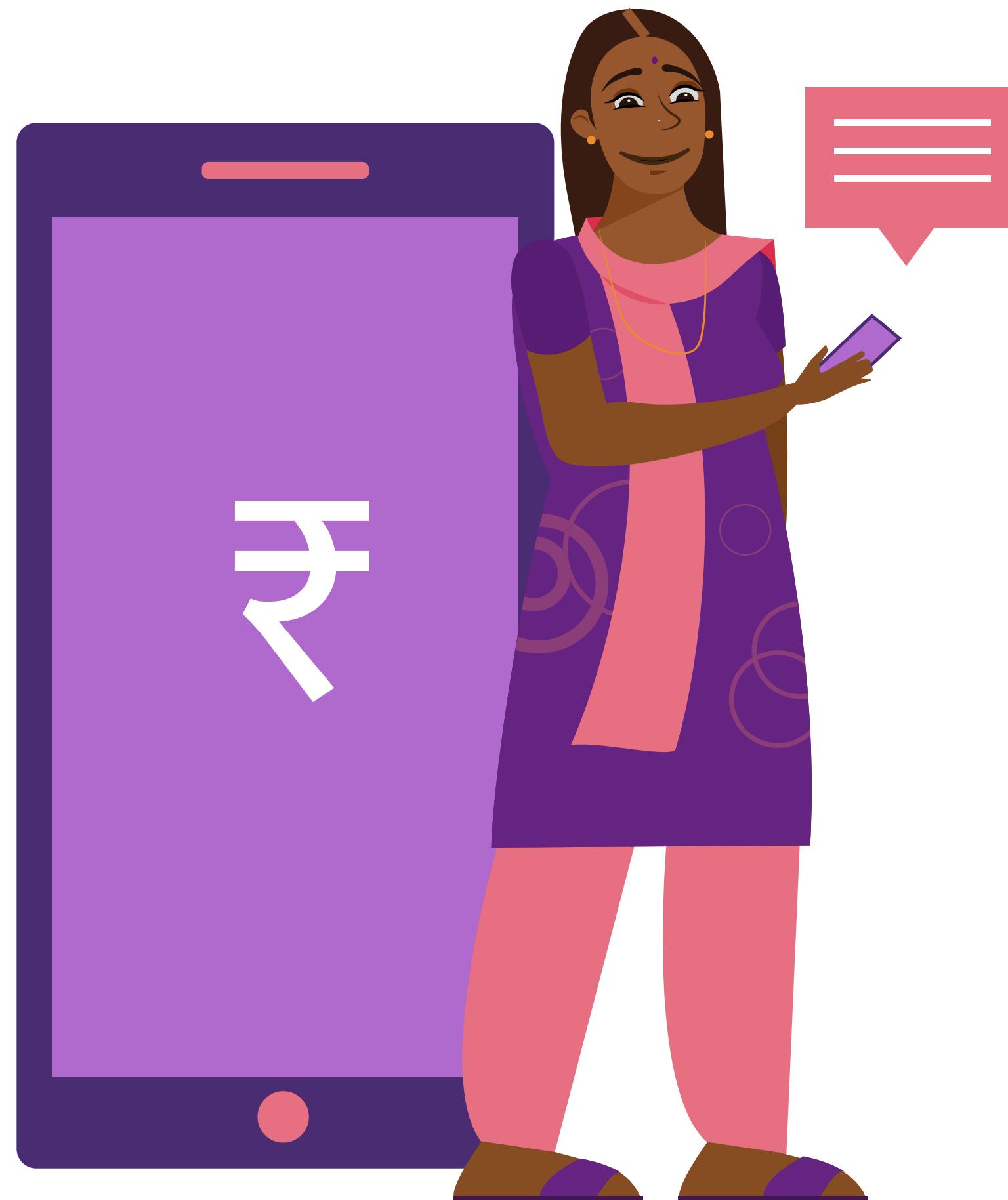
This playbook is intended to be read as a whole. Incase you'd like to access specific sections, click on the icons on the left to navigate to the specific locations in the document.

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Introduction

This playbook articulates certain principles that help in designing financial apps more inclusively for women and to help improve their Digital Financial Capabilities. The guidelines shared are intended to help build solutions that are gender-intentional and improve access and usage among women users.

We understand that the complexities involved in designing gender-intentional products can go beyond the screen. That's why it is vital to make it an iterative and gradual process. We outline the whys and hows of designing inclusive financial products from the point of view of women, using insights from primary user interviews conducted as a part of our [**Banking on Women series.**](#)



Inclusive Design

“If we don’t intentionally include, we unintentionally exclude.”

Corey L. Jamison & Frederick A. Miller

The Linkage Leader: 7 Actions for Creating an Inclusive Organization

Inclusive design aims to account for diversity. The process involves consulting with a diverse group of users and understanding their characteristics and perspectives and designing solutions that cater to everyone's needs. This helps the product reach and be used by more users without alienating most segments.

Gender Intelligent Design

Why not just build the entire product only for women?



Apps that are designed to be inclusive of both genders, are likely to scale better in the market.

Gender-specific, exclusive products that aim to cater to middle and low-income groups hardly see the light of the day due to various constraints like limited revenue growth, funding, and adoption. That's why it is crucial to build products that address concerns for both genders.

When approaching inclusive financial services for women, we need to look at the various constraints that hinder her adoption and access to technology.

1

The Gender-normative constraints that reinforce ideal standards of masculinity or femininity that have historically prevented women from accessing financial services individually.

For example, by virtue of being the primary breadwinners, men have the final say around most financial decisions within the household.

2

The technological and behavioural constraints that they face when accessing apps and services through their phones or computers.

For example, lack of confidence leads women to internalise their inability to use a technological medium as her shortcoming.

While the gender-normative issues require a long-term solution to be implemented at a systemic level, the technological and behavioural constraints can be addressed by designing apps that employ a gender-intelligent lens that leverage user insights.

The objective of this playbook is to address the issues women face from access through the usage of financial platforms like Investment, Insurance and Lending.



A lot of apps when targeting women user, tend to over-simplify their flows and product features. However, **women do want to get into the granular details of how the app works**. Here are a few findings from a research conducted globally* on factors that need to be considered while designing gender-intentional products:

- **Women want to know** if an app will work for them and how
- **Women do not assume**, therefore they place a high value on the opinion of their social circles
- **Women appreciate when the design prioritises them.** Gender normative biases make women internalise the usability issues they encounter when accessing financial services.

To address and help design better products and services for women, it is imperative that we understand her journey through her lens. And it helps to have a design principles framework in place that will keep us on track.

“Women are demanding. If you meet women’s needs, you will exceed men’s expectations.”

*Head of retail banking,
Kenya Commercial Bank (KCB)*

* <https://www.womensworldbanking.org/insights/successful-design-creating-financial-products-women-mind-win-win/>

Design Principles for Gender Intentional UX

While designing for either gender, it is important to be mindful of certain design values that apply to all users.

Design principles help bring consistency throughout the design process by ensuring that the focus remains on the user's needs and preferences. It provides a road map for decision-making and a basis for evaluating the success of a project.





1. Accessible

Provide easy-to-understand information, clear visuals, and timely feedback. Include language options, accessible support and educational resources for a diverse user base.

Accessibility indicators

- Clear & visible communication
- Predictable
- Inclusive & accommodative
- Versatile & adaptable

An inaccessible interface is non-inclusive and not user friendly. It may cause frustration leading to user drop-off.



2. Trusted

Build user trust through transparent, clearly stated privacy policies. Provide feedback and responsive grievance redressal mechanisms. Incorporate social proof to reinforce credibility.

Indicators of Trust

- Build positive relationships*
- Exhibit expertise*
- Consistency*
- Transparency
- Security

Lack of trust in a platform can lead to poor engagement with the segment, insecurity and drop-off



3. Intuitive

Create an intuitive interface that is scalable and flexible with the user's growing needs. Keep the design simple, user-friendly, and aligned with the user's expectations.

Elements of Intuition

- Familiarity to the user
- Clarity of information & actions
- Offer flexibility
- Minimal cognitive effort

Unintuitive interfaces might make the users internalise, get confused or get frustrated



4. Engaging

Enhance user engagement through clear and compelling calls-to-action, gamification, and personalized rewards. Make the users feel heard by asking for suggestions & feedback.

Indicators of Engagement:

- Personalization
- Feedback
- Micro-animations
- Gamification
- Rewards
- Social sharing & referrals

Lack of engagement leads to unsatisfactory experience and user drop off.



* <https://hbr.org/2019/02/the-3-elements-of-trust>

User Journey Framework



A user journey framework is a tool used in user experience (UX) design to map out the steps a user takes when interacting with a product or service.

It usually begins with the user's initial discovery of the product and ends with any troubleshooting or support that may be needed. Using this approach enables us to analyse and understand the user's needs, motivations, and pain points at each stage of their journey. This helps provide granular solutions that leverage relevant design principles to improve overall user experience.



Defining the Target user

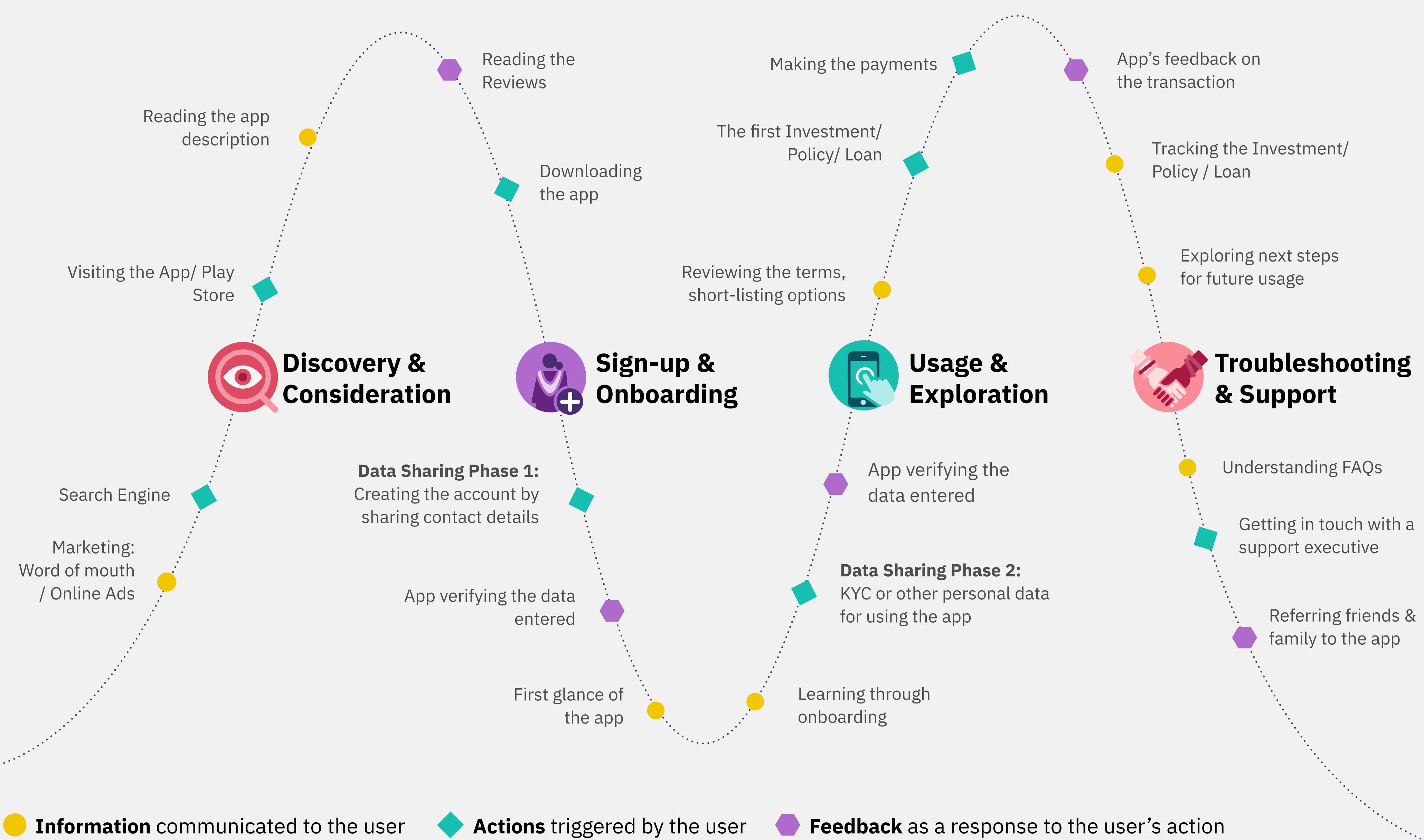
In this phase, we determine the scope of the product by defining the target audience.

While we do intend for this product to be inclusive, we need to define our base target audience and then include more as we go. Many fintech platforms assume men to be early adopters of technology and tend to design their interfaces with a gender-neutral approach. In this playbook, we are considering a target audience of women who have basic literacy levels and awareness that often translate to the usage of financial services like banking, payments, credit instruments like loans or credit cards and insurance.

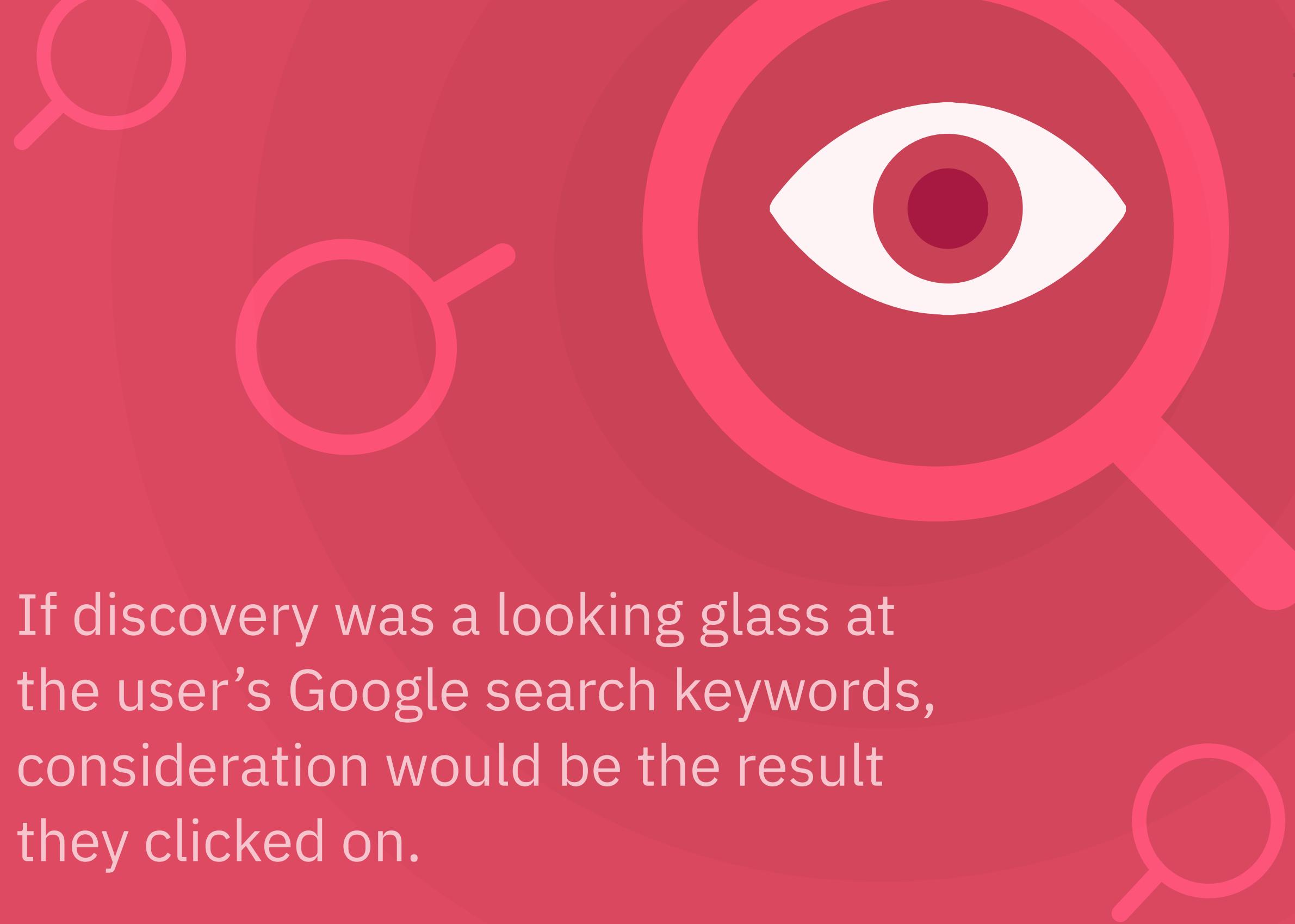
Basic details of the cohort			
Age criteria 20 to 50		Smartphone ownership Personal Device	Socio-economic level Tier Agnostic
Financial Habits			
Earning with access to personal income		Has a bank account and Debit card	Access to household income decisions
Smartphone usage criteria			
Access to personal Smartphone device Moderate comfort level		Social media, Entertainment High comfort level	Payment apps Mid High comfort level

Understanding the user journey & interactions

This helps us map out the possible points of interventions that could cause the most impact.



Discovery & Consideration



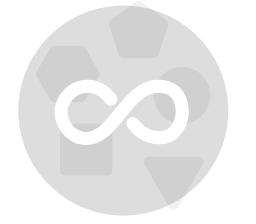
If discovery was a looking glass at the user's Google search keywords, consideration would be the result they clicked on.

Women users typically start their journey on fintech apps by discovering them through various channels such as social media, word of mouth, or advertisements. They may consider the app based on how it aligns with their values, needs, preferences and experiences within their social circles.



“In order to be able to move forward with things, especially finances, it is important to be able to trust the system or the person who is willing to guide you.”

- Deeksha, 32 year old Teacher from Rajasthan



A glimpse into her thoughts



Motivations

Find a viable solution to her financial problem or need from trusted sources.



Interactions

- Browsing and comparing investment/ Insurance/ Loan options
- Reading reviews
- Physical interactions with peers for review



Goals

- Find the fintech product that meets their specific needs.
- Understand the benefits and features of the available products
- Determine the trustworthiness of the different offerings



Pain-points

- These options are too confusing!?
- Can I trust this app?
- These reviews are not helpful!



Touch Points

That she interacts with at this stage

- App store listing
- Websites
- Marketing materials
- Search engines
- Word-of-mouth marketing like friends, family or financial advisors
- Local influencers or trusted agents
- Sponsored content on social media

What does she look for when she considers...



Investment

In the case of investment apps, women users may look for an app that offers a convenient and user-friendly way to **save money towards their financial goals**, such as buying a home, starting a business, or creating an emergency fund.



Insurance

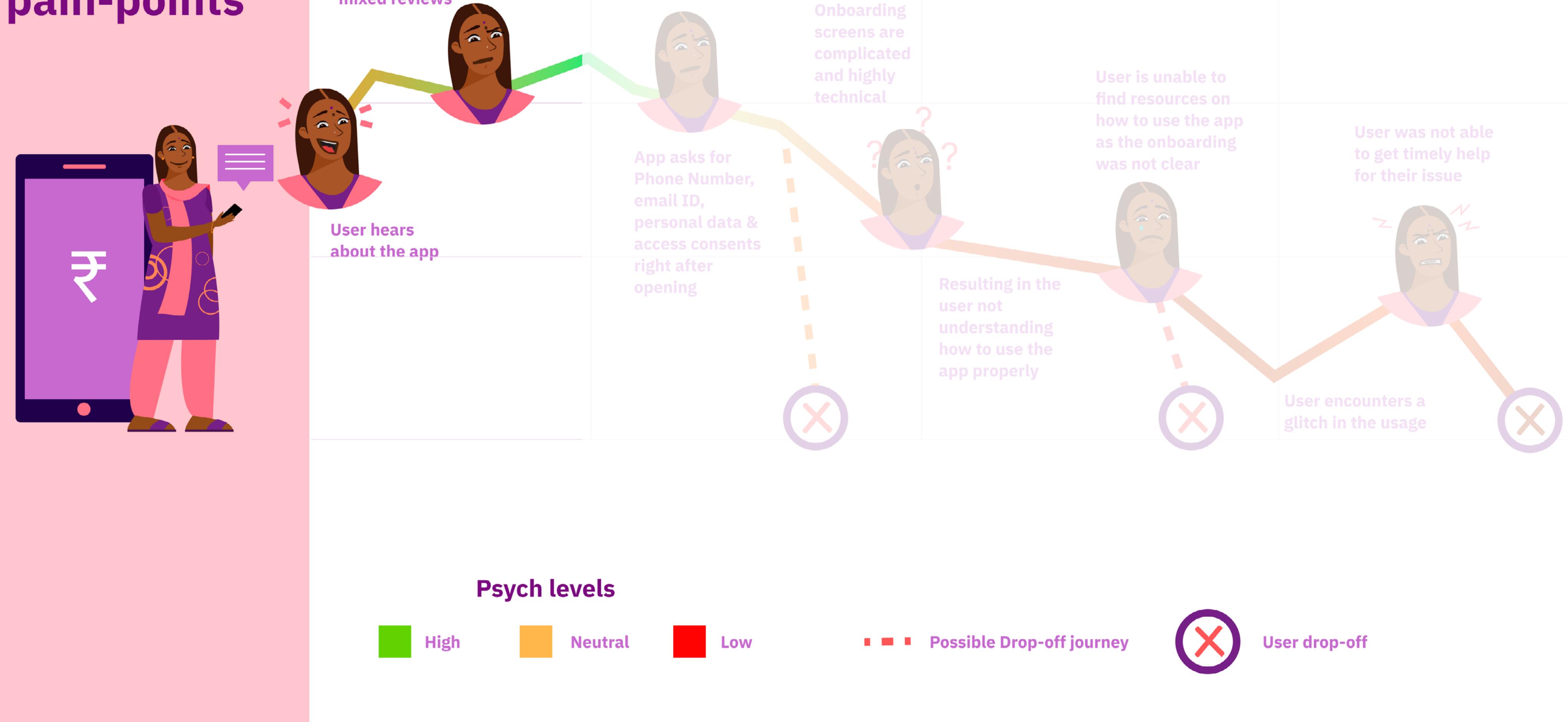
For insurance apps, they may look for health insurance **products that cater to gender specific needs**, such as maternity and preventive services like breast cancer or life insurance policies that provide financial security for their family members.



Credit

For credit apps, they may look for ones that offer flexible repayments, lower interest rates and reward on-time payments. They **value transparency and clarity** in the terms of borrowing.

Existing flow highlighting all the user pain-points



Possible Solutions



Unlike the other stages of user journey which happen mostly within the app, discovery is controlled by marketing. Therefore, engaging external factors like social proof and clear marketing messaging is crucial to attract the audience to the platform.

Communicate with her

Marketing collaterals that speak to her in a relatable voice. Campaigns with tailor-made messaging that resonates with women's goals and household aspirations help in gaining trust among the cohort.

Leverage “genuine” Social-proof

In the context of fintechs, video testimonials of other users who have benefitted from the platform can help convince them to consider.

Social proof is a psychological phenomenon where people conform to the actions and opinions of others in order to make informed decisions. In the context of UX (user experience), social proof can be used to influence users' behaviour and increase their trust and confidence in a product or service.

- **User Reviews:** When people rate their own experience
- **Wisdom of crowd:** When large number of people use and rate a product highly.
- **Certifications:** When organizations and regulators approve, affiliate with or endorse a product
- **People of interest:** When experts, celebrities, or friends praise a product.

Social proof as a nudge is known to increase trust and credibility and reduce the user's decision making anxiety thereby translating to conversion and sales.

Count the stars

Most women when downloading an app from the store look at the reviews to confirm if the app is as good as it was marketed to her. By providing great service, apps can increase the number of positive reviews the user sees and hears both online and offline.

Clear messaging



Instead of abstract marketing language, explain the app to the user in concise and identifiable terms that she relates to.

Words like revolutionising insurance premiums or a generic, with you always do not resonate with a general user. Instead apps should focus on selling their strengths, features and what the user needs the most.

InsureYou
D91 Labs

4.5★ 98M reviews | 28 MB | Editors' Choice | Parental guidance

Install

Helping make health insurance simple for you!

Fast claim processes
24x7 customer support in local languages
Cash-less options available

Easy and simple onboarding, KYC & support access

About this app

Insure you is a gender intentional, design first insurance app that's designed to provide Indians with easy access to insurance products at their fingertips.

Sign-up & Onboarding

If sign-up was a journey, onboarding would be the map that shows the user the route with helpful markers along the way to guide them and ensure they reach their destination successfully.

Sign-up stage is marked from the time the user opens the app to create an account or profile.

In the onboarding stage the user is introduced to the product or service and begins to learn how to use it.



What does she look for when she signs up for...



Investment

Women expect a quick, seamless and simple sign-up process to add their essential information and view the app before they start sharing further details. They also expect the app to **provide guidance on setting investment goals and selecting the best investment options based on their risk tolerance and financial objectives.**

During onboarding, women want to be able to easily link their bank accounts and set savings goals.



Insurance

Women expect a simple and streamlined process to add their personal and contact information, as well as any relevant details about their insurance needs and proceed to compare policies that are better suited for them.

During onboarding, they want to **understand the types of policies available that cater to any gender specific needs they may have**, as well as any exclusions or limitations that may apply.



Credit

Women expect a straightforward and user-friendly process to add essential information like income details to check if they qualify for a credit line or loan.

They want to **understand the terms and conditions of the credit, as well as any fees and interest rates before they consent to sharing credit scores.**

They also want to know how to make repayments and manage their credit account online.

“Sometimes, it becomes very overwhelming when I do not understand how a particular instrument works. I rely on friends and others in my circle who are aware of these things to educate me because I do not want to lose my hard-earned money by making wrong investment decisions.”

- Tara, 40 year old Human Resources Professional based out of Bangalore



A glimpse into her...



Motivations

To create an account and start using the app to improve her financial well-being.



Interactions

- Entering personal and financial information
- Setting up goals and account preferences
- Exploring investment/insurance policies
- Evaluate credit options & checking credit score



Goals

- Signing up for an account easily and securely
- Understanding app features and the available tools
- Setting up preferences for payment
- Understanding coverage, rates of interest and other variables



Pain-points

- Forced sign-up that curtails her autonomy
- Concerns about security
- Confusing policy language
- Concerns about fraud while sharing personal data



Touch Points

That she interacts with at this stage

- App interface
- Dashboard/ Home screen
- Onboarding screens

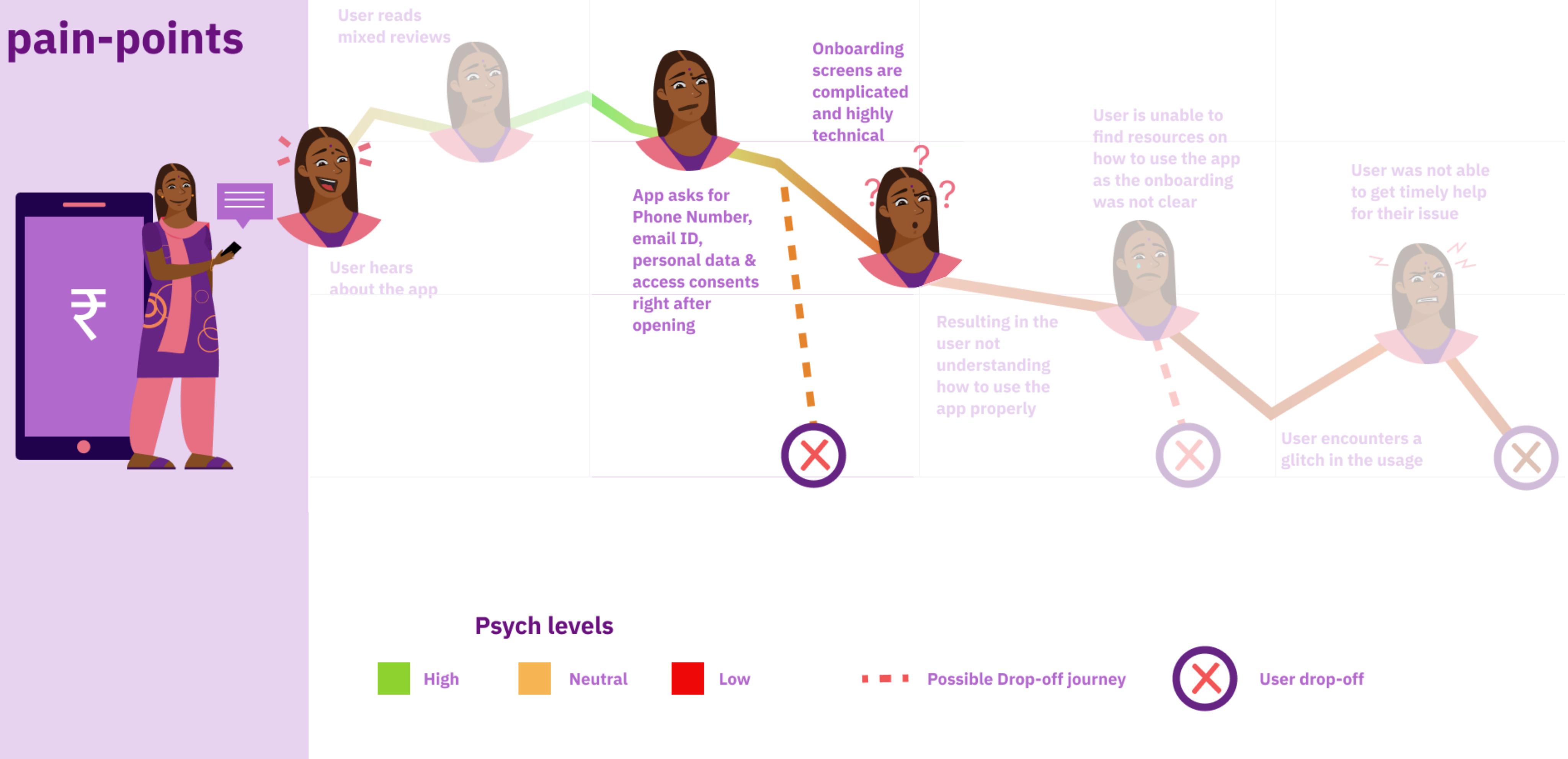
Third-party pages like:

- KYC platforms like Digilocker/ Credit Bureaus
- Bank account linking/ auto-pay mandates set-up

App usage screens like:

- Feedback states - Confirmation, failure or thank you pages
- User Guides/ FAQ
- Educational resources
- Customer support

Existing flow highlighting all the user pain-points



Possible Solutions



In this stage, the app's focus should be on making the user comfortable with sharing their data and optimising the user's onboarding experience.

Keep it interactive

Onboarding screens aren't just great illustrations and micro animations that flex the UI designer's talent. A good onboarding flow should slowly unravel the app to the user helping them understand the product. Asking the user simple questions like their gender, age and saving habits by using a conversational tone can benefit the app to learn about the user without setting them off.

Build “valid” defaults:

Leverage the ‘power of defaults’ by setting the most favourable option for the user as default, giving them the context as to why the option is chosen for them and allowing them to change only if they need to upgrade.

Contextual & progressive disclosure

An interface is easier to use when complex features are gradually revealed. Instead of overloading the user with all the things the app can do for them, focus on small steps. Using the data collected from the user, the screens could now be modular to suit each user's capabilities. Increasing the number of decisions the user needs to take in one screen can cause cognitive overload, leading to frustration and cause potential drop-offs.



Pro Tip:

- Employ genuine anchoring, smart suggestions, nudges and prompts to ease the user's mental load
- Conversational user flows also make the users feel at ease when completing tasks
- Allowing the user to explore the app before continuing on the KYC journey can help in meaningful conversion as the user might get excited to start using the features they saw.

Mapping out the user's journey

From sign-up to usage

- Request essential data with the reason for collecting it

Hello Guest!

Tell us a little bit about you

We use your name & gender to personalise the content for you.

Ms ?

Prefix Name

Email id ? To share regular passbook updates over email

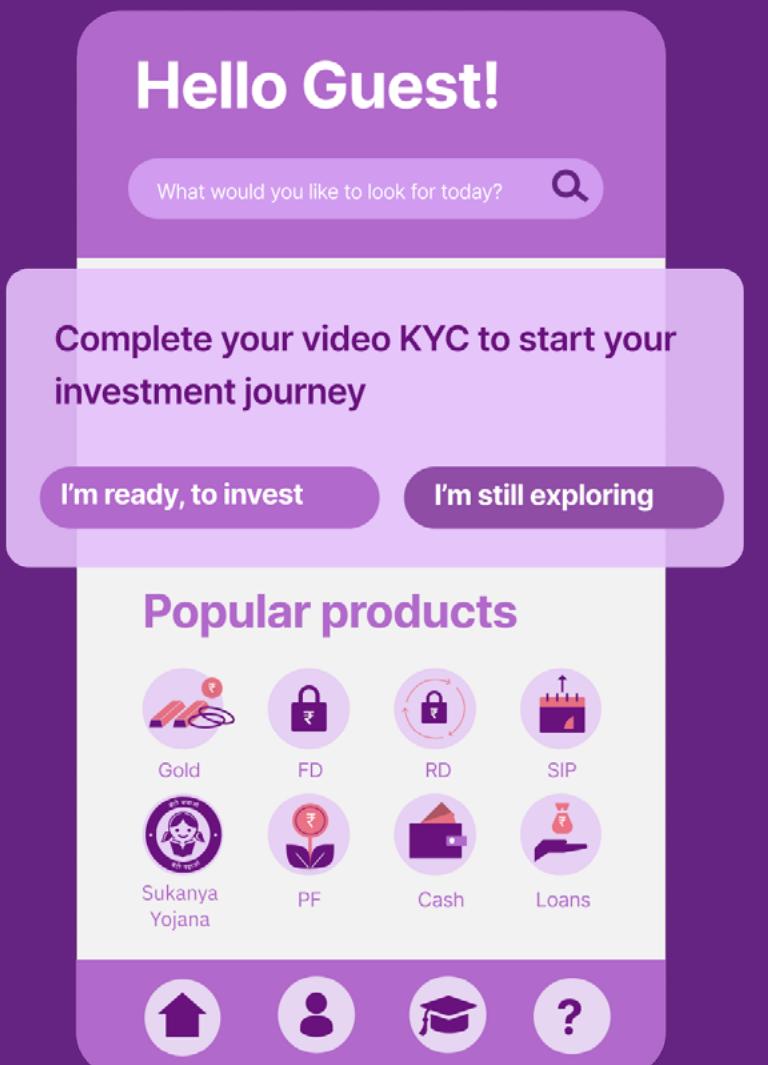
Phone Number* ?

DD MM YYYY Date of birth ? To curate your dashboard with what other users of similar age & gender have chosen

Skip >

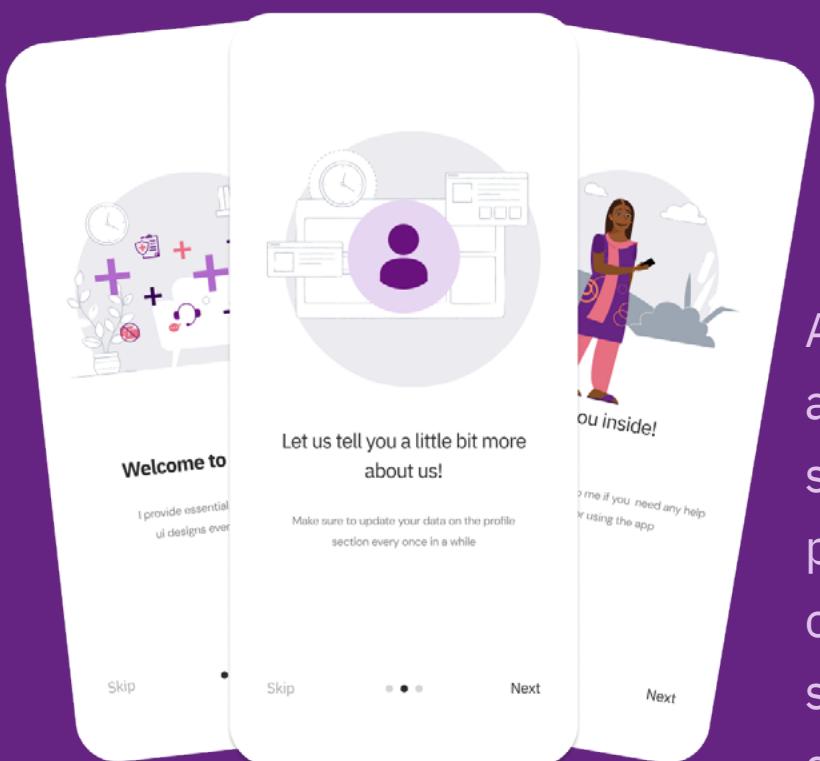
Tool tips can be used to share additional information to the user on the data being collected and how it will be used by the app.

- Allow the user to access the app before committing

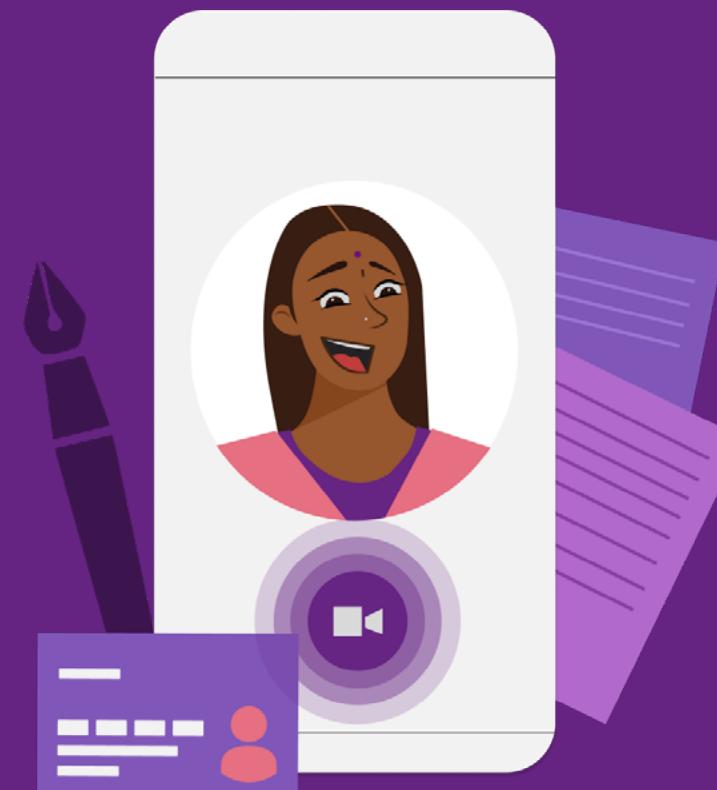


Allowing the users to explore the app will help them gain clarity on the products offered and how it could benefit them. Doing so will also help the user have a live demo of the tutorials they saw on the onboarding screens.

- Curate a personalised Onboarding journey



A curated onboarding could use analytical processes & the user's socio-demographic background to provide them with the best suited onboarding experience. On the next screen, we cover the features of a good onboarding journey.



- Provide an easy and assisted video KYC

Giving clear guidelines of the documents needed and an overview of the KYC process beforehand helps prep the user. Sharing the information in visual as well as textual format with examples will help the user gain confidence to complete the process seamlessly.

6 steps to a good onboarding journey

Gain trust

Leverage social proof ethically by sharing some case studies and honest testimonials from users from similar socio-economic backgrounds



1.

2.

3.

4.

5.

6.

Safety & security

Outline the security protocols & affiliations with regulatory bodies to increase confidence in data sharing



Contextual onboarding:

Based on the data collected from sign-up, outline the relevant features, moderated to the user's capabilities to help them achieve the best experience of the app



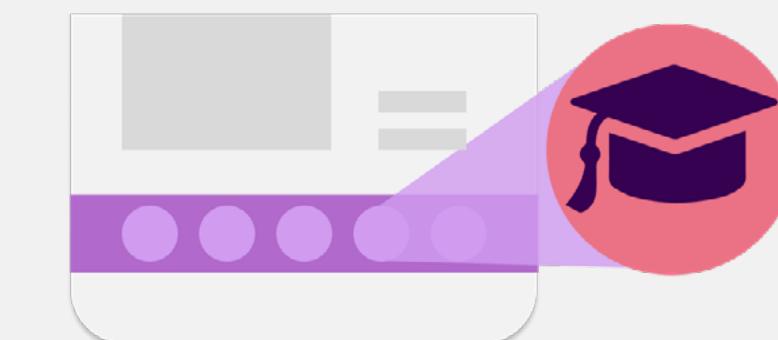
App Benefits

Outline what the app can do for the user, communicate how it meets their specific needs.



Educate the user

Create and share tutorials on how to use the app, moderating for user's capabilities and dock it into the dashboard for ease of access later.

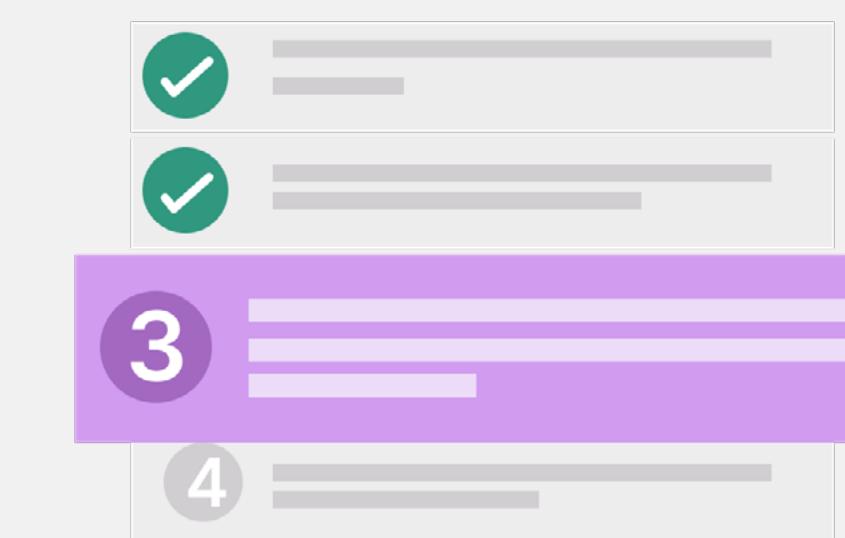


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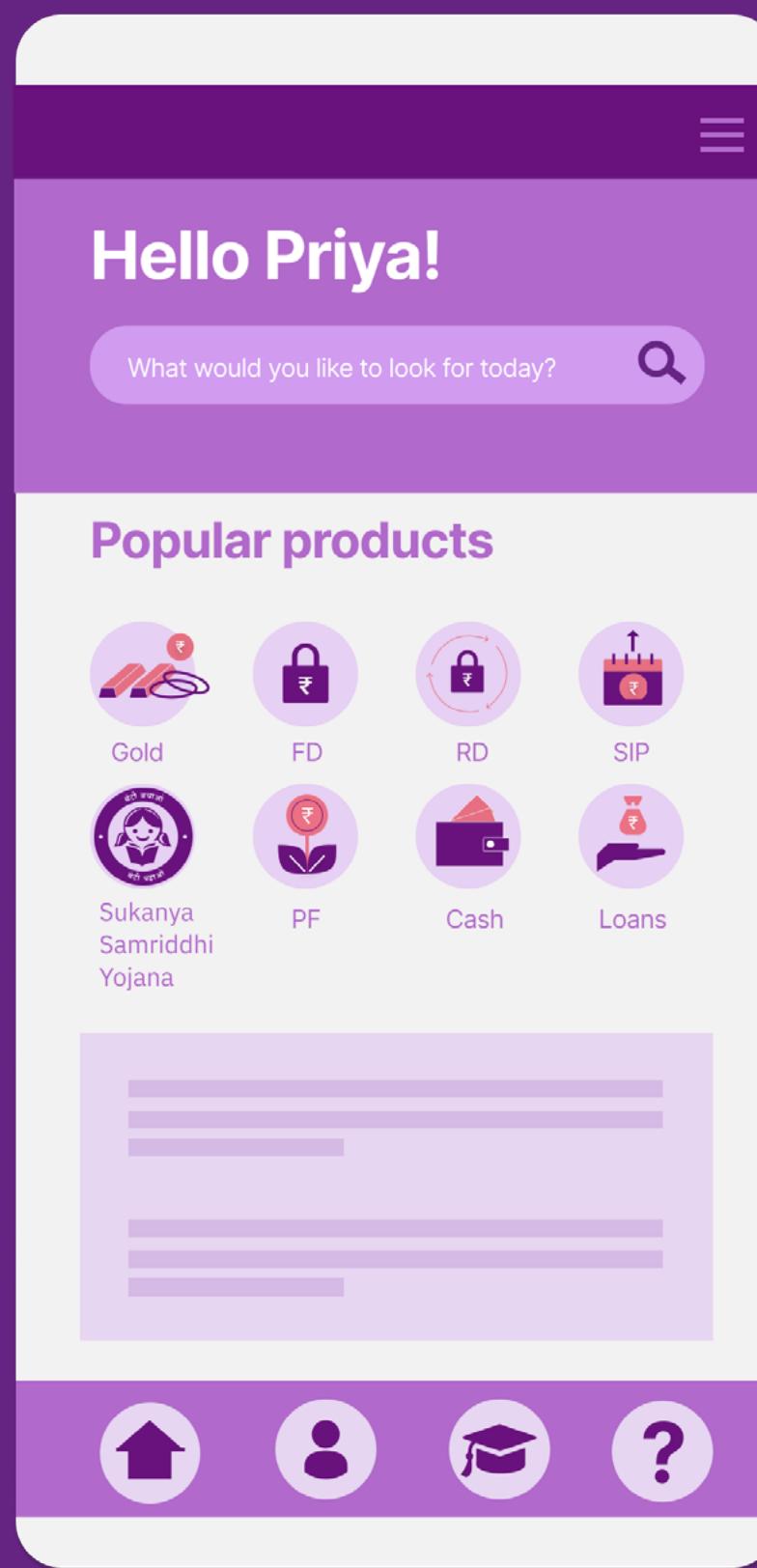
6.

Finalising set up:

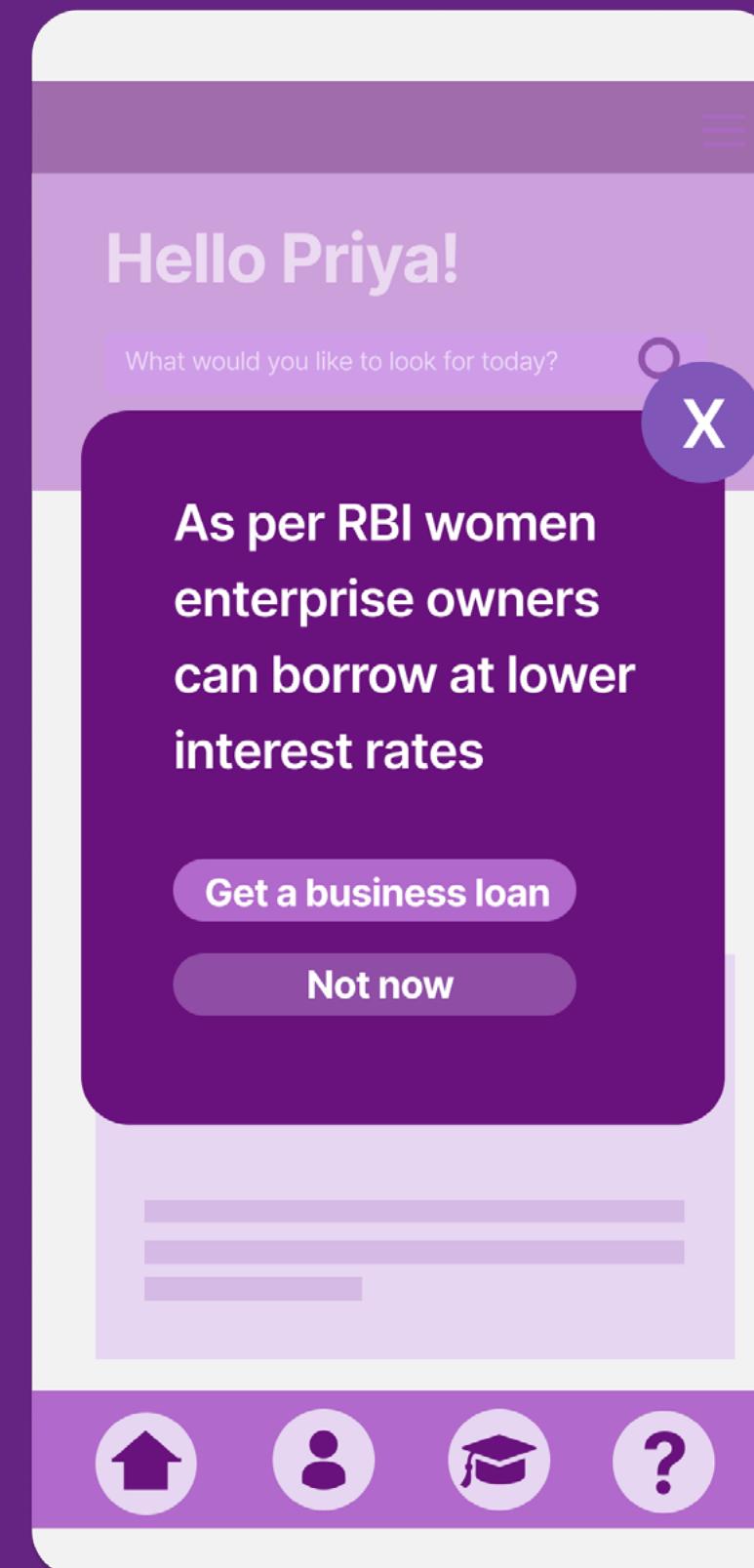
Employ progress bars that let the user know the next steps so that they know where they are headed



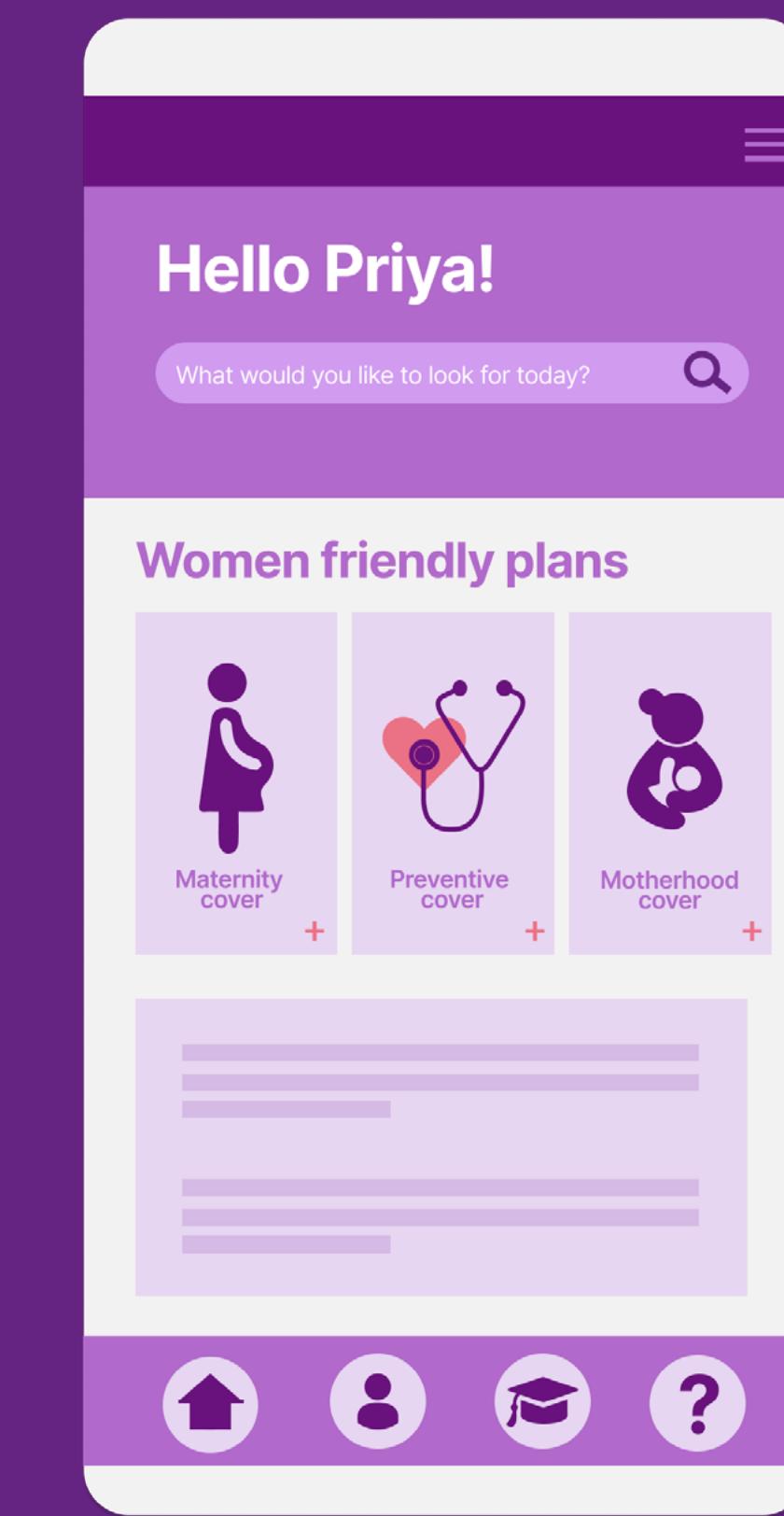
Gender intelligent prompts and personalisation options



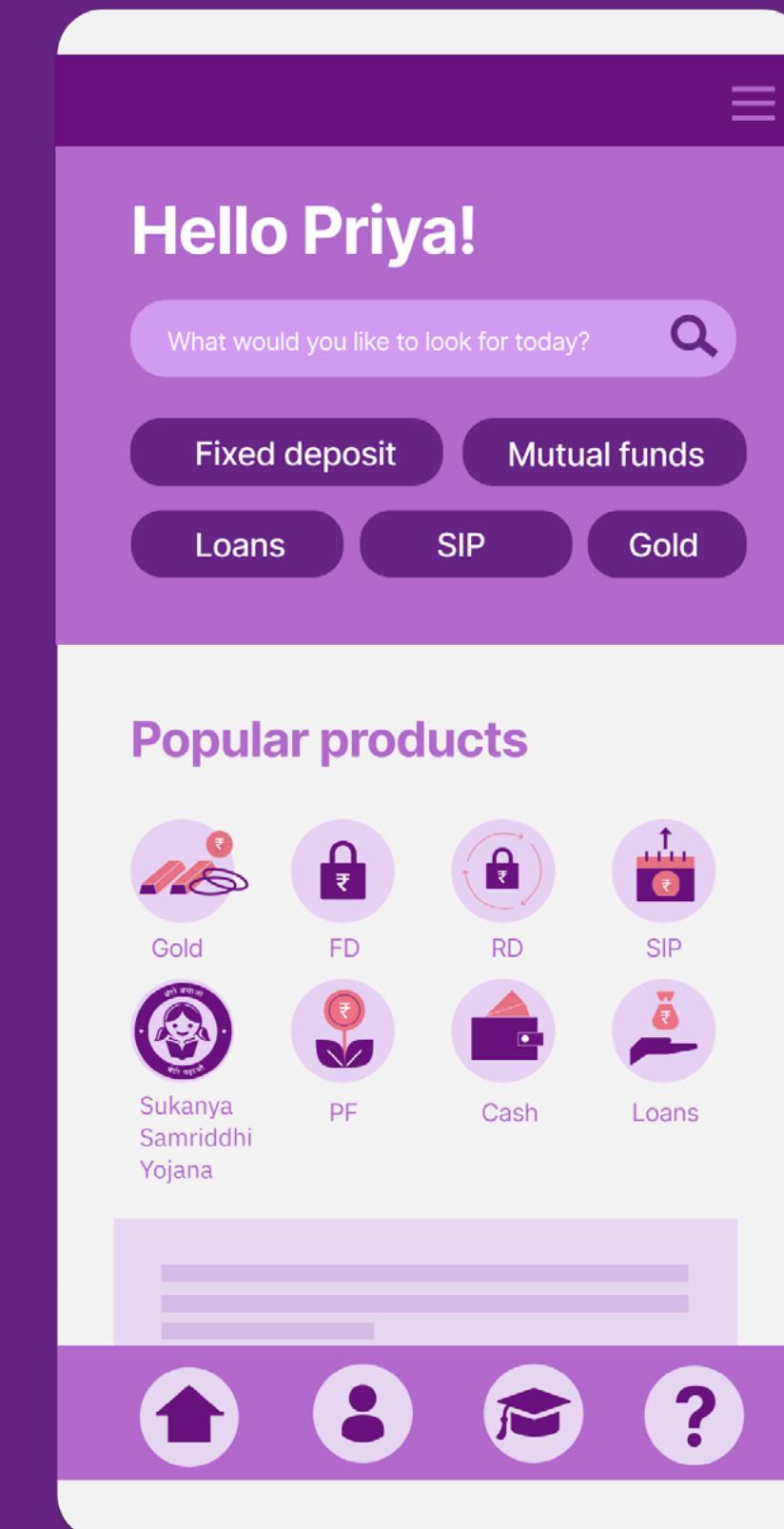
Personalised homepage with options that are usually chosen by women of her age and socio-demographic background



Letting her know that the app has her best interest at heart. Amplifying promotions and government schemes that benefit her.



Anchoring of products keeping the user's interest at the forefront to help her choose without the cognitive overload.



Employing smart prompts and nudges to help her navigate faster and guide her in the direction that is best aligned with her financial goals.

Usage & Exploration



If usage was the first book checked out at a library, exploration would be the librarian who recommends new books and authors based on the reading preferences.

After onboarding, women users can start using the app for its intended purpose. This includes investing, buying insurance, or borrowing money. And when they get comfortable with the app's main features, women users can start exploring additional offerings, such as educational resources or advanced features, that can enhance their financial knowledge and experience.



What does she look for when she starts using...



Investment

After onboarding women want to be able to easily set savings goals and start their investment plan.

Once done, they want to be able to **track their investment progress, see how their interest is accumulating, and receive personalized recommendations** on how to invest better. They also expect to be able to withdraw their savings easily and quickly when needed.



Insurance

Women expect the insurance app to be user-friendly and intuitive, with clear navigation and easy access to features.

They want to be able to easily **file and track their claims' progress, receive personalized recommendations on how to minimize their risks and timely reminders on their policy renewals.** They might also expect to be able to easily update their coverage options as their needs change.



Credit

Women expect the credit app to be simple and intuitive, with clear communication of important information.

They might want to be able to **track their credit score, repayment schedules and see how their credit utilization is affecting their financial health.** They might also appreciate tips that help them improve their credit score and manage their debt more efficiently.

A glimpse into her...



Motivations

To monitor her and stay informed about her financial choices.

Explore further to make informed decisions and identify areas where she can diversify.



Interactions

- Browsing and comparing Investment/ Insurance/ Loan options
- Reading reviews
- Physical interactions with peers for review



Goals

- View and track financial accounts and transactions
- Set and monitor financial goals and budgets
- Discover and use financial planning tools and resources



Pain-points

- Technical issues
- Delays in processing claims
- Hidden fees
- Poor customer service
- Lack of clarity on product usage



Touch Points

That she interacts with at this stage

App dashboard & elements

- Investment/ credit analysis
- Claims processing
- Credit reports/ Account health

In-app & Push Notifications

- Policy/ Investment Renewal/ Payment Reminders
- Personalised recommendations
- Financial advice
- Communication for new launches/ offers

Resources

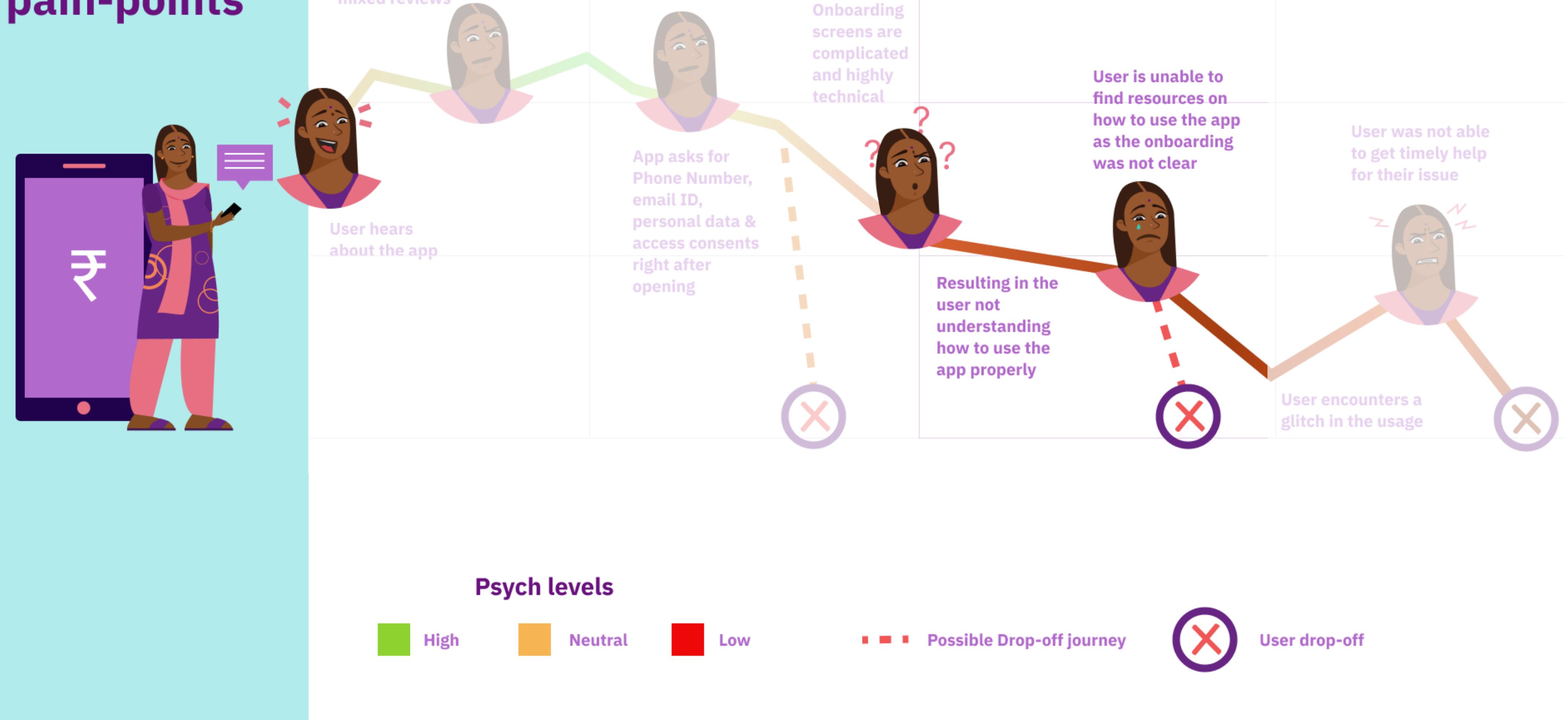
- Instructional materials / videos
- Customer support

“I feel for somebody like me who is hesitant about digital platforms and investments such as mutual funds and stocks, it would be great to have an app which enables me to understand the different ways I can invest to reach my targets. It would also help to receive suggestions that I can rely on and learn where to invest my money without having to think too much.”

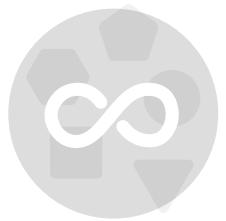
-Preksha, 47 year old counsellor from Kolkata



Existing flow highlighting all the user pain-points



Possible Solutions



At this phase, it is vital for the app to map the user's capabilities with her position in the journey and personalise the home screen experience accordingly.

The users interacting with the home screen could be:

- **Browser** - typically a user who is checking out the app right after sign-up, browsing and comparing options
- **Seeker** - a verified user who has completed KYC and is now ready to start using the financial product
- **Tracker** - an existing user who wants to monitor their past activities.
- **Explorer** - an existing who looks for more features or learns new ways to manage their finances better.



Pro Tip:

Show only the core features of your product, and as users get familiar, unveil new options.

Progressive disclosure of features

One of the ways to reduce the cognitive load for a first time user is by using contextual and progressive sharing of features. This means that the information will be shared with the user gradually as and when they explore those sections of the apps.

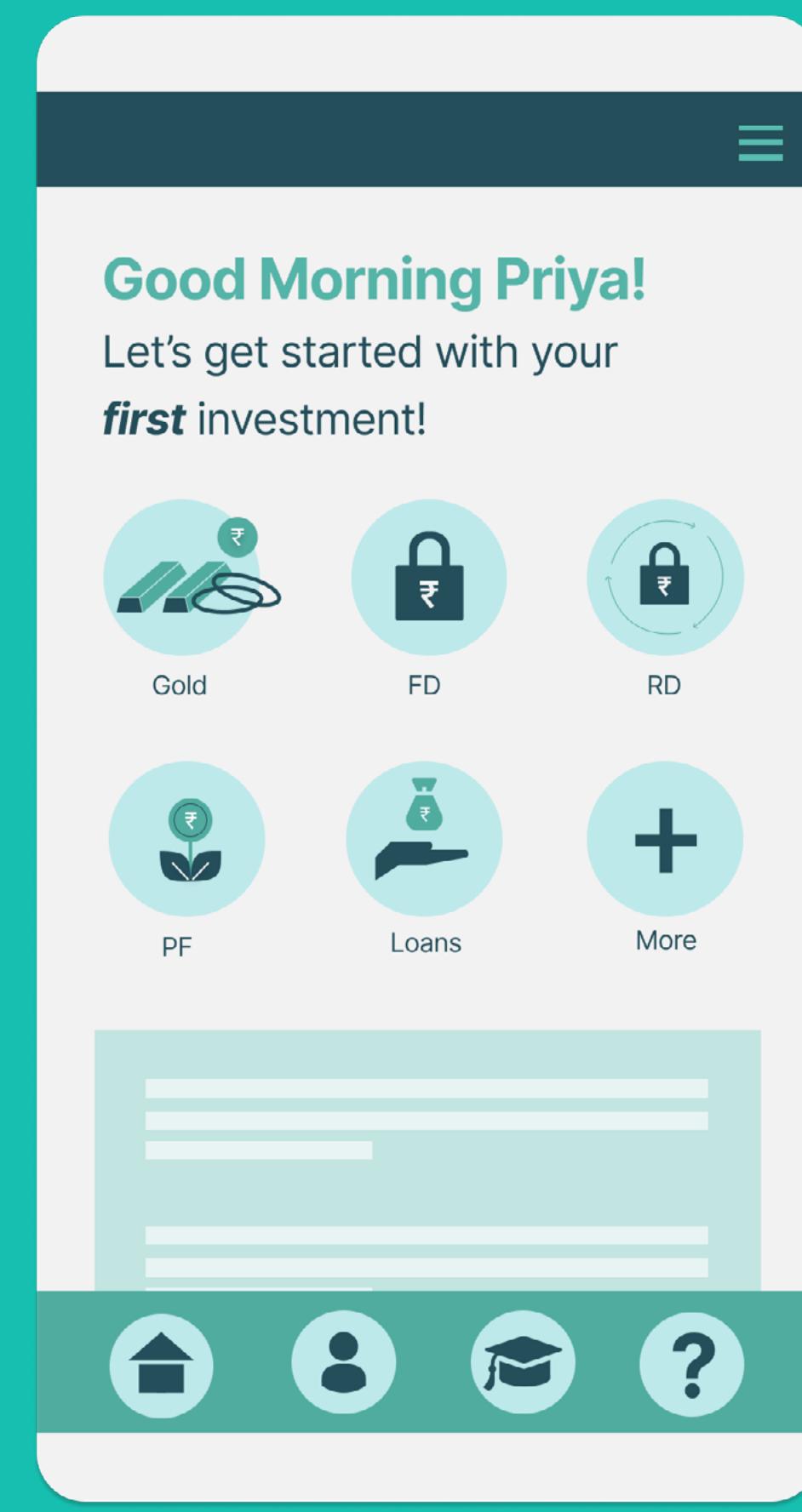
For a '**Browser**', it is important for the app to gain trust. Therefore the screen could educate the user on the features, help them explore all the offerings but with an always-on banner to get them back on the KYC track whenever they are ready.

For a '**Tracker/ Explorer**' the app could share recommendations for upgrades or new offerings based on the user's product choices.

An '**Explorer**' might also like to view educational content on how to reach their financial goals better and smarter.

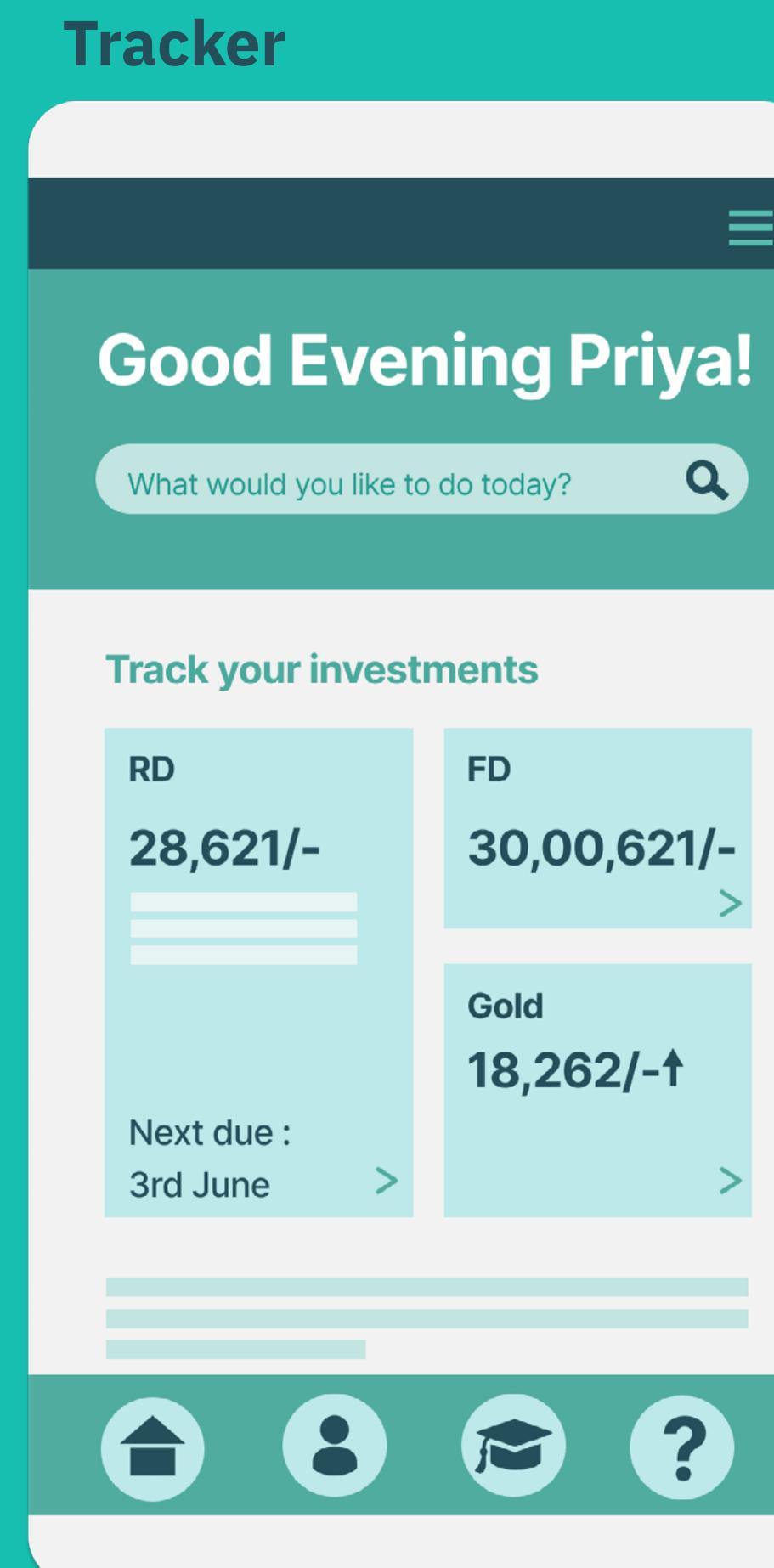
For a '**Seeker**', the app could be streamlined to suggest plans based on the personal information they have shared.

Contextual & progressive disclosure to reduce cognitive load & increase adoption



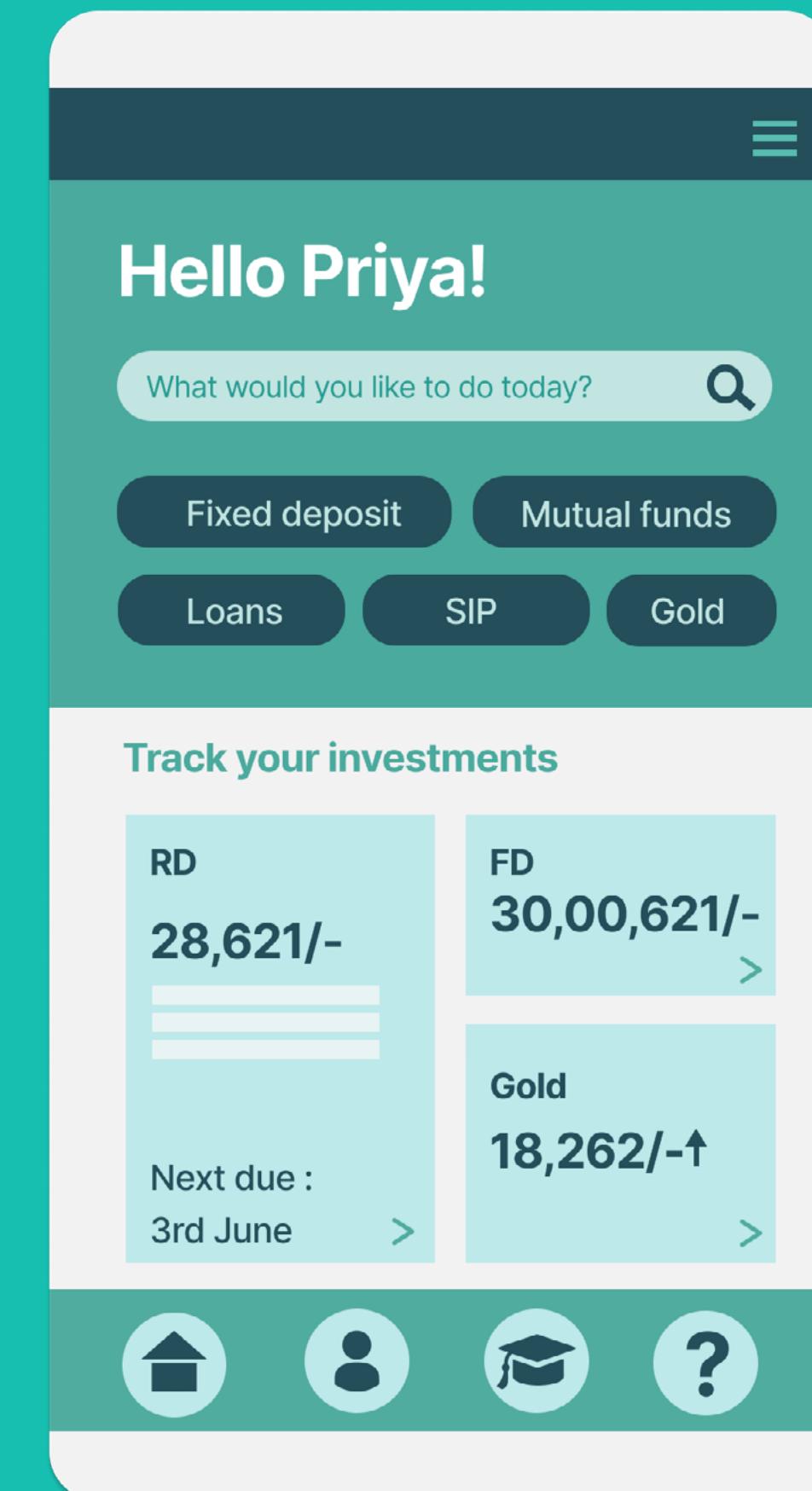
Keeping the homepage clear of distractions and focussed on the task at hand - Making the first investment

Browser/ Seeker



Once a user has made their first few investments, she would like to track her progress. The app needs to enable her to do so without any distractions.

Tracker

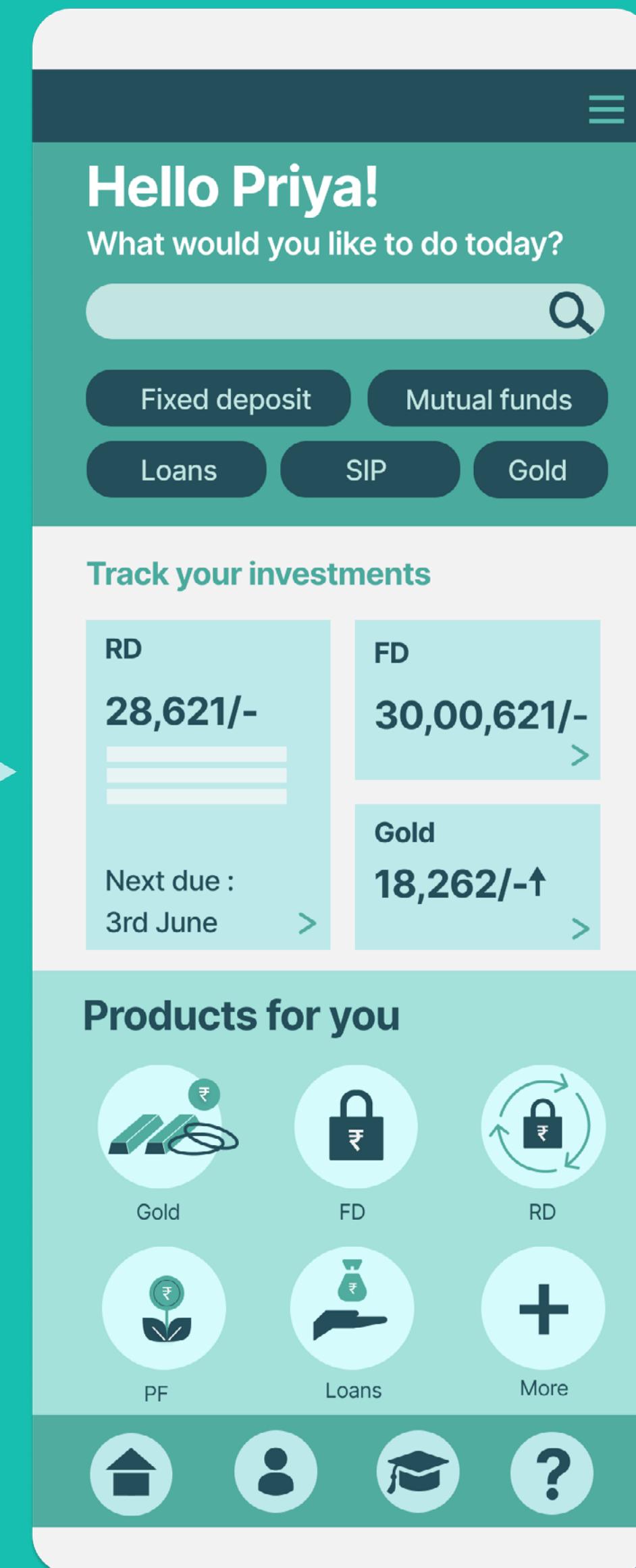


Allowing the user visibility into the prompts only when they trigger the search bar helps in both, keeping the interface clean and also nudging the user to stay on track - exploring more investment options.

Explorer

Depending on the user's experience level, the app should be able to modify itself to help them perform actions or make decisions more effectively

Allow for immediate discovery of frequent actions and tracking past transactions



Identify and suggest options based on the user history and background

Identify and suggest options based on the user history and background

Provide easy access to tutorials & help at all stages

Features women appreciate...



Investment

Women expect the investment app to **offer a variety of goal based, long term as well as short term saving options**. This includes fixed or recurring deposits, investments in gold, schemes that are targeted for her children's future and products that offer competitive interest rates and low risk of loss.

They also expect the app to **provide tools and resources, such as budgeting and goal-setting features**, as well as **educational materials on personal finance** and advanced investing models.



Insurance

Women expect the insurance app to **offer a range of policies to fit their individual needs**, such as life insurance, health insurance, and auto insurance, with affordable premiums, clear terms and comprehensive coverage.

As insurance is traditionally an **agent driven platform**, they also expect the app to provide access to **knowledgeable customer support representatives** who can assist them with any questions or concerns about their policy.

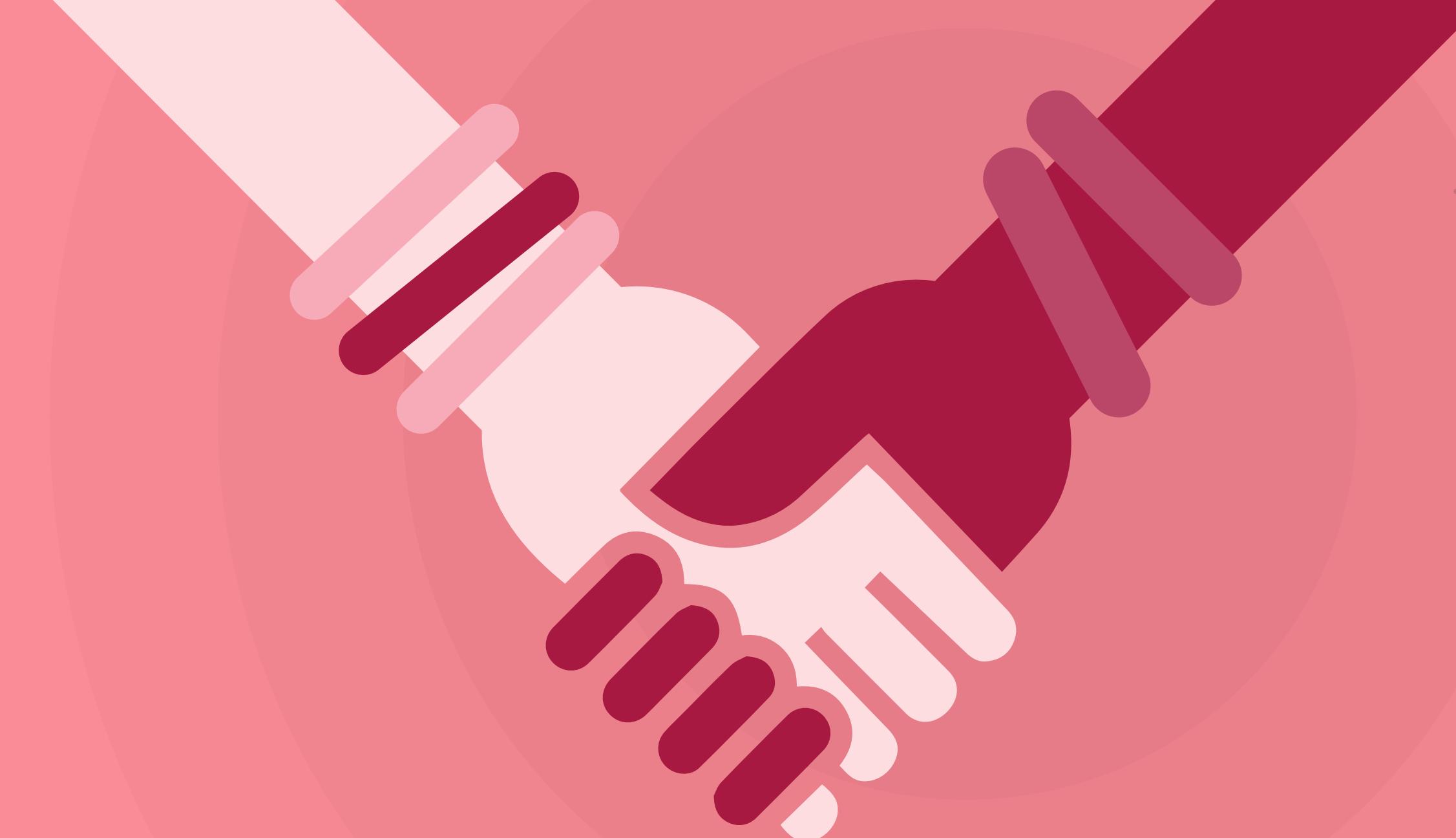


Credit

Women expect the credit app to provide **transparency in the credit application process**, with clear information on the credit limit, interest rates, and repayment terms.

They also expect the app to **offer tools and resources to help them manage their credit responsibly**, such as credit monitoring and score tracking, as well as tips on how to improve their credit score.

An app that **rewards them for timely payments** with cash-backs, points, higher limits and or better rates of interest.



If Troubleshooting was a car maintenance guide, support would be a skilled mechanic who can diagnose and fix more complex issues.

At times, women users may encounter issues while using the app, they rely on the app's support team to provide solutions in the form of FAQs, troubleshooting options and adequate customer support.

Troubleshooting & Support



What does she look for when she seeks support...

Troubleshooting and Support are segment agnostic. Women using any of the fintech apps would expect a comprehensive troubleshooting section that offers self-help resources and clear instructions for resolving common issues. They also expect timely responses to their queries and personalized assistance when necessary. This may include multiple channels, such as chat or phone calls with the support service representatives.

In the **troubleshooting** section, women expect,

- To find solutions to their problems that are easy to follow and understand, with step-by-step instructions and visual guides.
- To be able to search for specific issues and find relevant solutions quickly.
- This section needs to be regularly updated with new information and solutions to emerging problems.

If a user is not able to resolve their issues on their own, they should be able to connect seamlessly with a representative over a chat or call

When it comes to **agent assisted support**, women expect,

- To be able to easily access the contact information and to receive prompt and effective assistance.
- The representatives need to be knowledgeable and friendly, with the ability to communicate clearly and effectively
- The support representatives need to adhere to clear timelines for resolution while being sensitive to the user's needs and concerns.

Accessibility

- **Capacity building** by training the support staff to be empathetic, use simple terms and comprehensive responses
- Providing support in **local languages**
- Allowing women users to **choose the gender of the support staff** they are comfortable speaking with
- **Seamless support with smart usage of technology** like recognising the user by their registered phone number, to avoid the hassle of entering details.

A glimpse into her...



Motivations

To quickly resolve any issues that may hinder her progress towards her financial goals.



Interactions

- Reporting technical issues
- Seeking help with account or payment issues
- Seeking clarity on policy/ investment/ loan terms
- Contacting agents to understand the product best suited for their needs



Goals

- Access account and transaction information
- Update personal and financial/ security information
- Seek FAQ for answers
- Contact a support agent



Pain-points

- Slow/ Poor customer service
- Unclear duration for resolving issues
- Unable to gain access a support representative
- Complicated/ unintuitive ticketing process and tracking issues



Touch Points

That she interacts with at this stage

- App dashboard
- Chat-bots/ AI assistants

App settings

- User account details
- Profile/ billing details

Feedback & Resources

- Error screens
- Troubleshooting screens
- FAQ section
- Contact screens
- Customer support

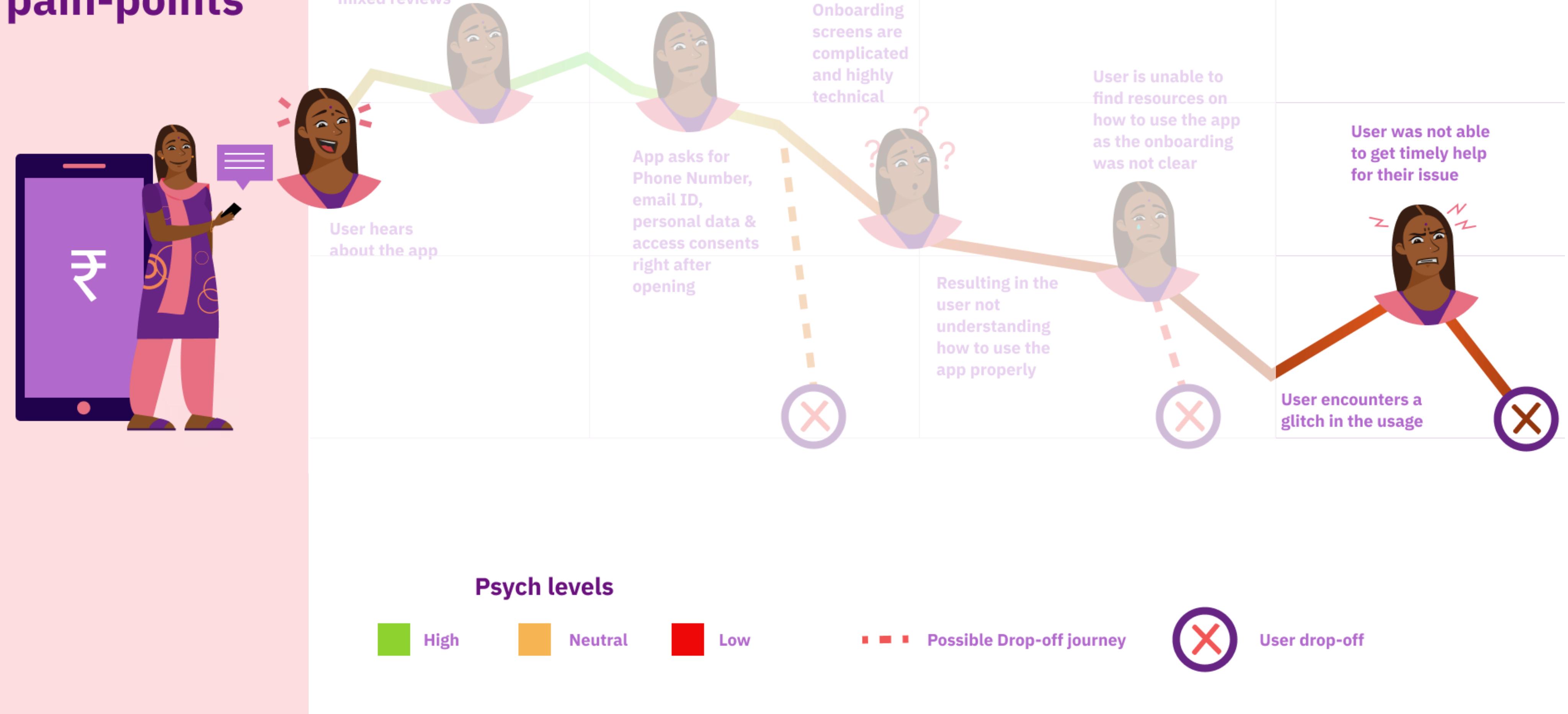


“We need somebody to respond
when we have queries, nothing
more than that.”

- Raksha, 39 year old pursuing her B.A from Ahmedabad



Existing flow highlighting all the user pain-points



Possible Solutions



When people see something new, they'll have questions or doubts. The best way to convince them to try something is by addressing those questions as they come to mind.

Break down barriers easily

Make the FAQ or self-service support sections searchable, intuitive and easy to understand. Mapping out the user's position in the screen and offering contextual help by means of chat bots, tool tips or non-intrusive pop-ups can help the user feel confident to use the application.

Modernised support on speed-dial

Fix a location on the app navigation where the user can access educational information, FAQs or connect with support agents and make the action available across all the screens of the app. This will allow users to revisit the educational modules as and when they require, contact support or find answers to their issues themselves.

Build the shortest path to support

Usually when a user accesses the FAQ section but is unable to find a solution, they are redirected to another page or are asked to contact support via email. This makes raising tickets for their issues and tracking the progress cumbersome.

Most Indians only use emails on a work capacity and prefer a conversational approach when it comes to solving issues. The app could therefore either allow the user to chat with an agent via a call or chat box within the app or use a thirdparty communicator like whatsapp that the user is already aware of.

Incase of unavailability of immediate support, setting clear timelines around resolution retains confidence with the user about the effectiveness of support.

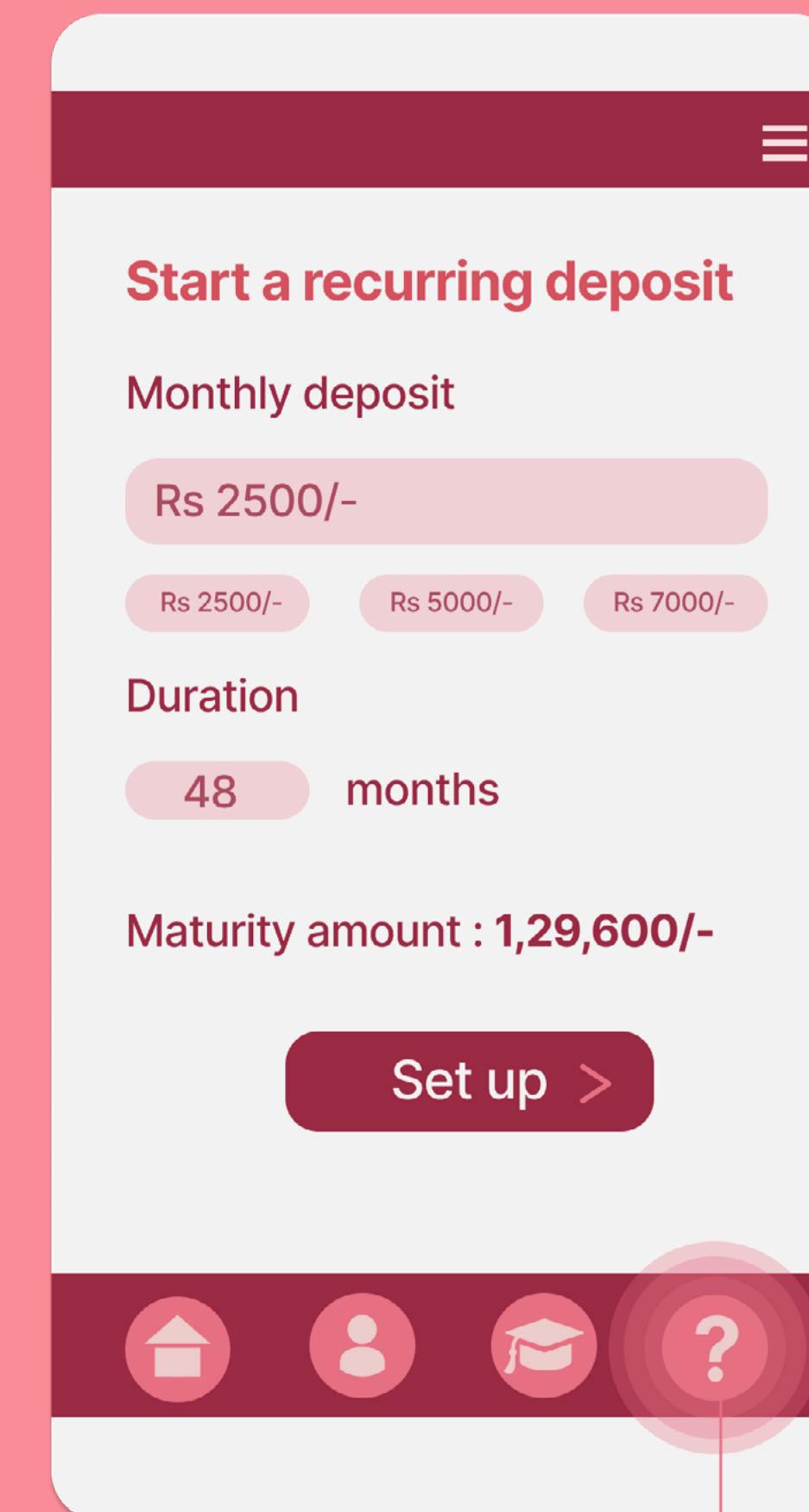


Pro Tip:

Enable multiple channels of support that users can leverage based on their comfort levels

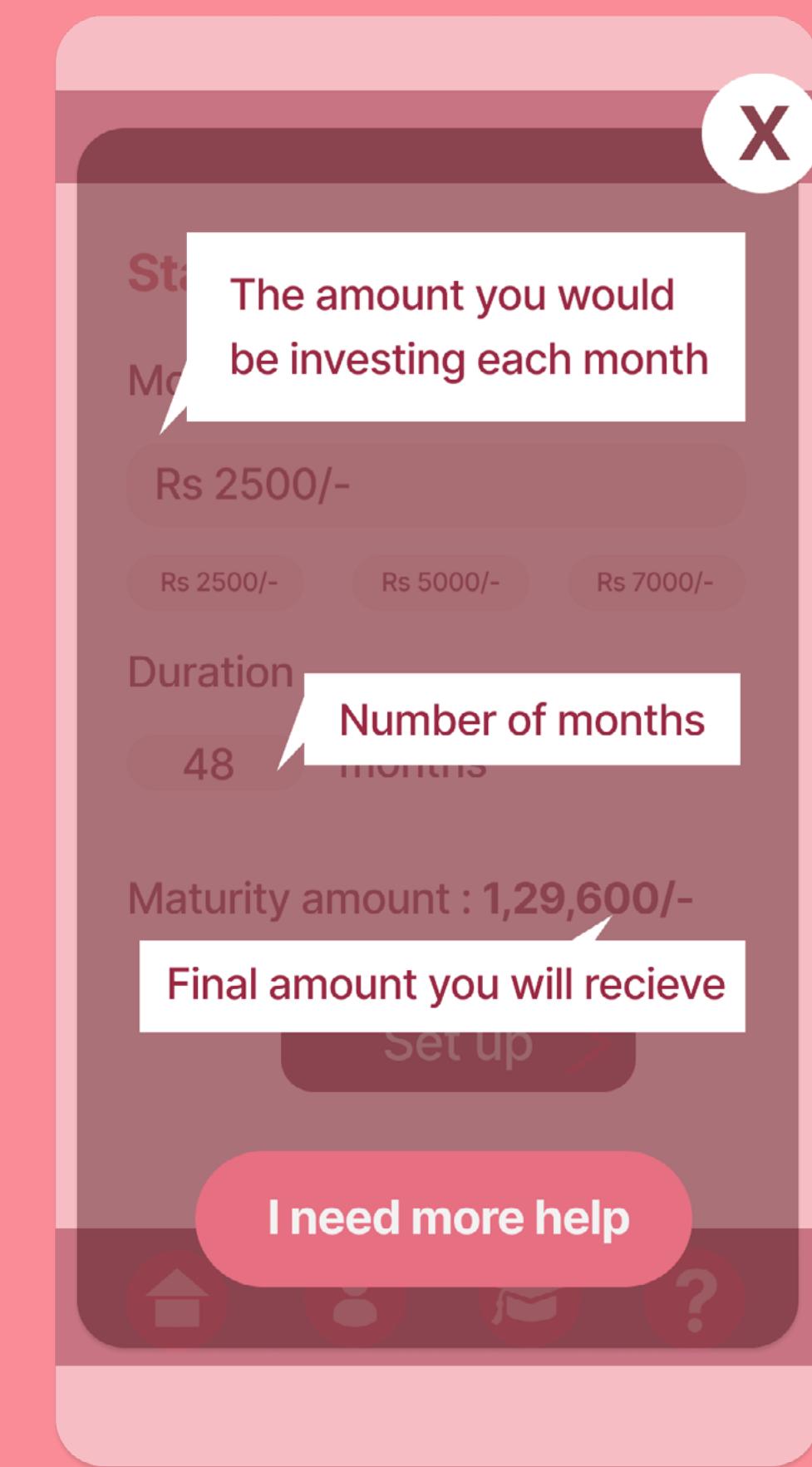
Provide contextual help based on where the user is in their journey

Contextual help can be implemented in a variety of ways, such as using tooltips, contextual menus, or pop-up messages that appear when the user hovers over or clicks on a particular element. These help options can provide specific information or guidance based on the user's current location or task within the app, improving the user experience and reducing the need for external support.



Have the help button accessible, at all points of time, across all the functions of the app.

Use AI chatbots, tooltips or text-to-speech engines to explain to the user what is on the screen and help them make decisions.



Validate user entries and provide clear status screens with the nature of errors and how to rectify them



Paying premium for Policy No : #1874680 ?

Premium amount ₹25,000/-

Payment methods

- Debit/Credit Card
- UPI
- Net Banking

Always reiterate the amount/ value of transaction and the mode at each screen to avoid the user dropping off to check the numbers.

16 digit card number Validate numbers and other inputs

CVV month year
*** expiry 07 27

[Go back](#) [Proceed >](#)

2 factor authentication,
Enter the 6 digit OTP you received on phone number :

+91* **** * * * * 78

Transaction for ₹25,000/-

Payment towards insurance premium cover

[Resend SMS](#) [Receive OTP on call](#)

Rs 25,000 payment failed
due to wrong card details

TXNID : 1780269142
04 May, 2023 10:41am

[Retry Payment >](#)
[Try assisted payment >](#)
[Cancel X](#)

Validate phone, card, ID numbers like PAN, Aadhaar etc., immediately upon entry to avoid putting the user through an error loop.

Provide alternate ways of verification for users who are new to technology

Rs 25,000 payment successful

Payment for Insurance Premium
TXNID : 1780269245
04 May, 2023 10:52am

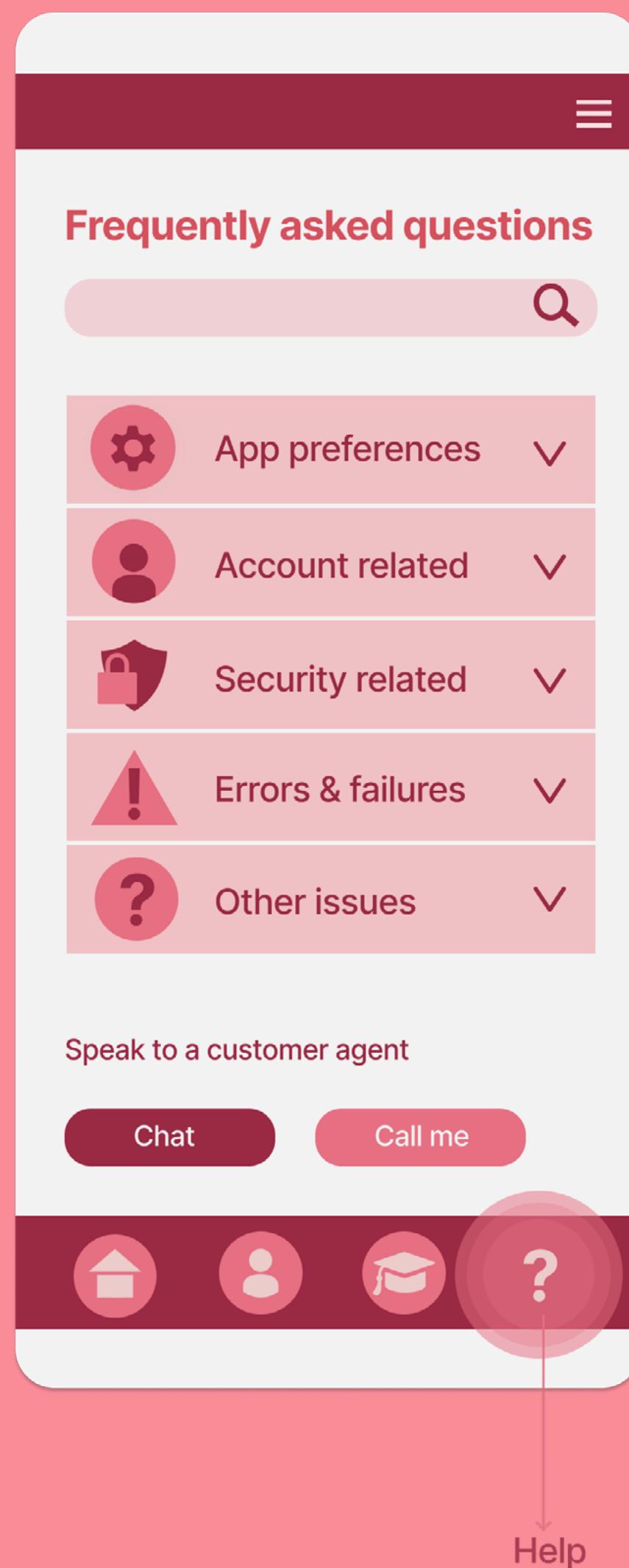
[Contact bank >](#)

Rs 25,000 payment failed
due to incorrect OTP

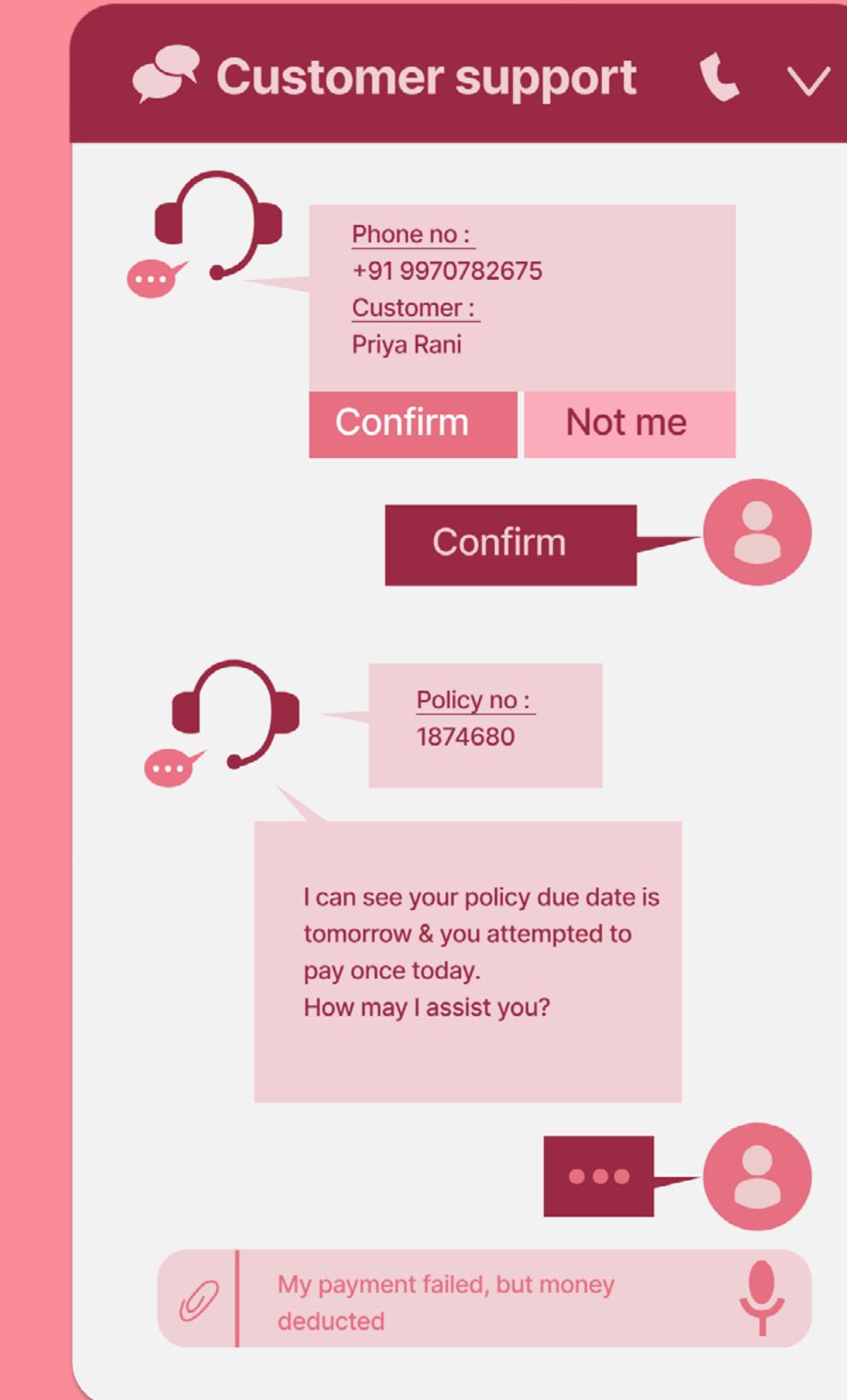
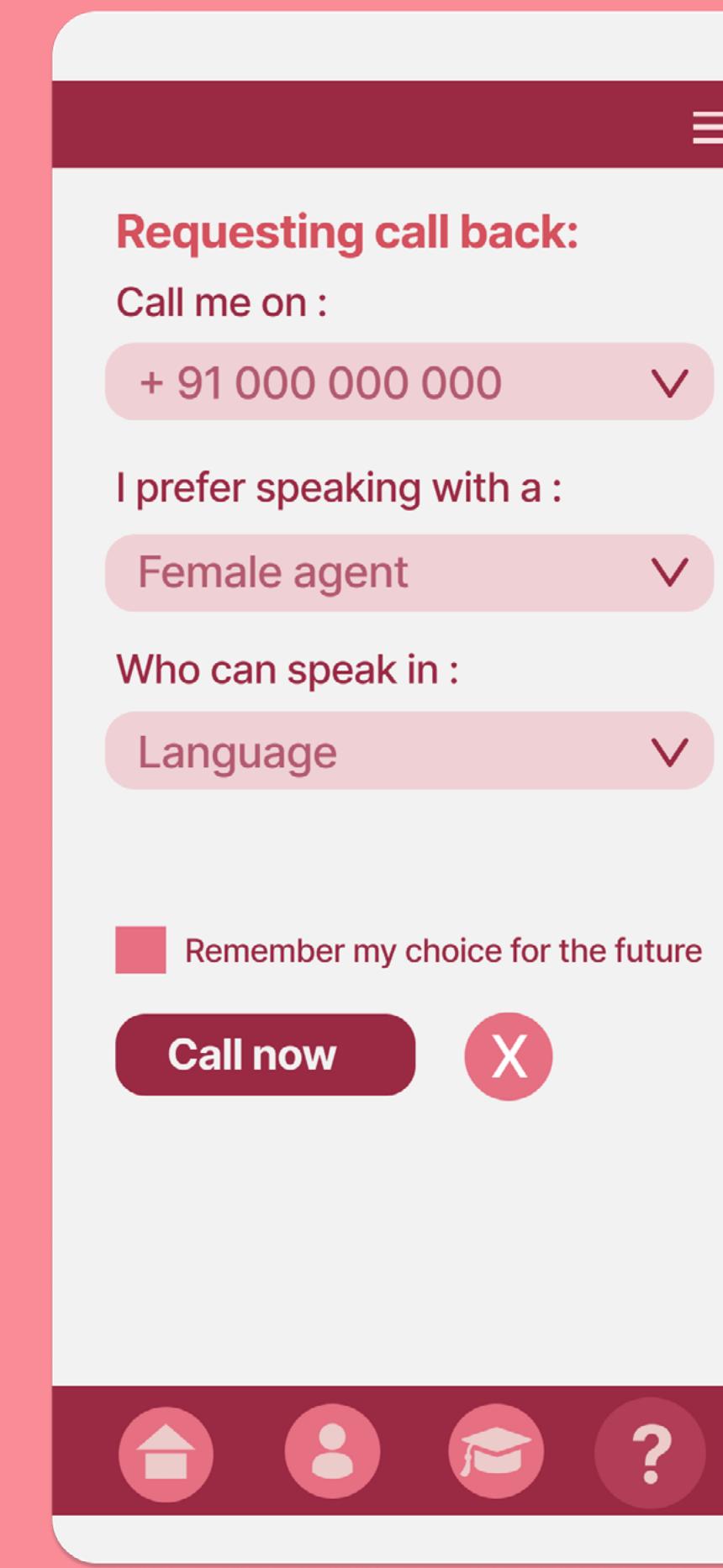
TXNID : 1780269230
04 May, 2023 10:48am

[Verify OTP with a call >](#)
[Change payment method >](#)
[Cancel X](#)

The user's support journey should be simple, streamlined and intuitive.



Searchable and optimised FAQ section that offers seamless transition to talk with an agent



Smart support that recognises user with registered mobile number and avoid the hassle of data entry/ user having to confirm the order ID/ policy number etc.,

It is imperative for apps that target women users, to invest in a robust support system



Multiple language Support



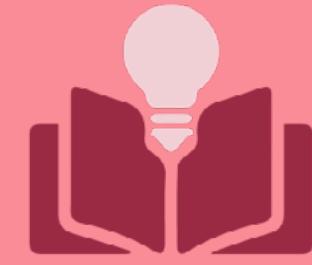
Quick turnaround time for issues



Simple and Jargon free Communication



Empathetic and patient with users



Knowledgeable with an understanding of the cohort



Problem-solving skills

Collect feedback and suggestions from users to understand what went wrong.

Give feedback

What do you think of the solution provided to you by our agent?

Please add the reasons for your ..

I may be contacted about this feedback.

Submit
Cancel

Providing exit points is just as crucial as the entry points. Using right, timely nudges and interactions, apps can allow users to engage as well as disengage from their product with a sense of completion.

With features that are tailored to fit her needs and providing accessible, inclusive support fintech companies can build trust and loyalty with their female customers.



Conclusion & Glossary



A full circle



As we covered in the Discovery phase, when women seek financial products, they rely on referrals from their trusted circle of friends and family.

According to global research by Financial Alliance for Women, when they feel satisfied with a service, women tend to refer friends and colleagues more frequently than men*. Therefore, encouraging referrals and testimonials from satisfied women customers would help grow the customer base by leveraging social proof and word-of-mouth marketing.

Users who are satisfied and feel valued become the ambassadors of the product. When they are happy with the services, they don't shy away from paying it forward.

Women share their positive experiences,

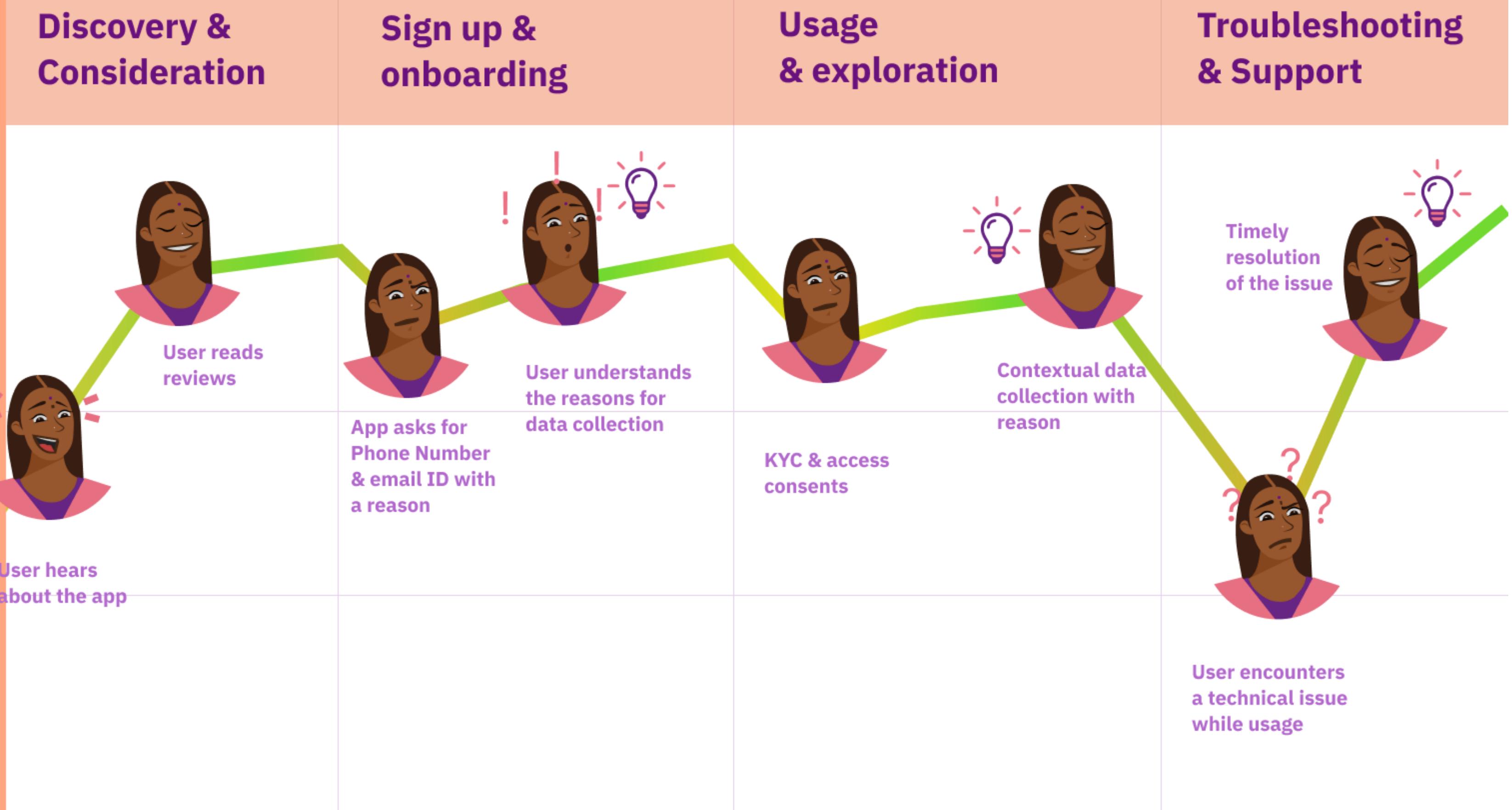
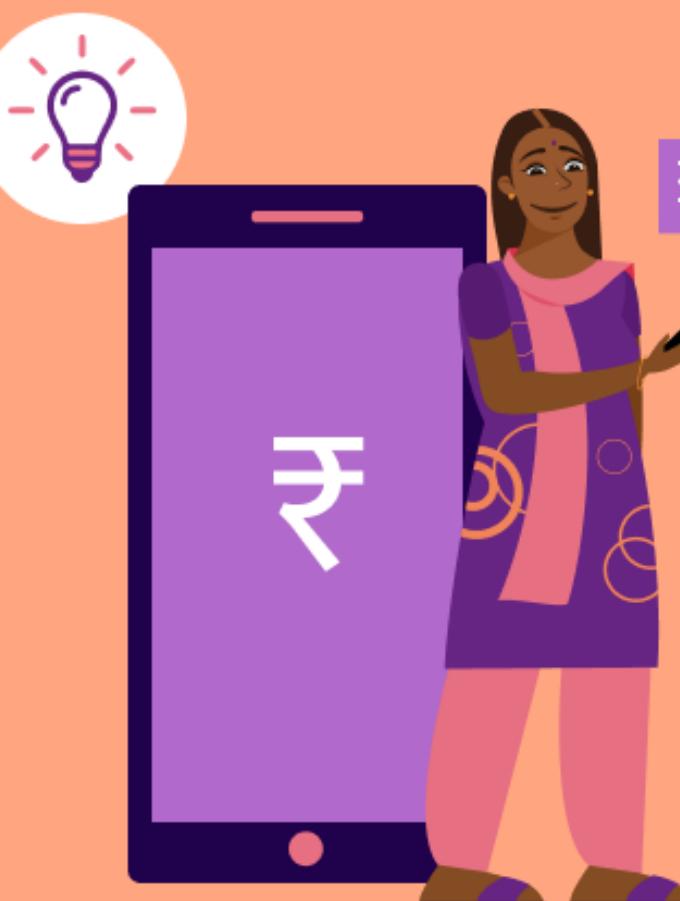
- To help others make informed choices
- Earn rewards for successful referrals

Organised modes of recommendation like sharing referrals, writing reviews and ratings or spreading the word on social media lead to trackable conversions. Such referrals can also be incentivised.

Apps can also use feedback forms or user satisfaction surveys to collect anonymous data on the possible pitfalls and pain-points that users face in real time.

* <https://financialallianceforwomen.org/download/fintechs-serving-the-female-economy/>

Improved User flow with timely interventions



Glossary of the different interactions used in the interface

Interactions	Microactions	Labels	Interaction manifested
Information	Labels	Accessibility	Descriptive text that accompany a visual/ action
	Tooltips	Intuitive design	Additional context for actions on hover/ click
	Progress indicators	User engagement	Let users know the progress they're making.
	Help	Trust	FAQs, tutorials and other resources to provide more information.
	Search	Accessibility	Ability to search for specific information within the app.
Actions	Buttons	Accessibility	Click, hover, press, release, drag, drop, etc
	Scrolling	Intuitive design	Scroll, swipe, pull-to-refresh, etc.
	Tapping	Accessibility	Double-tap, long-press, multi-finger tap, etc.
	Navigation	Intuitive design	Menus, tabs, drawers, sliders, etc.
	Input	Accessibility	Text, checkboxes, radio buttons, dropdowns, etc.
Feedback	Visual feedback	User engagement	Indicators like confirmations, loading or errors
	Animations	Intuitive design	Transitions, fades, bounces, etc
	Sound feedback	User engagement	Alerts, notifications, chimes, etc.,
	Haptic feedback	User engagement	Vibrations, buzzes, etc.
	Microcopy	Intuitive design	Text that guides users through the experience, clarifies actions, etc.

Additional resources & similar studies



Banking on women series by D91 Labs

Exploration of the financial journeys of women in Bharat—their financial decisions, management of money and financial aspirations.

[Banking on women series](#)

Individual blogs of the secondary insights from the series:

[Banking & payments](#) | [Credit](#) | [Investment](#) | [Insurance](#)

IDEO

Global studies by IDEO on women, digital economy and last-mile user experience

[lastmile.money](#) | [womenandmoney.design](#)

Women's World Banking

Global insights on gender lens, women's financial inclusion, policies etc.,

[womensworldbanking.org/insights](#)

Growth. Design

Principles for designing products using insights from behavioural psychology

[growth.design/psychology](#)

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D91 Labs is a research entity dedicated to fostering fintech innovation in India by conducting cutting-edge research and developing fintech ideas that could address the unique challenges and opportunities of the Indian market. Our goal is to highlight and conduct research on fintech product ideas that could bridge the financial access gap for various segments of the population.



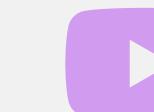
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