

# Playbook on Designing Financial Products *for Women*



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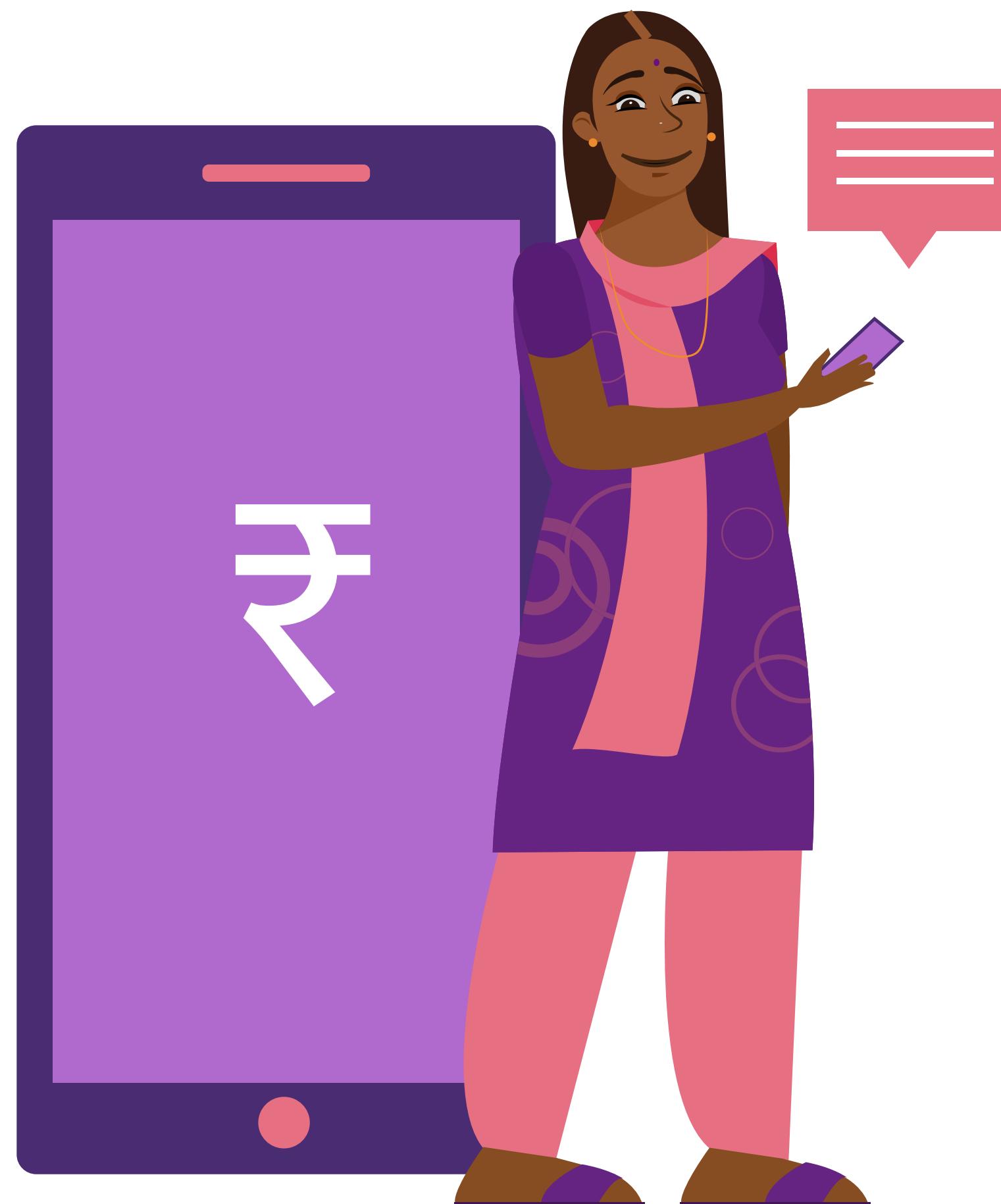
This playbook is intended to be read as a whole. In case you'd like to access specific sections, click on the icons on the left to navigate to the specific locations in the document.

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# Introduction

This playbook articulates certain principles that help in designing financial apps 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 in order to design solutions that cater to everyone's needs. This helps to widen the product's reach and include more users.

# Gender-Intentional Design

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 day due to various constraints like limited revenue growth, funding, and adoption. Many fintech platforms assume men to be early adopters of technology and tend to design their interfaces with a gender-neutral approach. This does not take into account the specific needs of women users. That's why it is crucial to build products that address the concerns faced by 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 in 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 their shortcoming.*

While 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 gender-intelligent lens that leverages 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.



When targeting women users, a lot of apps 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 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.

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

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

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

In the context of this playbook, gender-intelligence refers to **recognizing that gender plays a role in shaping user behaviour, expectations, and interactions** with the product or service and incorporating gender-related factors in design thinking.

Being gender-intentional means actively designing with a conscious focus on gender. It involves purposefully considering the impact of the user’s gender on their experience and **making design decisions** that promote inclusivity and address potential biases or stereotypes.

# Design Principles for Gender-Intentional User Experience

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. Accessibility

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. Trust

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



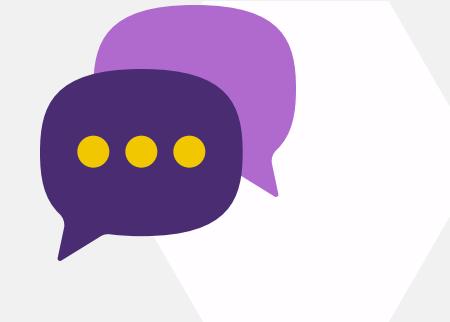
## 3. Intuitive

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. Engagement

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



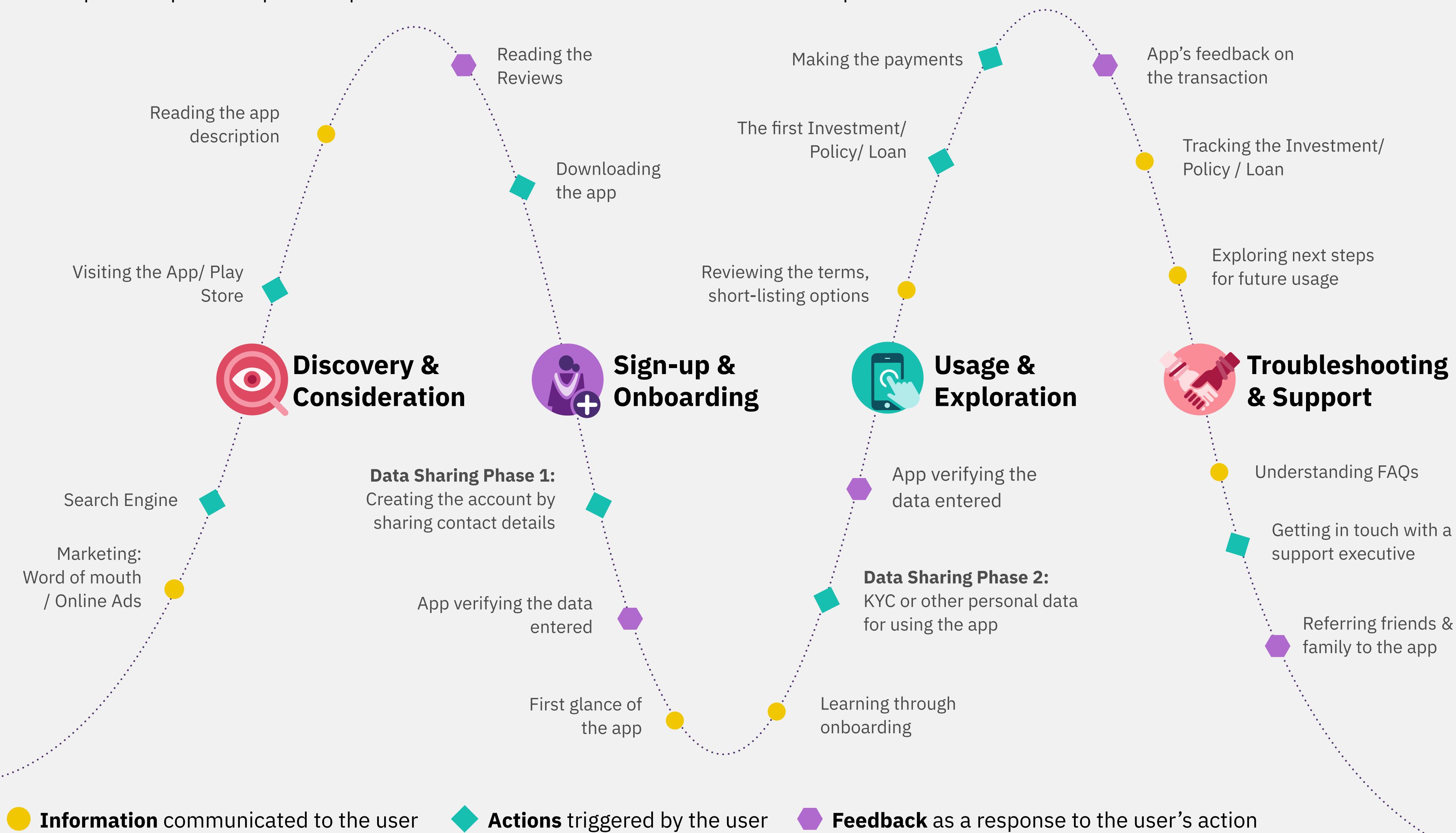
A user journey framework is a tool used in user experience (UX) design to map out the steps a user takes when interacting with a product or service.

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.



# Understanding the user journey & interactions

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



# Defining the Target user

Here, we determine the scope of the product by defining the target audience. The solutions we propose in this document are built with a focus on this target group.

While we do intend for these product solutions to be inclusive, we need to define our base target audience and then include more as we go.

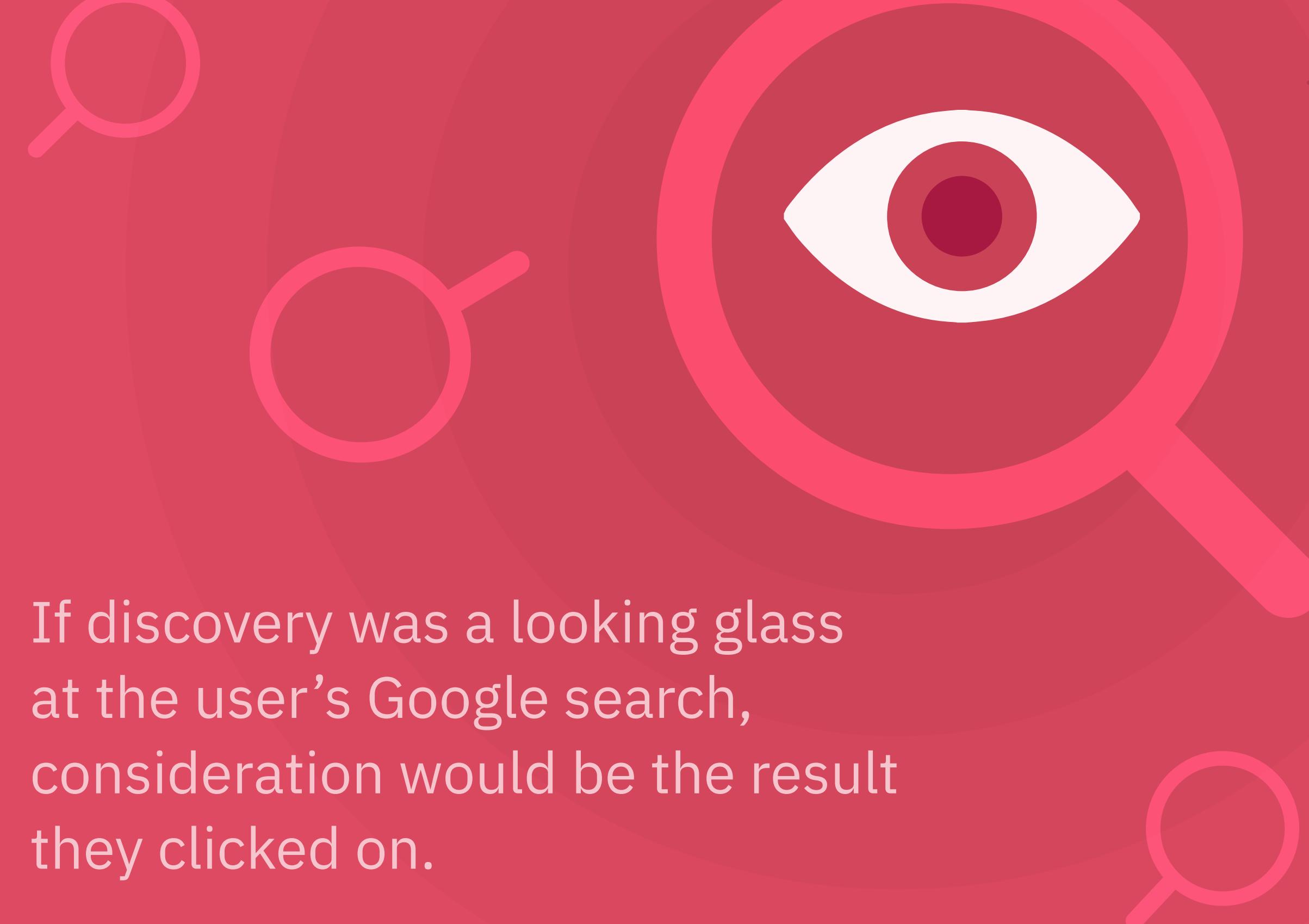
In this playbook, we are considering a target audience of women who have basic literacy levels and awareness that often translate to the usage of financial services like banking, payments, credit instruments like loans or credit cards and insurance.

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		Have a bank account and Debit card	Access to household income decisions
Smartphone usage criteria			
Non-assisted smartphone usage Moderate comfort level		Social media, Entertainment High comfort level	Payment apps Mid-high comfort level



Payment apps  
Mid-high comfort level

# Discovery & Consideration



If discovery was a looking glass at the user's Google search, 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 a person who is willing to guide you.”

- Deeksha, 32 year old Teacher from Rajasthan  
Banking on Women, Blog #14



# A glimpse into her...



## 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

*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, children's education or marriage, starting a business, or creating an emergency fund.



## Insurance

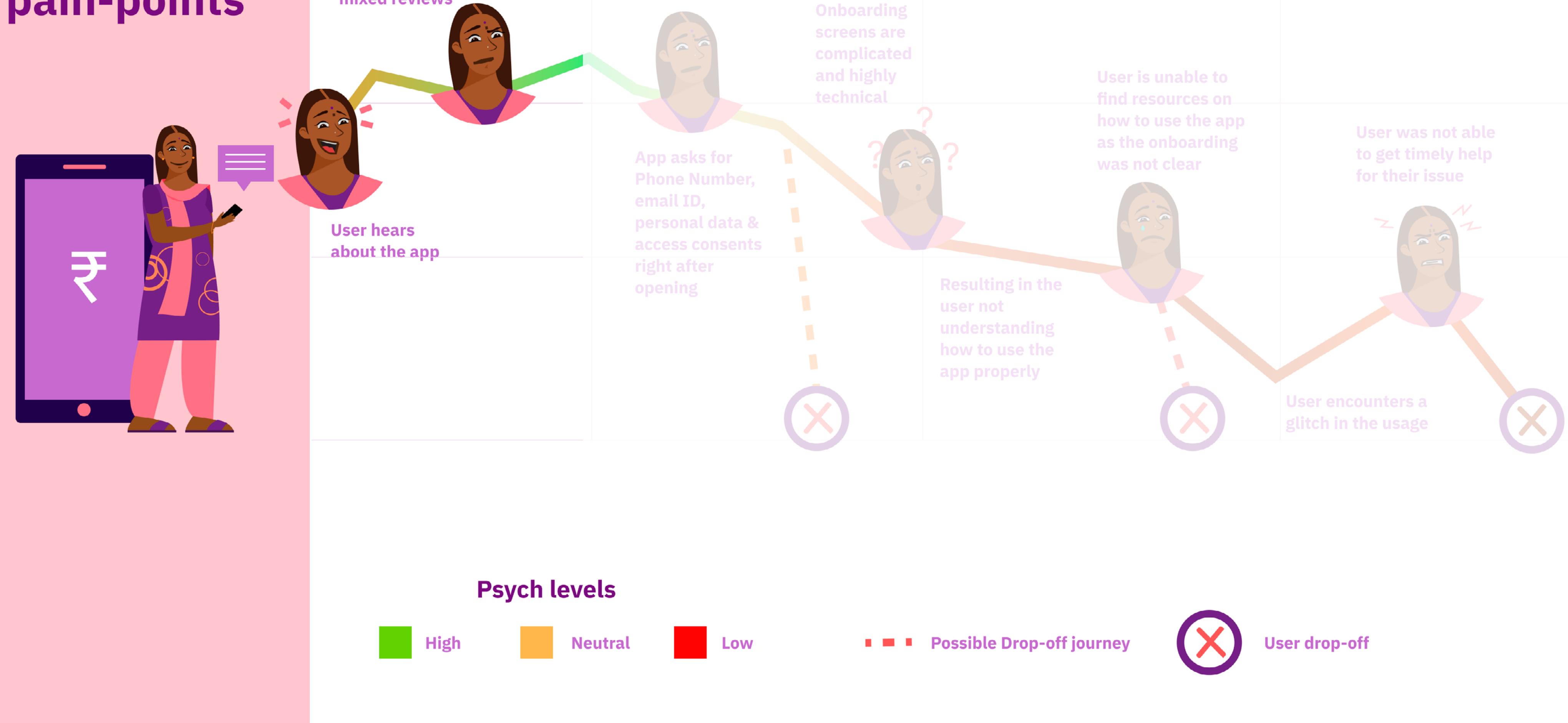
For insurance apps, they may look for health insurance **products that cater to gender-specific needs**, such as maternity and preventive services like breast cancer or life insurance policies that provide financial security for their family members.



## Credit

For credit apps, they may look for ones that offer loans without a male guarantor, flexible repayments or lower interest rates. They **value transparency and clarity** in terms of borrowing.

## Existing flow highlighting all the user pain-points



# Possible Solutions



Unlike other stages of the user journey that are mostly within the app, discovery is determined by marketing.

## 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.

Principle: Trust

## Leverage “genuine” social proof

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 fintech, video testimonials, reviews and other feedback from other users who have benefitted from the platform can help convince her to consider the app.

Apps can leverage social proof through:

- **User Reviews:** When users rate their own experience of the app
- **Wisdom of the crowd:** When a large number of people use and recommend a product
- **Certifications:** When an app bears a stamp of approval from a regulator
- **People of interest:** When products receive praise from influencers, experts, celebrities or friends

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

Principle: Trust & Engagement

## 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 engaging in gender-differentiated marketing campaigns and by providing great service, apps can increase the number of positive reviews from women users.

Principle: Trust & Engagement

# Communicate with her

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 generic claims like, '**with you always**' do not resonate with users. Instead, the app's focus should be on communicating gender-intentionality, the user-friendly interface design and highlighting the features that women users seek.

The image shows the Google Play Store page for the 'InsureYou' app by D91 Labs. The app has a 4.5-star rating from 98M reviews, is 28 MB in size, and is an Editors' Choice. A large green 'Install' button is prominent. Below the store page, there are three cards highlighting app features:

- Helping make health insurance simple for you!** (Purple card) featuring a shield icon with an Indian rupee sign.
- Simple and clear policy terms**, **24x7 customer support in local languages**, and **Cash-less options available** (Pink card) featuring an illustration of a woman holding a smartphone.
- Easy and simple onboarding, KYC & support access** (Blue card) showing a welcome screen with a woman and a checkmark.

**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.

The 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



## Investment

Women expect a quick, seamless and simple sign-up process where they can add only essential information and view the app before they start sharing personal 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 would like to easily link their bank accounts and set savings goals.



## Insurance

Women expect a simple and streamlined process to add their personal, 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.



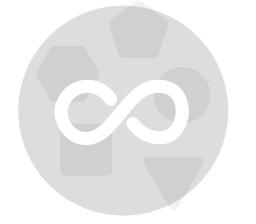
## Credit

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 share their 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  
Banking on Women, Blog #2



# 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

*she interacts with at this stage*

- App interface
- Dashboard/ Home screen
- Onboarding screens

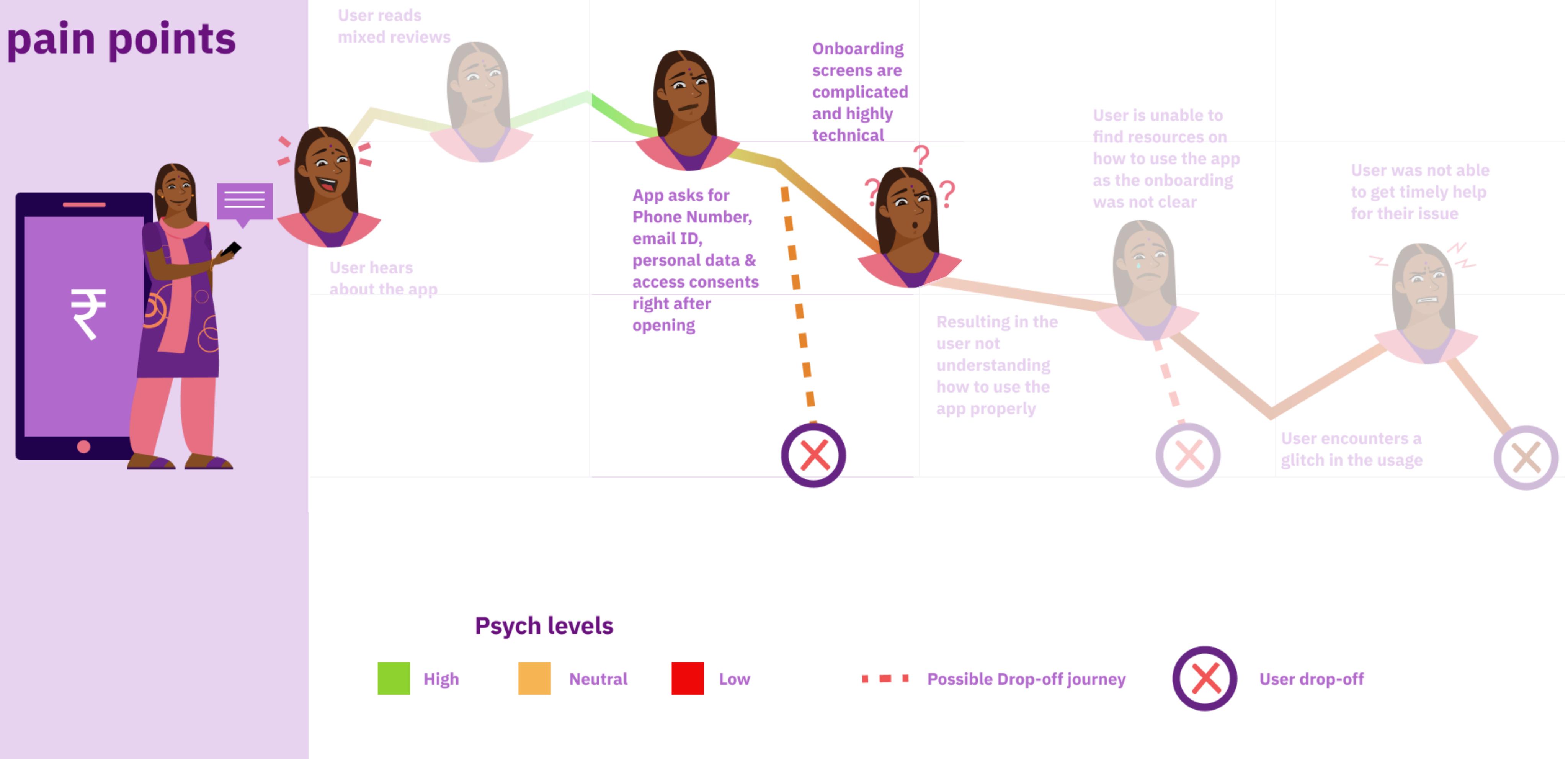
Third-party pages like:

- 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 the user's pain points



# Possible Solutions

In this stage, the app should make the user comfortable with sharing their data & optimising the 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.

**Principle: Intuitive & Engaging**

## Contextual & progressive disclosure of features

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 gender 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 on a single screen can cause cognitive overload, leading to frustration and cause potential drop-offs.

**Principle: Intuitive & Engaging**

## Build “valid” defaults:

Leverage the ‘power of defaults’ by pre-selecting the most necessary or the option favourable for the user. It is important to provide context as to why the option was pre-selected for them and allow them to change only if they wish to upgrade.

**Principle: Intuitive**



### 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

- Request essential data with the reason for collecting it

**Hello Guest!** Skip >

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\* ?

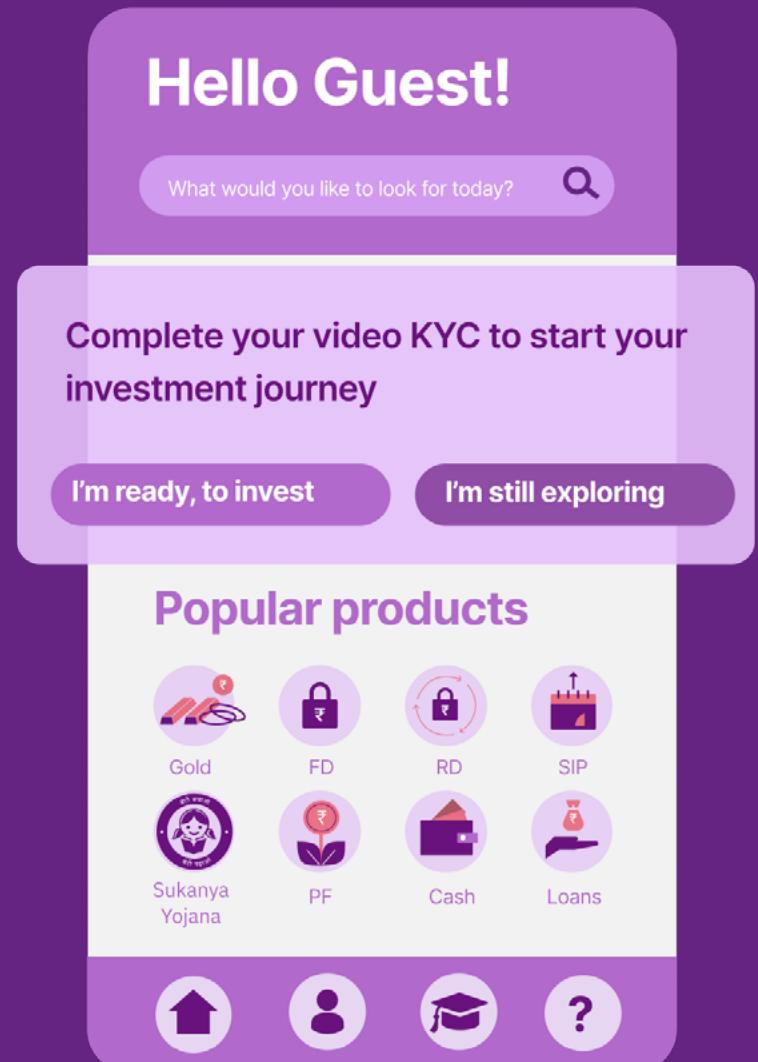
DD MM YYYY Date of birth ? To curate your dashboard with what other users of similar age & gender have chosen

For verifying your identity & communicating via SMS

>

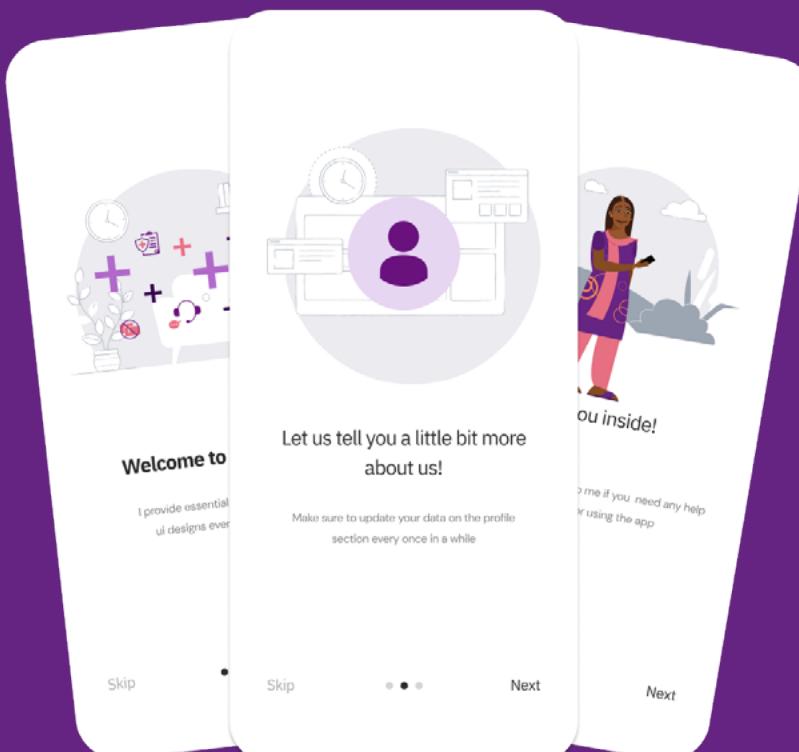
Toolips can be used to share additional information to the user on the data being collected and how it will be used by the app.

- Allow the user to access the app before committing



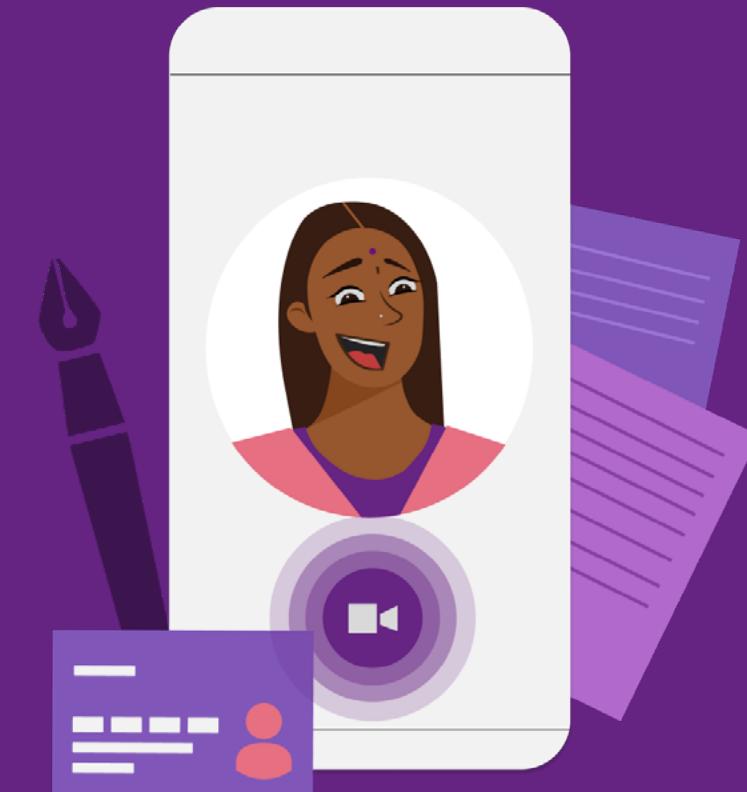
Allowing the users to explore the app will help them gain clarity on the products offered and how it could benefit them. Doing so will also help the user have a live demo of the tutorials they saw on the onboarding screens.

- Curate a personalised Onboarding journey



A curated onboarding could leverage analytics and the user's socio-demographic background to provide them with the best-suited experience. On the next screen, we cover the essential features of a personalised 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 prepare 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



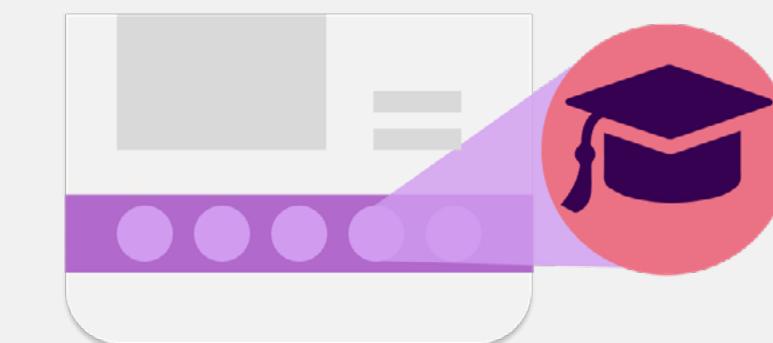
## App Benefits

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



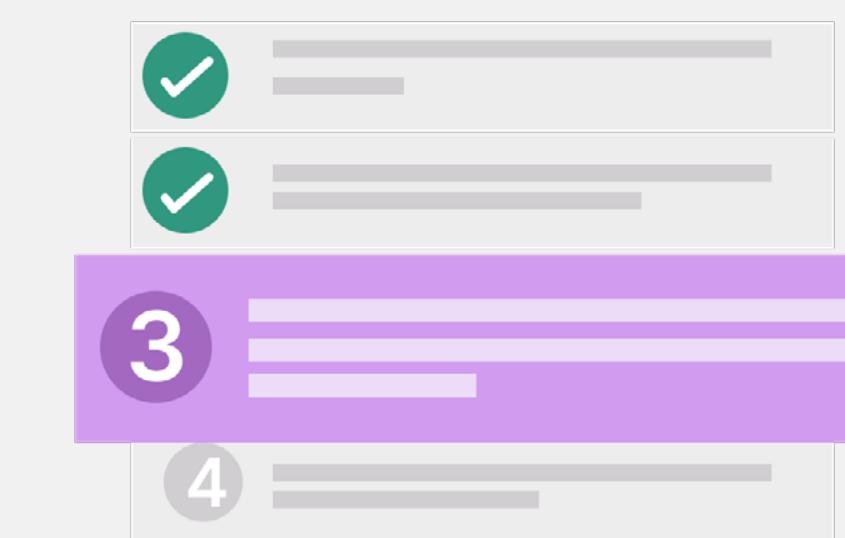
## Educate the user

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.



## Finalising set up:

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



# 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 reader's preferences.

After onboarding, women users start using the app for its intended purpose -this includes investing, buying insurance, or borrowing money. 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 the product



## 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 **view 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 and stay informed about her financial choices.

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



## Interactions

- Reviewing the terms, short-listing options
- Transacting the first Investment/ Policy/ Loan
- Tracking the financial activities on the dashboard
- Exploring next steps for advanced features



## Goals

- View and track her financial accounts and transactions
- Set and monitor financial goals and budgets
- Discover and use financial planning tools and resources
- Withdraw savings/ claim insurance when needed



## Pain points

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



## Touch Points

*she interacts with at this stage*

App dashboard & elements

- Investment/ credit analysis
- Renewals and upgrades
- 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

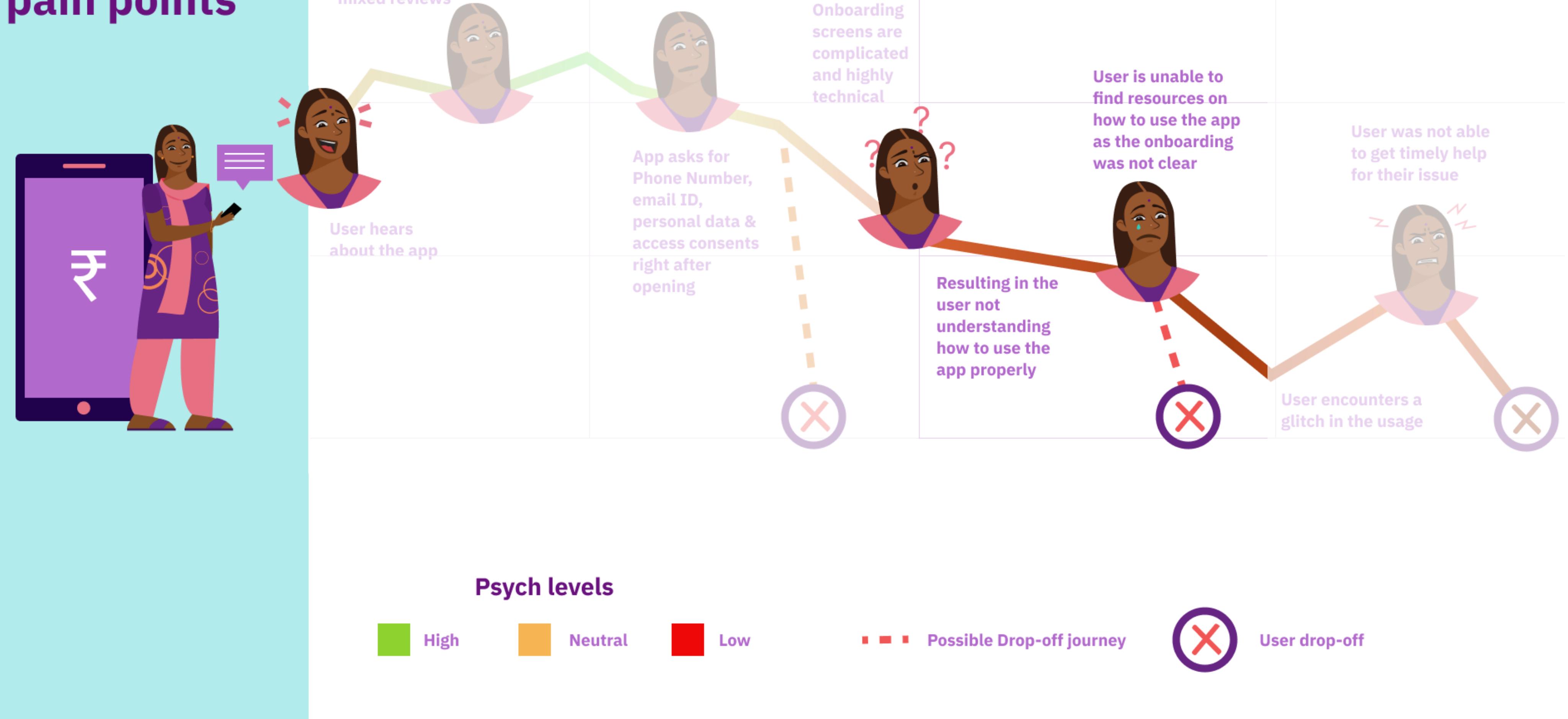
- Instructional materials/ videos
- Customer support & FAQ

“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  
Banking on Women, Blog #6



## Existing flow highlighting the user's pain points



# Possible Solutions



During usage, the app should personalise its home screen experience based on where she is in the user journey.

## Adaptive experience

At each stage of her user journey, she needs the app to communicate clear and contextual information that will help her navigate the section seamlessly. This means that the information needs to be shared with the user gradually as and when they explore those sections of the app.

At the stage of '**Browsing**', when a user is checking out the home screen right after sign-up, it is important for the app to gain trust. The screen could educate the user on the features and help them explore all the offerings but, with a way for them to return to the KYC track, whenever they are ready.

When a verified user has completed KYC and is ready to start using the financial product, the app could suggest plans based on the personal information they have shared.

At the '**Tracking**' stage, the user wants to monitor their past financial activities. Here, the app should highlight progress, send timely reminders for repayments or renewals and ensure clarity of information.

At the '**Exploration**' stage, the user is looking for more features or to learn better ways to manage their finances. Here, the app could share recommendations for upgrades or new offerings based on the user's product choices.

Women users might also like to view the educational content on how to reach their financial goals better and smarter.

**Principle: Intuitive & Engaging**

## Employ gender-intelligent prompts

Suggest product offerings and features based on the user's gender, age and family background. Using a gender lens will enable the app to provide a comprehensive list of relevant options that she might have overlooked otherwise.

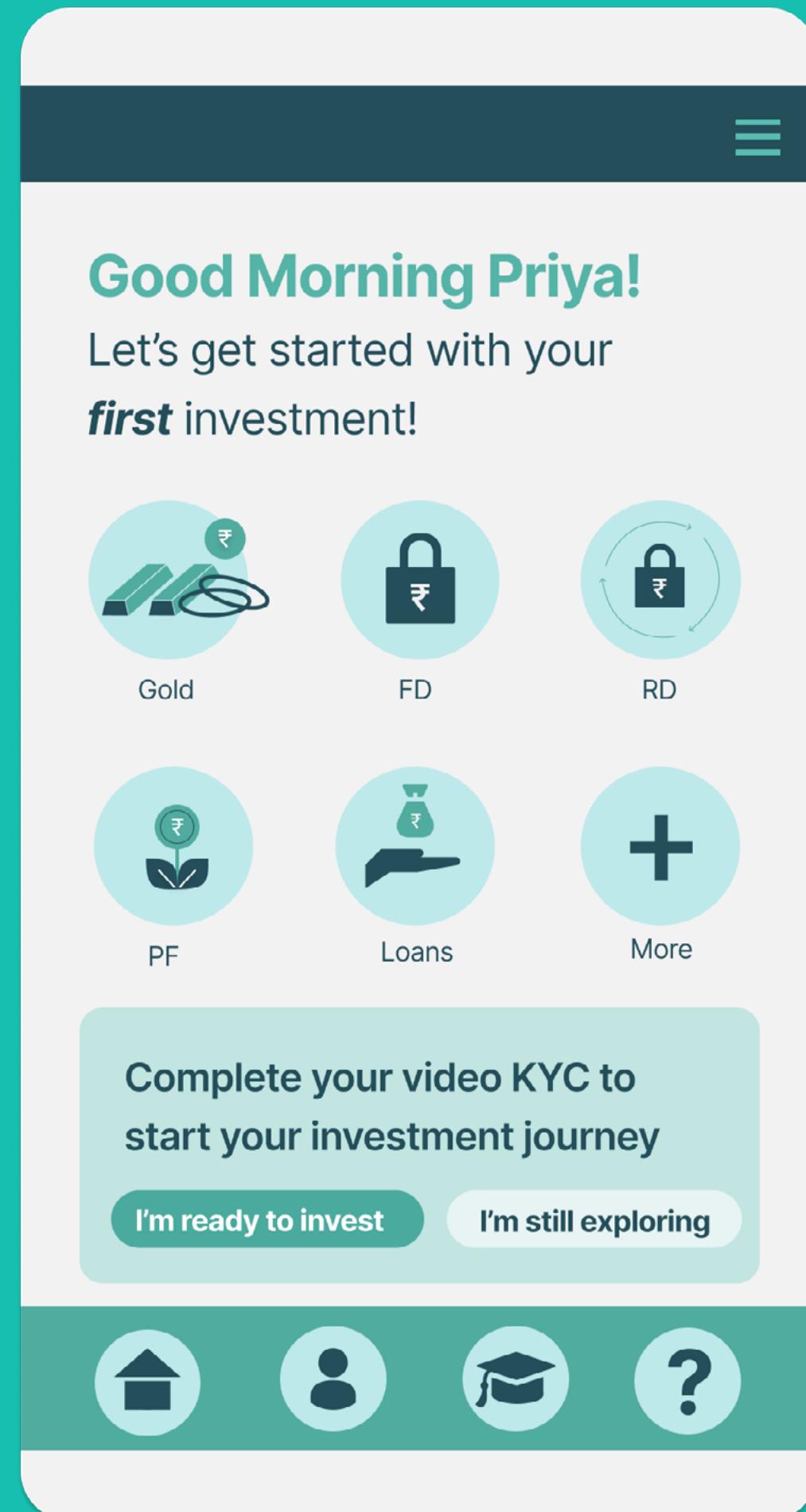
**Principle: Accessible & Intuitive**



### Pro Tip:

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

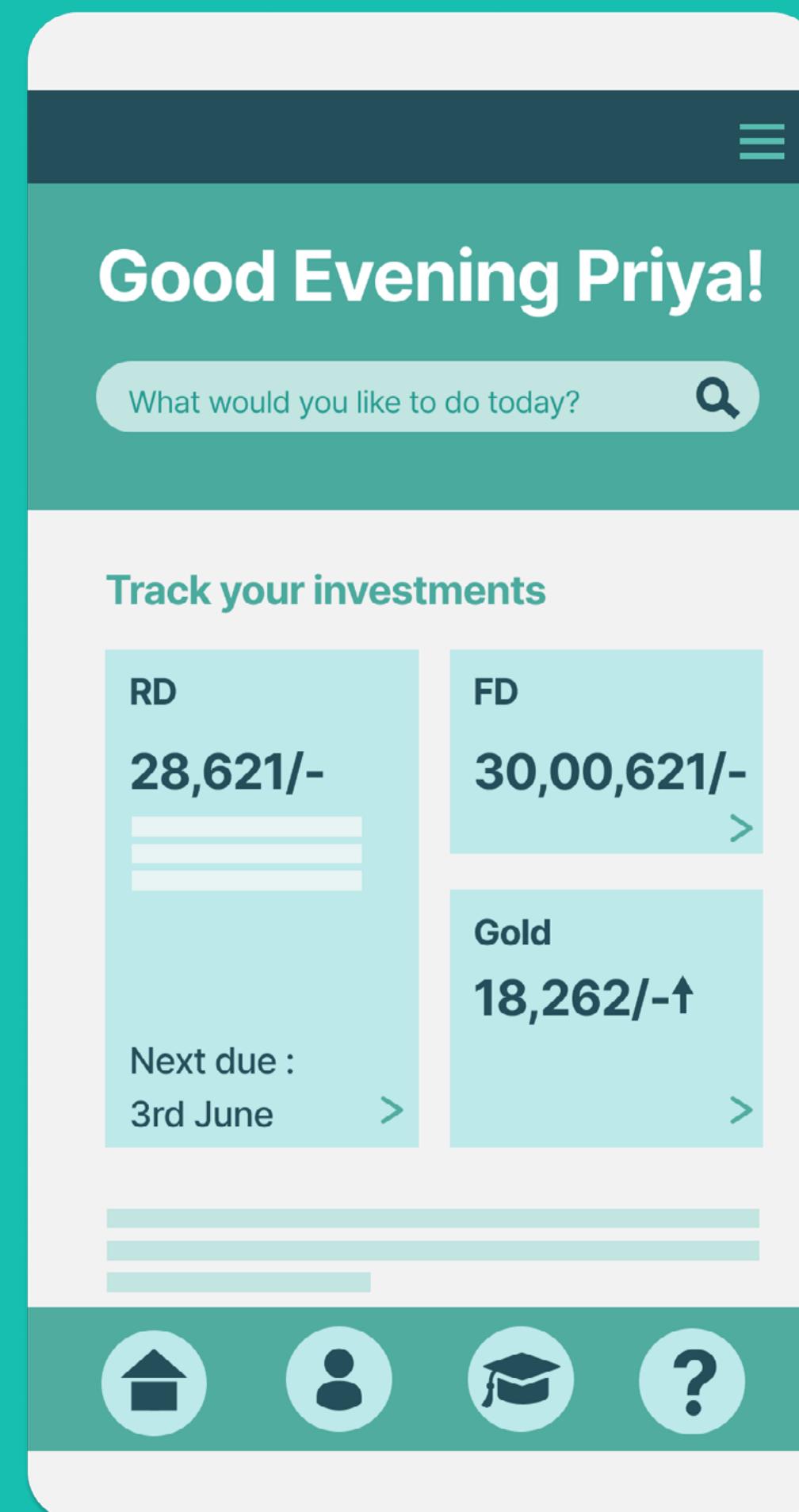
# Contextual & progressive disclosure reduces cognitive load & increases adoption



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

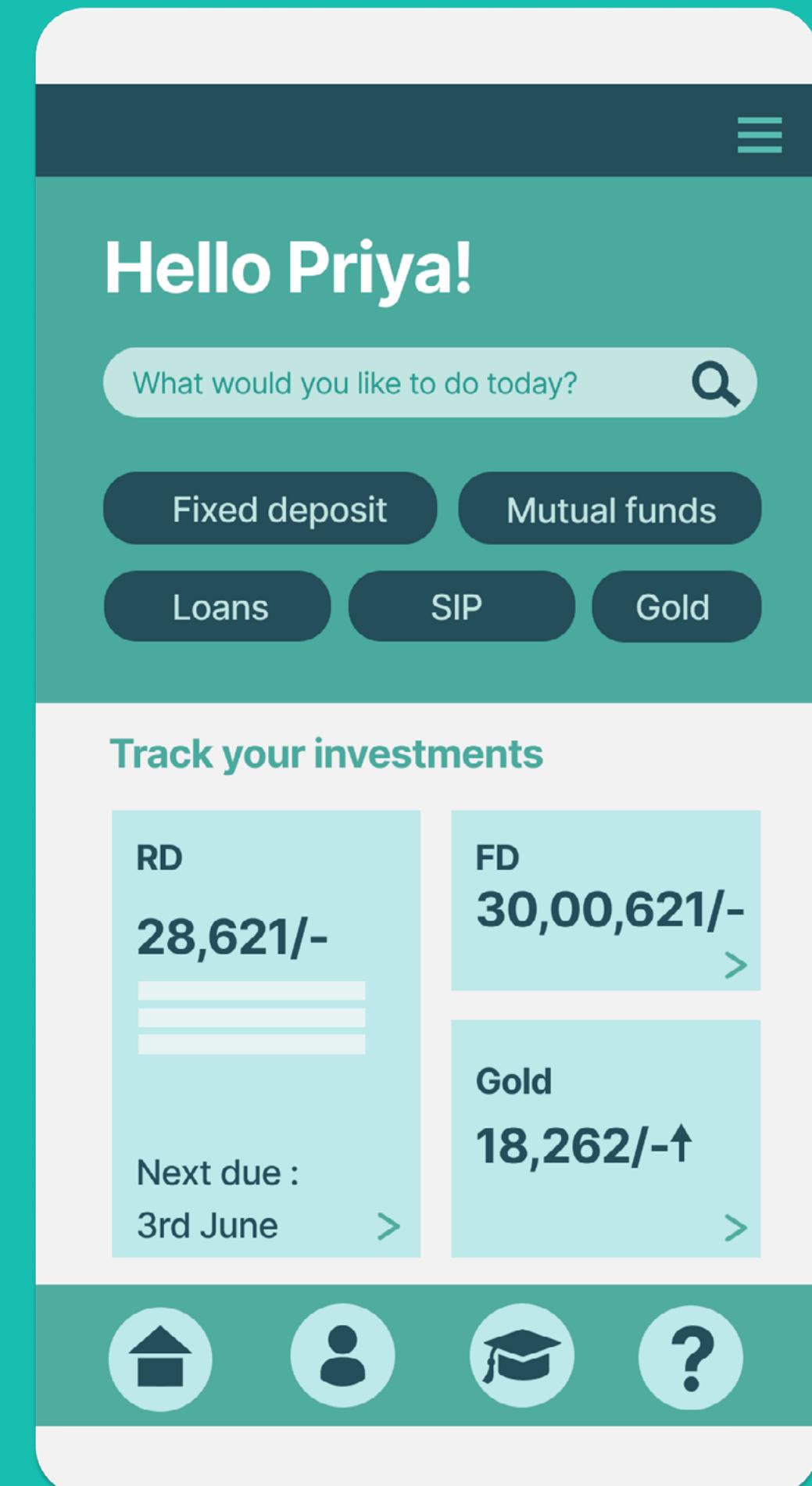
## Browsing stage

## Tracking stage



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

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.

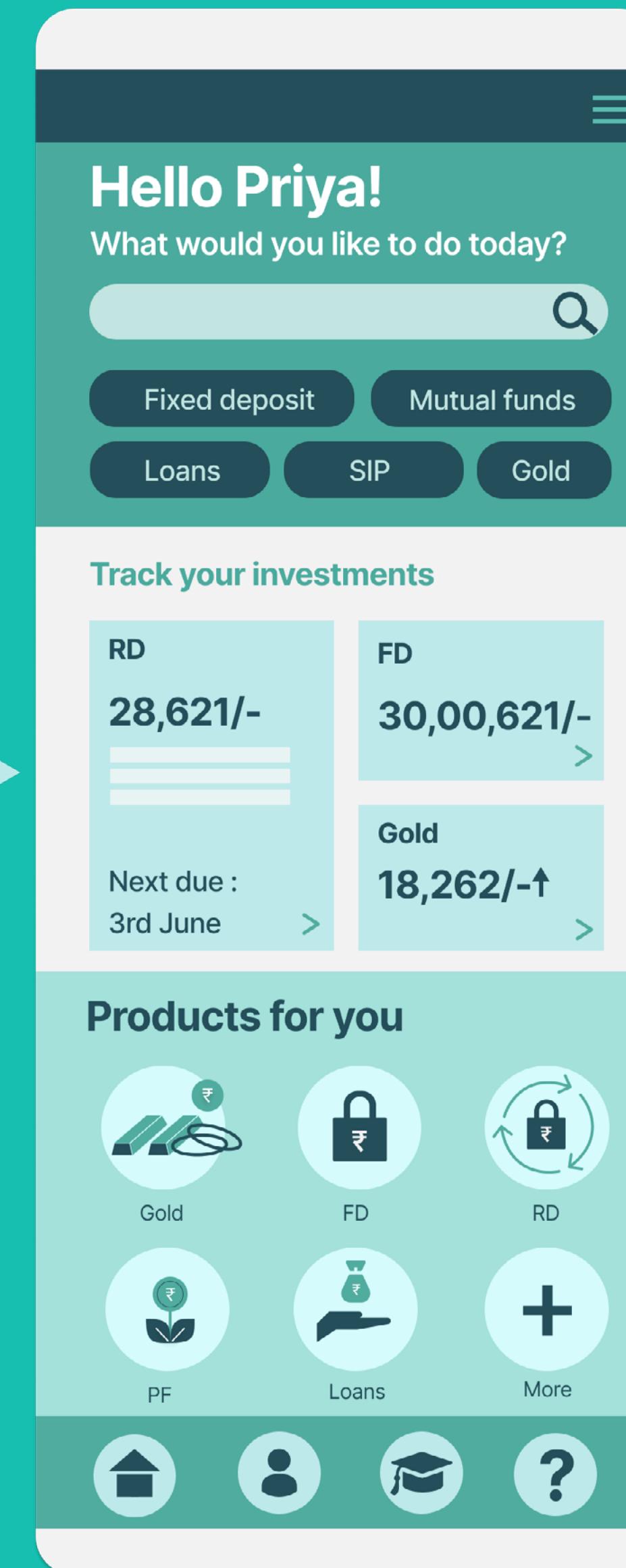


## Exploration stage

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



Suggest quick search prompts based on user history and background

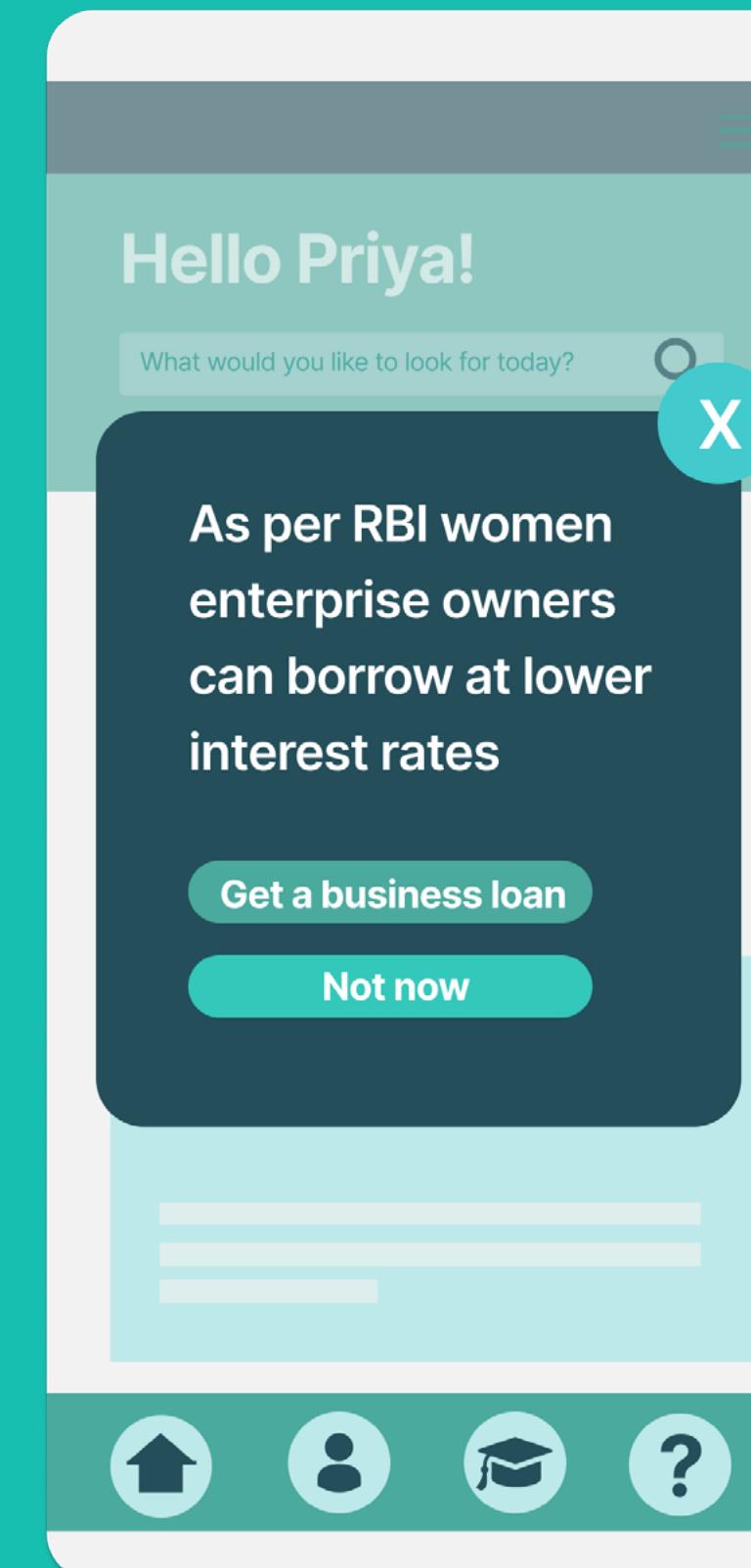
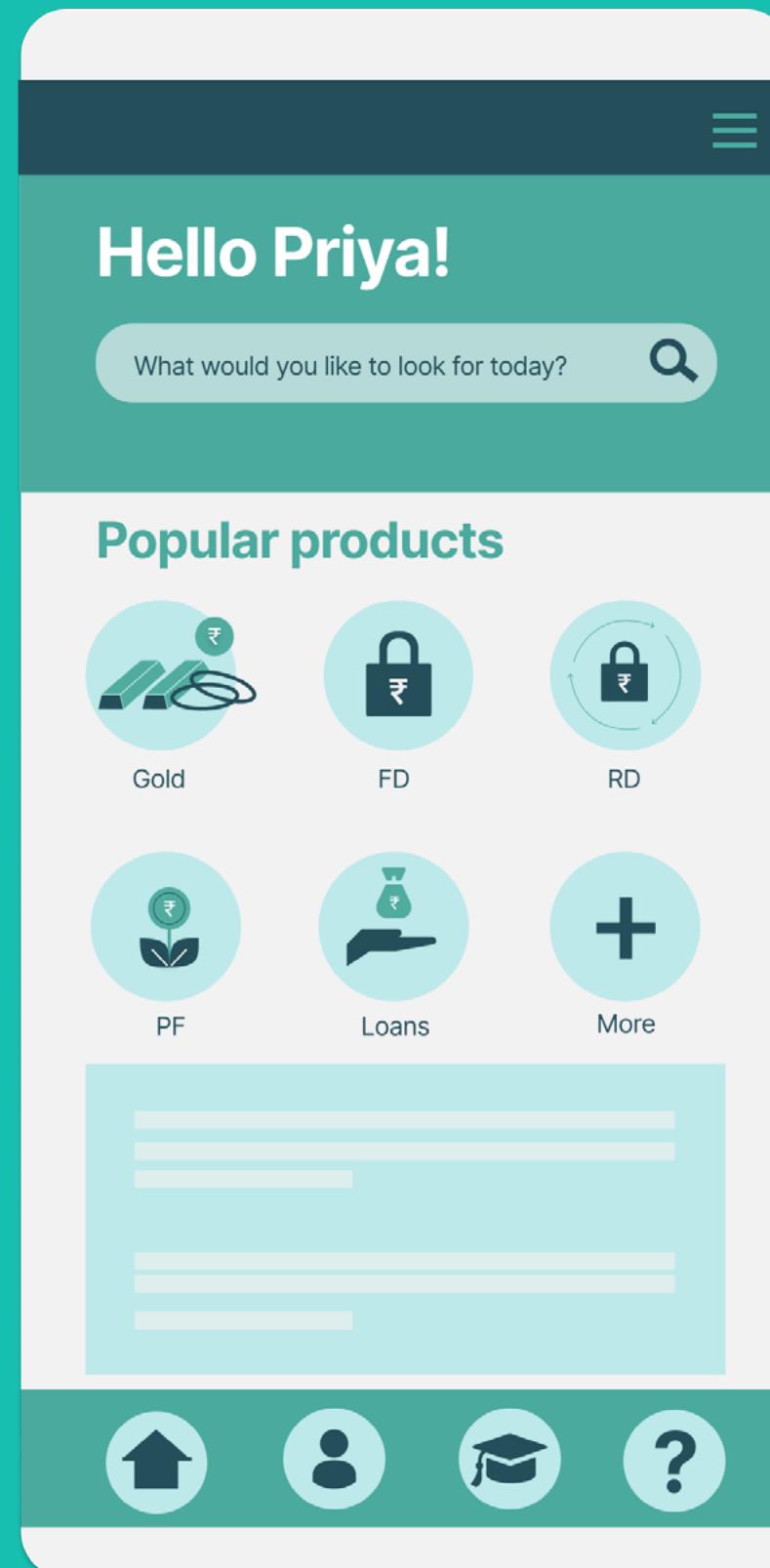
Identify and suggest options based on the user's gender and demography

Provide easy access to tutorials & help at all stages

# Gender-Intelligent prompts and personalisation options

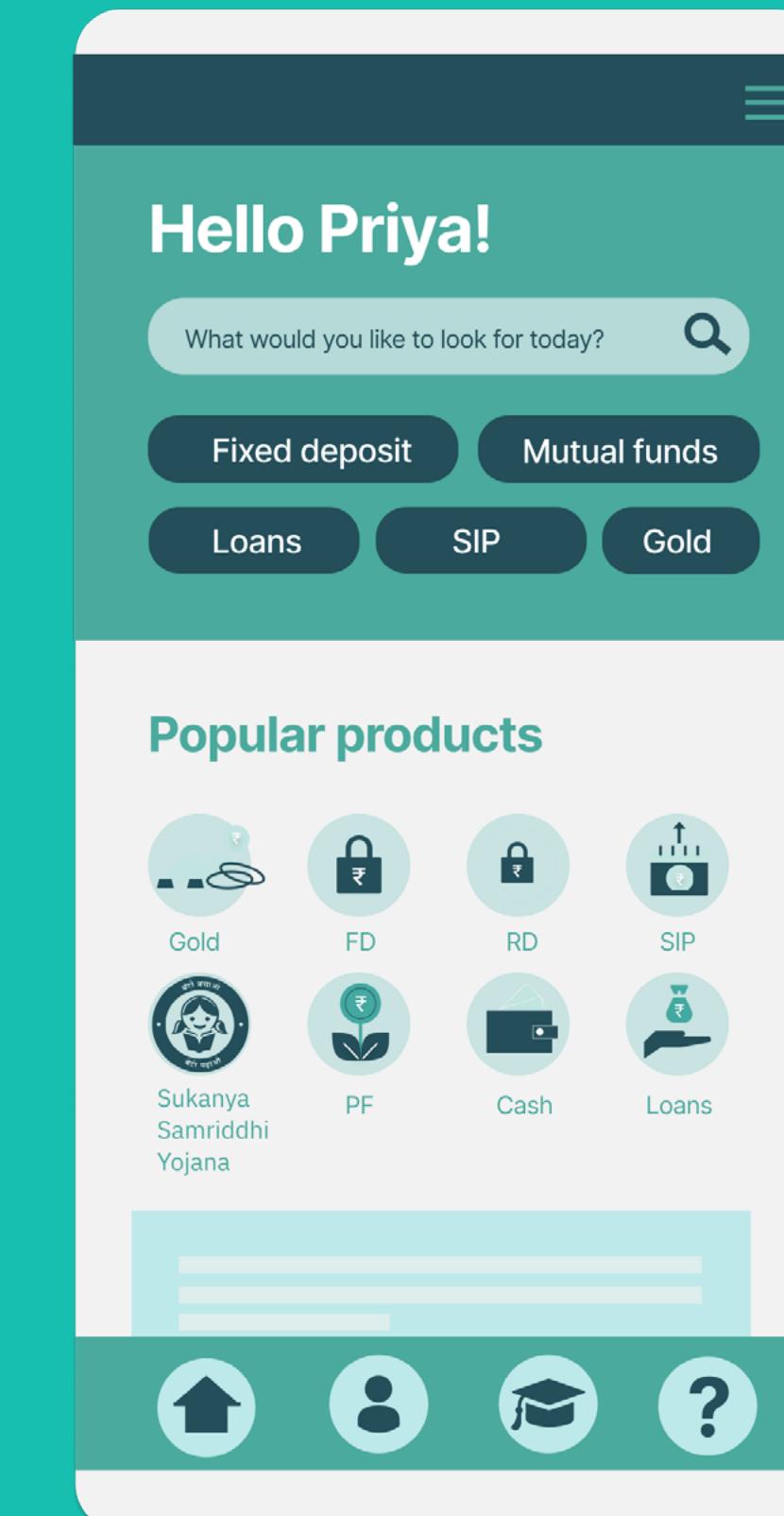
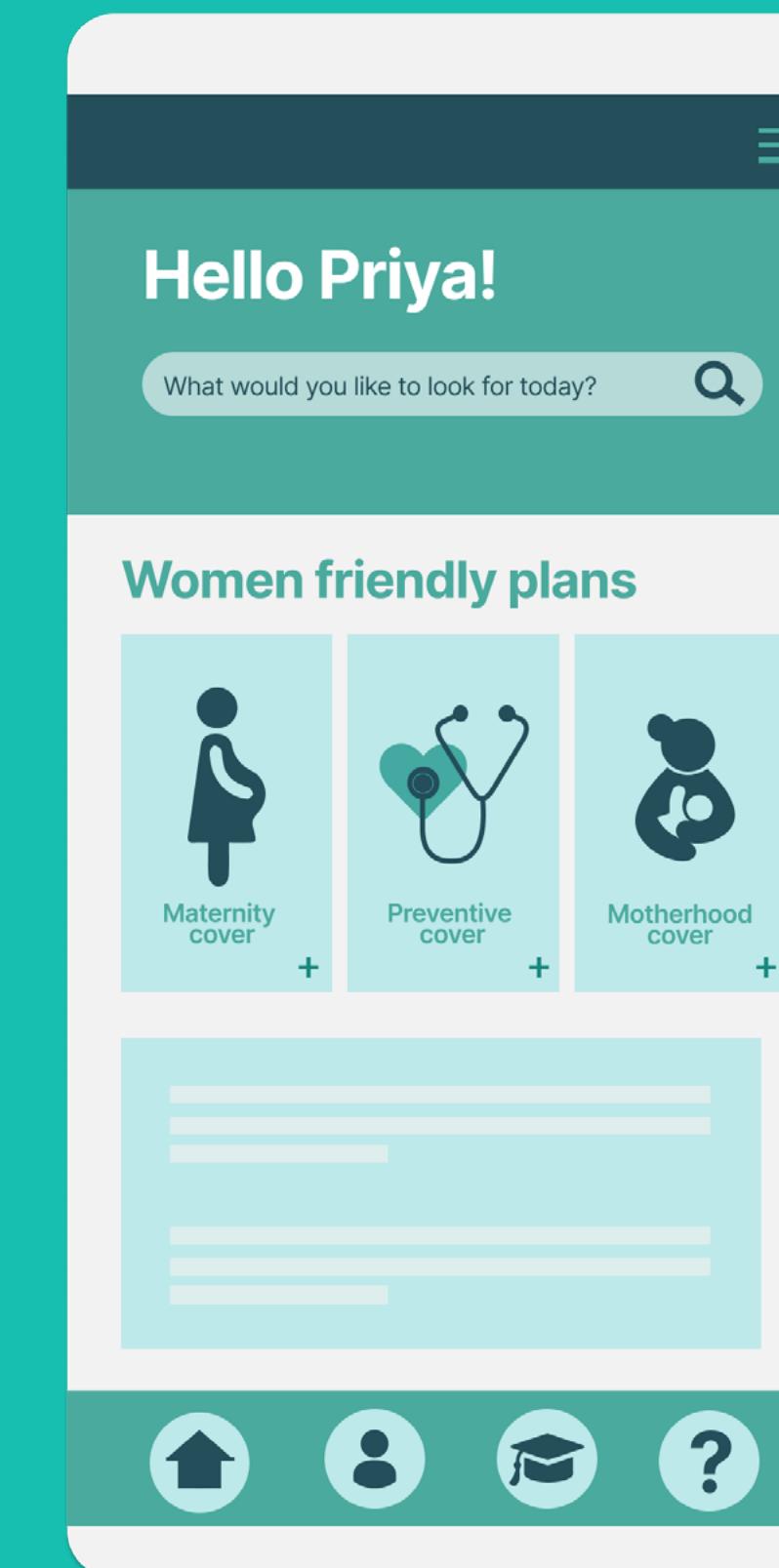


Personalised homepage with options that are usually chosen by women of her age and socio-demographic background



Letting her know that the app has her best interest at heart by amplifying visibility to schemes that can benefit her.

Anchoring product options by keeping the user's interest at the forefront helps her choose without 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.

# Recapping features women appreciate

From our interviews with women users, here are a few features they expect from financial apps



## 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 gender-specific 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.

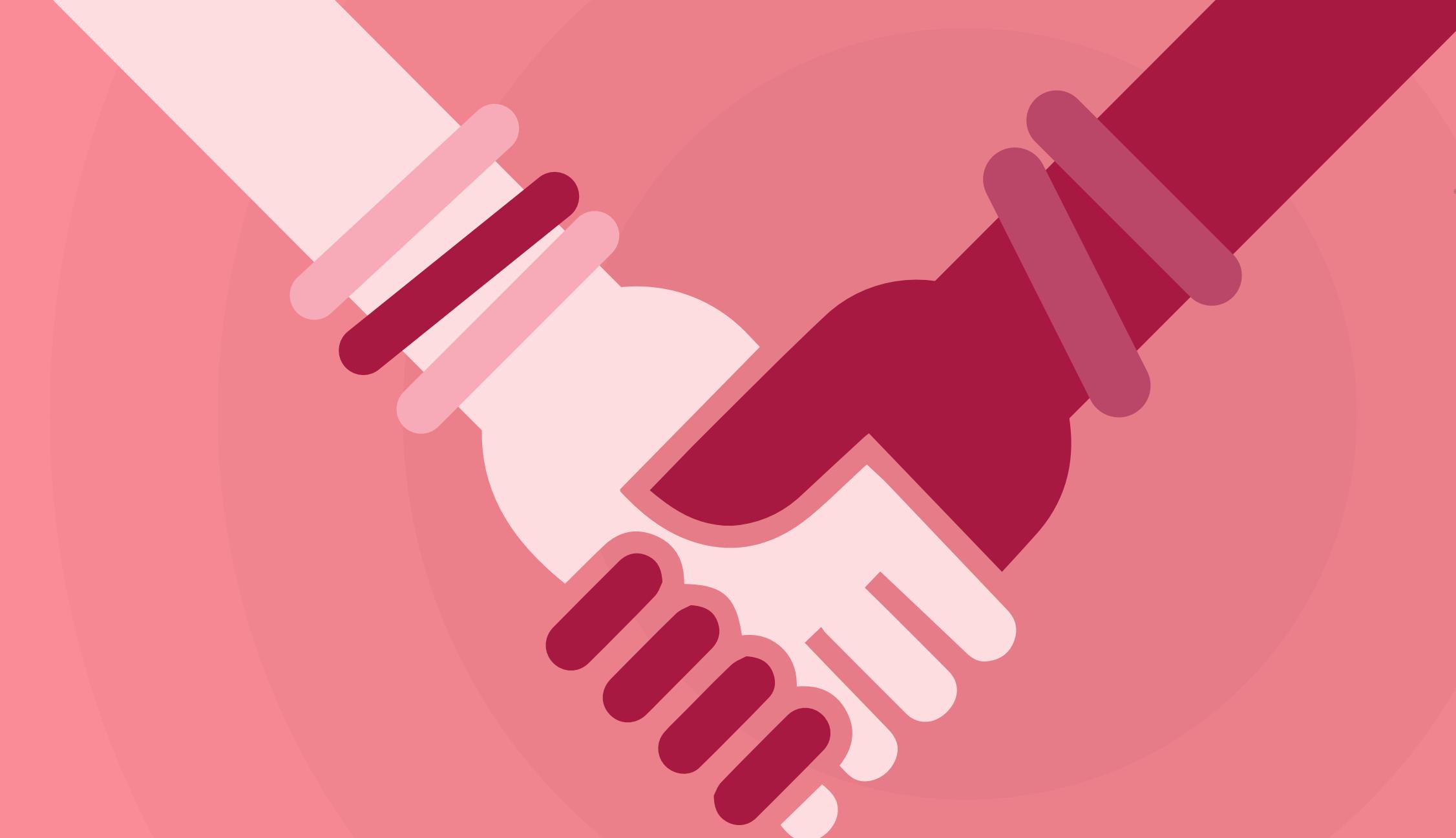


## Credit

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.

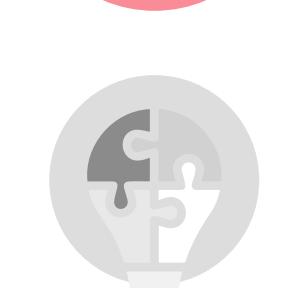
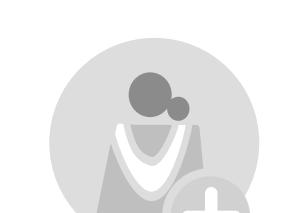
An app that **rewards them for timely payments** with cash-backs, points, higher limits and/or better rates of interest.



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

When women users 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

The need for troubleshooting and support is 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 self-help **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 a call.

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

- To be able to easily access the contact information and 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.

## Accessible support

- **Capacity building** by training the support staff to be empathetic, use simple terms and provide relevant 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 that is 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 to a support representative
- Complicated/ unintuitive ticketing process and tracking of issues



## Touch Points

*she interacts with at this stage*

- App dashboard quick-links for support
- Chat-bots/ AI assistants

### App settings

- User account details
- Profile/ billing details
- Transaction page

### Feedback & Resources

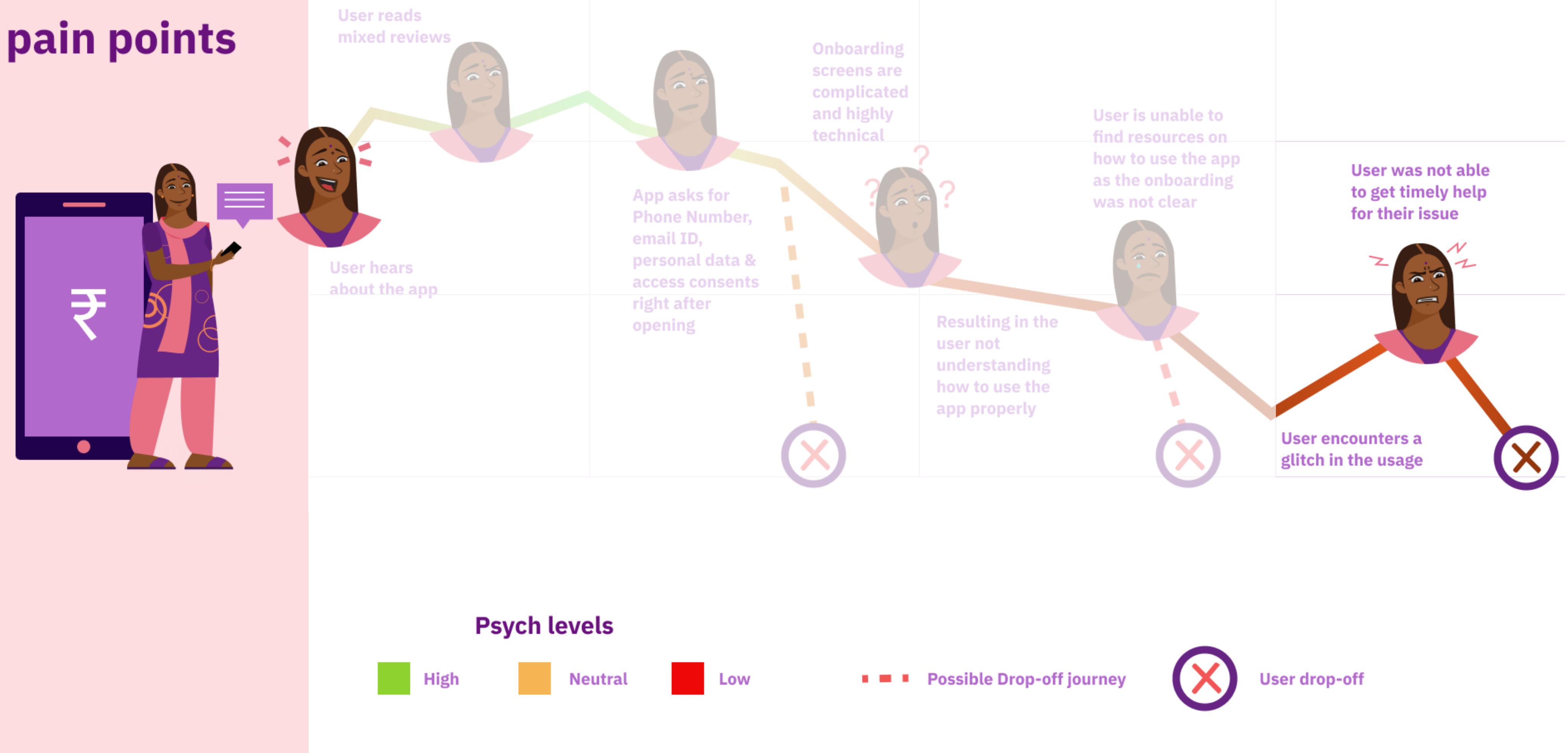
- Error screens
- Troubleshooting screens
- FAQ section
- Contact us section
- Customer support

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

- Raksha, 39 year old pursuing her B.A from Ahmedabad  
Banking on Women, [Blog #19](#)



## Existing flow highlighting the user's pain points



# Possible Solutions



When users see something new, they'll have questions or doubts. The best way to convince them 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 on the journey and offering contextual help by means of chatbots, tooltips or non-intrusive pop-ups can help the user feel confident to use the application.

**Principle: Accessible & Intuitive**

## Modernised support on speed-dial

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

**Principle: Accessible & Intuitive**

## 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 in 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, a chatbox within the app or use a third-party communicator like WhatsApp that the user is already familiar with.

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

**Principle: Accessible & Trust**

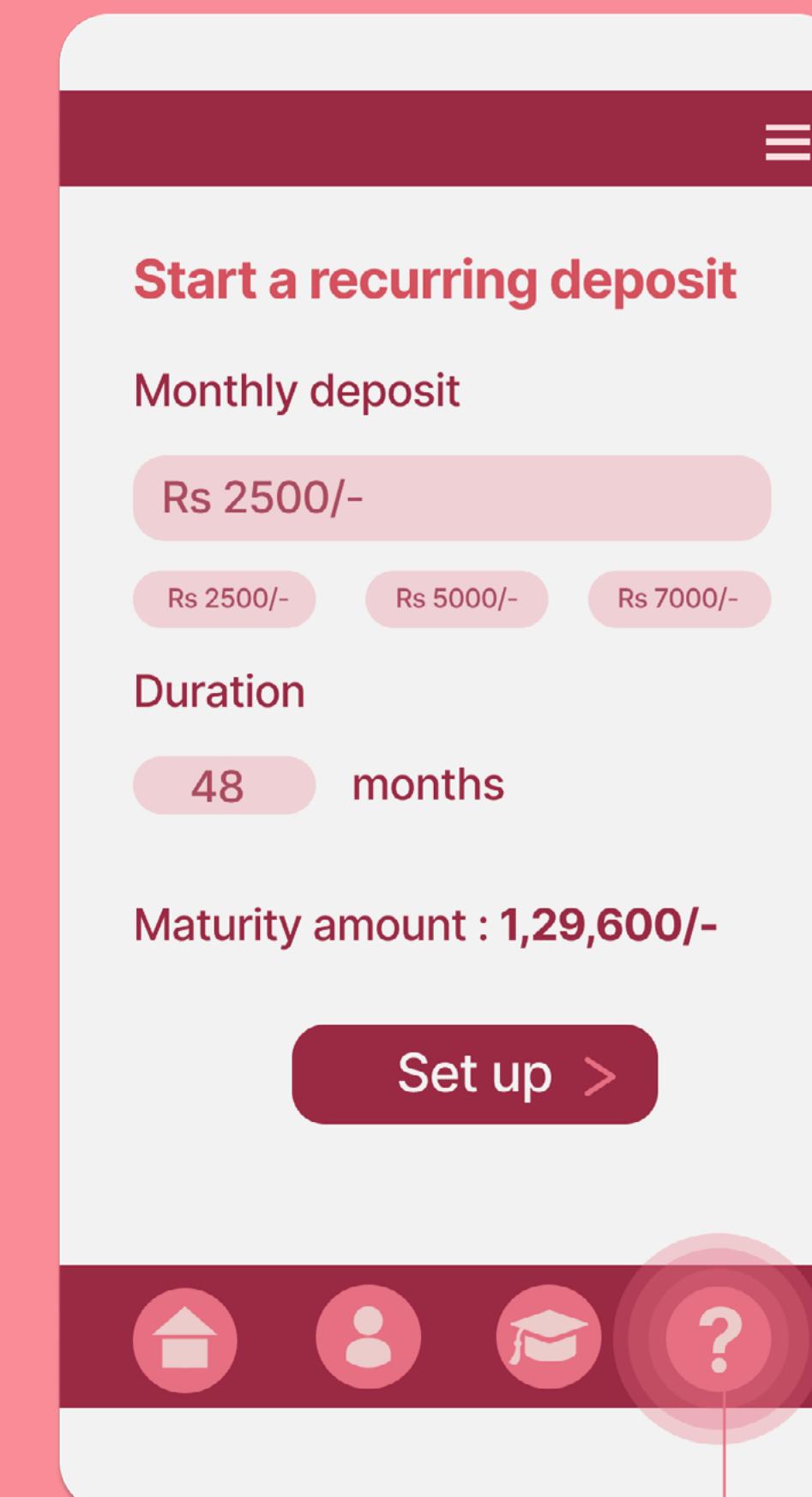


### Pro Tip:

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

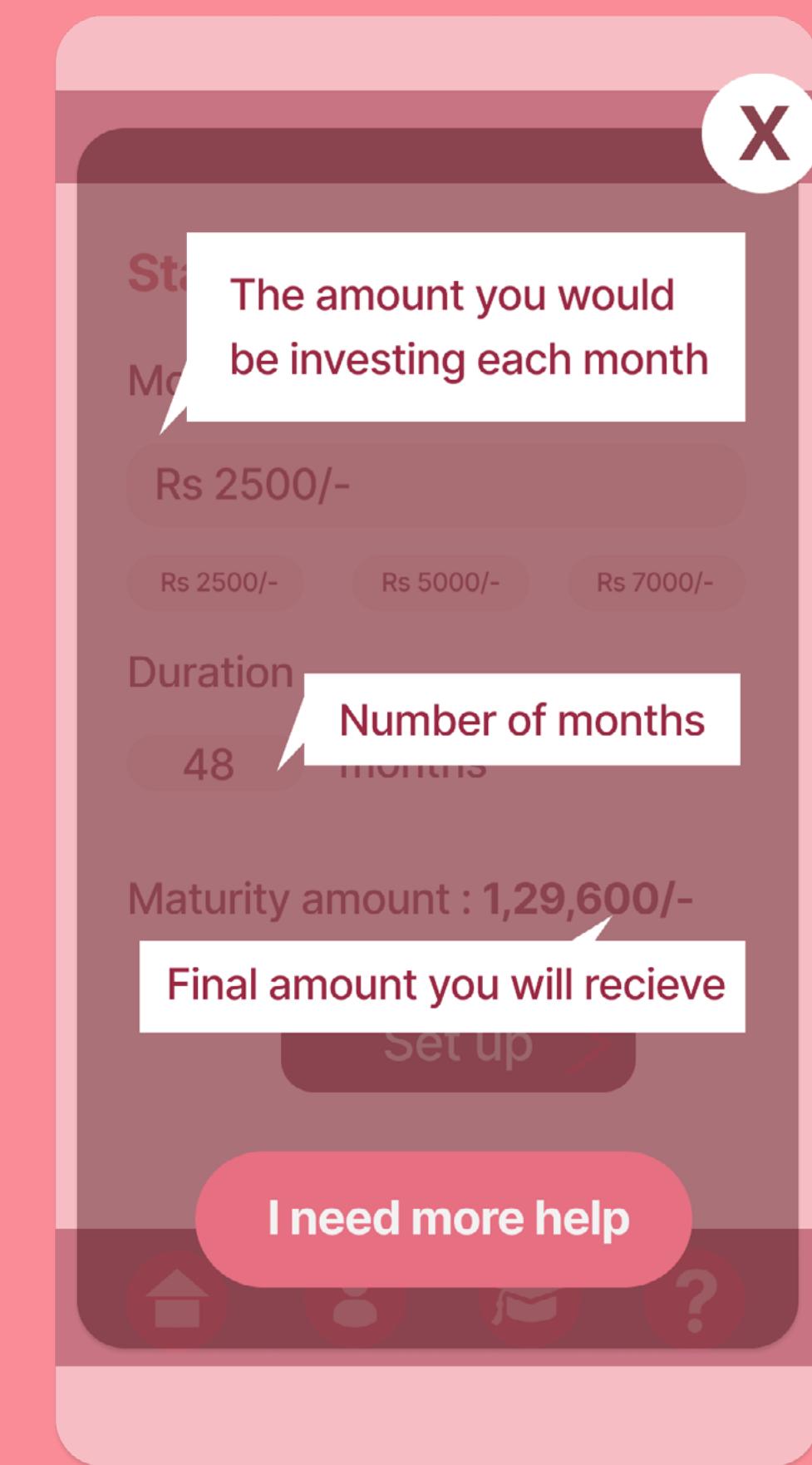
## Provide contextual help based on where the user is in their journey

Contextual help can be implemented in a variety of ways, such as using tooltips, contextual menus, or pop-up messages that appear as 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.



Enable the help button to be 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 the transaction and the mode at each screen to avoid the user dropping off to check the numbers.

16 digit card number \*\*\*\*\* \* \* \* \* \* \* \* \* ✓

CVV \*\*\* month year 07 27

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

Validate numbers and other inputs

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](#)

₹ X

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 >](#)

₹ X

Rs 25,000 payment failed due to incorrect OTP

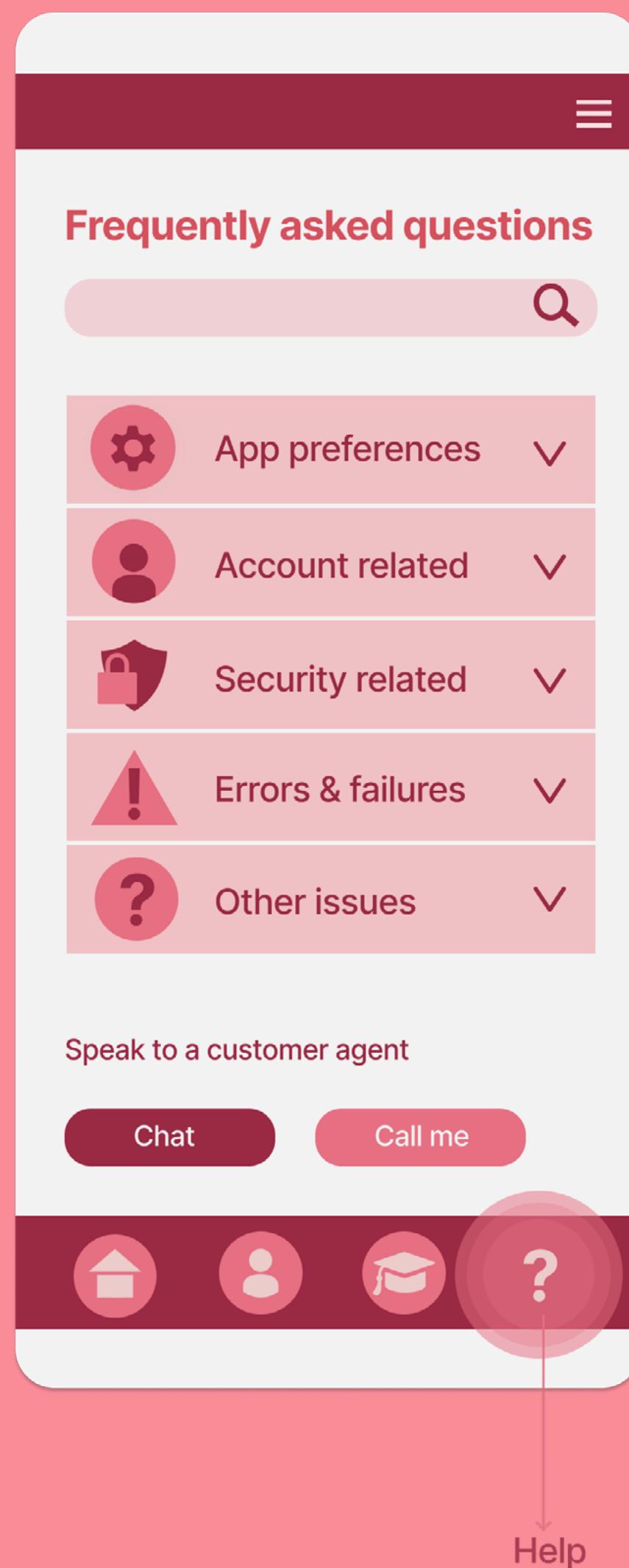
TXNID : 1780269230  
04 May, 2023 10:48am

[Verify OTP with a call >](#)

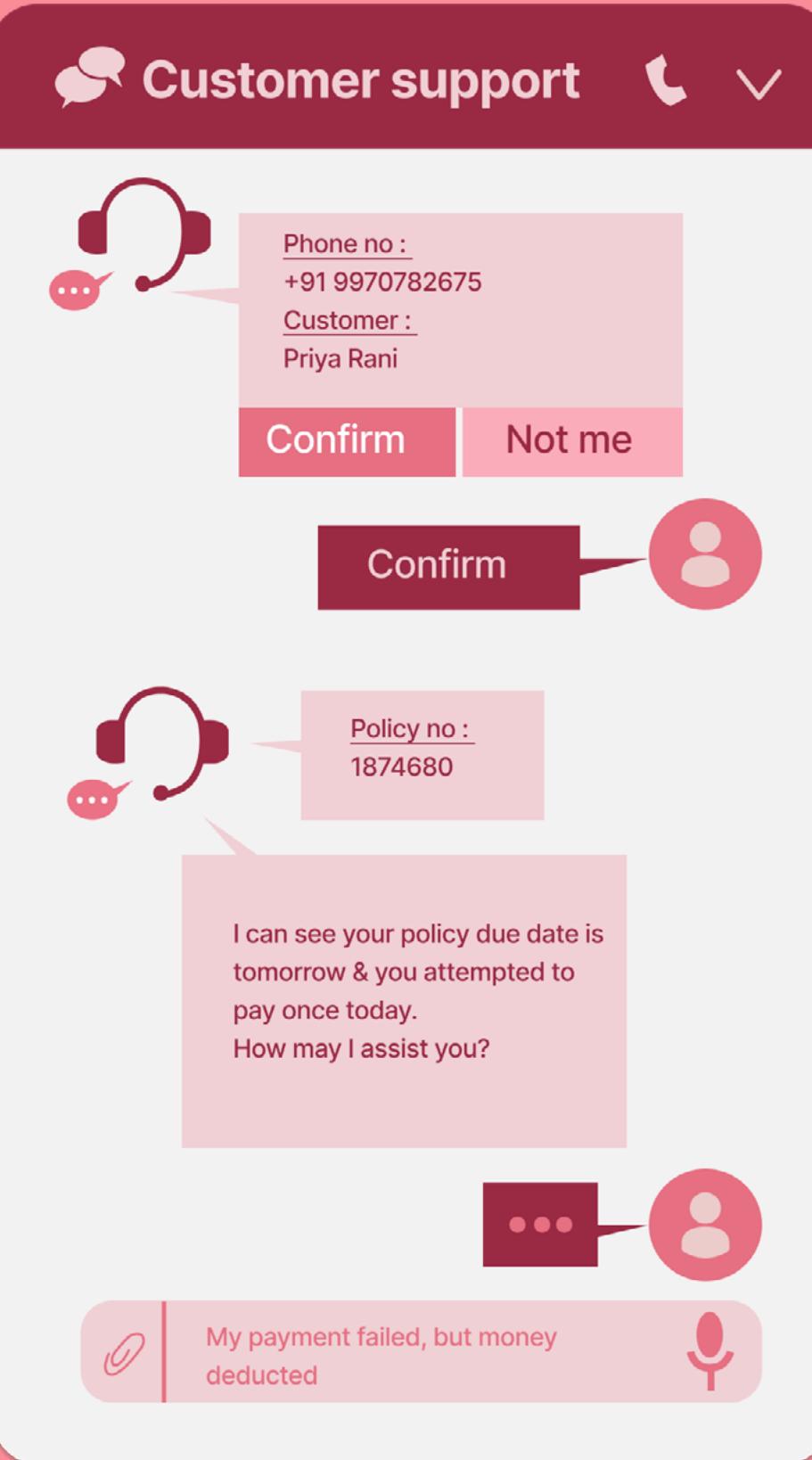
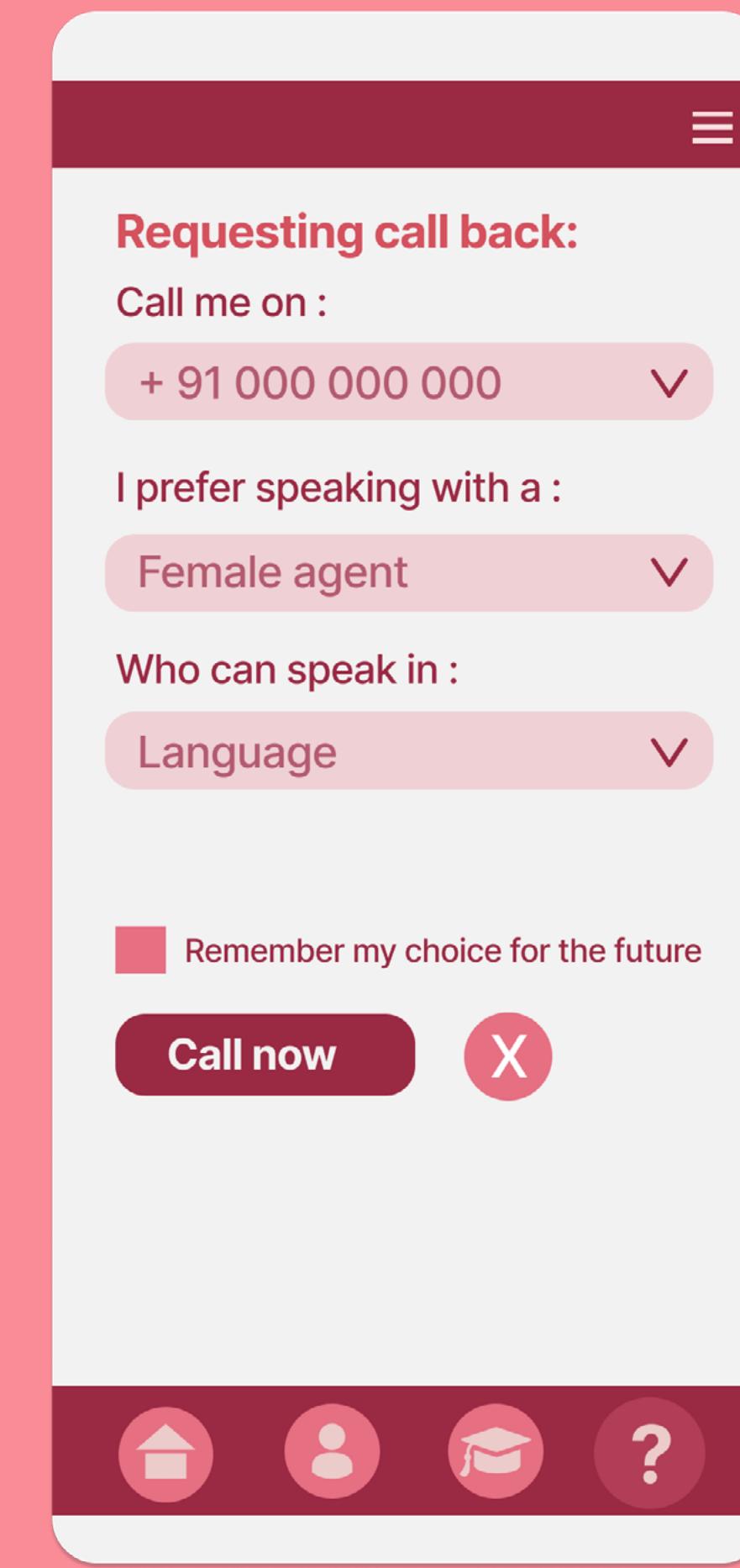
[Change payment method >](#)

[Cancel X](#)

# The support journey should be simple, streamlined and intuitive.



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



Smart support that recognises users with registered mobile number and avoid the hassle of data entry/ user having to enter 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?

Terrible    Bad    Okay    Good    Amazing

Please add the reasons for your rating

I may be contacted about this feedback.

**Submit**   **Cancel**

Providing exit points is just as crucial as the entry points. Using the right, timely nudges and interactions, apps can allow users to engage as well as disengage from their products 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,

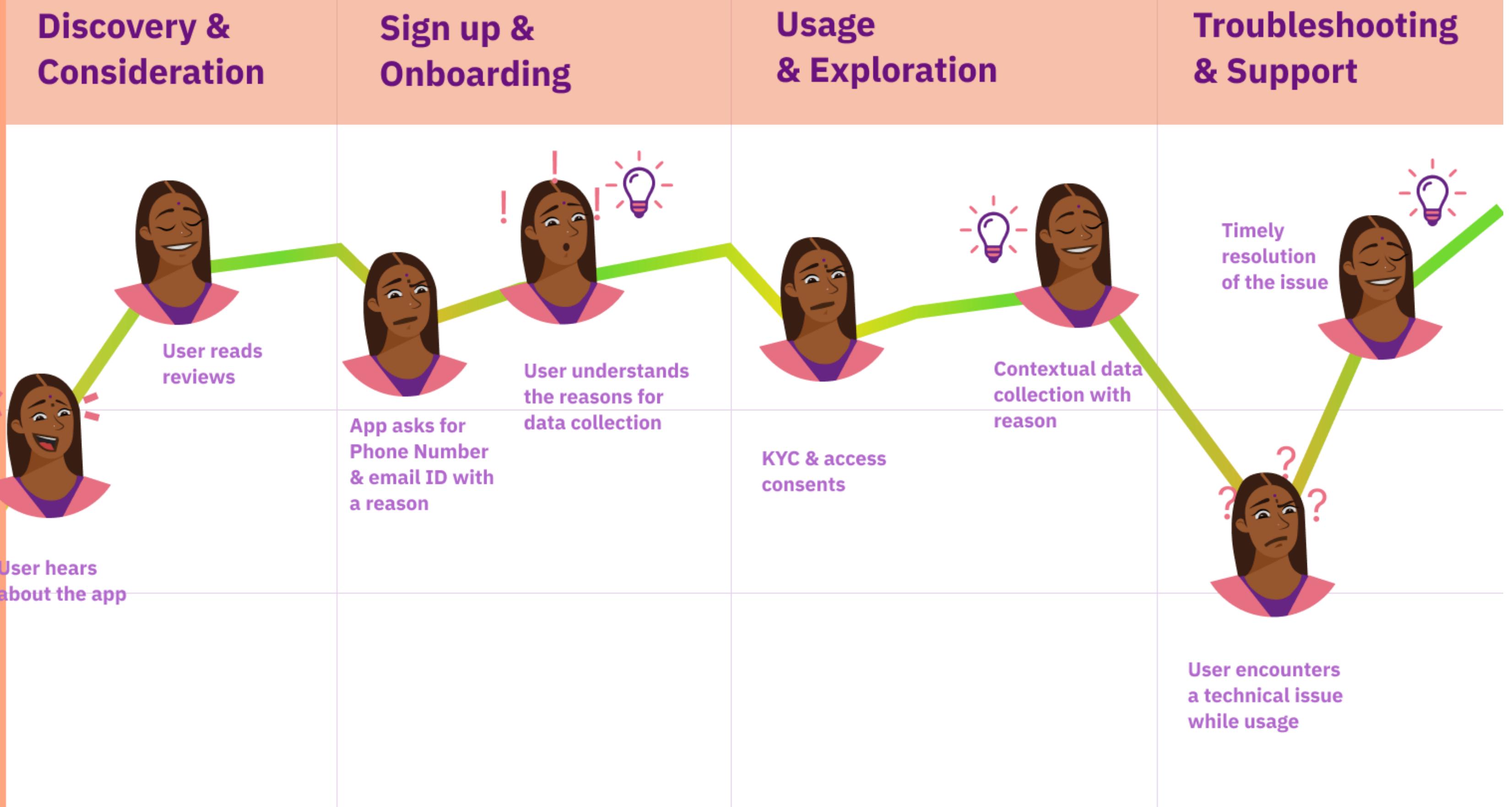
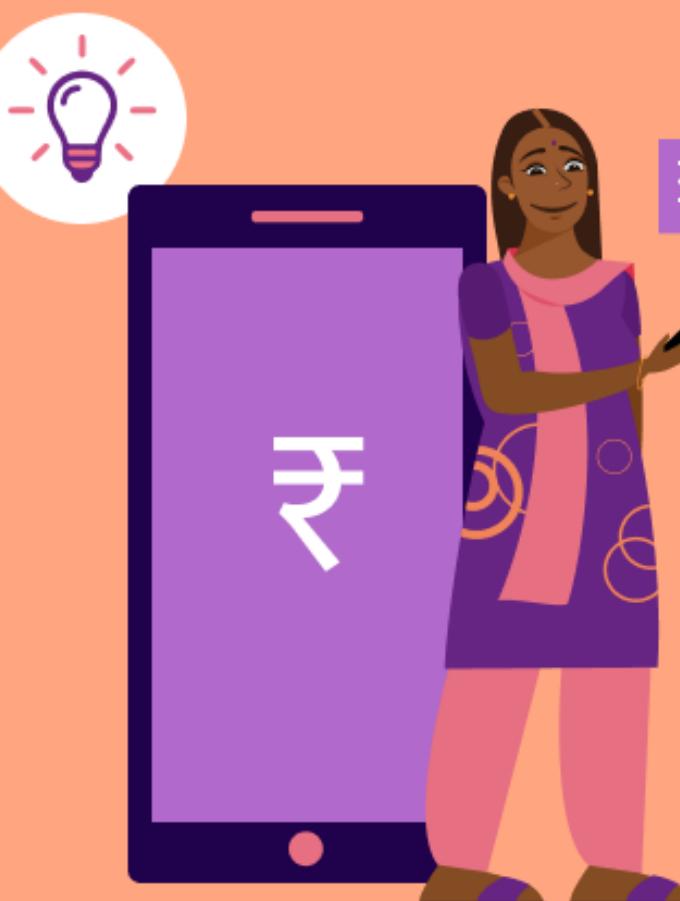
- To help others make informed choices
- Earn rewards for successful referrals

Organised modes of recommendation like sharing referrals, writing reviews, 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
<b>Information</b>	Labels	Accessibility	Descriptive text accompanying 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.
<b>Actions</b>	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.
<b>Feedback</b>	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](#)

User journey framework inspired by the mistrust in Financial services report by CIIE, TTC labs, Parallel and DICE

[Design for Bharat: Solving for Mistrust in Digital Financial Services](#)

## Growth.Design

Principles for designing products using insights from behavioural psychology

[growth.design/psychology](#)

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