
A woman with glasses and a white shirt is leaning into a vehicle, talking to a man in a striped shirt. She is holding a blue folder with a logo that includes the number '5' and the word 'TALA'. The background shows a busy outdoor setting with other people and vehicles.

De-risked redesign of a legacy loan funnel across 4 countries. Maintained loan acceptance rate between 71–88% range. No spikes in cost-to-serve. No dips in app ratings.

A woman with dark hair tied back, wearing a black top and a red and white patterned apron, is focused on preparing food. She is standing in a kitchen with a textured wall and a window with metal bars in the background. In the foreground, there are several colorful plastic bowls (red, pink, blue) and a white pot on a stove. She is using a wooden rolling pin to flatten a piece of dough on a large, dark, circular flat surface. The scene is dimly lit, with the primary light source coming from the left, casting soft shadows.

4 Year Old

De-risked redesign of a **legacy loan funnel** across 4 countries. Maintained loan acceptance rate between 71–88% range. No spikes in **cost-to-serve**. No dips in **app ratings**.

Consistently ≥ 4.6
across countries

Includes support tickets,
re-engagement costs

About Tala

Tala provides fast, personalized loans based on mobile phone data to millions of underserved people in emerging countries.



Countries we serve at

India, Mexico, Philippines, Kenya

Customer served globally

10 million +

Users served

Security guard, vegetable vendor, driver, retailer, farmer etc

Avg. Repayment Rate

~92%

Loan disbursement time

~85% borrowers get loan in <10 min

NDA (non-disclosure agreement)

Original details/analytics/metrics replaced or blurred due to NDA.



Our Target Audience

Profession

Security guard, vegetable vendor, driver, retailer, farmer etc

Income (equivalent in USD)

Typically making \$4 to \$18 per day

Internet cost (equivalent in USD)

1GB costed \$0.25 - \$4.75 a day

Literacy

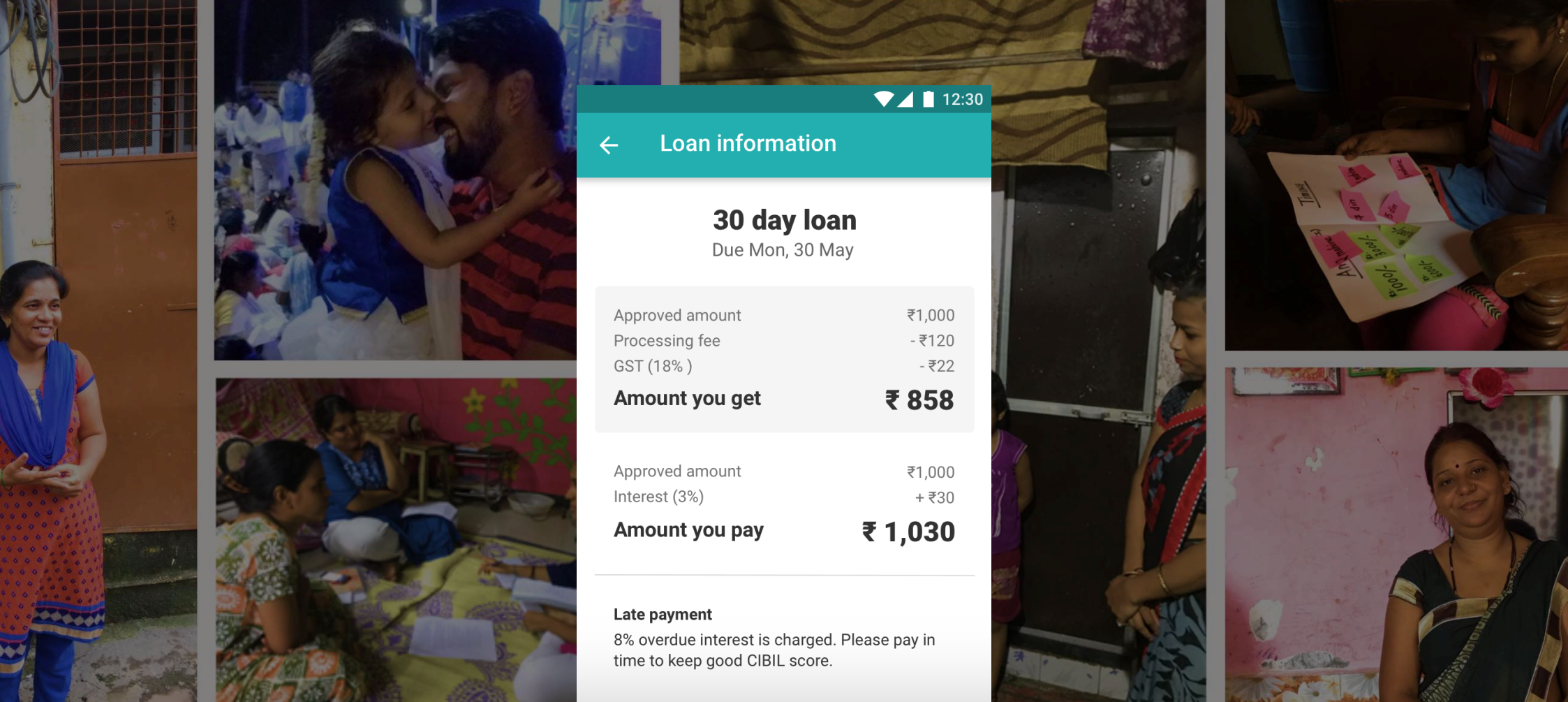
Low to medium across domain, academic and tech literacy

Emotional cost of borrowing

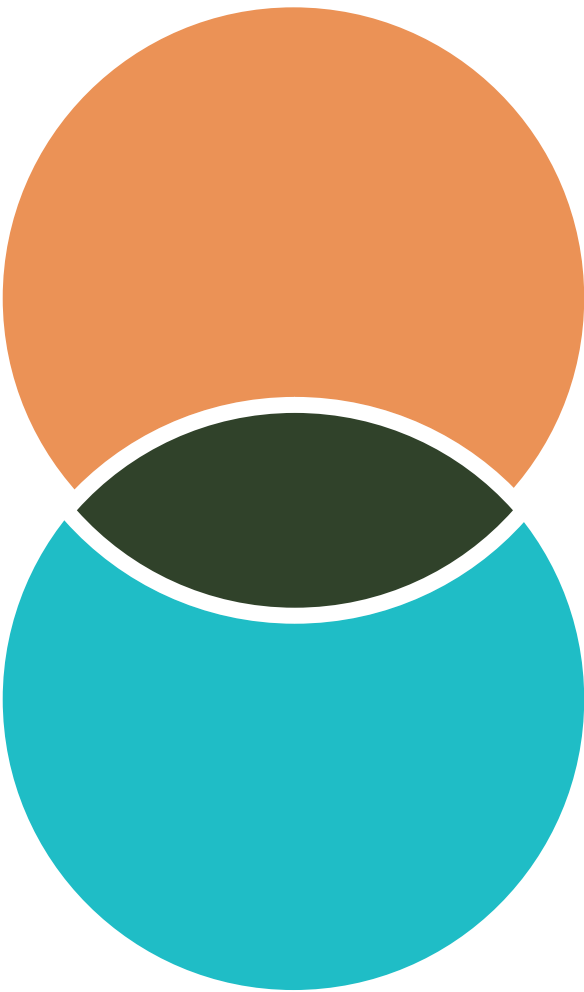
Shame, social taboo, anxiety, stress etc

Top 3 reason for borrowing

Unstable pay. No savings. Crisis hits.



What's the Goal?







Business Goal

As a lender, I want to provide users with a clear and transparent fee structure that complies with local regulations.

User Goal

As a first-time user in India, I want to clearly know the amount I receive, the repayment amount, and the borrowing costs.

Product Goal

- 1. Loan acceptance rate between 70% - 88% is maintained or improved in 4 markets    
- 2. Minimal or no increase in customer complaints.

Achieved goal in partnership with

Team members

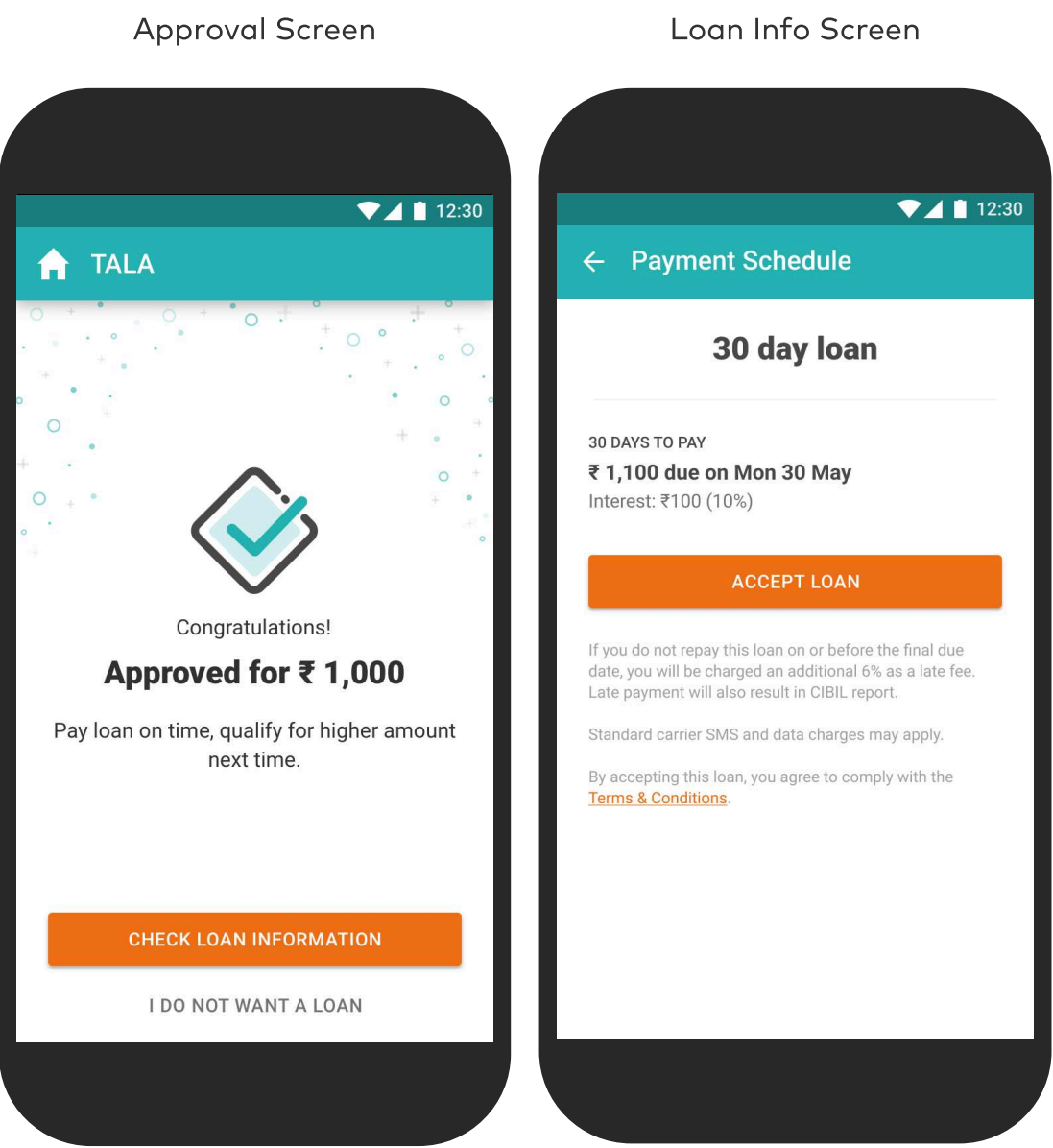
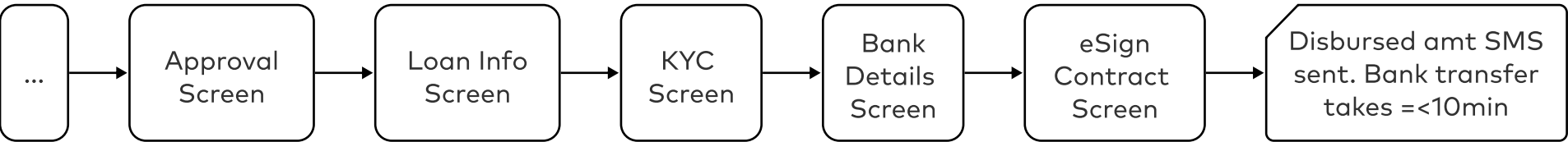
- 1. Product Manager
- 2. Frontend Engineer
- 3. Business Head
- 4. Legal

My Role

- 1. Partnered with the PM on PRD
- 2. Led design end to end
- 3. Led usability testing

Why this goal matters?

Current User Flow - Happy Path



Current designs

Simple fee structure

Amount disbursed
is same as
Approved amount

5 fee elements only

1. Approval amount
2. Tenure
3. Due Date
4. Repayment amount
5. Interest

Added 3 new fee elements

1. Approval amount
2. Tenure
3. Due Date
4. Repayment amount
5. Interest
6. Processing fee**
7. GST**
8. Disbursement amt**

New** fee elements added

1. Tala introduced Processing fee & GST on loans.
2. These costs were deducted from the approved amount.
3. The remaining amount was then disbursed.

Short summary

Old reality : Disbursed amount = Approved amount
New reality : Disbursed amount ≠ Approved amount

Risk implications

Unclear information will trigger doubt in user mind.
Subsequently increasing drop-offs, more support tickets,
negative PlayStore ratings and reviews.

Users may overlook loan fee structure in haste and feel
cheated by a mismatch in approved and disbursed
amounts, harming Tala’s core brand value 'TRUST'.

Dived deep into needs of 4 countries

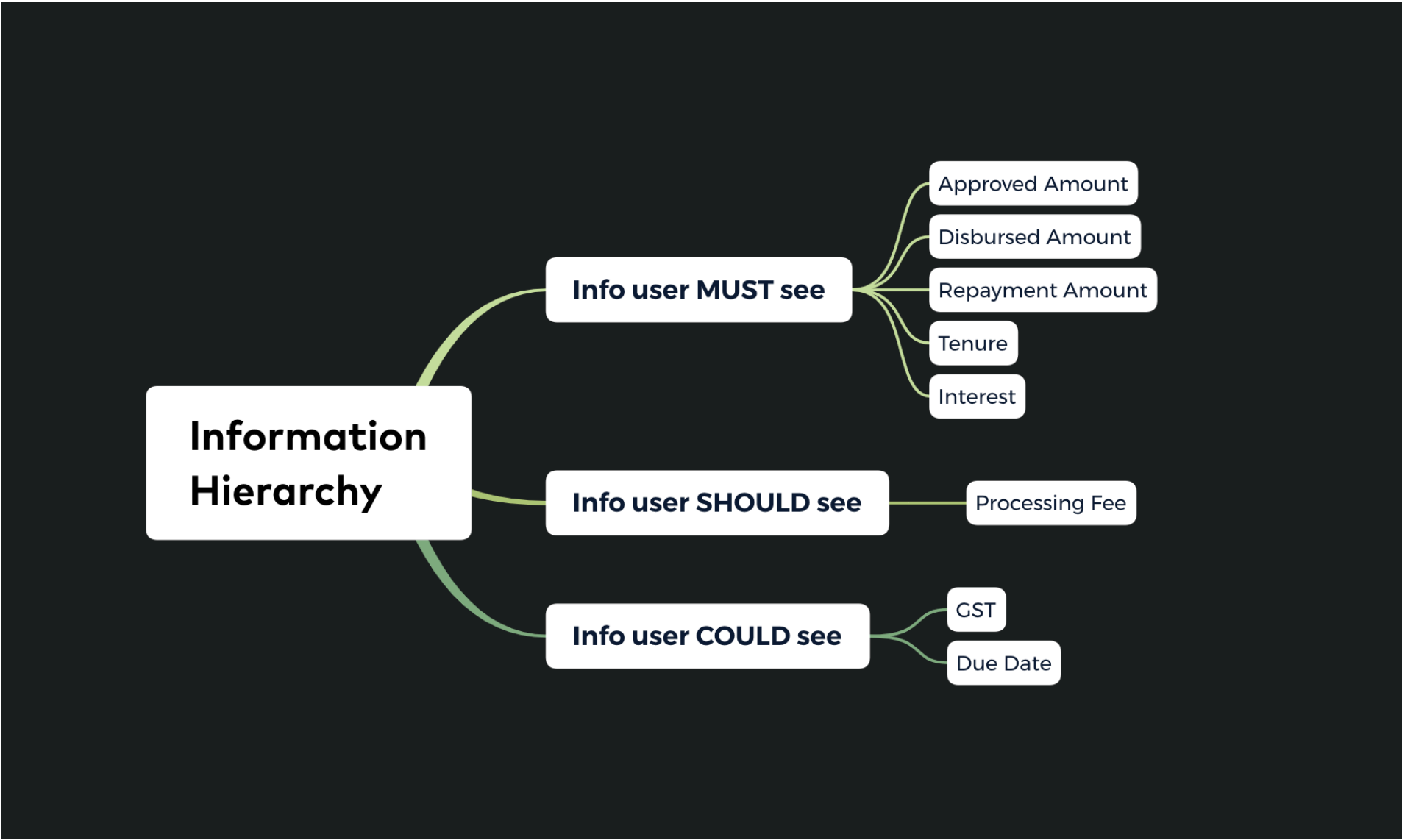
India requirements

Information gathering

- 1. **What info?** - 'Why and What' of new fee structure in India
- 2. **Collaborated with** - PM and India’s Business Head to set the hierarchy.

Information hierarchy alignment with stakeholders using MuSCoW framework

- 1. **MuST** - Remembering info until loan acceptance journey is must
- 2. **SHOULD** - Noticing/remembering info is good to have.
- 3. **CoULD** - Unnoticed/forgotten info is a non-issue.
- 4. **WONT** - Unnoticed/ignored info is a non-issue.



Kenya, Mexico, Philippines requirements

Information gathering

- **What info** - 'Why and What' of fee structure in other countries.
- **Cross-country PM sync** - Co-ordinated using sync-async methods across timezones

Key Takeaways

- Number of fee structure elements ranges from 5 to 12 in different countries.
- A typical text/string length of fee elements is 20-30% higher or lower than India.
- India is the only country with a different approved amount and disbursed amount.

Deliverables PM's want

PM's conveyed

New design shouldn't demand too much iteration. Reuse current design as much you can. But take care, brand value doesn't take a hit. If required do usability test.

Key takeaway for designing

Design high impact but low-cost solution

PRD ready for design kick-off

Concludes with a 70-80% finished PRD covering goals, user stories, constraints, etc.

Spec: Update fee structure for India (single loan amount & loan duration) Shalaka Gole Updated: 2019-11-08 Brief Spec Zeplin JIRA Flow Diagram Research		
Demonstrate a clear, detailed fee structure for users in India that complies with local regulations.		
Context:		
<div></div>		
Detailed Flow Diagram		
Happy Path: Loan Survey → Loan Approval → Loan Information → KYC (Home Screen)		
Requirements As an Indian lender, I want to separate the cost of payment for my customers into interest fee, processing fee, GST applied for a processing fee. I want to disburse only the principal to users, and make clear to them their loan amount and their payment amount.		
User Stories	Priority	JIRA
Display clearly As an Indian lender, I want to make clear to the user the cost breakdown of each loan at the point of loan approval including: <ul style="list-style-type: none">Processing fee - 15%GST on processing fee - 18% of Processing feeInterest rate - 3%Disbursal Amount = Approved amount - Processing fee - GSTTotal Repayment amount	Must	

Collected team feedback on initial concept

Feedback prompt given to the team

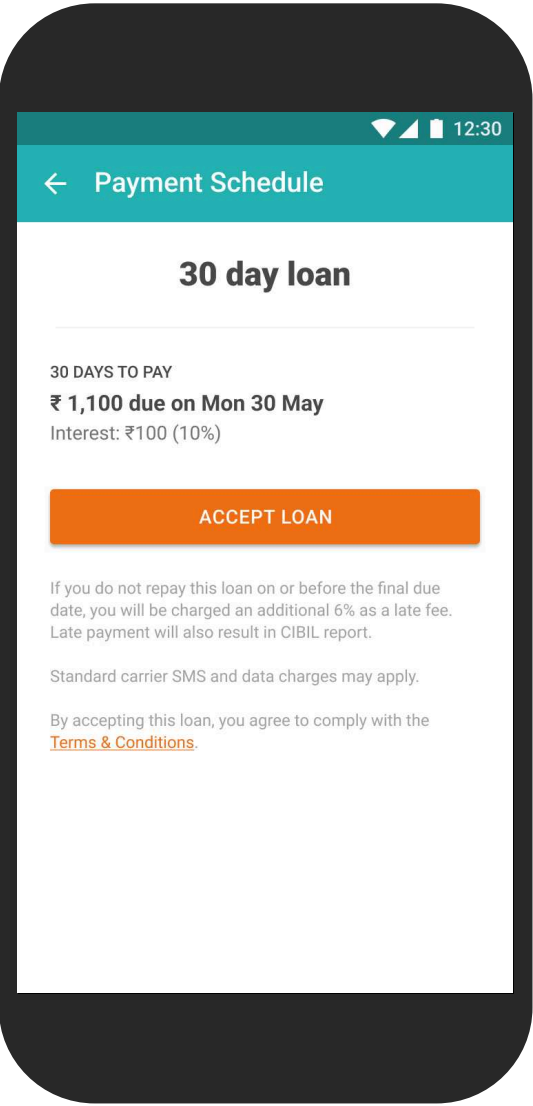
Feedback sought from

- From PM and designer from 4 countries 🇮🇳 🇰🇪 🇲🇪 🇵🇪
- Business head in India 🇮🇳

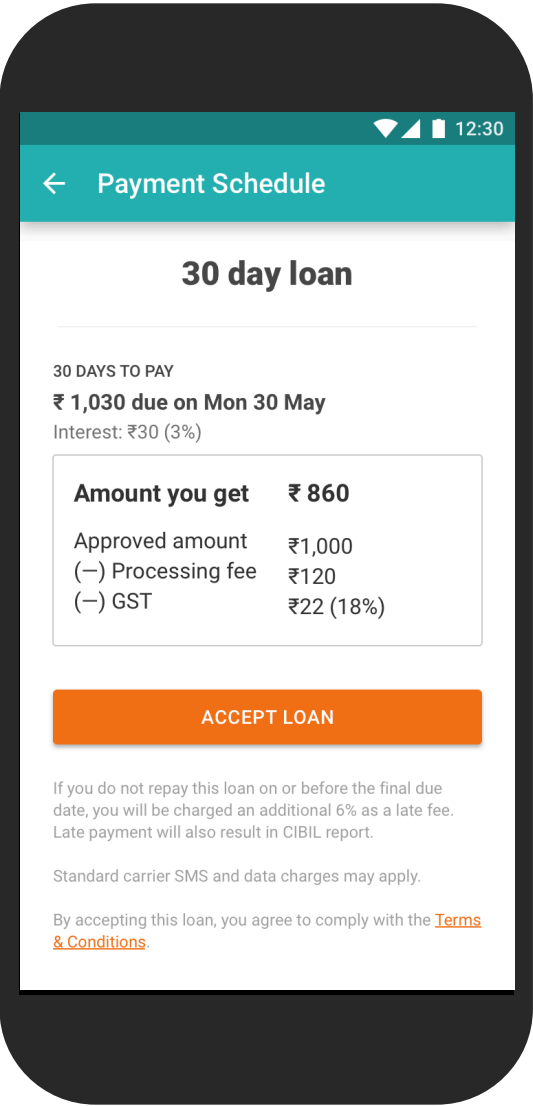
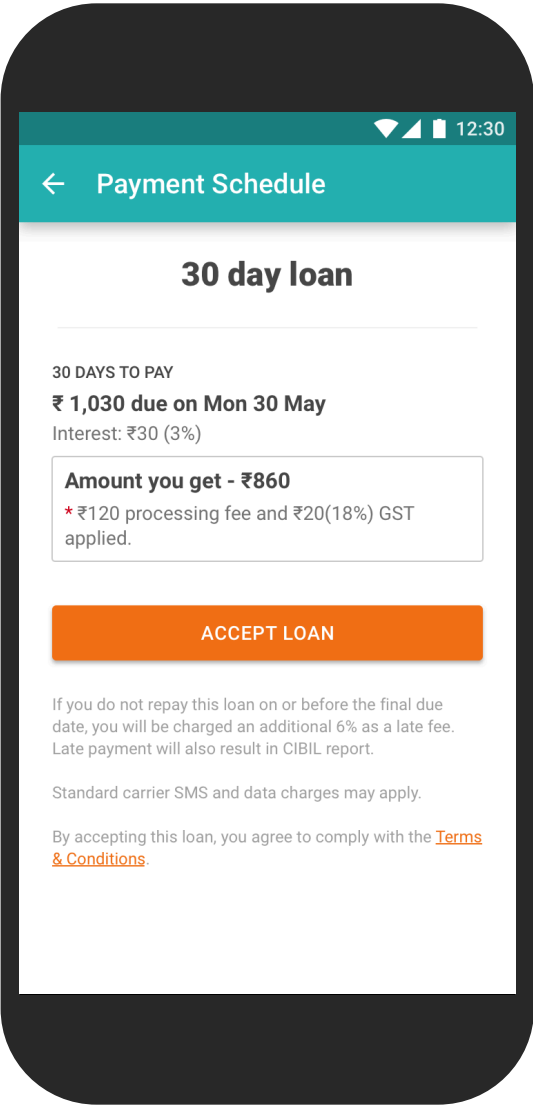
Question asked?

- What's your 1st impression?
- Will the old UI prove efficient enough to communicate the fee structure clearly?
- If unclear, what are the risk?

Old designs



New design proposals - 2 options



Team reaction on 1st impression

1. That's too much information
2. Which section is more important information is not clear
3. So much text
4. It's confusing.

Conclusion

Project scope revised. Got a buy-in to do 100% reimagining UX.

Learning

"If a picture is worth 1000 words, a prototype is worth 1000 meetings."
— Tom & David Kelley

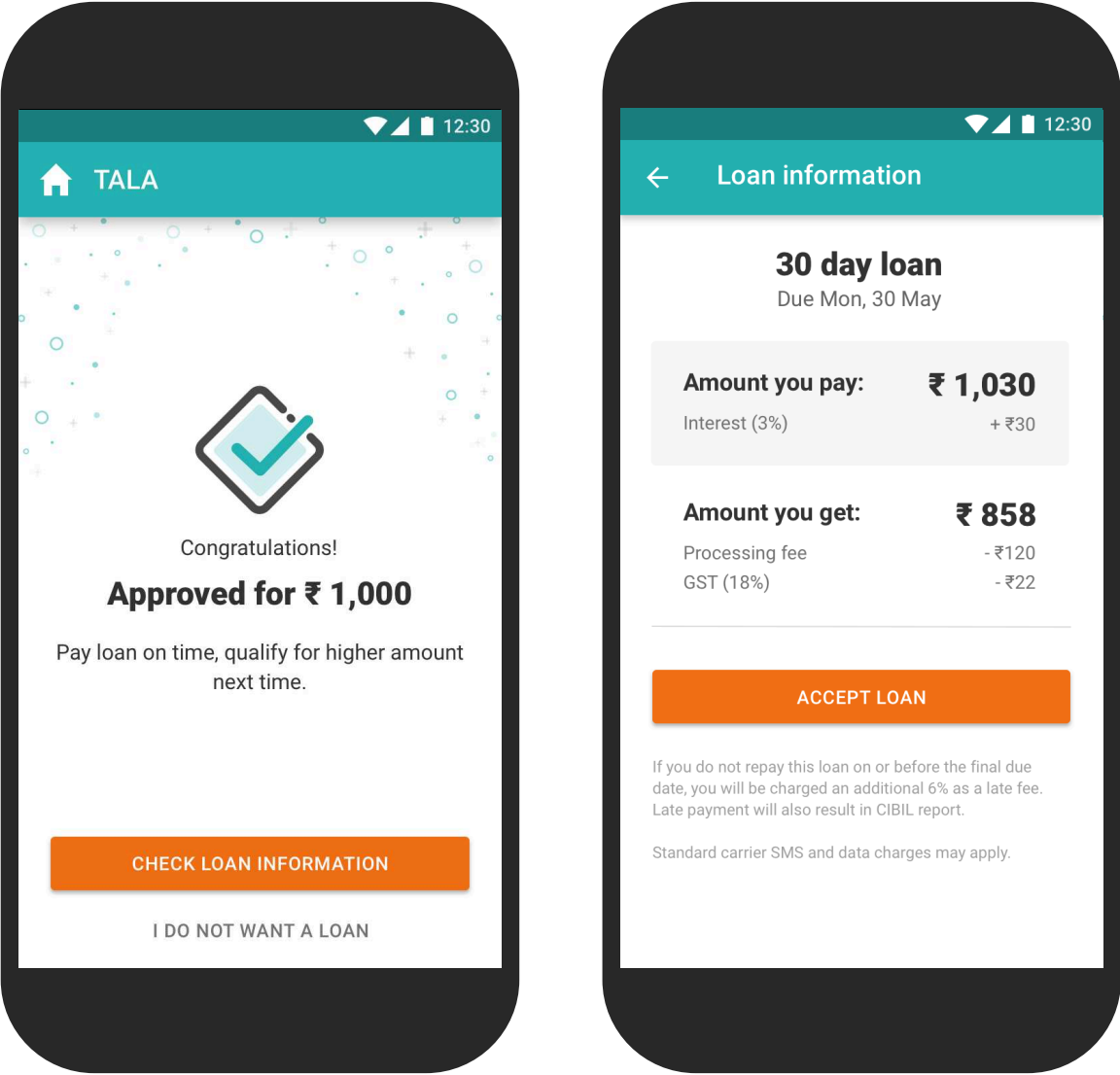
In the interest of speedy development and shipping, the project was constrained within the boundaries of current UI patterns.

Above design helped me negotiate the design scope and timelines in a short time.

Tested 3 concepts across 3 usability testing rounds, with different users each time.

Design chosen for validation

After vetting multiple ideas with a diverse team across time zones, we selected a concept for usability testing.



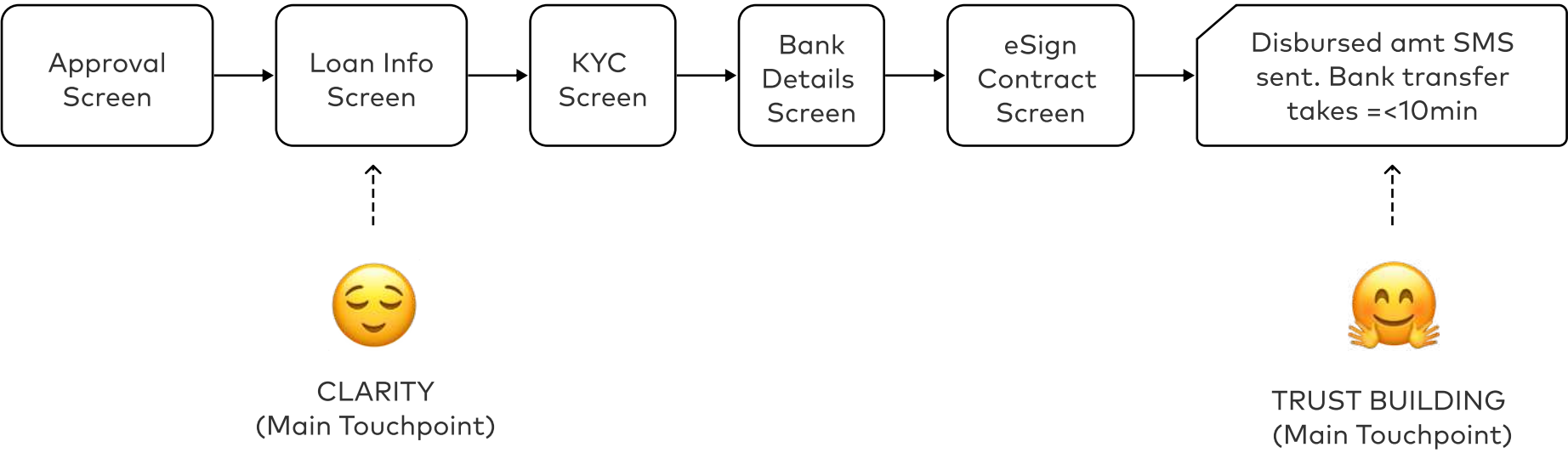
Validation goals

Design for clarity and trust.

How will we know if design met clarity and trust building goals?

- 1. **Clear** - After completing the loan acceptance journey, user is able to clearly answer
 - a. What is the approved loan amount? ₹ 1,000
 - b. What is the amount the user will get? ₹ 858
 - c. What is the amount the user will have to pay? ₹ 1,030
 - d. What is the interest? ₹ 30 or 3%
 - e. What is the tenure? 30 days
- 2. **Trust** - ₹ 858 disbursed amount SMS doesn't shock the user

Flow - Happy Path

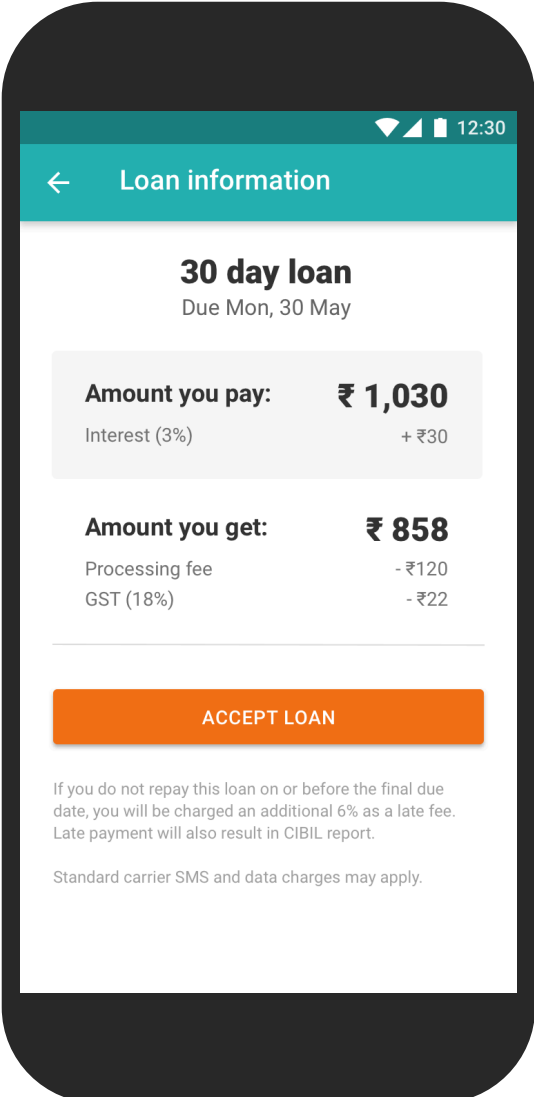


Research summary

- 1. **Methodology:** Guerrilla test, hallway test, think out loud and blink test.
- 2. **Participants:** 20+ participated. Tested with drivers, security guards, florists etc

Testing Round 01

Minimalistic concept



- Test findings
- 1. Pressed 'Back' button to re-verify if approved amount was ₹1,000 or less.
 - 2. Felt unsure whether to pay ₹ 1,030 + 30 or total ₹ 1,030.
 - 3. ₹ 858 disbursement SMS was not a shocker.

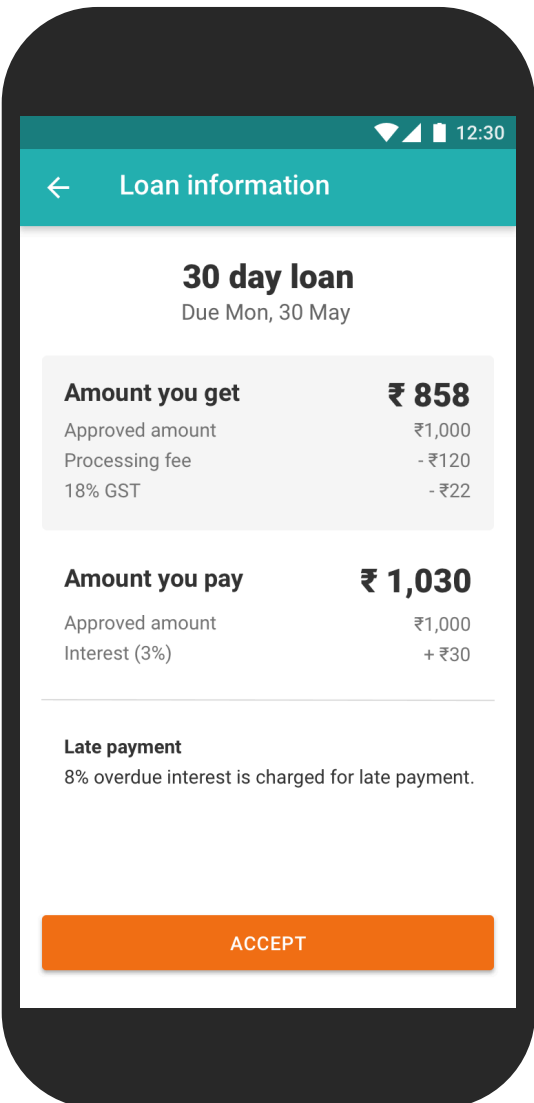
Meets design goal?

👍 Trust

👉 Clarity

Testing Round 02

Breakdown concept



- Test findings
- 1. Stared at details attentively and curiously.
 - 2. Pressed back button to verify approved amount.
 - 3. Multiple people said "₹ 858 confused me, but felt clear after reading the breakdown".
 - 4. ₹ 858 disbursement SMS not a shocker.

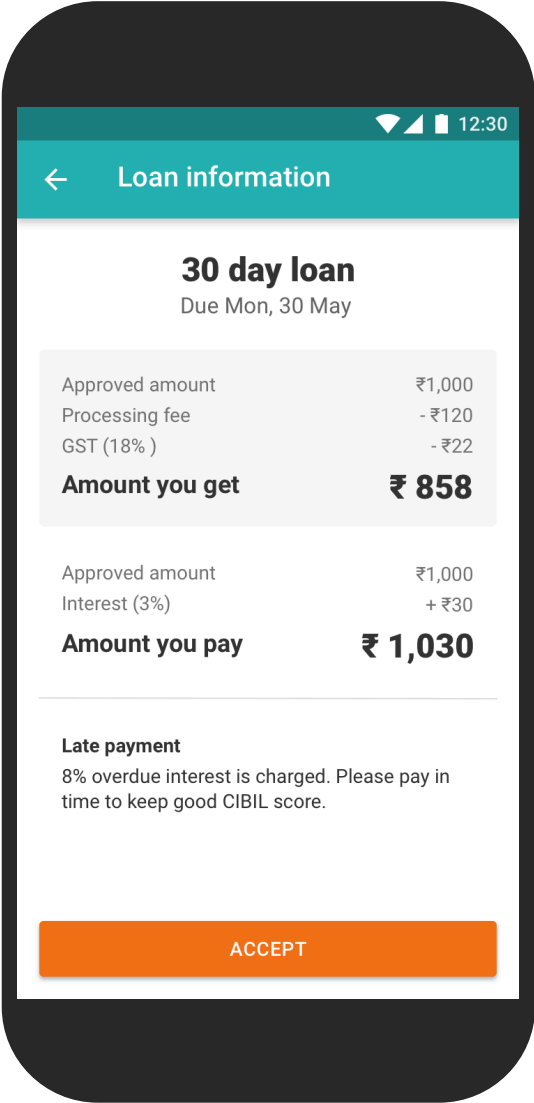
Meets design goal?

👍 Trust

👉 Clarity

Testing Round 03

Calculation concept



- Test findings
- 1. Info was scanned from top (₹1,000).
 - 2. No back button pressed. Moved to the next screen in the reasonable time.
 - 3. Users used words like "step by step" or "logical" or "order" while giving their design feedback.
 - 4. ₹ 858 disbursement SMS was not a shocker.

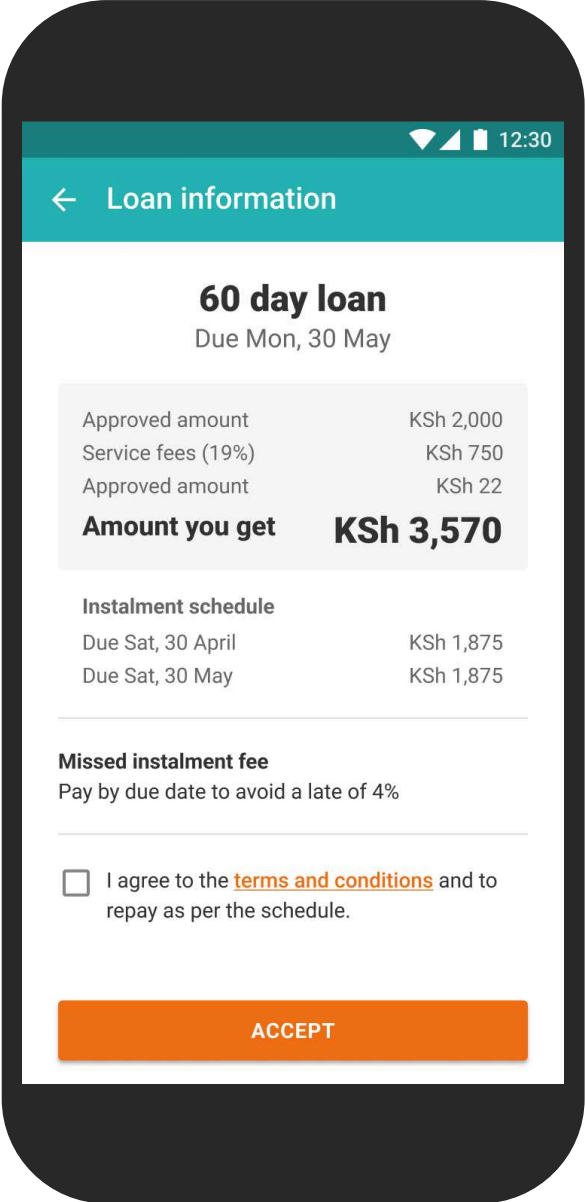
Meets design goal?

👍 Trust

👍 Clarity

Final designs - Other countries

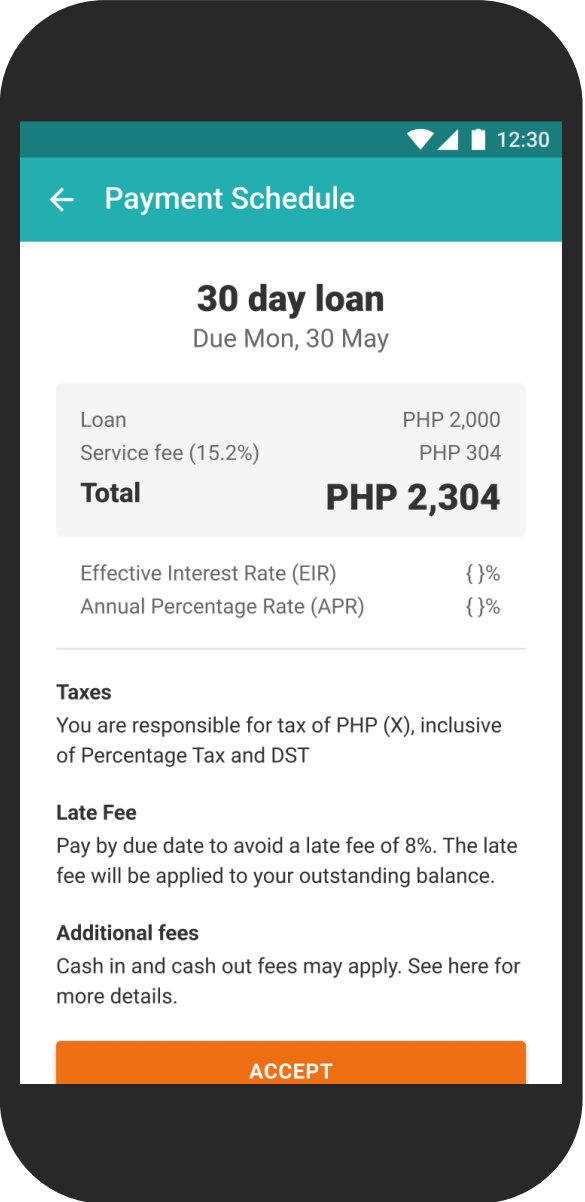
Kenya



Mexico



Philippines



Impact

- 🎯 Loan acceptance rate performed in the range of 71% - 88% in 4 markets.
- 🎯 No support ticket raised for amount discrepancies.
- 🎯 No negative feedback on amount discrepancies in PlayStore.