

Human-Centered Design for Financial Services

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IDEO.org

Hi, I'm Patrice.

1. Introduction to IDEO.org
2. About Human-Centered Design
3. 10 Insights on Designing for Financial Inclusion



IDEO IS A GLOBAL DESIGN
AND INNOVATION CONSULTANCY.
WE CREATE IMPACT THROUGH DESIGN.

A close-up, angled photograph of a silver mobile phone. The phone is positioned diagonally, showing its top and right sides. At the top, a portion of a multi-pin connector is visible. Below it is a small, rectangular, dark screen. The main body of the phone is a light, metallic silver color with a fine, woven texture. Near the bottom left, there is a small, square, recessed area containing a stylized logo. The background is a dark, textured surface, possibly a book cover or a similar material, with a gradient from black to a dark teal or blue.

CAN YOU HELP US MAKE?

A close-up photograph of a person's hand holding a yellow, star-shaped cookie. The cookie has a red border and a blackberry in the center. The text "WHAT'S THE FUTURE OF?" is overlaid on the image in white, bold, sans-serif font.

WHAT'S THE FUTURE OF?

660 PEOPLE / 11 OFFICES WORLDWIDE





BUSINESS FACTORS

HUMAN FACTORS

INDUSTRIAL DESIGN

INTERACTION DESIGN

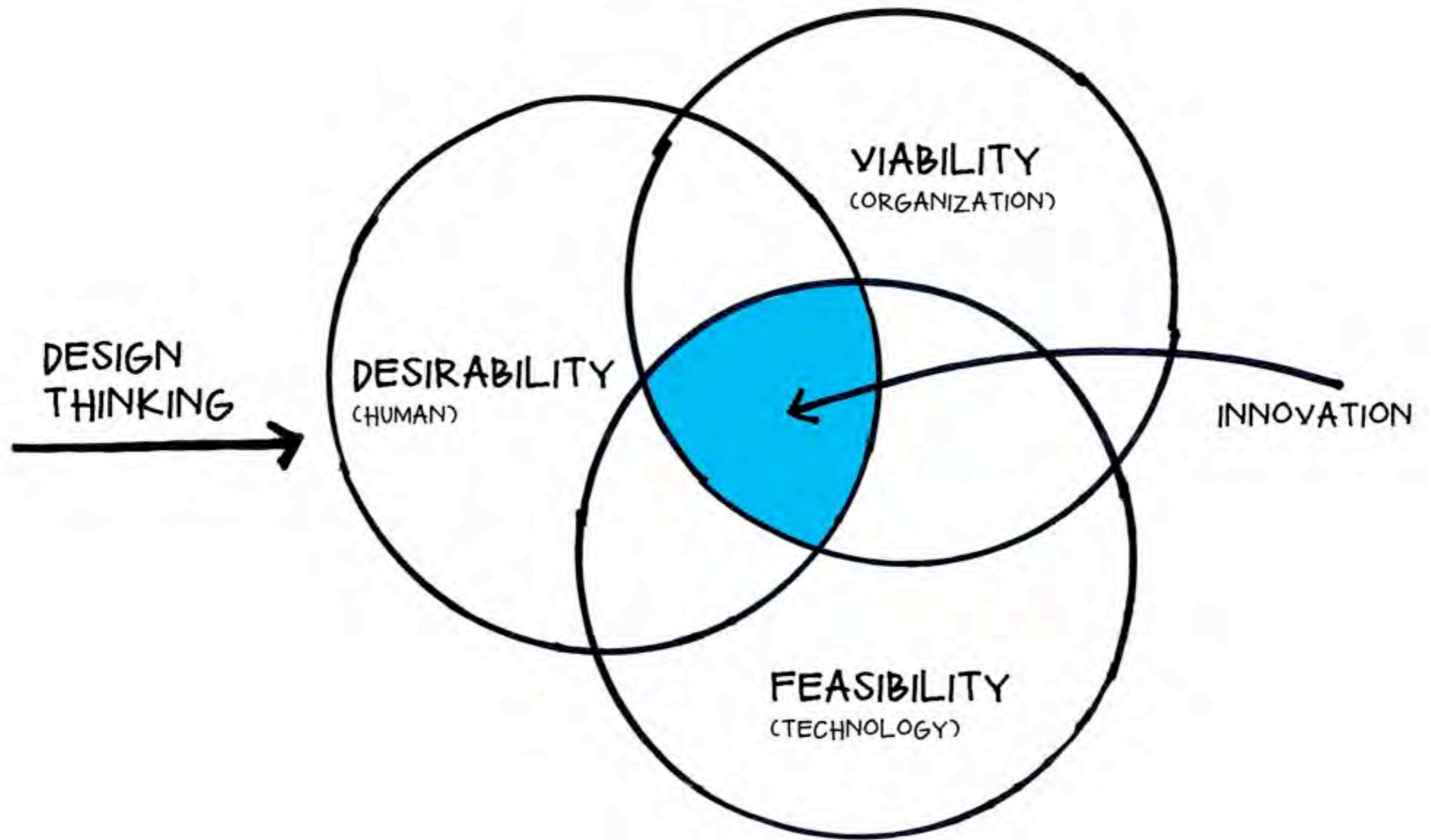
INDUSTRIAL DESIGN

COMMUNICATION DESIGN

INFORMATION TECHNOLOGY

ARCHITECTURE

PROTOTYPING









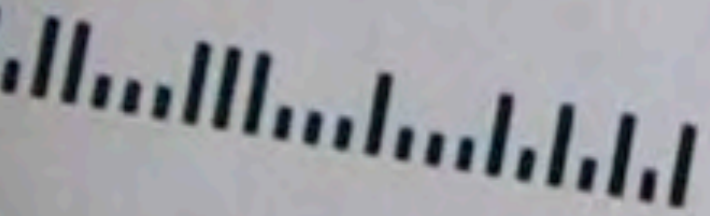
DELIVER ENERGY.™

Energy Statement

9651370000000135000000002740

Amount Due	Amount Enclosed
\$27.40	30-00

.308



PG&E
BOX 997300
SACRAMENTO CA
95899-7300

is portion with your paym



\$3.43



\$0.57



\$4.00



\$4.50



\$0.50



\$5.00



\$14.83



\$0.17



\$15.00



\$1.24

Total daily transfer
to savings from Visa
Check Card purchases

Introducing a whole
new kind of change jar.

Keep the Change™

Spend with your debit card. Add to your savings.
Only from Bank of America.

Savings so simple your wallet won't miss it.

Here's how it works: every time you buy something with a Bank of America Visa® debit card, we'll round up your purchase to the nearest dollar amount — and transfer the difference from your checking to your savings account.¹ So you get to keep the change and grow your savings. What could be easier?

Save with everyday purchases, special purchases — all your purchases.



Sign-up Today
Find a Banking Center near you

Here's how you Keep the Change

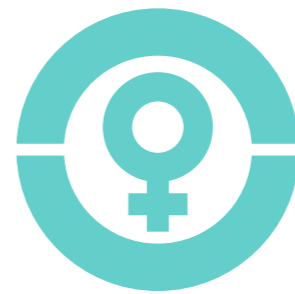
Typical daily debit card purchase.	Round up amount automatically transferred from your checking	Amount to your account
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IDEO·ORG

30 PROJECTS TO DATE, ACROSS A RANGE OF CHALLENGES RELATED TO POVERTY AND LOW-INCOME COMMUNITIES.



**5 FINANCIAL INCLUSION
PROJECTS IN KENYA,
UGANDA, GHANA
AND MEXICO**



10

INSIGHTS

RELATED TO SAVINGS BEHAVIOR AND
MOBILE MONEY

1.
SAVINGS FOR
SAVING SAKE
DOESN'T EXIST.







Préstamos
Te ayudamos a llegar a tus metas antes.

Descuentos
Ahorra dinero mientras buscas en tus compras y necesidades.

Gana Dinero



Dinos quién eres:

Nombre:
Apellido:
Teléfono:

Escoge hasta 3 proyectos:

SALUD A	COCHE B	EDUCACIÓN C	TELEFONO D
FESTA E	CELULAR F	STEREO G	VACACIONES H
CASA I	RENTA J	COMPUTADORA K	EDUCACIÓN L
LÍNEA BLANCA M	NEGOCIO N	RETIRO O	DISPONIBLE P

Guarda tu dinero para las cosas que deseas y alcanza tus metas antes con beneficios especiales.





**2.
BUYING, SELLING,
BORROWING.
THESE ARE THE
NATURAL WAYS
PEOPLE THINK
ABOUT MONEY.**





3.

SOCIAL CAPITAL IS DEEPLY WOVEN INTO FINANCIAL BEHAVIOR. THIS GOES WELL BEYOND EMERGENCIES.



4.

**MANY ARE
“IRRELEVANTLY”
BANKED. BANKS ARE
FOR BIG MONEY.**

5.
SAFETY AND SECURITY ARE NOT MAJOR
DRIVERS FOR ADOPTION.





6. INCENTIVES CAN HELP WITH ADOPTION, BUT IDENTITY, COMMUNITY AND EXPANDED OPPORTUNITY MATTER MOST.

7.

**JUST BECAUSE
MOBILES ARE
EVERYWHERE
DOESN'T MEAN
PEOPLE USE THEM
BEYOND VOICE.**





NYAKAYOJO PEOPLES' CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LTD

Reg. No. 7093

CASH DEPOSIT SLIP

DATE: 18 FEB 2013

Name: Nanyang...

Account No. 1394

50,000/=	
20,000/=	
10,000/=	
5,000/=	5000
2,000/=	2000
1,000/=	
500/=	
200/=	
100/=	
50/=	
TOTAL	7000

Tellers Signature & Stamp

18 FEB 2013

Amount in words: Seven thousand only

Deposited by: Nanyang... Signature: Nanyang...

ALL SAINTS NURSERY & PRIMARY SCHOOL - NYAMATOJO

Tel: 0771-619397

RECEIPT

No. 1111 Date 5/3/2013

Received from Nimusiima Shifurah P-4 class

Amount in words Fifteen thousand

Being payment of school fees

Cash/Cheque No Bal

Shs. 15000= Thank you. Signature: Atukwase

ALL SAINTS NURSERY & PRIMARY SCHOOL - NYAMATOJO

Tel: 0771-619397

RECEIPT

No. 77 Date 22nd/10/2013

Received from Nimusiima Shifurah P3 class

Amount in words Fifteen thousand

Being payment of school fees

Cash/Cheque No Bal Nil

Shs. 15000= Thank you. Signature: Atukwase

L SAINTS NURSERY & PRIMARY SCHOOL - NYAMATOJO

Tel: 0771-619397

RECEIPT

No. 111 Date 5/3/2013

Received from Atukwase Fahad

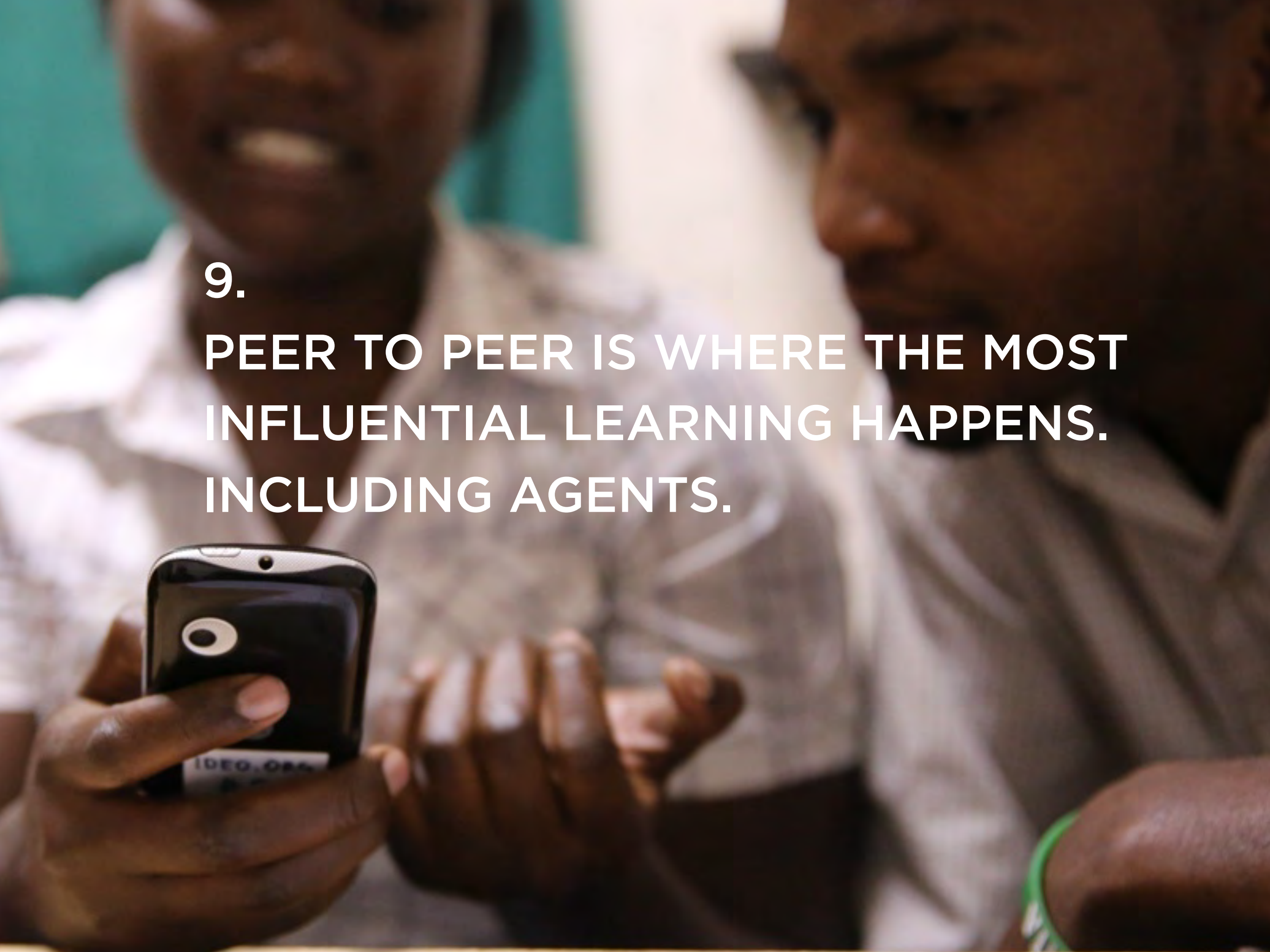
Amount in words Twenty five thousand shillings

Being payment of school fees

Cash/Cheque No Bal

Shs. 25000= Thank you. Signature: Atukwase

8. ANALOG MATTERS.

A close-up photograph of two young boys of African descent. The boy on the left is holding a black smartphone, and both are looking at the screen with interest. The background is slightly blurred, showing a green wall. The text is overlaid on the image in white, bold, sans-serif font.

9.

**PEER TO PEER IS WHERE THE MOST
INFLUENTIAL LEARNING HAPPENS.
INCLUDING AGENTS.**



10.

BEHAVIOR CHANGE SHOULD NEVER BE UNDERESTIMATED.

1. SAVINGS FOR SAVING SAKE DOESN'T EXIST.
2. BUYING, SELLING, BORROWING. THESE ARE THE NATURAL WAYS PEOPLE THINK ABOUT MONEY.
3. SOCIAL CAPITAL IS DEEPLY WOVEN INTO FINANCIAL BEHAVIOR. THIS GOES WELL BEYOND EMERGENCIES.
4. MANY ARE "IRRELEVANTLY" BANKED. BANKS ARE FOR BIG MONEY.
5. SAFETY AND SECURITY ARE NOT MAJOR DRIVERS FOR ADOPTION.
6. INCENTIVES CAN HELP WITH ADOPTION, BUT IDENTITY, COMMUNITY AND EXPANDED OPPORTUNITY MATTER MOST.
7. JUST BECAUSE MOBILES ARE EVERYWHERE DOESN'T MEAN PEOPLE USE THEM BEYOND VOICE.
8. ANALOG MATTERS.
9. PEER TO PEER IS WHERE THE MOST INFLUENTIAL LEARNING HAPPENS. INCLUDING AGENTS.
10. BEHAVIOR CHANGE SHOULD NEVER BE UNDERESTIMATED.

Thank you.

Questions?