

Lagos Business School

Women-Centred Design Toolkit/

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Women-Centred Design Toolkit

This toolkit was developed by the Gender and Sustainability Team of the Sustainable and Inclusive Digital Financial Services (SIDFS) initiative comprising Olayinka David West, Ijeoma Nwagwu and Immanuel Umukoro. The larger SIDFS team including Olawale Ajai, Olubanjo Adetunji, Nkem Iheanachor, Timothy Aluko, Samuel Umoh, Tobechukwu Njideaka, Lanre Adelaja, Omotayo Muritala and Ibukun Taiwo - generously provided their input and comments.

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Section 1: Introduction to the Women-Centred Design Toolkit

At the Lagos Business School, we believe that access to financial services should be inclusive with financial services providers taking into consideration the experiences of women in the design and development of financial products. As a proud provider of best-in-industry market research to the financial services community, LBS has developed this toolkit as a guide for product developers. Through this toolkit, we hope to expand our role by supporting financial service providers (FSPs) to design, test and launch new women-focused solutions to the market for previously untapped and under-tapped customer segments.

Since we began the gender gap analysis in our 2017 State of the Market Report for DFS in Nigeria, overwhelming evidence points to the fact that women are most disadvantaged in the adoption and uptake of financial services. Evidence suggests that non-adoption drivers for women population can be different from those of men. This has encouraged us to continue to highlight and proffer evidence-based thought leadership on financial inclusion to the financial service ecosystem, paying attention to gender dimensions. It is important that the evidence translates into positive outcomes. This toolkit introduces a women-centred design process that will support FSPs to design innovative, commercially viable products and services that satisfy the needs, motivations and aspirations of women.

What is Customer-Centred Design?

Customer-Centred design is a creative problem solving process that starts with your customers, placing their needs at the centre of financial service offerings.

*Customer-Centred Design can support financial service providers (FSPs) to develop informed, compelling, and innovative solutions. Customer-Centred Design can be applied to the development of **products, services, processes, messaging, and digital experiences**. It can link each of these elements into a cohesive and meaningful **customer experience**, which is particularly important in the provision of financial services.*

*Customer-Centred Design is an agile, problem solving process that focuses on **engaging people early and collaboratively testing solutions with them** every step of the way. Design seeks to rapidly move from insights to action by translating learning into concepts that can be tested, adapted, and improved directly with your customers. The goal is to create solutions that satisfy people's needs, motivations, and aspirations and contribute to key business metrics around customer acquisition, engagement, and retention.*

"For a banker, it is just a transaction, but [to customers] it is much more than that. The customer context is something that a design process can bring out. We need to move away from the arrogance that we [bankers] know what the market needs"

-Head of Retail Banking, Nigerian Bank

What is Women-centred Design? From Customer to Women Centredness

Financial service providers have too often treated ‘man’ as the proxy for human in designing products, often releasing products focused on high-income urban male customers segments. This approach to design poses risks to financial service providers and misses the opportunities that exist in women segments. These opportunities are best tapped by designing women-specific solutions. A more gender-integrated approach involves creative problem-solving process that starts with the identification of the peculiarities of women segments, their aspirations and placing their needs at the centre of financial service offerings. Women-centred design (WCD) *is a creative problem-solving process that starts with target women customers or segments, placing their needs at the centre of financial service offerings.* WCD takes into account how women’s traits and experiences influence them as users, consumers, and purchasers of specific products and services. The goal is to create solutions that satisfy women’s needs, motivations and aspirations and contribute to key business metrics around customer acquisition, engagement and retention. WCD takes into consideration the fact that the women segments present a significant market opportunity. Designing for women segments must therefore put in perspective women’s pain-points that create a market for the intended product.

WCD can help FSPs develop informed, compelling, and innovative solutions. WCD can be applied to the development of products, services, processes, messaging, and digital experiences. It can link each of these elements into a cohesive and meaningful experience for women, which is particularly important in the provision of financial services. Furthermore, WCD reduces the risks associated with gender-neutral design, which can result in low adoption and poor product performance. WCD is an agile, problem solving process that focuses on engaging women early and collaboratively testing solutions with them every step of the way. Design seeks to rapidly move from insights to action by translating learning into concepts that can be tested, adapted, and improved directly with women customers. This process is not linear and will evolve as teams learn more about their customers, the market, and their internal capabilities and priorities. The team should move through three design phases of *prepare, prototype and pilot* to develop informed, compelling and innovative

Milena Bacalja Perianes

“Innovating with Women-Centered Design in mind calls for products and services to be designed for, with, and by women based on the real pain points they experience in daily life.”

How Women-Centred Design Improves Business Performance

CHALLENGE

Design enables FSPs to acquire new women customers, retain existing ones, and expand product and service to diverse women segments. Women's financial needs tend to be different and somewhat complex when compared to those of men. For example, women (especially unmarried, married, mother, divorcee or widowed), face a constant struggle to manage finances due to hurdles associated with pay gap, socio-cultural norms, and longer life spans (which makes them shoulder responsibility much longer than men). Notwithstanding, women's financial exclusion leaves a potentially large untapped market for FSPs to explore. Nigeria's improved regulatory landscape has unleashed opportunities for innovation, and digital and physical infrastructure developments have led to an increase in digital financial services and distributed (agent-led) banking systems. As a result, FSPs are beginning to create products and services for new groups of customers they have previously not served and do not understand well.

BENEFITS

Women-Centred Design can enable FSPs to understand these new customer groups with a gender lens, providing them with a competitive advantage as they bring new products and services to market. This competitive advantage is particularly important in Nigeria's financial sector where FSPs often reproduce the solutions they see from others in the sector. Developing financial products and services that are deeply grounded in the needs, aspirations and contextual realities of identified women segments will support FSPs to acquire, retain and expand products and services to new women segments. More so, WCD enables women to productively discuss contentious issues, such as access to finance and education, access to healthcare, and gender-based socio-cultural norms. By involving women in the WCD, they actively participate in identifying the problems and solutions that design teams and intervention agencies seek to address, resulting in outcomes that address women pain-points.

WCD & Business Performance Improvement

ACQUISITION

- Entering new markets
- Understanding who to target
- Launching new products and services
- Acquiring customers or extending base to new segments
- Incentivizing referrals

RETENTION

- Solving customer challenges
- Increasing uptake and adoption of products and services
- Increasing awareness
- Reducing dormancy
- Empowering customers

EXPANSION

- Increasing up-sell and cross-sell
- Increasing engagement
- Increasing customer value and loyalty
- Reducing cost to serve
- Increasing customer lifetime value

How Women- Centered Design Reduces Business Risk

CHALLENGE

*Many FSP's launch products and services to the market after relatively limited customer testing. Teams often make decisions based on their observations of market trends and perceived customer needs, but without directly interacting with their customers. This "launch fast and fix" approach often results in high development (and re-development) costs, low levels of consumer uptake, and may even result in reputational risk as **failed products can irreparably damage consumer trust.***

BENEFITS

Through women-centred design, FSPs 'get it right' faster, reducing overall development time, while preserving customer trust. Women Centred Design reduces long-term costs and development time by bringing customers into the design process early. Low cost prototyping is at the heart of women-centred design process, allowing project teams to continually test and refine their offerings with customers before committing to the full costs of taking a solution to market.

WCD & Business Risk Reduction

REDUCE RISK

- Reducing overall development time
- Reducing wasted development time
- Improving the time to getting the product right
- Reducing training needed
- Reducing customer support costs



Designing Financial Products for Nigerian Women Segments

To ensure that the activities, tools and resources are actionable the toolkit is oriented around a practical example: designing a financial products for Nigerian women segments. Because women are not a homogenous group, and it is impossible to design a product that appeals to all women, the toolkit will take your team through the steps required to identify high priority segments for your products and services. *Teams can use the customer centered design process in this toolkit to design for any segment or market.* The toolkit uses Nigerian women as an example for the following reasons:

1. While women make up half of the Nigeria population, they continue to be the most financially excluded population sub-group. 46.6% of women are unbanked and 19.5% of women are underbanked, creating a potential untapped market of approximately 33 million women over the age of 15.
2. Globally women control over US\$20 trillion of total consumer spending and *make or influence 80% of buying decisions.*
3. Bridging the gender gap in financial inclusion is a *government priority*, and one area of focus of Nigeria's revised National Financial Inclusion Strategy (NFIS 2.0).
4. This case study draws on The Human Account data (described below). The Human Account is one of the first, nationally representative data sources available that allows FSPs to understand the unique characteristics of women and *identify opportunities for commercially viable financial products that may suit them.*

The Human Account is a dataset developed by Dalberg in partnership with Lagos Business School (LBS) in 2017. With over 600,000 data points, The Human Account provides a more realistic and actionable understanding of people's financial lives in Nigeria. This toolkit incorporates data, qualitative insights and human stories from The Human Account.



"Yes, I am ready as a woman to work hard, and so I am very confident with handling my money..."

-Fatimoh (45), Ebutta Metta, Lagos

How to use this toolkit

This toolkit is a dynamic resource, helping your team to both learn about, and, practice design. Use the following signposts to help you:



Structure. This toolkit is structured in three parts. Each part uses a different color: Dark blue for Phase 1 - Prepare, Cyan for Phase 2 - Prototype, and Purple for Phase 3 - pilot.



Examples. To make sure you understand what each activity should result in, follow the eye icon to read examples of the activities in practice.



Quotes. Learn from people in the sector who have followed a customer-centric approach and hear from customers. Find quotes throughout the toolkit to illuminate other stakeholders' experiences.



LEARN MORE ⇒

Learn more. Throughout this toolkit, you will find highlighted resources that will complement the theoretical content. Follow the learn more buttons to access supplementary content (e.g., market analysis)

ACTIVITIES ⇒

Activities. Throughout this toolkit, you will find a series of activities that will help you put the theory into practice. This icon highlights hyperlinks to activities.

Link

Links. Throughout this toolkit, you will find different resources that will complement and facilitate the understanding of the content and the development of activities. Follow the underscored words in cyan to access these.



/Resource

Resource pages. Throughout this toolkit, you will find special pages for extra resources that will facilitate the development of activities. Read and print the resources when working in teams. Resources are not working files but reading material.



/Download worksheet

Downloadable files. Activities are enhanced by templates that will guide your team through the step by step processes. This button will take you to downloadable, editable and printable resources.

/A note on...

Notes. Special things to keep in mind when developing an activity or using a tool can be found on the far right of the page over a grey background. Read these to enhance your work.

PRO TIP

Tips. Some activities will provide you with tips on how to expand your thinking and reach when engaging with the customer-centricity process.



Women-Centred Design Process

/Section 2

/Phase 1

Prepare

- 1.1 Introduction to Prepare
- 1.2 Defining the opportunity
- 1.3 Identifying priority women segments
- 1.4 Surfacing hypothesis and assumptions
- 1.5 Conducting secondary research
- 1.6 Brainstorming ideas
- 1.7 Developing concepts



Intro

Prepare



⇒ACTIVITIES

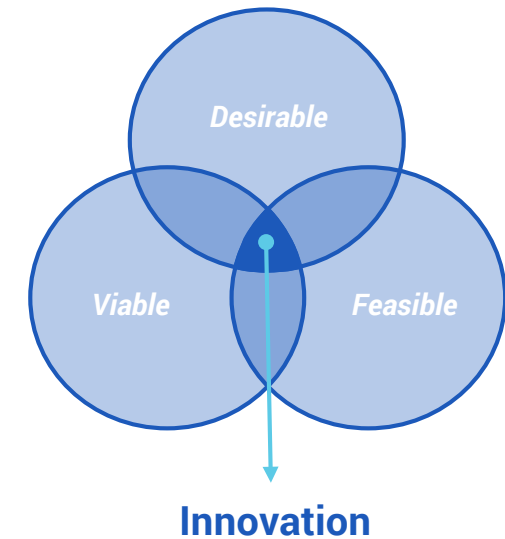
1. Defining the opportunity
2. Identifying priority women segments
3. Surfacing hypothesis & assumptions
4. Brainstorming ideas
5. Developing concepts

1.1 Introduction to Prepare

*In the prepare phase, your team will identify the opportunity space and target women groups and gain a preliminary understanding of women and the market. During this phase, the team will identify the opportunity space and gain a preliminary understanding of women and the market through secondary research. By the end of this phase, your team would have defined a target women group and developed a series of opportunities, ideas, hypotheses and assumptions that they will test with women groups in the next phase. The starting point could be: **1)** identifying challenges with an existing product, service, channel, strategy, etc., or **2)** opportunities to enhance an existing product, service, channel, target segment etc., and **3)** opportunities to build new products, channels, and expand to new segments, etc. FSPs can understand and frame opportunities and challenges around women segments from three key lenses:*

- 1.** Market conditions and trends, including risk (**viability**).
- 2.** Organisational strategy and capability (**feasibility**).
- 3.** Women needs motivations and aspirations (**desirability**).

Often, FSPs heavily consider the first two lenses, but neglect the gender view of the opportunity and challenge. Innovation occurs at the point where customer desirability meets business feasibility and market viability. The prepare phase sets up the team to explore opportunities and challenges through these three lenses.



**Defining the
opportunity**

01

1.2. / Defining the Opportunity Brief

Clearly define the opportunity you will pursue and tie to your strategy

Clearly define the opportunity you will pursue. The design team should start by defining an actionable problem statement or question to further explore. An effective approach commonly adopted by design teams is to use “how might we” questions instead of “what” type of questions.

/Example

“How might we increase our customer base by appealing to women?” or “How might we increase our revenue by appealing to women?”

These types of questions will ensure that your team remains open to a range of possible answers. The opportunity statement should be tied to your strategic priorities, and may involve:

1. Addressing a challenge with an existing product, service, channel, strategy, etc.
2. Exploring an opportunity to enhance an existing product, service, channel, target customer group, etc.,
3. Exploring an opportunity to build new products, channels, and expand to a new customer group, etc.

/A Note on Teams

Diversity of Skills and Perspectives

Designing for women is a group effort. Interdisciplinary teams made of members from different departments tend to create more feasible solutions. These teams consider organizational and product development opportunities and constraints during design while opening unexpected pathways for prototyping and testing across. According to Harvard Business Review, companies with diverse management teams have 19% higher revenues due to innovation. Teams that are diverse in terms of gender, educational, and socio-economic backgrounds etc. tend to create more desirable solutions, as these teams can introduce some of the perspectives and experiences found in the target market. Project managers or team leaders should try to bring together teams that combine diverse skills and diverse perspectives.



1/ Defining the Opportunity

Step by step: Define your “How might we” question

BEFORE

1. Understand internal priorities: Develop a list of internal priorities, including **A)** challenges with existing products, services, channels, strategies, etc. **B)** opportunities to enhance an existing product, service, channel, women customer group, etc., or **C)** unexplored opportunities to build new products, channels, and expand to new women group, etc.

DURING

2. Define the desired outcome and target customer: For the most compelling priorities, identify the outcome that you hope to achieve. Once the team has clearly articulated the desired outcome for each priority, identify the target women customer group for each opportunity. This may be the full population (e.g. women) or a sub-group within that population (e.g. women traders, urban women, rural women, women farmers, etc.).

3. Create your “how might we” question: Using the pairs of outcomes and target women segments for the internal priorities you selected, develop “how might we questions” using the format: “How might we (achieve desired outcome) for (target women customer groups).” You will likely have to try 5-6 different ways of wording this statement to get to final version that clearly captures each opportunity clearly.

AFTER

4. Sense check: Use the three lenses to check that your opportunity is worth pursuing:

A. Viability: Identify whether current market conditions and trends support the opportunity. Is there is a gap in the market for such an opportunity?

B. Feasibility: Determine whether pursuing the opportunity is internally feasible. Does it fit with your strategy and capabilities? Is it supported by existing technology and infrastructure?

C. Desirability: Define the specific women need(s) that will be addressed for your target women segment/subsegment. Will it have a high level of appeal and desirability based on your customer data?



ACTIVITIES ⇒

Use the [Opportunity Brief Template](#) to document your thinking.



/Example

#1. Internal priorities: Increase retail banking revenue, increase retail banking customer base, expand services to women
#2. Desired outcomes: Increase revenue, increase customer base.

Target customers: Women

#3. Sample “how might we” questions: “How might we increase our gender intentionality by appealing to women?” “How might we increase our revenue by appealing to women?”

#4. Sense check:

Viability. 46.6% of women are unbanked and 19.5% of women are underbanked, creating a potential untapped market of approximately 33 million women over the age of 15

Feasibility. New digital channels reduce the cost of customer acquisition, which makes it feasible to target emerging customer groups including women.

Desirability. Nigerian women would be interested in financial services including payment, savings and credit products to manage their households and invest in education and businesses.

Opportunity Brief Worksheet

The opportunity brief is a written document that defines the business challenge/opportunity statement, the internal priority it aims to address, the desired impact and proposed target women users. Your team will continue to refer to the opportunity brief to ensure you remain focused on your overall objective and achieve your desired impact

Difficulty level

Easy

Time

1 hour

Supplies

Opportunity brief worksheet, pens

Participants

Full Project Team



[/Download worksheet](#)

Opportunity brief Worksheet

Use this opportunity brief canvas to scope the area the team will be working on.

1. Understand internal priorities What challenges are you facing with your existing products, services, channels, and/or strategies? <hr/> What opportunities have you already identified to enhance an existing product, service, channel, and/or target customer group?	2A. Identify target customer Who is your target audience? (e.i. Smallholder female farmers)	2B. Define desired outcome for target customer What do you hope to achieve with this target groups? (e.i. Increase customer base)			
3. Draft a How might we statement using the following mad libs: <div style="background-color: #f0f0f0; padding: 10px; margin: 10px 0;"> How might we... <div style="text-align: right;"><i>A. Achieve desired outcome (e.i. Increase customer base)</i></div> </div> <div style="margin-top: 10px;"> by/for/to ? <div style="text-align: right;"><i>B. Target audience (e.i. By appealing to female smallholders)</i></div> </div>					
4. Sense check, so the three lenses to check that your opportunity is worth pursuing: <table style="width: 100%;"> <tr> <td style="width: 33%; vertical-align: top; padding: 5px;"> Viability: Is this opportunity supported by current market conditions and trends? </td> <td style="width: 33%; vertical-align: top; padding: 5px;"> Feasibility: Does your opportunity fit your strategy and capabilities? Is it supported by existing technology and infrastructure? </td> <td style="width: 33%; vertical-align: top; padding: 5px;"> Desirability: Will exploring this opportunity have a high level of appeal and desirability based on your customer data? </td> </tr> </table>			Viability: Is this opportunity supported by current market conditions and trends?	Feasibility: Does your opportunity fit your strategy and capabilities? Is it supported by existing technology and infrastructure?	Desirability: Will exploring this opportunity have a high level of appeal and desirability based on your customer data?
Viability: Is this opportunity supported by current market conditions and trends?	Feasibility: Does your opportunity fit your strategy and capabilities? Is it supported by existing technology and infrastructure?	Desirability: Will exploring this opportunity have a high level of appeal and desirability based on your customer data?			

Identifying priority women segments

/1.3.1. Identify Specific Women Segments you will target with your Opportunity

1.3.1./

Identify Specific Women Segments you will target with your Opportunity

Financial services providers have traditionally designed retail products and services to appeal to the mass market. While this approach has shown some success to date, an increasingly competitive FSP landscape now requires teams to **capture much more targeted new market segments** differently. As financial inclusion priorities, women present opportunities for FSPs to acquire new customers. However, not all members of these groups can or should be priority customers for FSPs. **Women segmentation** helps FSPs explore these target population groups more closely, to **identify high priority women segments for new and existing products and services**.

Women segmentation identifies and clusters the women population into non-overlapping groups, where each group shares characteristics that distinguish it from other groups. The Human Account is an incredibly rich customer segmentation dataset, clustering groups using **demographics** (geography, gender, education, digital literacy, mobile phone ownership etc.), **behaviours** (formal financial service use, use of specific services including payments, savings, credit etc.) and **psychometrics** (trust in institutions, dependability, risk aversion etc.). This approach provides FSPs with an understanding of each segment's financial lives, and actionable insight to inform **product, service and engagement strategy design**.

"A lot of financial institutions don't have the desire or the wherewithal to go deep into that bottom-of-the-pyramid segment because they don't know if it will pay off in the end, [this data] will open market opportunities.."

-Renee Karibi-Whyte, Rockefeller Philanthropy Advisors

Expenses

Then ask them what takes money out of the house during a normal week, again taking notes in the expenses box. Be sure to probe on categories including accommodation, bills, children's costs.

/A note on segmentation Bottom-up statistical clustering

Traditionally FSPs have categorized groups by basic demographic variables and top-down approaches, to create population subgroups, for example, youth, rural people, women etc. However, statistical segmentation methods use bottom-up approaches to determine segment boundaries, recognizing that these **simple demographic variables do not exclusively drive customer preferences**.

For example, in The Human Account data the segment called "Traditional Believers" has a high concentration of rural women, but also some urban women, and both urban and rural men because those respondents have statistically similar demographic, behavioural and psychometric characteristics as those rural women. This type of segmentation respects the differences within population sub-groups (for example, women, youth, rural people). It can provide FSP design teams with more realistic and actionable data and customer profiles.



1.3.2./

Step by Step: Use Customer Segmentation to identify Women Segments that match your Opportunity

BEFORE

1. Review the [opportunity brief](#): Take 5-10 minutes to review the opportunity brief to ensure the team has a shared understanding of the opportunity statement and desired outcome.

DURING

2. Women segmentation through the Human Account: Explore the data to understand your women's demographics, behaviours, and psychometrics, and how your target customer group is represented in The Human Account segments. Find a complete step by step guide (with detailed instructions) on how to use The Human Account data. To explore the data, follow the steps below:

A. Explore the 6 The Human Account [Segments](#): Read the profiles and segment overviews, watch the videos, and explore the design opportunities to understand the demographic, behavioural and psychometric characteristics of each segment. Reflect on ways your team could use this data to refine your opportunity statement.

B. Use the [simplified dataset](#) to explore differences between your group and the Nigerian population: Compare your group of interest (women) e.g. women farmers, women traders, female students, etc. against the remainder of the Nigerian population. Isolate demographic, behavioural, and psychometric differences that may be relevant to your opportunity..

C. Explore your group's representation in the 6 Human Account segments: Size and describe each identified women group of interest through their representation in the existing Human Account segments. Explore the demographic, behavioural, and psychometric variables for the group within each segment to understand how your sub-group (women) influences the overall segment.

D. Identify high priority segments that match your opportunity and extract insights that may inform design: Based on your findings in parts 1a-1c, identify women segments whose demographics, behaviours, psychometrics and total market size align with your opportunity and desired outcome.

AFTER

3. Continue to revisit your target market selection: Continue to revisit the segmentation data to extract additional insights about the highest priority customer segments for your solution. This example is highly condensed and provides a brief overview of the types of data The Human Account can surface that FSPs can use to inform product, service and engagement strategy design.

*This example is highly condensed and provides a brief overview of the types of data The Human Account can surface that FSPs can use to inform product, service, and engagement strategy design.



/Example*

2. Customer segmentation through The Human Account:

A. Explore the 6 segments. Explore the 6 segments. "Digital Youth", "Resilient Savers" and "Confident Optimists" are all segments of interest as they are more urban and therefore would be easier for your FSP to serve. They are typically wage or self-employed and have some level of digital literacy. All 3 segments demonstrate high savings frequencies indicating the potential for a savings product

B. Differences between women and Nigerian population: Nigerian women have similar savings frequencies to the rest of the Nigerian population. 29.6% save weekly (30.1% Nigeria average)

C. Representation in the 6 Human Account segments: 56% of "Confident Optimists" are women, representing an addressable market size of 8.3 million women in Nigeria.

D. Identify segments that match your opportunity: If creating a saving product geared towards women, 'Confident Optimists' could be a high priority customer group. These women tend to be formally employed or self-employed, are within middle to high socio-economic quintiles, have low income volatility and have the power to make financial decisions. Confident Optimists exhibit high savings deliberateness and prioritise saving frequently in banks.

Surfacing hypotheses and assumptions about Women Segments

1.4.1. / Surfacing hypotheses and assumptions about Women Segments

Share hypotheses and assumptions to test with Women

Most FSPs generally design products and services based on their hypotheses and assumptions. On the contrary, design teams use hypotheses and assumptions as the foundation for their research and a tool to keep the team on track. A hypothesis or assumption is never taken as true until it has been tested with customers.

FSPs can confidently bring a product, service, or engagement strategy that resonate with women needs to market once all hypotheses and assumptions have been tested and product concepts have been refined and prototyped. If teams use this process, they can be confident their solution is based on sound evidence.

For women's financial products, there are four areas where teams should test hypotheses and assumptions:

- 1. Customers (Women)** – particularly their needs, pain points, behaviors, strategies, psychological states and preferences
- 2. Products and services** – relating to value propositions, use cases, core features, effective channels, marketing strategies, messaging, branding, etc.
- 3. Internal/business dynamics** – concerning the technical and human capabilities, priorities, and strategies of the FSP
- 4. Market dynamics** – considering the past, present, and future trends and market conditions

“We think we understand our customers, but I don’t think it is right. The team tries to think about themselves and their parents, siblings, even grandparents when they design.”

-Digital Financial Service Team Leader, Nigerian Telco



1.4.2. / Surfacing hypotheses and assumptions

Step by step: Explore foundational questions

BEFORE

- 1. Prepare individually:** Take 20-30 minutes before the meeting to note down their hypotheses and assumptions related to the opportunity, and any supporting evidence. Make efforts to have an open mind free from initial gender biases.

DURING

- 2. Brainstorm as a team using the [hypotheses and assumptions question checklist](#):** Gather as a team to discuss your hypotheses and assumptions. The team leader should use the checklist to organize the group's hypotheses and assumptions. It is important to note that the team will not have hypotheses and assumptions around all of the questions at this stage or may feel unsure of a lot of answers. The team leader should write down all assumptions and hypotheses, taking note of:
 - Where the team did not have any hypotheses or assumptions or disagreed
 - Shared hypotheses and assumptions
 - New (emerging) hypotheses and assumptions that may be worth testing

AFTER

- 3. Test hypotheses and assumptions:** Teams should test this list through secondary research and customer (women focused) research in the "prototyping" phase, checking off where hypotheses and assumptions have been validated or changing the list with new evidence (see 'C' under point 2). If the team disproves a hypothesis or assumption, they should revisit the [opportunity brief](#) and any ideas or concepts to determine if the project is still worth pursuing.

Tips for Hypotheses testing on Women

Think about underserved Women Groups

Women, rural people, Northern Nigerians, and youth are all cited in the 2018 Financial Inclusion strategy as the most underserved groups. As you think through the questions, ask yourselves how this opportunity might impact these customer groups differently?

When thinking about exploring foundational questions about women to validate initial assumptions, the following tips are recommended:

- **Consider the position of women respondents in their household before recruitment.**
- **Women tend to be less expressional in the presence of their husbands. Consider having them in a controlled setting if they must be interviewed together.**
- **Women are more expressional when a fellow woman is leading the interview sessions.**
- **Try not to dominate the conversation. Allow your women respondents to express their thoughts and emotions and make probes where and when necessary.**
- **Beyond your interview recording, ensure to take notes with attention to emotions and body language expressions**
- **Pay attention to traits and facts that affirm your initial assumptions while also noting emerging themes that may validate or disconfirm your hypotheses about women.**

1.4.3. /

Data capture tool

Tool

The data capture tool enables the team to capture key data points generated during user research for subsequent use in analysis, synthesis, design and communications. The tool is a shared document, where the whole team inputs their findings. To ensure accountability, your team leader should periodically review the data capture tool to make sure it has been updated.

Difficulty level
Medium

Time
10 minutes per day

Supplies
Data capture tool

Participants
Research Team



/Download worksheet

Data capture tool

Use this capture tool to document your hypotheses and assumptions for each one of the questions on the [Hypotheses and assumptions checklist](#).

/USER

What are you trying to answer? Select a question from the 'Hypotheses and assumptions checklist':

E.i. What is your target customer group? What is the size of this market?

Initial hypothesis or assumption - List your initial hypotheses and assumptions related to your questions:

Secondary research - List the resources you are using to answers your question:

Customer research - List the observations, quotes, findings, and/or insights from research that relate to your hypotheses and assumptions:

Hypotheses and assumptions capture tool - Prototyping Toolkit



Hypotheses and assumptions questions checklist

Tick the circles once you have documented your hypothesis and assumptions on the [capture tool](#).



ACTIVITIES ⇒

Use the [Data capture tool](#) to document your thinking

✓ USERS

- ⊗ 1. What is your target women group? What is the size of this market?
- ⊗ 2. Where are your women customers located?
- ⊗ 3. What are some of their financial goals?
- ⊗ 4. What financial strategies or tools do they use? Why do you think they use these strategies or tools?
- ⊗ 5. How do they earn, spend, save, borrow, and invest money?
- ⊗ 6. What do you believe your customers want or aspire to?
- ⊗ 7. What are some of the social/cultural, economic, political, environmental/infrastructure, and technological systems and factors that may impact the opportunity you are pursuing?
- ⊗ 8. What are some of the constraints/challenges your customers face that may also impact the opportunity you are pursuing?
- ⊗ 9. What other shared personal traits or preferences might your customers have that could impact uptake or use of the opportunity you are pursuing?
- ⊗ 10. What are customers willing to pay for financial products or services?
- ⊗ 11. How could the opportunity you are pursuing impact underserved customers differently?
 - ⊗ A. What are the socio-cultural norms, beliefs, and perceptions that may influence how they receive the opportunity you are pursuing?
 - ⊗ B. What do you believe are their roles and decision-making power in a household, and how may this influence their uptake and use of the opportunity you are pursuing?
 - ⊗ C. In what ways might their goals or priorities be different?

PRODUCTS AND SERVICES

- ⊗ 1. What types of products or services will be most compelling to your women segments? In what situations will they use them?
- ⊗ 2. What value will they get from using them?

✓

- ⊗ 3. How will your users learn about your products or services?
- ⊗ 4. What do you believe are the most effective ways of distributing products and services to your users?

INTERNAL DYNAMICS

- ⊗ 1. What capabilities and resources does your team need to 1) prototype, and 2) develop, 3) roll-out this project, 4) and support the long term delivery of the project?
- ⊗ 2. What internal enabling factors can you make use of to achieve this project?
- ⊗ 3. What internal challenges might you face as you pursue this project?
- ⊗ 4. What internal checks and balances must the team consider?
- ⊗ 5. Who internally needs to approve this opportunity for it to be a success?
- ⊗ 6. How will these people be convinced of the benefits of this project?

MARKET DYNAMICS

- ⊗ 1. Are other FSPs pursuing a similar opportunity? If so, what differentiates your project?
- ⊗ 2. How might competitors impact your project?
- ⊗ 3. What products, services, engagement models, business models, and pricing strategies are your competitors using that you can learn from?
- ⊗ 4. How might the economy, environmental, and infrastructural factors impact your project?
- ⊗ 5. What policies or regulations might affect your project?

Conducting secondary research

1.5. / Conducting Secondary Research

Many Nigerian FSPs replicate what they see others doing or what they see in existence across other markets. These may not be suited to women's specific needs in the market under consideration but can however, be a landing ground for secondary research.

1.5.1. / Stay on Top of the Current Customer, FSP Landscape and Policy Research

Gender insights: *The government, NGOs and research institutions periodically release data that can support FSPs to better understand their customers and the potential to expand into new customer segments. Staying up to date on the latest customer data can help your team understand the size of potential customer groups or segments, and some of their key characteristics, for example, demographics and financial behaviours. This research can inform product, service and engagement strategy design.*

Landscape analysis: *The Nigerian financial sector is constantly growing with the introduction of new FSP products, services and delivery models. Conducting landscape analyses helps FSP teams understand offerings, strategies and positioning of their competitors. Teams can then scope the opportunities and threats and identify their competitive advantage. Understanding the competitor landscape also informs business modelling, particularly around pricing strategy.*

Policy Analysis and M&E: *The policy landscape for financial services in Nigeria is rapidly evolving, with new policies, regulations, taxes and incentives introduced frequently. Conducting frequent policy reviews ensures that FSPs remain credible in the eyes of the regulator and their customers. This prevents disruptions in business operations, and helps FSPs take advantage of emerging opportunities that result from changes in policy or regulation*



LEARN MORE ⇒

Learn more about customers through the [LBS customer insights brief](#)



LEARN MORE ⇒

Learn more about competitor through the [LBS landscape analysis brief](#)



LEARN MORE ⇒

Learn more about policies through the [LBS policy brief](#)

/A note on Lagos Business School

A hub for sustainable and inclusive digital financial services

*The Sustainable and Inclusive Digital Financial Services (SIDFS) initiative of LBS engages in research and advocacy projects with the goal of creating an inclusive ecosystem for financial services and financial inclusion. The initiative seeks to gain an in-depth understanding of the **digital financial services** and **financial inclusion** landscape while providing thought leadership on sustainable business models to deliver digital financial services to the unbanked poor. Our overall objective is to support the development and promotion of sustainable solutions to Nigeria's financial inclusion challenges and help more Nigerians access the financial services they need to improve their lives. Find out more at:*



Brainstorming Ideas

1.6. / Brainstorming Ideas

1.6.1./ Generate a large number of new and innovative ideas

Ideation is the process of generating, developing, and communicating new ideas for products and services and engagement strategies. Teams will build on their opportunity brief, hypotheses and assumptions, and their secondary research to create as many ideas as possible. While many teams have participated in 'brainstorming' sessions, ideation sessions are more structured to support creative and lateral thinking. Creating a set of rules around your brainstorming session will help the team stay on track, and come up with a large number of ideas. Such rules could be deferment of judgement, building on ideas of others, staying focused on the topical area of the opportunity brief, focusing on a conversation at a time, welcoming as many ideas as possible, and even allowing the women in the team to offer more analytical views from their experiences. Allow their emotions to pour out as there can be a million hidden ideas behind such emotions.

Participants

Product development team, compliance and risk management team, software development team, data analytics team, marketing team

/A note on brainstorming:

Set your teams up for success

Creating a set of rules around your brainstorming session will help the team stay on track and come up with a large number of ideas:

Defer judgement: *When first brainstorming, don't judge the ideas of others. Encourage wild ideas! You never know where a good idea will come from so let the ideas flow freely.*

Build off the ideas of others: *Try to use "and" instead of "but" when discussing ideas in order to let them evolve instead of shutting them down. Feel free to merge ideas together or take bits and pieces from each other.*

Go for quantity: *At first, think of as many ideas as you possibly can. You can never have too many. You will have time to refine and sort through them later.*

Stay on topic: *While you want to think wildly and freely, try to keep the discussion on target. This means staying within the scope of possibility and the scope of your "how might we" questions.*

Focus on one conversation at a time: *Respect your team's ideas. Give attention to one conversation at a time to help direct the moment forward.*

1.6. / Brainstorming Ideas


1.6.2./ Step by Step: A Highly Collaborative Structured Brainstorming Process

BEFORE

1. Review the completed [opportunity brief](#) and [data capture](#): Take 10-15 minutes to review the opportunity brief and the data capture to ensure that all new findings are brought into the brainstorming session.

2. Review the brainstorming rules. From time to time, and depending on the team composition, review the rules for brainstorming. If the team is large enough, sub-teams can be created and placed in different simulated environment where the ideas can be contextualized within the simulated scenarios. This can offer different sub-teams the opportunity to think 'outside the box' and come up with different ideas during the group share sessions.

DURING


3. Individual brainstorm round 1:  The facilitator should set a timer for 7 minutes. Each team member should work independently to write as many product/service ideas or engagement strategies as they can to address the "how might we" question on post-it notes. Each post-it note should have a separate idea.

4. Group share: Going round the table, each team member should share one idea they noted down to the group. If someone has a similar idea, they should go next and share it, explaining how it builds on what the previous person shared. The facilitator should stick each 'post-it notes' on the wall after it is shared with similar ideas next to each other. The team should keep going round until all ideas have been shared and clustered.

5. Lateral thinking:  Discuss products, services, or engagement strategies that have already been popular with your target customers, both within the financial service sector and outside of it. Pick your two favourite ideas. For each example, the facilitator should set a timer for 3 mins. →

Using a different colour post-it, each team member should work independently to write down as many reasons they think the product, service or engagement strategy resonates with customers. Repeat the brainstorming for another 3 minutes with the second example.

6. Group share: Going around the table, the team should share and build on each other's ideas of why the example products, services or engagement strategies were successful. The facilitator should post these on the wall, to the side of the original ideas.

7. Individual brainstorm round 2:  The facilitator should set a timer for another 7 minutes. Each team member should write as many product/service ideas or engagement strategies as they can to address the original "how might we" question drawing inspiration from the success factors uncovered in the lateral thinking round.

8. Group share: Going round the table, the team should repeat step 4, sharing out their ideas and posting them on the wall. Building on, or clustering similar ideas.

AFTER

9. [Concept development](#): Turn your ideas into concepts using the process found.

/Example

3. Individual brainstorm round

A. Ideas could include: group savings, urban to rural remittances, engage women through the mosque or church groups.

5. Lateral thinking

A. Hair salon services: Success factors could include: community, perceived status, luxury, beauty, professionalism

B. Toothpaste: Success factors could include: brand recognition, daily use, price, availability

7. Individual brainstorm round

A. Ideas could include: Dedicated savings, daily reminders, links to e-commerce

Developing concepts

/1.7.1. Turn Ideas into Proposed Women-centric Solution Concepts

1.7.1./ Developing concepts

Turn ideas into proposed Women-centric Solution concepts

A concept is more polished and complete than an idea.

*It is something the team will want to test during prototyping. A concept starts to look like an answer to the **opportunity brief**, combining ideas with an articulated value proposition (why the solution will be important to the target women segments) and use case (how women will use it). The team will review their ideas, bundling them into concepts and documenting the best ones so that they can test them with women (customers) during the prototyping phase.*

Participants

Product development team, compliance and risk management team, software development team, data analytics team, marketing team

“Many Nigerian FSPs replicate what they see others doing or what they see in other markets. There are many homogenous products on the market. FSPs can take it to the next level and stand out.”

-Supply side analysis team, Lagos Business School

/A note on value propositions

Differentiate yourself from the market

*The team should now have defined their opportunity space, surfaced their assumptions and hypotheses, and conducted initial secondary research. As the team sits down to develop its product concept, think about how you can differentiate yourselves by 1) serving **new target segments** you have uncovered during the customer identification, or by 2) creating **products and services that distinguish themselves from competitors**, or by 3) leveraging an opportunity you see in **financial inclusion friendly policies and regulations**.*



1.7.2./ Developing concepts


Step by step: Bundling ideas to develop concepts with value propositions and use cases

BEFORE

1. Review and recluster ideas: Review and re-cluster ideas: The team should have developed a wall of 'post-its' including ideas based on the "how might we question" and success factors or differentiating criteria based on the lateral thinking exercise. Review the post-its and ensure that all similar ones are clustered together.

2. Review the [concept canvas](#).

DURING

3. Idea bundling and concept creation:  Idea bundling and concept creation: The facilitator should set a timer for 20 minutes. Each team member should work independently to develop one or two concept sheets. They should begin by looking at the wall and bundling ideas and differentiating factors together. Each [concept canvas](#) includes:

- A name for their concept
- Their target Women customers
- A description of how it works
- The value proposition (why they believe it will be important to their women customers)
- The use cases (how they think their women customers will use it)

4. Group share: Going round the table, each team member should share their concept with the group. The facilitator should stick each concept sheet on the wall after it is shared with similar concepts next to each other. The team should keep going round until all concepts have been shared.

5. Prioritisation: Begin by discussing whether similar concepts should be combined, or which elements of similar concepts should be tested. Use the three lenses to prioritize your concepts, scoring each concept with high, medium or low across each of the following criteria:

A. Viability: Identify whether the concept is supported by current market conditions and trends, particularly as it relates to women.

B. Feasibility: Determine whether pursuing the concept is internally feasible.

C. Desirability: Define the specific women (customer) need(s) that will be addressed for your target women segments / subsegments.

The team should then identify high priority concepts that they want to test during prototyping by voting on their favourites. A maximum of 3 different concepts should be tested during one concept testing sprint to ensure the team remains focused during prototyping.

AFTER

6. Business case and feasibility gut check: Gut-check financial, operational, technology, talent, and regulatory feasibility, to ensure that the concepts being tested could be brought to market.

7. Prototyping: Test your concepts using the process found in the [next phase](#).



3. Idea bundling and concept creation

Concept canvas Worksheet	
1. Name your concept Family purpose target savings	2. Name the value proposition of the concept Linked accounts between friends and family. Share and move money around between linked accounts. Access to better rates on credit cards.
3. Define your target customer Digitally savvy people. Creditworthy. Entrepreneurs. Self-employed.	4. Define the use cases Saving for a business investment or for school fees. A plan to help recently income with their regular household needs.
5. Business case/feasibility A savings product that... • Enables customers to save their regular and credit needs. • Offers a flexible, secure and automated investment plan. • Offers a digital, easy-to-use interface. • Offers a low-cost, high-yield investment plan.	6. Business case/feasibility When opening the account, customers determine the total savings amount and savings period. A monthly savings target is calculated based on their preferences. The account functions similar to a bank account.

View [example concept](#)

Concept canvas Worksheet	
1. Name your concept Family purpose target savings	2. Name the value proposition of the concept Linked accounts between friends and family. Share and move money around between linked accounts. Access to better rates on credit cards.
3. Define your target customer Digitally savvy people. Creditworthy. Entrepreneurs. Self-employed.	4. Define the use cases Saving for a business investment or for school fees. A plan to help recently income with their regular household needs.
5. Business case/feasibility A savings product that... • Enables customers to save their regular and credit needs. • Offers a flexible, secure and automated investment plan. • Offers a digital, easy-to-use interface. • Offers a low-cost, high-yield investment plan.	6. Business case/feasibility When opening the account, customers determine the total savings amount and savings period. A monthly savings target is calculated based on their preferences. The account functions similar to a bank account.

View [example concept sheet](#) from customer-centricity training workshop

Concept canvas

Worksheet

The concept canvas is a structured tool that enables your team to convey your idea, together with the details that move it from an idea to a concept. Your team will use this canvas to capture the idea, target women groups, value proposition and use cases.

Difficulty level

Medium

Time

1 hour

Supplies

Concept canvas, pens, post-its notes

Participants

Product development team, compliance and risk management team, software development team, data analytics team, marketing team



/Download worksheet

Concept canvas Worksheet

Use this concept canvas to describe build and describe your concept ideas.

1. Name your idea. How would you call this solution?	4. State the value proposition of this product/feature/service. Why do you believe this will be important to your target audience?
2. Define target user. Who are you designing this for?	5. Define use cases. List, draw, describe how and where your user will use this solution.
3. Describe your solution. How does it work?	

Concept canvas - Prototyping Toolkit



/Section 2

Prototype

Phase 1

Women-Centred Design Process Phase II

[2.1 Introduction to prototyping](#)

[2.2 Concept testing](#)

[2.3 Low fidelity prototyping](#)

[2.4 High fidelity prototyping](#)

[2.5 Synthesis](#)



2.1. /Introduction

Introduction to prototyping?

Prototyping is one of three non-linear design phases that your team should move through to develop informed, compelling and innovative products

Prototyping is a **structured way to check that you have a desirable, feasible, and viable product, service, or marketing and messaging strategy before rolling it out or making a significant investment** in its development.

Prototyping is about bringing tangibility to your ideas. As your team learns more about your women segments and develops a clear value proposition and concrete use cases for the solution, the fidelity (the level of detail and usability) increases until you develop a prototype that looks and feels like the final solution. Taking this gradual approach to prototype development reduces overall costs, as the team never invests too heavily in a prototype until they validated it in a lower cost way.

To prototype is to learn about what works and what doesn't so that FSPs can improve their solutions for target women segments before investing heavily in it. The 'prototype' phase walks the design team through a series of activities and tools that enable the team learn from the target women customers in the most cost-effective way. Prototypes can take many forms; the only shared characteristic is that prototypes are all tangible forms of a team's ideas. Prototyping helps teams **to learn, iterate and move forward quickly**, and therefore is an incredibly impactful part of the Women-centred Design process, with a high return on investment (ROI). Prototyping supports teams to test, learn and iterate on proposed ideas with women quickly and cheaply.

The prototyping phase is the most dynamic and iterative phase of the Women-centred design process and will evolve as teams learn more about their target women segments, the market, and their internal capabilities and priorities. It is the most dynamic and iterative phase of the design process. During this phase, the design team will build a deeper understanding of women's contexts, needs, behaviours and motivations. The team will also test concepts and prototypes at increasing levels of fidelity, incorporating feedback and insights for prototype refinement and engagement strategy development. By the end of this phase, your team would have had a clear understanding of their priority women groups, and tested and refined key features, benefits, distribution channels, messaging and positioning strategies. Because prototyping is all about learning, synthesis is a vital part of the prototyping process. Creating a culture of daily synthesis ensures your team is actively interpreting findings into ideas and actionable insights that can help you improve your solution.

IBM's adoption of prototyping resulted in:

2x

speed to market

33%

reduction in design time

75%

reduction in development time

300%

increase in return on investment

/Source

2019 Forrester Total Economic Impact Study



⇒ACTIVITIES

- 1. Concept testing**
- 2. Low Fidelity Prototyping**
- 3. High Fidelity Prototyping**
- 4. Synthesis**

1/Concept Testing

Explore value propositions and use cases for concept testing

The team should now have developed a concept or series of concepts that they plan to test with women customers. Concept testing focuses on exploring the financial behaviour, needs, motivations and aspirations of women segments. Through this process, the design team can understand how a solution concept may be important to a target women segment (**value proposition**), and how it might be used in their daily life (**use case**).

Through gender research, design teams also understand more about how target women customers interact with their environments and where they get information. This information will support your teams as they develop customer **marketing and messaging strategies**.

It is difficult to truly understand value propositions and use cases by merely asking “what do you think about this solution” or “how would you use it” because the women customers you speak to may never have considered your solution before and therefore cannot provide informed answers. Taking a **bottom-up approach**, beginning by learning about their financial lives will give the design team a more nuanced understanding of how (if at all) the team’s concept will meet the pain points of the customers.

It is difficult to truly understand value propositions and use cases by merely asking, “what do you think about this solution” or “how would you use it” because the customers you speak to may never have considered your solution before and therefore cannot provide informed answers. Taking a **bottom-up approach**, beginning by learning about their **financial lives**, will give your team a more nuanced understanding of how (if at all) your concept will satisfy your customers.

/A note on culturally sensitive research Be Mindful of Unintended Consequences

As the design team begins to engage with women customers, particularly in contexts and geographies that are new to you, start by considering some of the socio/cultural norms that may influence behaviour in these communities. For example, when conducting a research and concept testing with women, think about how they may feel most comfortable participating.

If concerned, consider ensuring that a woman on your team leads the interview. Try as much as possible to avoid creating conflict or stress as a result of your research. Consider, for example, how the men in the community may feel about you interacting with women. Do not use this as a reason not to interview them but consider conducting parallel discussion with men or getting permission from community leaders or heads of the family where appropriate. Always be honest about your intentions, the purpose of your research, and what (if anything) your participants will get out of it.



2.2.2. /Concept Testing

Step by step: Learn about your Target Women's financial lives

BEFORE

1. *Determining a learning agenda:* This is a great way to get the team started as it helps them contextualize what approaches, and requirements are needed to get the processes started. The team begins by first developing a learning agenda to help identify their research participants and guide their research.

2. *Develop a research plan and schedule interviews and discussions:* Based on the learning agenda, teams can then develop a research plan, organize logistics and focus on participant recruitment.

DURING

3. *Engage with women (participants):* Conduct a mixture of interviews and small group discussions, using open-ended questions based on the learning agenda and participatory activities:

A. *Individual discussions:* These discussions help your team understand more about the financial lives of your target customer groups, and the value proposition and use case of your solution.

- Interview
- Household financial maps
- Ecosystem maps

B. *Small group discussions:* These discussions help your team understand more about your customers' environments and information channels, informing your marketing and messaging strategies.

- Interview
- Ecosystem maps

AFTER

4. *Synthesise your findings:* At the end of each day, and at major milestones during research, the team should come together to make sense of what you have heard and look for patterns across the interviews. Use the following tools and approaches to get the most out of the research:

A. *Daily downloads:* Teams share their findings and capture data, and discuss the implications on their concepts each day.

B. *Personas:* At the end of the research week, teams synthesise household financial maps are synthesised into personas by finding patterns in responses which will inform priority customer group selection.

C. *Synthesised ecosystem maps:* At the end of the research week, teams synthesise the ecosystem maps by finding patterns in environments and information channels which will inform marketing and messaging strategies.

5. *Brainstorm new ideas* and *develop refined solution concepts:* After synthesis your team may want to discard your initial concepts or adjust and improve on them. Conduct another round of brainstorming and concept development and begin the concept testing process again before moving on to prototypes.

PRO TIP

Go to your customers to meet people where they are

Concept testing should take place in the communities where the participants are from and where they feel most comfortable. Often the most profound customer insights can be generated by meeting research participants in their homes, workplaces, or in frequently used community gathering places, as this can allow teams to see the participants interact with their environments. Concept testing done in an FSPs headquarters create the wrong **power dynamic** and sense of hierarchy, limiting the respondent's comfort in sharing their financial realities.

2.2.3./Concept Testing

Learning Agenda

Step by Step: Define Research Themes to explore with Women Segments

BEFORE

1. Review concept sheet: *By now, the team must have developed a concept usually done on plain sheets. The next step is to take a look at the concept sheet and identify a list of the types of women/segments you would like to speak to. This list should include target users, as well as any stakeholders you believe might be important in the customer journey or customer engagement strategy. Each group will likely need a tailored learning agenda.*

DURING

- 2. Define research themes:** 👁 Look through your data capture and hypotheses and assumptions checklist, what are the main thematic areas that you need to explore in greater detail or validate? What are the sub-themes that flow from these?
- 3. Draft the learning agenda:** 👁 Turn these research themes into a checklist to ensure that your team covers all of them during the customer interviews and small group discussions. Start with the most important themes at the top, grouping sub-themes below.

AFTER

4. Turn your learning agenda into an interview guide: *For some people on your team, a learning agenda will be enough to help guide a conversation. For most team members, particularly those who are new to customer research they should prepare an interview guide with sample questions.*



2. Define research themes:

Main theme: *Basic demographics*

Sub themes:

- Age
- Position in the household
- Location
- Educational level
- Occupations / livelihoods
- Household Size
- Digital literacy and usage

3. Draft learning agenda

Learning agenda

Example

The learning agenda should be used during user research to ensure the team covers key learning points in each session. The learning agenda includes all of the key points of interest, hypotheses, and assumptions teams want to test with target users through user research.

CONTEXT	CONTEXT (continued)	MOTIVATIONS
<ul style="list-style-type: none"> Basic demographics <ul style="list-style-type: none"> Age Sex Location Educational level Occupations / livelihoods Household size Digital literacy and usage Family context <ul style="list-style-type: none"> Marital status Economic role in household Control of income Financial role in household Access to household finances Mobility and access to financial tools Access to credit services 	<ul style="list-style-type: none"> Finance <ul style="list-style-type: none"> Income level Income period / reliability / volatility Expenses Financial resilience Investment potential Social networks Social financial service access Formal financial service access Social safety net access Public safety net and service access FINANCIAL BEHAVIOURS, STRATEGIES & TRUSTS <ul style="list-style-type: none"> Financial behaviour, strategies, & tools Savings income Savings expenses Borrowing income Borrowing expenses Planning and prioritizing Use of formal financial services Use of social financial services and relationships 	<ul style="list-style-type: none"> Motivations <ul style="list-style-type: none"> Financial needs Financial goals and expectations Financial challenges ATTITUDES <ul style="list-style-type: none"> Perceived complexity of financial services Debt aversion Cyber risks Safety of savings Trust in people Trust in social financial networks Trust in formal providers

Learning Agenda - 1201 Customer Journey Mapping Toolkit

View example [learning agenda](#)



ACTIVITIES ⇒
Use the **Learning agenda** example to create your own version

2.2.4./Concept Testing

Research plan


Step by step: Recruit and identify research participants, and organise logistics


BEFORE

1. Identify a research “fixer”: Gender research requires adequate planning that must consider gender nuances. Teams should begin by identifying someone who will support them plan the research and most importantly recruit participants. This ‘fixer’ needs to be someone who is from the same community as the women customers or can speak the local language/dialect. They should be entrepreneurial and engaging enough to reach out to people and must be reliable and organized. Some design teams prefer to use an external person (community leaders, student etc.) however this person can be someone on your team.

2. Review concept sheets and learning agenda(s): Review the learning agendas to understand the priority gender groups and research themes of interest. The team should agree on the concept to be researched as well as the research agenda.

DURING

3. Develop research participant recruitment criteria:  Start by developing a screener instrument which identifies any key characteristics that all of your participants must have, or cannot have (inclusion and exclusion criteria). From there the teams should explore what kind of diversity they need in their sample. Create a list of variables that the recruiter should be mindful of when scheduling research participants to ensure variation, depending on the target women segment(s).


4. Logistics:  Interviews and small group discussions take time. Teams should schedule no more than 3 sessions each day, building time into the schedule to get from one session to another. The team should then map the types of sessions (interview or small group discussion) and the types of research participants they want for each time slot. Remember that the types of research participants you can speak to each day will depend on the location you have selected for the day. The team should create a detailed schedule using the research plan.

5. Language Consideration: Quality and successful interviews largely depend on the language of communication. Depending on the demographics of women segments, the team should attempt to have language experts (trained on the various concept) present at every interview session.

6. Schedule discussions and small group discussions: The fixer should try to make sure they have the next 3 days of participants lined up. This allows for the team to adjust the plan for later in the week when needed. The team can also help schedule participants for subsequent days by asking previous participants to connect your team to others. When scheduling research sessions, ask for 2 hours of time, be clear on who you are and what you are trying to do, and set expectations around what the participant will get for their involvement.

AFTER

7. Conduct interviews and small group discussions: Using the instructions and tools


/Example

3. Develop participant recruitment criteria:

Participant recruiting criteria
Example

The participant recruiting criteria should be used throughout the user research process to ensure the “fixer” is recruiting the right types of participants.

Location/venue	Demography	Gender	Age	Occupation	Education
Participants must be women The team should recruit from the community, asking women to participate	Urban and peri-urban areas	Women	Between 18-35	Some part-time working, self-employed, casual employees, and self-employed	High school or above, minimum to college or university
Participants must live in urban and peri-urban areas (10-15 participants)	Financially stable Must have a bank account or a credit card (e.g. smartphone, savings group)	Designer	Mobile phone ownership		

Learning agenda - © 2018 Customer Centric Design Toolkit

View example [recruitment criteria](#)

4. Logistics:

Research plan
Example

The research plan lays out the structure for the week, showing the types of customer interactions, the locations and the participant criteria. Synthesis sessions should also be recorded on the plan.

Day/Time	Monday	Tuesday	Wednesday	Thursday	Friday
Morning	Individual interview Sahar, Market, Lagos self-employed women, younger (18-35)	Small group (2-5 participants) Oke, Lagos, wage employed women, use a community savings group	Individual interview Oke, Lagos, wage employed women, (no preference on age, education or tools)	Small group (2-5 participants) Loko, Market, Lagos, self-employed women, (no preference on age, education or tools)	Small group (2-5 participants) Loko, Market, Lagos, self-employed women, (no preference on age, education or tools)
Mid day	Small group (2-5 participants) Sahar, Market, Lagos, self-employed women, use a community savings group	Individual interview Oke, Lagos, wage employed women, younger (18-35)	Individual interview Oke, Lagos, casually employed women, (no preference on age, education or tools)	Individual interview Loko, Market, Lagos, self-employed women, younger (18-35)	Synthesis: Daily downloads, insights generation, validation and concept refinement
Afternoon	Individual interview Sahar, Market, Lagos, self-employed women, (no preference on age, education or financial tools)	Individual interview Oke, Lagos, casually employed women, (no preference on age, education or tools)	Synthesis: Daily downloads, insights generation	Individual interview Loko, Market, Lagos, self-employed women, (no preference on age, education or tools)	
Evening	Synthesis: Daily downloads	Synthesis: Daily downloads		Synthesis: Daily downloads	

Research plan - © 2018 Customer Centric Design Toolkit

View example [research plan](#)


ACTIVITIES →

Use the **Research Plan** resource to prepare for your research

2.2.5./

Participant Recruitment Criteria Template

The participant recruitment criteria should be used throughout the user research process to ensure the “fixer” is recruiting the right types of participants.

Difficulty level

Low

Time

1 hour

Supplies

Participant recruitment criteria template, pens, post-it notes

Participants

Full Project Team



/Download worksheet

Participant recruiting criteria Template

The participant recruitment criteria should be used throughout the user research process to ensure the “fixer” is recruiting the right types of participants.

Exclusion Criteria	Geography	Gender	Age	Occupation	Education
	Financial Tools	Religion	Mobile phone ownership		

Learning Agenda - LBS Customer Centred Design Toolkit

2.2.6./
Research Plan
Templates

The research plan lays out the structure for the week, showing the types of customer interactions your team will have, the locations, and the participant criteria. Synthesis sessions should also be recorded in the plan.

Difficulty level
Medium

Time
1 hour

Supplies
Research plan

Participants
Product development team, Research team, user experience designers, fixers

 /Download worksheet

Research plan Template

The research plan lays out the structure for the week, showing the types of customer interactions, the locations and the participant criteria. Synthesis sessions should also be recorded in the plan

Day/Time	Monday	Tuesday	Wednesday	Thursday	Friday
Morning					
Mid-day					
Afternoon					
Evening					

Research plan - LBS Customer Centred Design Toolkit

2.2.7./

Interviews and small group discussions

BEFORE

1. Review "user discussions best practices": The team should review resources detailing tips on how to conduct best gender research.

2. Give a Structure to the interview or small group discussion: Refer to the example. Begin by reviewing the learning agenda. Discuss as a team how to build a conversation around these thematic areas? Think about a structure that has the outcome in mind from the beginning; that introduces yourself and then has a reasonable beginning, middle and end and think about where you will use the activity. The aim is to ask open questions, avoiding questions that are leading or have yes or no answers.

A. Do not create a script: Adapt the [learning agenda](#) example. Avoid building a script of the exact questions you plan to ask. Customer individual and small group discussions are not the same as surveys. You are trying to understand the reasons behind certain behaviours and the feelings around certain choices. Draft questions that will help you start each section but use the learning agenda as an anchor and allow the participant's answers to guide the conversation.

3. Assign roles: For each session, there should be a facilitator, backstop, note-taker, photographer, and where needed, a translator. Each team member can take on more than one role. Review the roles.

DURING

4. Introduce yourselves: Everyone on the team should introduce themselves, explaining again what they are doing and thanking the participant for being involved. Ask the participant (or participants if a group) to introduce themselves and create space for them to ask you any questions they may have. Re-assure them that no answer is wrong

5. Gain consent: Ask permission to take notes and photos.

6. Start small: Begin with easy questions about themselves and their families. In small group discussions make space for everyone to speak and answer these foundational questions.

7. Probe for stories: Try to ask questions that encourage the participant to give concrete examples or stories of previous experiences. For example, "Can you tell me about a time when you felt really confident about your financial future?"

8. Follow up with "why?": As much as possible follow up each question by probing further on "why?" respondents answered that way. For example, "What has been your experience interacting with banks in the past? Why did you feel this way?"

[Continue >>](#)



/Example

2. Structure your discussion



View example [discussion guide](#)

2.2.7./

Interviews and small group discussions

[Continue >>](#)

9. Introduce activities: *Use the household financial mapping and ecosystem mapping to structure the middle portion your conversation. Through the activity you can learn a lot about your participant and reduce the risk of them getting bored of question after question.*

10. End on a positive note and leave space for questions: *End the conversation with optimistic questions for example around their aspirations or plans for the future. Create space for the participant, or participants to ask you questions. Thank them for their time and be clear about how the research will be used and what the team's next steps are.*

AFTER

11. Synthesise your findings: *At the end of each day, the team should come together to make sense of what you have heard, and look for patterns among the discussions using the [daily downloads](#) activity.*



Interview best practices

In Interviewing Women Groups

1. Be honest

Explain why you're there, what they can expect, and do not promise them anything you cannot deliver

2. Be aware of power dynamics and establish social parity

Calibrate to the Interviewee

3. Demonstrate respect and sensitivity

Set a friendly tone, maintain eye contact and positively engaged body language

4. Connect with the person/every member of the small group:

Connect with the person/every member of the small group: Do not treat the interviewee as a subject or a source of information, show genuine interest in the person and their story

5. Withhold judgement

Do not let it bias your questions and never openly judge an interviewee

6. Don't ask guiding questions

Structure your questions to minimise bias

7. Ask simple direct questions

Break complex questions into simple questions

8. Maintain a good pace

Do not leap into research topics, avoid cutting off the participant

9. Return to difficult / important questions

Asking in many ways to see if it validates

10. Repeat answers back to participants

To check for understanding and demonstrate listening

11. Respect silence

Give people space to reflect and form thoughts

12. Give Interviewee participant opportunities to ask questions

Especially at the beginning and end of the interview





Interview roles



There are multiple roles that team members must play to conduct a successful interview. Often, these roles can be combined according to the number of team members present (such as one person playing the backstop, translator, note-taking and photography roles). Ideally, the research team has two people present for a user interview; never have more than 3.

FACILITATOR

: Responsible for leading the interview and asking the questions. The notetaker or other members act as crucial supports to the facilitator – helping identify follow-up or clarifying questions.

BACKSTOP

For each interview assign a backstop. This person is responsible for checking that the facilitator has obtained informed consent, ensures ethical compliance and making certain required data is captured.

NOTE-TAKER

Almost always, the facilitator and note-taker are separate people so that the facilitator can focus on having a conversation, while the note-taker documents the conversation.

PHOTOGRAPHER

With consent from each participant, the photographer is responsible for visually documenting the activity, surroundings, and general context.

TRANSLATOR

When needed, translators will ensure smooth communication. They will also actively participate in probing and reading between the lines of participant answers.



2.2.8./

Household financial map


Step by step: (A) Create a Visual Model of target Women's Financial Life

BEFORE

1. Print out the [templates](#): Bring a A3 sized printed copy of the template.

2. Start with contextual discussion questions: Based on your learning agenda and discussion guide, begin by asking contextual questions ensuring the participant is comfortable.

DURING

3. Guide the Women through the map:  The map is divided into six main points: Income, Expenses, Assets, Aspirations and Obstacles, which are the anchors of the conversation. Move through each of the categories, asking questions about a typical week, taking notes, and capturing quotes/phrases on post-it notes.

A. Income: Begin by asking about how they bring money into the house in a normal week. As the respondent introduces sources of income, add notes showing activities and amounts in the corresponding income box.

B. Expenses: Then ask them what takes money out of the house during a normal week, again taking notes in the expenses box. Be sure to probe on categories including accommodation, bills, children's costs (school fees etc.), transport, food etc.

C. Assets: Ask users to talk about their most valuable possessions. Typically it is easiest to ask this in the form of a scenario, for example, "If your loved one became ill, or you had another type of financial shock, what asset could you rely on to sell or use as collateral to overcome that challenge?" Ask how they came to own each asset.

D. Aspirations: Once you are more confident with users, ask them to express their desires and wishes for the future. These could, for example, include business or employment opportunities, hopes for their children, assets they would like to purchase, among others.

E. Obstacles: Ask the respondent what is standing in the way of them achieving their aspirations. Note down what they would need in order to achieve these aspirations as well as their obstacles.

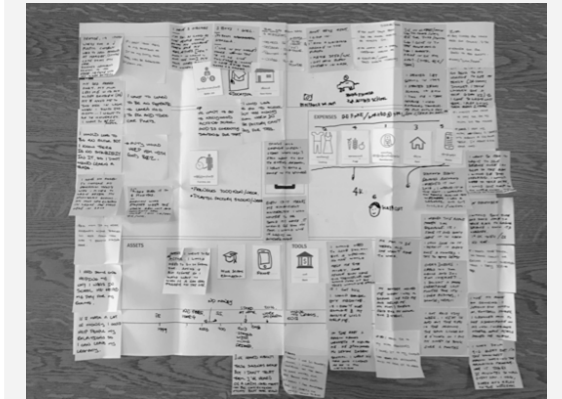
F. Financial Tools: Finally, ask them to talk about the financial tools they currently use to manage their assets, income, expenses and economic aspirations.

Continue >>



/Example

3. Guide the participant through the map



Household financial map before synthesis



ACTIVITIES ⇒

Use the **Household financial Map** to document your thinking

2.2.8./

Household financial map

Step by step: (A) Create a Visual Model of target Women’s Financial Life


Continue >>

G. Contextual Scenarios: *Once the Map is complete, pose a wide range of contextual scenarios. An example question could include; “What would they do if you got a lot more money? How would you prioritize spending, saving, borrowing and investing?”*


H. Concept Testing: *Then use the Map to explore how the respondent might use your proposed product/service to manage their financial situation. Asking for example; “If you had access to a digital savings product, where you could set a target and save for a specific goal, how would you use it? Why?”*

AFTER


4.Synthesise your findings into personas: *At the end of the research week, synthesise household financial maps into personas by finding patterns in responses. This will inform priority customer group selection.*


/Example

Household financial map



View [example Household financial map](#) from customer centricity training workshop


ACTIVITIES =>

Use the **Household financial Map** to document your thinking

2.2.9./

Household financial maps

Worksheet

A household financial map captures how customers currently manage their finances in response to a range of possible scenarios. This participatory exercise draws out experiences, relationships, and attitudes that drive financial decisions.

Difficulty level

Medium

Time

1-1.5 hours

Supplies

Household financial map worksheet, pens, post-it notes

Participants


Research team (facilitators to lead)



/Download worksheet

Household financial maps
Worksheet

Printable household financial maps: move through each of the categories, asking questions about a typical week, taking notes, and capturing quotes/phrases on post-it notes.

Aspirations: Ask them to express their desires for the future. Ask them what they would need in order to achieve these aspirations.	Income: Ask how they bring money into the house in a normal week.	Obstacles: Ask what obstacles, restrictions, or challenges may prevent them from achieving their aspirations.
		
Assets: Ask users to talk about their most valuable possessions. Typically it is easiest to ask this in the form of a scenario. Ask how they came to own each asset.	Expenses: Ask what takes money out of the house during a normal week.	Financial Tools: Ask what financial tools they currently use to manage their assets, income, expenses and economic aspirations.

Household Financial Maps- Prototyping Toolkit

2.2.10/

Engage with Women

Step by step: (B) Ecosystem map

BEFORE

1. Print out the ecosystem map template and the noun cards:

Bring a A3 sized printed copy of the [ecosystem map](#), and print and cut up the ecosystem actor [noun cards](#).

2. Start with contextual discussion questions: Based on your learning agenda and discussion guide, begin by asking contextual questions ensuring the participant is comfortable.

DURING

3. Guide the Women through the map: Lay the map in front of the participant or group. Explain that the map features three concentric circles with the participant(s) at the centre. The three circles represent the proximity to the customer. Placements closer to the customer mean relationships of greater importance; the ones further away are of less importance.

A. Map ecosystem actors and institutions: 👁 Start by showing the participant(s) the ecosystem cards (dark blue). Ask them to identify 5 cards that represent ecosystem actors or institutions that are most important in their lives (these can be positive and negative relationships). Ask them to place the cards on the map based on how important they feel these relationships are to them. Ask them why they placed each actor or institution there and take notes.

A (continued): If doing the exercise as a group, ask if anyone disagrees with the placement of certain actors or institutions. Make notes on the map of each person's preference and why. Ask if there are any additional ecosystem actors or institutions left in the pile that are important to them. Continue to map using the noun cards, taking notes, and asking questions.

B. Identify supportive and challenging relationships: Ask the participant(s) to highlight the three most supportive and three most challenging relationships they have with the actors or institutions they have mapped. Ask them what makes those relationships supportive or challenging.

C. Identify key information sources: Ask the participant to indicate the three most fundamental sources of information flows. Ask them why they selected these three.

D. Propose scenarios: Throughout this exercise, collaborate with the participant and ask them to propose ways in which they might change the dynamics of problematic relationships or further strengthen supportive relationships.

Continue >>



/Example

3. Guide the participant through the map



Ecosystem map in progress



ACTIVITIES =>

Use the **Ecosystem Map** to document your thinking

2.2.10/

Engage with Women

Step by step: (B) Ecosystem map

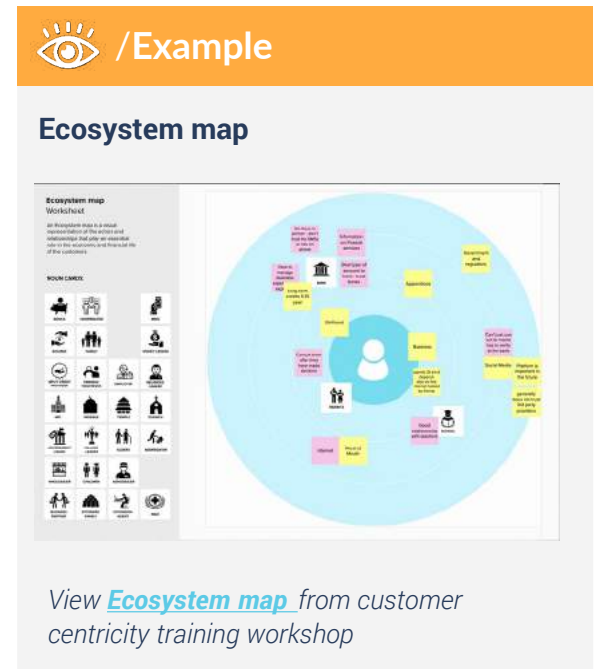
Continue >>

E. Test concept: *Test how the solution concept could positively enhance or improve ecosystem relationships or leverage existing information flows by proposing scenarios. Asking for example; 'If you had access to a digital savings product, where you could set a target and save for a specific goal, how would you use it? Why?'*

AFTER

4. Synthesise your findings into a consolidated ecosystem map:

At the end of the research week your team should synthesize the ecosystem maps you have created by finding patterns in responses which will inform delivery channels and messaging strategies.



ACTIVITIES ⇒

Use the **Ecosystem Map** to document your thinking

2.2.11/

Ecosystem maps

Worksheet

An Ecosystem map is a visual representation of the actors and relationships that play an essential role in the economic and financial life of the customers. It enables FSPs to surface opportunities across the ecosystem where a product/service may address challenges and leverage positive relationships or improve negative relationships.

Difficulty level

Medium

Time

1-1.5 hours (part of ecosystem mapping)

Supplies

Ecosystem map worksheet, pens, post-it notes

Participants

Research team (facilitators to lead)



/Download worksheet



2.2.12/

Ecosystem noun cards

Tool

Noun cards can be used at any stage of the discussion for ease of communication with participants. Very often, we will be asking participants to think about concepts or experiences that they have never articulated or explored before. Noun cards can be placed in front of users as prompts, which might allow them to think about or these discuss topics.

Difficulty level

Low

Time

1-1.5 hours (part of ecosystem mapping)

Supplies

Noun cards

Participants

Research team (facilitators to lead)



/Download worksheet



/Example

Ecosystem Noun Cards
Tool

Noun cards can be used at any stage of the interviews or discussion for ease of communication between interview led and participants. Very often we will be asking participants to think about concepts or experiences that they have no had to articulate before. Noun cards can be placed in front of users as prompts which might allow them to think about or discuss topics they have not explored before.



Ecosystem Noun Cards - LBS Customer Centred Design Toolkit

Low-fidelity prototyping

2.3. /Paper prototyping

02

2.3.1./Low-fidelity prototyping

Co-create the solution with your Women segments

Low-fidelity prototypes don't necessarily look like final products. . These types of prototypes typically rely on sketches, concept posters or hand drawings of a subset of product features to communicate and test ideas quickly. Low fidelity prototyping is also best done with the customers themselves. Co-designing your solution by sketching it out with your customers will ensure that it is responsive to their needs, aspirations and motivations.

It is possible to create a low-fidelity **paper prototype in just five to ten minutes**, enabling your team to explore different ideas without too much effort or investment. During prototyping, failing is positive and proactive, sparking new ideas. A low-fidelity prototype helps your team move towards a more refined product based on real-world evidence rather than assumptions. When used correctly, low-fidelity prototyping is one of the best ways to **test product features** with multiple customers.



2.3.2./Low-fidelity prototyping

Step by step: Use individual and small group discussions to draw your prototype

BEFORE

1. Create a learning agenda: While the primary focus of the sessions will be prototyping, teams should develop a learning agenda to guide their research. This helps the team to stay focused on the concepts for which the prototype is to be developed.

2. Develop a research plan and schedule individual and small group discussions: Based on the learning agenda, teams can then develop a research plan, organise logistics and focus on participant recruitment.

DURING

3. Engage with women: Conduct a mixture of individual and small group discussions, using a few foundational questions to help you understand the women's context and background and then focus on creating the low-fidelity prototype:

A. Individual discussions and small group discussions:

These discussions will help your team understand:

- **Interview**
- **Paper prototyping**
- **Storyboarding**

AFTER

4. Daily downloads: At the end of each day, the team should come together to make sense of what they have heard and look for patterns among the interviews. Teams will share their findings and capture data and discuss the implications on their prototypes each day.



ACTIVITIES ⇒

Use the **Paper prototype and storyboard** to document your thinking

3. Paper prototyping and storyboarding

Step by step: (A) Sketching part of your solution with each participant


1. Print out templates where helpful: *Print out A3 sheets of enlarged [feature phone and smartphone screen templates](#) or A3 templates of [blank storyboards](#).*

2. Start with contextual discussion questions: *Based on your learning agenda and discussion guide, begin by asking contextual questions ensuring the participant is comfortable.*

3. Work together: Put the blank templates in front of the participant. Give the women a pen to encourage them to draw the prototype with you.

4. Begin by asking about specific scenarios: Use scenarios to guide the co-design of the prototype, for example, “Based on what you have said, I could imagine an account that allowed you to make savings towards your child’s school fees might be helpful. How would you access your account? What would the first step be?” Either draw the digital screen or the interaction that they describe. Review each screen or piece of the storyboard together. How could it be changed or simplified to improve the customer’s experience?

5. Keep it rough: *It is important not to create sketches that are too refined at this point. The more rough the prototype is, the more participants will feel comfortable working on it together with you. Intuitive, simple sketches and hand drawings of a product will be enough to simulate a small set of features or interactions.*

6. Design in portions:  Do not try and draw the whole product, service or marketing and messaging approach. Your team will be testing prototypes for several days, in each session, focus on one part of the user experience (onboarding, balance enquiry, transaction, loan request etc.). For each part of the user experience, try and create every screen or interaction the customer will need to go through to achieve their goal.

7. Evolve prototypes with multiple participants: *Continue to show your heavily annotated prototypes to various participants to get more feedback, do not be shy in showing how your thinking has evolved and validating those changes with new participants.*

8. Daily downloads: At the end of each day, the team should come together to make sense of what you have heard, and look for patterns among the discussions. Your team will share their findings and capture data, and discuss the implications on their prototypes each day.

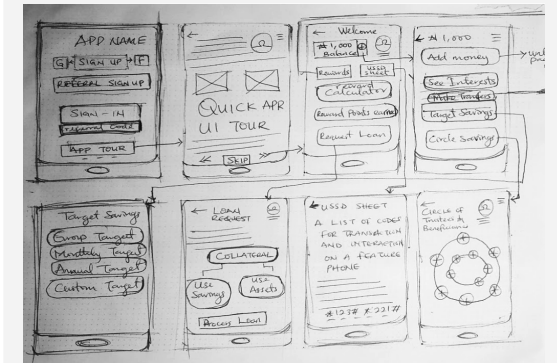
8. Daily downloads: At the end of each day, the team should come together to make sense of what you have heard, and look for patterns among the discussions. Your team will share their findings and capture data, and discuss the implications on their prototypes each day.



Use the **Ecosystem Map** to document your thinking



6. Design in portions:



View [Paper prototypes](#) from customer centricity training workshop



A storyboard

2.3.4./Low-fidelity prototyping

Paper prototyping Template

Paper prototyping involves creating hand drawings of user interfaces in order to enable them to be rapidly designed, simulated, and tested. Paper prototypes allow your team to communicate your concepts, and observe how your customers interact with user interfaces before these interfaces are designed and developed.

Difficulty level

Medium

Time

1-1.5 hours

Supplies

Paper prototype templates, pens, post-it notes

Participants

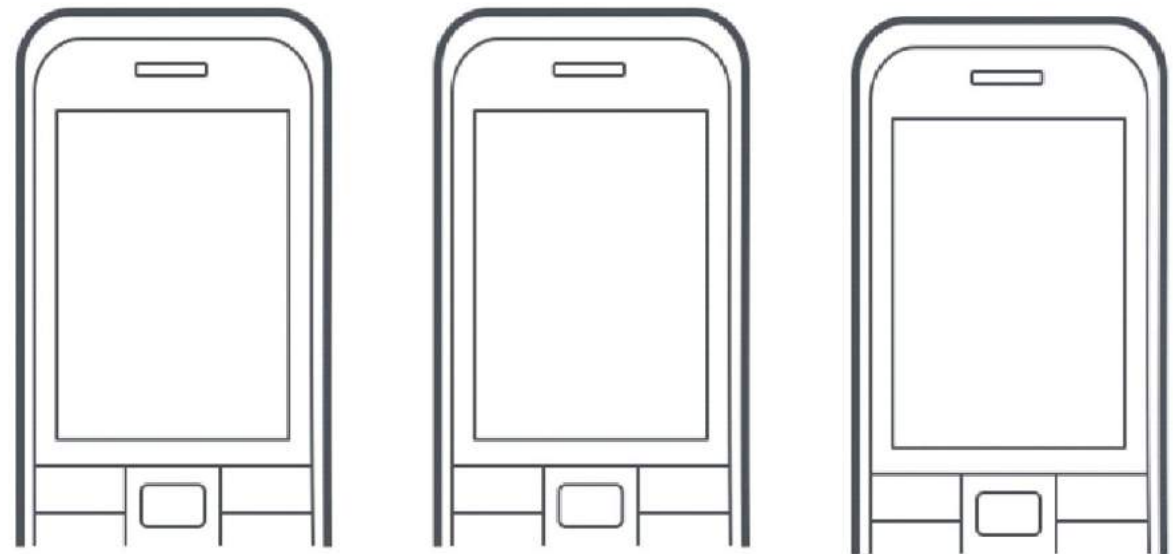
Research team (facilitators to lead)



/Download worksheet

Paper prototype Tool

Paper prototyping involves creating hand drawings of user interfaces in order to enable them to be rapidly designed, simulated and tested. Paper prototypes allow your team to communicate your concepts, and observe how your customers interact with user interfaces before these interfaces are designed and developed.



Paper prototype - LBS Customer Generated Design Toolkit

2.3.5./ Storyboards Template

Storyboarding involves creating a series of sketches or pictures to demonstrate an end to end solution. This type of low fidelity prototype helps the team illustrate design concepts and obtain feedback before a solution is fully designed and developed. Storyboards are similar to paper prototypes but tend to be used for services and marketing and messaging strategies and not for digital products.

Difficulty level

Medium

Time

1-1.5 hours

Supplies

Storyboard templates, pens, post-it notes

Participants

Research team (facilitators to lead)



/Download worksheet

Storyboards Tool

Storyboarding involves creating a series of sketches or pictures to demonstrate an end to end solution. This type of low fidelity prototype helps your team illustrate design concepts and obtain feedback before a solution is fully designed and developed.

Storyboards Tool - LBS Customer Centred Design Toolkit

2.4./High-fidelity prototyping

2.4.1./ Testing how Women interact with your solutions

*High-fidelity prototypes are prototypes that look and operate closer to the finished product. High fidelity prototypes allow you to judge how well the solution meets your women expectations, wants and needs. High fidelity prototyping also helps the team gather information about how the **solution would actually be used or experienced**, making this data directly applicable to product refinement. The closer the prototype is to the finished product, the more confidence the design team will have in using this activity to determine how women will respond to, interact with and perceive the design.*

/A note on iteration:

Be mindful of unintended consequences

At this point in the process, the team can become more sensitive to change as the prototype is close to its final form. This final prototyping sprint should focus on relatively minor refinements, however, be open to more significant changes even at this stage. If the team ignores valuable feedback from its women segment at this stage and continue to MVP launch, the product may suffer from some of the same uptake and engagement issues that it would have experienced without engaging women. Stay faithful to the process and have the target women carried along until the very end.





2.4.2./High-fidelity prototyping

Step by step: Use individual and small group discussions to test your solution

BEFORE

1. Create a [learning agenda](#): While the major focus of the sessions will be prototyping, teams should develop a learning agenda to guide their research.

2. Develop a [research plan](#) and schedule individual and small group discussions: Based on the learning agenda, teams can then develop a research plan, organise logistics, and focus on participant recruitment.

DURING

3. Engage with customers: Conduct a mixture of interviews and small group discussions, using a few foundational questions to help you understand the participants context and background and then focusing on the high-fidelity prototyping activities:

A. Individual discussions and small group discussions:

-[Interviews](#) can be very useful approach to understanding gender nuances when designing for women. Whether individual or group, interviews enables you do deep-dive into issues that are peculiar to your respondents as mere questionnaire administration will limit respondents to the opinion of the researcher. Other than the huge resource requirement, individual interviews provide richer insights than group interviews as the former allows the team to explore issues more in-depth without other respondents dominating the session. It also eliminates the possibility of some respondents using statements such as “they have said what’s on my mind”

-[Customer Journey Maps](#) can be used to test the full user experience of your solution, through awareness, onboarding, first use, sustained use, and advocacy. Use this activity when developing your engagement strategy.

-[Clickable prototypes](#) can be used to test the features of a digital product. Clickable prototypes allow you to observe how customers move through your product, what they find most appealing, and what they find difficult to navigate. Use this activity to refine your digital product and identify high priority features.

AFTER

4. [Daily downloads](#): At the end of each day, your team should come together to make sense of what you have heard and look for patterns among the interviews. Your teams will share their findings and capture data and discuss the implications on their prototypes each day.


5. Pilot: Bring your solution to market using the process found in the [next phase](#).

2.4.3./

Women journey map

Step by step: Understand the full Women's experience

BEFORE

1. Create your customer journey map:  Create a visually engaging customer map that allows your customers to understand how they will interact with your solution:

A. Define the phases: Start by labelling the phases of the customer journey, where necessary change the titles in the template to better match your solution. Common phases include; awareness, onboarding, first use, sustained use, advocacy. .

B. Ensure to note down the actions of every woman you test the solution with: Under each phase note down the key moments from the women's perspective. What is the woman doing?

C. Plot the touchpoints: For each key moment, identify the customer touch points. A touchpoint is a moment where the woman either interacts with the solution, or is in some direct or indirect way impacted by the solution. For example, "a woman hears about a new digital savings product when another woman in the market speaks about her experience using it". Create a row for each actor, location, or messaging channel that is tied to the touchpoints.

DURING

2. Test with the Women customers: Walk the participants through the journey map one phase at a time. For each phase focus on the thoughts and feelings rows, asking on:

A. Thoughts: How do you think this phase would work in your life? How is it different from the journey we have defined? What are some of the major considerations you would be thinking about if you were learning about, being onboarded, using, etc this solution?

B. Feelings: How do you feel about this experience? Why? What are some of the things you would be excited, concerned, or worried about in this phase?

C. Aspirations: It is important to also pay close attention to the reactions expressed by your women respondents especially on how they would have wanted it. Take note of their moments of disapproval or discomfort" regarding any stage of the journey you have just walked them through. Probe how they would have wanted it and be patient to understand "why" without you having to justify why you thought your conception of the journey may was the most ideal.

3. Identify opportunities together: Finally, once you've mapped out the journey, identify key interactions that could be modified or improved for each phase. What are important points along the journey that most affect the women's relationship with the product or services? How could these be enhanced or addressed? Are there any significant gaps in their journey?

AFTER

4. Daily downloads: At the end of each day, the team should come together to make sense of what you have heard and look for patterns among the interviews. Your team will share their findings and capture data and discuss the implications on the proposed women customer journey each day.

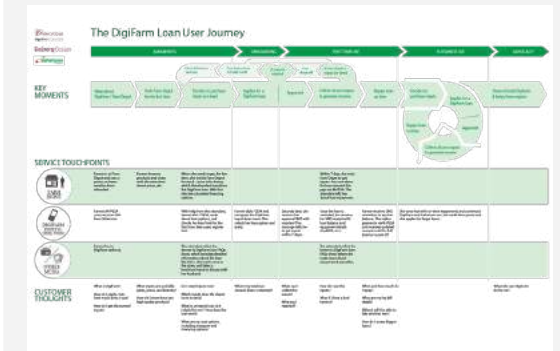


/Example

1. Create your customer journey map:



In the making



Final



ACTIVITIES =>

Use the **women journey map** to document your thinking

2.4.4./

Women journey mapping

Worksheet

A women’s customer journey map is a visual tool to support FSPs as they explore how their women are likely to interact with a new product or service. Journey mapping allows teams to explore women’s thoughts, feelings, and aspirations across various stages of the customer experience. Gendered journey maps illustrate how women might first become aware of a product or service; how they are onboarded, their first-time use; their repeat/sustained use; they and their loyalty to the provider which may create opportunities for promotion and cross/up-selling.

Difficulty level

Medium

Time

1 – 1.5 hours

Supplies

Women journey map worksheet, pens, post-it notes

Participants

Research team (facilitators to lead)



/Download worksheet

Customer journey map
Template

Use this journey map template to illustrate how users might interact with your product or service.

	AWARENESS	ONBOARDING	FIRST TIME USE	SUSTAINED USE	ADVOCACY
Key moments. What is your customer doing at each stage of the journey?					
Touchpoints. What is your client interacting with (people, objects, systems) at this stage?					
Customer thoughts. What is your customer thinking at each stage of the journey?					
Customer feelings. What is your customer feeling at each stage of the journey?					
Opportunities. What positive and negative experiences occur at each stage of the journey?					

Prototype: Customer journey map - LBS Customer Centred Design Toolkit

2.4.5./

Clickable prototypes

Step by step: Understand the Women's experience of your Digital Solution

BEFORE

1. Create your prototype: 👁️ There is no set structure for how teams should create high fidelity prototypes, as their own internal software and processes will govern these choices. However below are a list of guiding principles:

A. Build up to the most realistic user experience possible:

For a smartphone app, start by creating and testing the wireframes. Then move to a round of prototyping with the full visual design and detail to allow for real app/product simulation. For a USSD service, create all the screens, being mindful of the number of characters used as this will impact usability.

B. Tailor the interactivity to the audience (smartphones): For high fidelity prototypes, you want to provide realistic and intuitive interactions. Where appropriate, use tablets and smartphones to show your customers clickable prototypes of the digital product, enabling them to experience the full user flow. In-vision, Principle and Sketch are commonly used design and prototyping software.

C. Tailor the interactivity to the audience (feature phones, USSD): It is more challenging to simulate a prototype using a feature phone. For that reason, the team may want to use printed prototypes. Create a model that allows you to move from screen to screen with the user.

DURING

2. Test with your customers: Allow your participants to hold and interact with the prototype. If needed, walk them through it, but where possible your team should allow the participant to navigate their way through the prototype independently so you can observe how they use it. For each feature or set of interactions, ask them:

A. Feelings: How do you feel about this experience? Why? What are some of the things that excite or concern you?

B. Pain points and opportunities: Identify key interactions that could be modified or improved. What are the features that the participant had the most trouble trying to understand or use? How could these be enhanced or addressed? Are there any features that they had expected to access that are missing?

AFTER

3. Daily downloads: At the end of each day, the team should come together to make sense of what you have heard and look for patterns among the interviews. Teams will share their findings and capture data and discuss the implications on the proposed women customer journey each day.

Participants

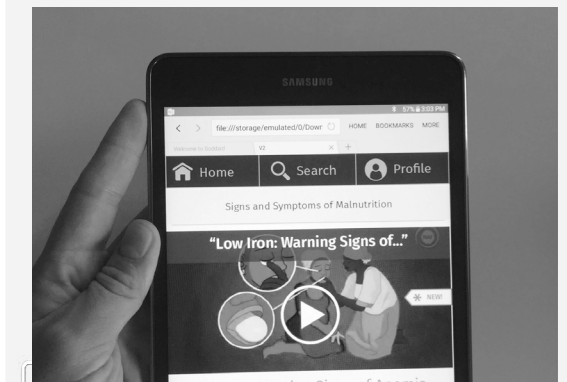
Product development team, research team, software development team, educative team, marketing team, user experience designers

Caution: USSD Sessions

When designing a USSD product especially the one targeted at women with low-income and education, be mindful of the number of sessions as each session comes with a cost and complexity, which ultimately increases the effort expectancy of the user.

👁️ /Example

1. Create your prototype



Clickable prototype

Synthesis

04

2.5 / Synthesis

2.5.1 ./ Interpret your findings into ideas and insights that support solution design

*Synthesis is a collaborative process, used to understand data gathered during user research. Synthesis leads to concept refinement and prototype development by creating a **coherent and organised summary of research findings** and **interpreting them into ideas to form insights, theories, and systems**.*

*Synthesis allows your teams to start building a **shared understanding of the users' needs motivations and aspirations**. The goal is to reach a consensus on what the most compelling insights or consistent problems the users are facing are, and distil the findings into clearly articulated value propositions and use cases. Synthesis is an ongoing process and should **involve all members of your team**.*

Synthesis is not a finite activity. Teams should conduct synthesis on a daily basis following research and should revisit their synthesised outputs to ensure that they reflect new findings. The following activities and tools can support teams during synthesis:

1. Daily downloads: Following each day of research, teams should conduct synthesis to uncover insights and inform their concepts.

2. Personas: Based on the household financial maps, teams can then develop personas which will inform priority user identification and market sizing.

3. Synthesised ecosystem maps: Synthesised ecosystem maps support teams in understanding delivery channels and marketing and messaging strategies.

- Ideation sessions

- Concept refinement

PRO TIP

Build synthesis habits, bring refreshments

While it is often challenging to bring teams together each day to conduct synthesis, taking this time will ensure that research findings are captured and acted upon. Providing the team with refreshments helps it feel like less of a burden each day.

2.5.2./ Daily downloads

Step by step: Turning your findings into insights

BEFORE

1. Get rid of distractions: (e.g. phones) and commit to spending 45 minutes to 1 hour each day on synthesis.

DURING

2. Recap as a group: For 5-10 minutes, the group will share the following details on the day's research, with the facilitator capturing the discussion on post-it notes (on the same colour). Each post-it should have:

- A.** Who we met (name, one line profile, e.g., SHG president)
- B.** Type of interaction (e.g. in-depth interview, focus group discussion, intercept, etc.)
- C.** Location (e.g., urban health centre, rural government school, etc.)



3. Individual reflection: Allow the team 10-15 minutes to write down the following from their day (captured on an agreed colour of post-it notes):

- A.** Quotes from users that elevate learnings
- B.** Observations that reveal learnings about the customer or the ecosystem
- C.** User stories/ anecdotes that are important experience for the context of the project

4. Share with the group: Each team member should then share out their experience, mentioning why the quote/observation/story stuck with you. When others share, the whole team should be reflecting on patterns that they see emerging.

5. Cluster findings: Look for patterns and begin clustering the post-it notes.

- A.** Take one 'post it note' and put it aside
- B.** Take the next post-it note and ask, "Is this similar to the first one or is it different?"
- C.** If similar, group the two post-it notes together.
- D.** Think of a word or a phrase that sums up the learning theme for the cluster. Write this word or phrase on a different colour of 'post it note' and stick this up with the findings in the cluster.
- E.** Continue clustering as you place similar ideas together and create new groups when a stickies do not fit into an existing cluster.

Continue >>



/Example

3. Individual reflection:

QUOTE

"I'm saving to go to university. I want to go to school... it's why I save. I don't know how much it will cost, but I know where I want to go. I'm going to visit and find out about the charges and cost."
-Victoria

OBSERVATION

Victoria has a high risk appetite. When given a scenario about a potential investment with a 50% chance of success/failure she still said she would "give it a try once".

USER STORY

Sometimes, due to her rigorous and illiquid savings strategy, Victoria goes hungry at the end of the month. This happens occasionally if she underestimates her expenses, splurges, or has unexpected financial needs. But more frequently, she runs into problems when her pay is late, which she says happens fairly often. Because her savings are not liquid, she cannot tap them in such circumstances..
-Victoria

2.5.2./


Daily downloads

Step by step: Turning your findings into insights

AFTER

6. Pull out insights: *Every few days take one of the theme descriptions and rephrase it as a concise statement that explains why something is happening the way it is, these should be captured on different colour post it note. Insights are:*

- A.** *A new way of viewing the ecosystem or customers that causes your team to reexamine existing conventions and challenge the status quo.*
- B.** *A penetrating observation about customer behavior that results in seeing customers from a fresh perspective.*
- C.** *A discovery about the underlying motivations that customers' actions.*

7. Repeat:  *Repeat all these steps on a continuous basis, re-clustering findings, identifying themes and insights. At the end of the process you should have a series of 'post-its' with your respondents key details (one colour), 'post-its' with research findings which may include quotes, observations or user stories (a different colour), 'post-its' with cluster themes (a third colour) and finally post-its with insights (a forth colour).*

2.5.3. /

Personas

Step by step: Synthesising a household financial map

BEFORE

1. Review notes: Look back at the notes collected through the during your interactions with users, these should now be a mixture of observations, insights, household financial maps and ecosystem maps, each tagged to specific respondents.

DURING

2. Identify patterns: Identify users that seem similar to each other. In what ways are they similar to each other? How would these ways impact their uptake or use of your product/service? Consider the following characteristics as you try and identify similarities: Demographic background, Aspirations and Challenges, Access to technology and Financial relationships and tools.

3. Select an anchor respondent for your persona: Finally, select one of the specific women respondents that you met within each group of similar respondents to be your anchor for the persona. Use the persona sheet to create a profile of this respondent. Look at the other women respondents with similar characteristics, are there any traits that you could pull from their profiles that will make your persona more compelling? Remember that this is the foundation that teams will use to create prototypes, prioritize features, and develop messaging and delivery channel strategies around and so ensure there are enough details that can support this.

4. Document your thinking: Use [this](#) persona template to create a series of personas that will guide your prototype and MVP development.

AFTER

5. Continue to refine: As you continue to do more research, revisit your personas and ensure that they are still representative of what you are hearing.



ACTIVITIES ⇒

Use the [Personas Template](#) to document your thinking

Insert

Insert a women segment or persona
e.g. Women farmers

2.5.4./ Women Personas Worksheet

A women persona is a synthesized representation of multiple women users with similar characteristics. These characteristics may include financial behaviours, socioeconomic status, geographical location, level of education, access to technology etc. Personas support FSPs to identify their highest priority women segments, and enable teams to create financial products, messaging, and distribution channels that are responsive to those women's circumstances, needs and aspirations.

Difficulty level

Medium

Time

30 minutes per persona

Supplies

Persona template and pen

Participants

Research Team



/Download worksheet

Persona Worksheet

Use this persona worksheet to describe your customer.

 Add picture or drawing	3. Aspirations	4. Challenges
	5. Income	6. Expenses
7. Level of comfort with technology	8. Level of comfort with financial tools	

1. Persona information

Name: _____

Age: _____

Gender: _____

Location: ☐ Rural ☐ Periurban ☐ Urban

Education level: _____

Employment: _____

2. Key insight

Low Medium High

Low Medium High

Prototype: Persona - LBS Customer Centred Design Toolkit

2.5.5. /

Ecosystem map

Step by step: Synthesis

BEFORE

1. Review maps, notes, and personas: Look back at the maps you developed during the research process, and the notes collected in the course of the team's interactions with the target women group(s). Now compare these with the personas you created, creating piles of maps under each persona where you feel the map corresponded to women captured by this archetype.

DURING

2. Identify patterns: For each pile of ecosystem maps, identify similarities and differences in the relationships and structures surrounding the respondent. In what ways are they similar to each other? What did each respondent choose to prioritize? How are their information sources similar or different?

3. Harmonise the ecosystem maps: Where the maps are similar across a number of users, conduct a similar exercise to the process of developing personas. Select one of the ecosystem maps to be your anchor. Look at the other maps with similar characteristics, are there any stakeholders, organizations or structures that you could pull from those map that will make your synthesized map more compelling? Again, remember that this is the foundation that teams will use to understand delivery channel strategies so ensure there are enough details that can support this.

4. Create multiple synthesised maps: For each differentiated women group, create an additional synthesized ecosystem maps to demonstrate the most important relationships and information channels that can be leveraged as distribution channels to reach these women groups.

5. Document your thinking: Use the ecosystem map template to create a synthesized ecosystem map, or series of maps that will guide your prototype and MVP development.

AFTER

6. Continue to refine: As you continue to do more research, revisit your ecosystem map, and ensure that it is still representative of what you are hearing.



/Example

3. Guide the participant through the map



Ecosystem map after synthesis



ACTIVITIES ⇒

Use the **Ecosystem Map Template** to document your thinking

2.5.6./ Ecosystem maps

Worksheet

What is it?

An Ecosystem map is a visual representation of the actors and relationships that play an essential role in the economic and financial life of the women. It enables FSPs to surface opportunities across the ecosystem where a product/service may address challenges and leverage positive relationships or improve negative relationships.

Difficulty level

Medium

Time

1.5 hours

Supplies

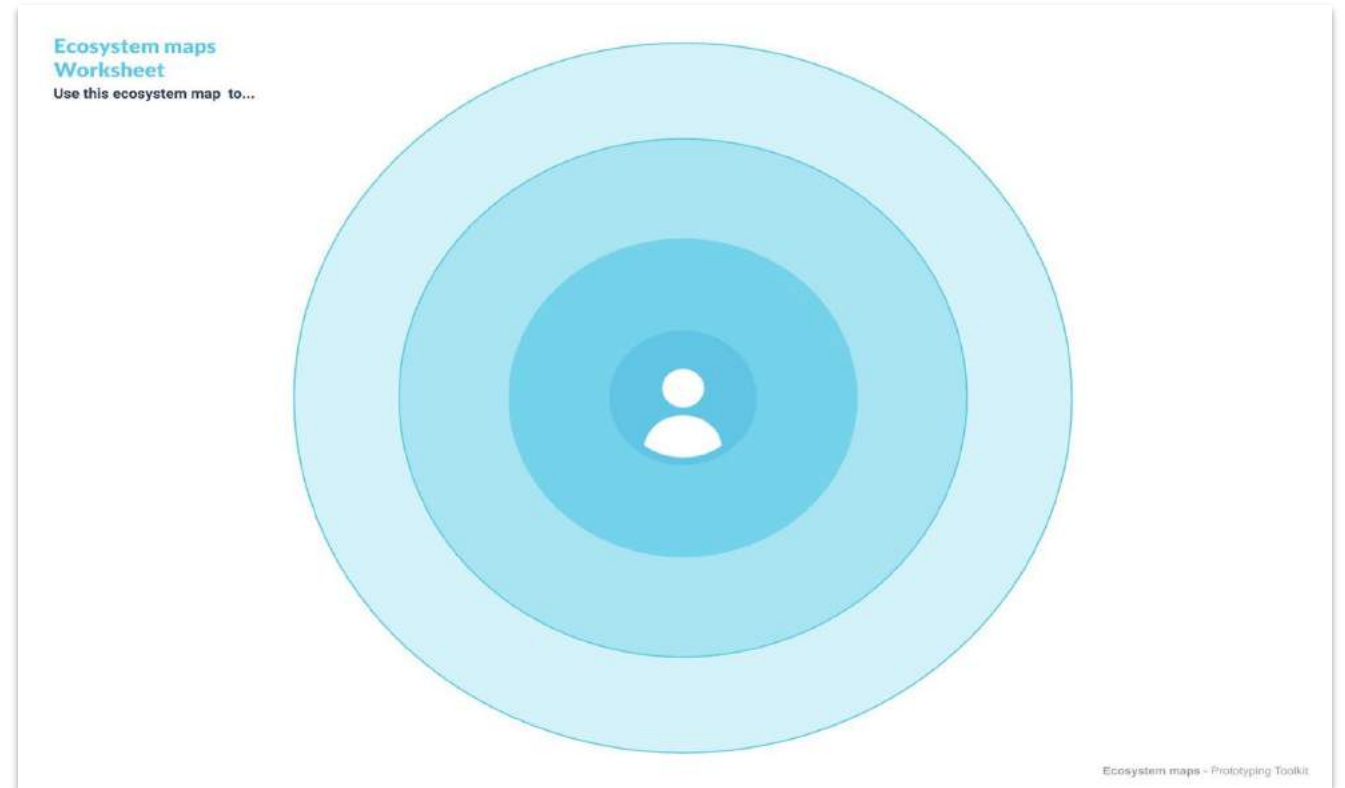
Ecosystem map worksheet, noun cards, markers, and tape

Participants

Research Team



/Download worksheet



Section III:
Women-centred Design
Process Phase III – Pilot

01



/Phase 3

Pilot

- 2.1 Introduction to pilot
- 2.2 Prioritizing features
- 2.3 Developing a roadmap
- 2.4 Creating a pitch
- 2.5 Evaluating and optimizing your solution



3.1./ Introduction to Pilot

Piloting is one of the three design phases that your team should move through to develop informed, compelling and innovative products. During the pilot phase, the team will prioritise features and develop a product roadmap. Your team will launch a minimum viable product (MVP) to high priority women segments, measuring and tracking performance indicators and women feedback, synthesising insights and course correcting where needed.

The pilot phase focuses on selecting high priority features to be piloted during the MVP launch, developing a clear roadmap showing how subsequent features will be rolled out, and creating a well structured pitch to ensure buy-in from internal teams and external partners. In terms of **outputs**, it is hoped that the team will have piloted and launched an MVP to market, and aligned on a strategy for gathering women feedback and evolving their offering to meet changing needs in the market

A Women-centred design approach to piloting ensures that your solution can be responsive to the needs, motivations and aspirations of target women segments while satisfying internal business goals and key performance indicators.

The phase introduces a customer centric approach to pilot launch and evaluation. While FSPs teams will have internal processes for monitoring the success of a solution, a gender centred approach ensures that quantitative data and gender insights are collected and acted upon alongside these processes.

Steps Include:

1. Tracking indicators and progress using internal data to evaluate the solutions.
2. Reviewing outputs and impact by assessing the business model, evaluating the ROI and creating new benchmarks and targets.
3. Collecting stories and insights by way of learning from users, gaining inspiration for further iteration.
4. Prioritizing feedback and solutions by incorporating findings and developing a new way forward.

During this phase, the design team will work through the organization internal compliance, risk management and business strategy processes. These are not covered in the toolkit as they vary widely by FSP.



Look-Up

Minimum viable product (MVP):

An MVP is a basic version of a product or a service that has the minimum feature set necessary to satisfy early adopters. While an MVP is an actual product, its primary purpose is to gather feedback from customers before investing in developing features or benefits that may not create value in the market.

3.2/ Prioritising features

01

3.2.1./ Prioritising features

Decide which parts of your solution you will be taken to market

Feature prioritisation involves breaking your solution into its component pieces to determine which parts of the solution you will take to market. *Feature prioritisation is one of the most important and challenging activities that teams can undertake because they will have become attached to certain features at this point in the design process.*

*Ensure your team aligns on the overall objective of the solution. Then prioritise features based on a combination of **customer desirability** (which you will have identified through your research) and **feasibility or ease of implementation** (which you can determine based on an internal assessment). This approach will help your team to move forward logically and with limited personal bias.*

It is so worthy of note that while some features might just be too nice to be left out, target women segments might not be able to afford the solution when those features are fully implemented. The team must accommodate some trade-offs at the on-set and may reserve some features for a higher version offered to different groups within a segment or a future upgrade.

/A note on de-prioritised features

Desirability and feasibility change over time

*As customers become more comfortable with an innovative solution, and improved technology or revised policy and regulation reduce the barriers to implementation, the desirability or feasibility of a feature may change. Continuing to collect customer insights (**see section on evaluating and optimizing your solution**) and staying on top of internal dynamics and market trends will enable your team to take advantage of these changes.*



3.2.2./

Step by step: Map Features according to Women's Desirability and Internal Feasibility

BEFORE

1. Review [data capture](#) and prototypes: Your team should review the data capture sheet and all of the assets produced during prototyping.

DURING

2. Break the prototypes and research findings down into standalone components: 👁 Break the prototypes and other product or service features apart, separating them out into A) individual product/service features, B) distribution channels, C) marketing and messaging strategies. Note each component on a post-it note, using a different colour post-it for each category.

3. Map components on the [prioritisation matrix](#): 👁 The facilitator will then select post-its one at a time, reading the component out. The team will discuss where the component should fall on the prioritisation matrix based on:

A. Women desirability: How interested were customers in this component? What are the clearly defined value propositions or use cases that would support it?

B. Ease of implementation: How easily can the FSP launch this component? What are the costs associated with launching this component?

NB: At this stage you may not have any features in the lower quadrants of the map as you have already de-prioritised those features through synthesis.

4. Discuss the four quadrants: 👁 Discuss as a team whether you all feel comfortable with the placement of each component in the 1) do now, 2) do next, 3) do last, and 4) do never quadrants. Check that each component is truly standalone. Can all of the components in your low hanging fruit quadrant work without components in other quadrants? Circle components in any quadrant that the team feels are required to make your solution feasible from a technical or customer onboarding perspective.

AFTER

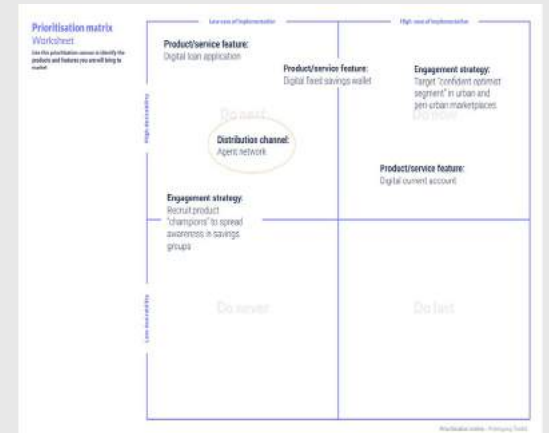
5. Develop a project [roadmap](#): Turn your matrix into a structured roadmap using the process found.

👁 /Example

#2. Break Prototypes into Components

- Product/service feature: Fixed savings wallet
- Distribution channel: Agent network
- Distribution channel: Target “confident optimist segment” focusing efforts on urban and peri-urban marketplaces

#3. Map features on the prioritization matrix.



View example of [prioritization matrix](#)

3.2.3./ Prioritisation matrix Worksheet

A prioritization matrix will help you compare choices and understand feature tradeoffs based on specific criteria so that you can figure out which to prioritise. The prioritization matrix provides the design team with a reliable process to create alignment, resolve disagreements, and determine which features and service components to focus on for your MVP.

Difficulty level

Medium

Time

2 hours

Supplies

Prioritisation worksheet, pens and post-it notes

Participants

Full project team and senior management (if appropriate)



/Download worksheet

Prioritisation matrix Worksheet

Use this prioritization canvas to identify the products and features you are will bring to market

- Break the prototypes and other product or service concepts into:
 - A) features
 - B) distribution channels
 - C) engagement strategies

Note each component on a post-it note, using a different colour post it for each category.
- Discuss with your team where to place each post it on the matrix based on:

Customer desirability: How interested were customers in this feature? What are the clearly defined value propositions, or use cases that would support it?

Ease of implementation: How easily can the PSP launch this component? What are the costs associated with launching this component?
- Discuss as a team whether you all feel comfortable with the placement of each component in the 1) do now, 2) do next, 3) do last, and 4) do never.
- Circle components in any quadrant that the team feels are required to create a realistic product/service/feature.

Check that each component truly is standalone. Can all of the components in your low hanging fruit quadrant work without components in other quadrants?

	Low ease of implementation	High ease of implementation
High desirability	Do next	Do now
Low desirability	Do never	Do last

Prioritisation matrix - Prototyping Toolkit

Developing a roadmap

02

3.2.4./ Developing a roadmap

Plan for the MVP and subsequent versions of your solution

*Developing a roadmap is the process of **listing the features or solution components that will be part of each version** of the solution you are launching to the market. The return on investment of the design process hinges on reducing unnecessary redevelopment costs. **Releasing features incrementally** ensures that the team keeps redevelopment costs low, ultimately increasing profitability.*

*The product roadmap also defines the **timeframes, roles and responsibilities** for subsequent versions of the product. These operational plans and feature lists must be flexible. They should be revisited often to ensure the product and plans for scale align with current customer needs, aspirations, and concerns.*

/A note on MVPs

Be strict when determining the “minimum” version your customers need

Building an MVP is a balancing act. MVPs allow you to understand how your solution will perform when you launch it in full. Ensure your MVP has enough features to keep customers interested and to beat the competition, however, do not invest too much. Not only might this affect your solution’s profitability, but it may also affect uptake and adoption. Users may be overwhelmed by an overly complicated solution, particularly when you are entering a new market.

3.2.5. / Developing a roadmap

Step by step: Create a realistic project roadmap

BEFORE

1. Review the [prioritisation matrix](#): Each team member takes 20-30 minutes before the meeting to review the prioritisation matrix and the prototypes and research assets.

DURING

2. Define your MVP: Discuss the components in the four quadrants of the [prioritisation matrix](#), paying specific attention to the components the team has circled. Agree on which components should be part of the MVP. Remember that the MVP is a basic version of the product or a service that has the minimum feature set necessary to satisfy early adopters. List the components under the MVP category on the product roadmap. Referring back to your customer insights to help resolve any differences of opinion as to what will satisfy users.

3. Map out subsequent versions: Review the remaining components. Start with any remaining “do now” post-its, these should likely be included in the next enhancement of your solution. Look at the “do next” and “do last” quadrants and allocate components under version 1 and version 2 of the product roadmap. Discuss as a team to ensure that everyone is aligned with these decisions.

4. Set timelines and assign responsibilities: Set realistic timelines and key milestones for when you will execute and launch the MVP and each subsequent version. Identify the team leader responsible for tracking the progress of each launch, and the core team members who will be involved at each stage.

AFTER

5. Begin developing the [business model](#): Propose a pricing strategy (review the [pricing strategy tips](#)). Estimate customer uptake for the MVP and each subsequent version based on the research in the [data capture](#) and the specific features, distribution channels, and marketing and messaging strategies you have prioritised.

6. Get management buy in: [Create a pitch](#) that you can share with your superiors and use for project planning using the process.

3.2.6./ Roadmap canvas Worksheet

The roadmap will help the design team map out the features or service components it plans to introduce over time and captures the sequence for launching new versions or introducing new features to the product.

Difficulty level

Medium

Time

2-4 hours

Supplies

Roadmap canvas, pens and post-it notes

Participants

Full project team and senior management (if appropriate)

 /Download worksheet

Roadmap Canvas Worksheet

Use this roadmap to outline your pilot plan.

	Minimum Viable Product (MVP)	Version 1 (V1)	Version 2 (V2)
1. Features. What are the features and functionalities of your product/service?			
2. Distribution channels. What are the channels you are planning to use for distribution of your product/service?			
3. Engagement strategies. What strategies are you planning to put in place to engage customer with your product/service?			
4. Target launch date. When do you want/need to launch this product/service?			
5. Key activities and milestones. What are the key activities or milestones that will influence the piloting process?			
6. Team/leader. Who would be the ideal team leader for this piloting process?			
7. Core team members. Who would integrate the ideal team for piloting this product/services?			

©Prioritization matrix - Prototyping Toolkit

Download Worksheet



Pricing strategy tips

FSPs should select a pricing strategy in line with their product or service offering and their overall business objectives. Potential pricing strategies include:

1. Regulator recommended pricing: Charge the price recommended by the CBN. To ensure financial inclusion, the CBN offers guidelines on what FSPs should charge customers for certain financial products and services. These are typically not mandatory however, they can be a good starting point. FSPs should also ensure that their offering remains commercially viable when using this strategy.

2. Cost-plus pricing: Calculate the cost to deliver your services and add a margin for a profit. This is a straightforward pricing strategy, but it can cost you money because you may end up setting a lower price than what customers are actually willing to pay.

3. Value-based pricing: Set a price based on the value (benefits) your service provides. This strategy involves understanding what benefits your product or service provides to your customers and, in turn, what they're actually willing to pay for it.

4. Competitive pricing: Charge according to what the competition charges. While competitors can give you a good idea of where to start, remember that your business is unique. Just because someone is charging a specific price doesn't mean you should match or undercut them.

5. Market penetration strategy: Set prices low to grow market share, then increase your rates over time as your customer base grows. This strategy may impact the FSPs ability to cover costs in the short term.

6. Premium pricing: Set a high price and lower it over time. This type of pricing strategy works if you are bringing something new to the market. It allows the FSP to maximise profits before competitors replicate their offering. The big drawback, however, is that if the FSP can't justify the price, they might struggle with market penetration.

7. Tiered pricing: Offer clients the option of choosing between different levels of service or packages. Each package offers incrementally more value, and the difference in price gives the consumer a chance to consider what they are willing to spend.

3.3./ Creating a pitch

03

3.3.1./ Creating a pitch

Generate senior-level buy-in to unlock the resources required to implement and launch

Decisions are not made unilaterally at most FSPs, particularly if they are focused on customer-facing interactions. These types of decisions generally require input from a wide variety of functions, including sales and compliance. Getting internal buy-in for your solution requires the team to share their findings in a simple and easy to digest format, demonstrating the customer desirability, viability, and feasibility of your proposed solution.

The focus on feasibility will be magnified at this stage, as internal teams will want to understand the **business model** behind your solution and get a sense for the expected revenues and costs associated with implementation and launch. Your team can use the [business model canvas](#) to capture the details that matter most to decision-makers and create the best case for implementation and investment.

“Your biggest sell is to who owns the balance sheet in the organisation.”

-Absa Bank, South Africa

/A note on storytelling

Share your process using photos and customer stories

In an ideal world, you have managed to convince senior members of your team to join you in community research and participate in the prototyping activities. This is, however not always possible in FSP teams. The pitch, therefore, is your opportunity to **share your process and experience with the people who could not attend**. Photos and stories showing the lived experiences of the people you spoke to will support and make the most persuasive case for further investment.



3.3.2./ Creating a pitch

Step by step: Tell a story using your evidence

BEFORE

1. Gather all project documents: Review [data capture](#), prototypes, and project [roadmap](#). Ensure all team photos have been collected and shared.

DURING

2. Articulate your value proposition: As a team, populate the [business model canvas](#). Start in the middle and fill out the value proposition.

3. Clarify your target audience and engagement strategy: Move to the left side of the canvas, completing the target customer, engagement strategy, and distribution channels.

4. Identify your solution requirements: Focus on the right side of the canvas and complete the key partners. These could be external, for example, agents, community advocates, etc, or internal, for example, product development teams, credit scoring services, etc. Complete key activities and key resources.

5. Surface your revenue and cost drivers: Complete the lower part of the canvas, using all previous documentation to list revenue and cost drivers. If possible, create a short term (1 year) or longer term (3-5 year) [financial projection](#) using the template.

AFTER

6. Tell the story: In some cases, the team will now have the perfect document to share with senior management and can use the canvas to show the business model at a glance. For a full pitch presentation, create a simple slide presentation including all the categories on the canvas and showing data, quotes, findings, insights, and photos of prototypes in action to persuade senior management to invest in the solution.

PRO TIP

Creating well-informed financial projections

Unlike financial statements, which report actual past performance, financial projections are well-informed estimates of expected future performance. Some tips that will support you as you create your financial model:

Income statement: Review your existing financial statements. Base your revenue projections and major costs on past performance of similar products, services, or marketing and messaging strategies. If you believe your solution is significantly different, investigate new technologies and consumer trends, or try to measure the progress of your competitors. Note down all assumptions and be able to justify the choices you have made to senior management.

Balance sheet and cash flow statement: Work closely with your accounting or finance department. These inputs should be readily available from the general business balance sheet and cash flow statement.



ACTIVITIES ⇒

Use the [Business Canvas](#) to document your thinking

3.3.3./ Business Model Canvas Worksheet

The business model canvas is a one-page overview for describing, analyzing, and designing business models. It offers the rationale for how your team will create, deliver, and capture value. As such, the business model canvas is a great starting point for thinking through and discussing the business model of your solution.

Difficulty level

High

Time

1 week

Supplies

XXXXXXX

Participants

Full project team and senior management
(if appropriate)



/Download worksheet

Business model canvas Worksheet

Use this business model canvas to outline the story of your product/service/feature.

1. Key activities How will you work to implement the solution?	3. Key Partners Who will be involved in implementing the solution?	1. Value proposition What is your solution? What will it do for the customers you are targeting?	5. Audience segments Who does the solution target?	6. Audience relationships How will you interact with customers?
2. Key resources What will you need?				7. Distribution channels How will you reach them?
8. Revenue stream. How much will you make?			9. Cost structure. What will it cost?	

Prioritization matrix - Prototyping Toolkit

3.4./ Evaluating and optimising your solution

Learning loop worksheet

3.4.1. / Evaluating and optimising your solution

Use evaluation as a tool to learn, adapt and innovate further

*FSPs have experience in using internal data to measure output (number of accounts, number of transactions, etc.) and outcome (return on investment, cross-selling, etc.) metrics. These metrics continue to represent an important component of the solution evaluation process; however, **engaging with customers helps you understand the “why”** behind the numbers.*

By using a customer-centred approach to evaluation, your team will be able to understand customer pain points and barriers to uptake, allowing you to evolve your solution and rapidly improve on your performance to achieve key KPI's.

/A note on

Creating a culture of continuous improvement

*Culture reflects what an organisation considers important. Creating a culture of continuous improvement means that staff feel **safe to try new things** in pursuit of improvement, and rely on feedback loops to validate their assumptions and hypotheses. They feel safe to acknowledge when and where problems arise and use what others might deem **“failures”** as an opportunity for learning and improvement.*

3.4.2. /

Use Internal Data and Women Research to understand Performance

BEFORE

1. Align on periodic review cycles: Product, service or marketing and messaging strategy evaluation must be ongoing activity, with teams regularly monitoring key performance indicators to ensure steady progress towards targets.

DURING

2. Ask questions that matter: For each of the different evaluation approaches below, ask the following questions:

- A) What was supposed to happen?
- B) What actually happened?
- C) Why was there a difference?
- D) What can we learn from this?

3. Track indicators and progress: Review targets against internal key performance indicators, for example, onboarded customers, active customers, transaction volumes, etc. Complete the bottom of the [learning loop tool](#).

4. Review outputs and impact: Review the financial statements focusing on revenues, net income, and any major deviations in costs. Complete the left side of the learning loop tool.

5. Collect stories and insights: [Use individual and small group discussions](#), and particularly customer [journey mapping](#) to understand customer experiences and engage with customers. Complete the top of the learning loop tool.

6. Prioritise feedback and solutions: [Synthesise your findings](#) and [ideate](#) possible solutions. Where necessary, prototype new products, services or marketing and messaging strategies features using [low and high fidelity prototyping](#), and conduct another round of feature prioritisation using the [matrix](#). Complete the right side of the learning loop tool.

AFTER

7. Update roadmap and business canvas: Update the [roadmap](#) and [business model canvas](#) to reflect the changes your team has agreed to. Refine the financial projections to reflect actual performance.



ACTIVITIES ⇒

Use the [Learning loop worksheet](#) to document your thinking

3.4.3./ Learning Loop Worksheet

The Learning Loop is a tool that will help the team to understand how the work they do now is intended to inform what they will do next. Using this tool can help the design team understand the different phases involved when trying to implement your ideas. By reflecting on the process involved, it can help the team to understand what to do next. Learning is an ongoing cyclical process.

Difficulty level

High

Time

2 weeks

Supplies

Internal data, customer research data
capture tool

Participants

Full product development team,
finance/accounting team



/Download worksheet

Learning loop/. Adapted from IDEO (2011) *Deliver: Create a learning plan*, p145. In: IDEO, *Human-Centered Design Toolkit*. Edition – 2. London: IDEO.

Learning loop canvas Worksheet

Use this learning loop canvas to evaluate your solution, learn and iterate. .

<p>1. Track indicators and progress. Evaluate solutions and identify unintended consequences.</p>	<p>2. Review outputs and impact. Evaluate ROI, create new baselines, and identify next challenges.</p>
<p>4. Prioritise feedback and solutions. Choose ideas, iterate solutions, and develop implementation pla.</p>	<p>3. Collect stories and insights. Asses needs and context, develop a baseline, and gain inspiration.</p>

Prioritization matrix - Prototyping Toolkit



/Section IV

Glossary of Women-centred Design

04



/Annex

Glossary of terms

Glossary of commonly used design terms

B

/Brainstorming: The process of generating, developing, and communicating new ideas. Brainstorming typically builds on a base of research and common understanding of the design challenge.

C

/Challenge/opportunity: Some common examples for financial service providers include (1) challenges with an existing product, service, channel, strategy, etc., or an important question tied to business strategy or KPIs (2) opportunities to enhance an existing product, service, channel, target customer group, etc. (3) greenfield opportunities to build new product, channel, expand to new customer group, etc.

/Customer journey maps: A customer journey map is a framework that can help FSPs explore key moments for different stakeholders as they experience a solution. A journey map can, for example, lay out: how customers first become aware of a solution; their initial interactions and engagement; their repeat use; and the longer term impact of the product and opportunities for cross/up-selling.

/Customer segmentation: A data analysis approach that clusters or groups respondents based on common survey responses. Statistical customer segmentation uses a bottom-up approach that allows the segment boundaries to be delineated based on similarities and differences in responses, rather than assumptions made by the teams analysing the data. However, FSPs often use the term segment to describe population subgroups differentiated by one or two demographic variables, for example, urban people, women, high net worth individuals, youth, etc.

E

/Ecosystem map: A visual representation of the relationships that shape a person's economic and financial life. Ecosystem maps can help FSPs understand the most important stakeholders or channels to influence someone's financial decision-making as well as key gaps that limit their financial well-being.

G

Gender: Gender: Refers to the ways that "being female" has a specific social meaning more broadly. Gender is about how women move, talk, dress and understand their place in the world. Gender speaks to a set of expectations from society, about behaviors, characteristics, and thoughts, and how people are expected to act, because of because of their 'sex'.

H

/Hypotheses and Assumptions: A Design Hypothesis is a supposition or proposed explanation based on limited evidence. An assumption is a statement, idea, or understanding taken as true. Hypotheses and assumptions are either proven or disproven using research and experiments.

The results of these experiments tell you whether you are really understanding your user's behaviour and how accurately you understand the potential or the pitfalls of your concept.

Every hypothesis or assumption that is tested has the potential to generate new insights for future rounds of your product's development. This is why we believe forming them based on research and evidence is fundamental to customer-centric design.

H

/Household financial map: Captures how customers currently manage their finances in response to a range of possible scenarios. This participatory exercise draws out experiences, relationships, and attitudes that drive financial decisions. Household financial maps help FSPs to better understand their customers, their existing financial management practices and tools and may surface opportunities for FSP intervention.

/High fidelity prototypes (wireframes, clickable mock-ups etc.): Are representations of the product in its closest resemblance to the final design in terms of details and functionality. High fidelity prototyping is typically done after low fidelity prototyping has produced a good degree of confidence in the appeal of the product concept. Wireframes and clickable design mock-ups are two commonly used forms of high-fidelity prototyping.

I

/Ideation Session: A creative approach by which individuals or groups generate and share ideas without criticism or judgment in order to promote uninhibited thinking.

/Insights: Learnings or patterns from research expressed as succinct statements. Insights offer a new perspective, even if they are not new discoveries. They are inspiring and relevant to the design challenge.

/Iterative design process: The cycle of learning, creating, prototyping, and measuring to achieve a desired goal. Each repetition of the process is called an iteration. Designers typically go through several rounds of iteration in which they present their ideas and prototypes to customers and then make incremental changes based on their feedback. This process leads to ideas that are more in tune with customers needs.

L

/Low fidelity prototypes (concept posters, paper-based activities and sketches, etc): Using concept posters or simple sketches of customer interfaces so that they can be rapidly designed, simulated and tested with end customers. Low fidelity prototypes can be used to communicate ideas and observe human interaction with customer interfaces even before these interfaces are designed and developed.

M

/Minimum viable product (MVP): A basic version of a product or a service that has the minimum feature set necessary to satisfy early adopters. While an MVP is an actual product, its primary purpose is to gather feedback from customers before investing in developing features or benefits that may not create value in the market.

P

/Personas: Archetypal characters that represent how different customers might engage with a product or service in a similar way. Personas can help FSPs better understand specific sub-segments of the population.

/Product concept: A concept is an idea with a rationale that supports how the solution you are designing will overcome a problem or challenge. A concept is more polished and complete than an idea, represent a compelling solution by adding specific details to how that idea can be realised.

/Prototyping: Creating a sketch or proof of concept test with customers in order to learn from them. A prototype helps designers understand, explore, and communicate what it feels like to engage with a solution in real working conditions rather than theoretical conditions.

S

/Synthesis: Involves combining and interpreting customer research findings into ideas to form insights (ideas or anecdotes expressed as succinct statements that serve to interpret patterns in research findings) that prompt further design.

U

/Use case: The sequence of steps that a customer might take to achieve a goal within a product or service. Each use case is represented as a sequence of simple steps, beginning with a customer's goal, and ending when that goal is fulfilled.