Gender and usability: Barriers to reaching women through mobile financial services

Grameen Foundation

GSMA mWomen February 25, 2014
Who We Are: Grameen Foundation

Access to Information (Ag, Health, Finance)
Access to Financial Services
Access to Business Tools
Overview – Mobile Usability Study

- **Contextual Interviews**  
  - Varying levels of education

- **Facilitated Usability Sessions**  
  - Across all ages

- **Surveys**  
  - Users, non-users, drop-outs

Locations:  
- India
- Philippines
- Uganda
Design

Lots of low-hanging fruit in spending time with the users interacting with the product interface early

Accessibility

...is still a challenge for many women; assisted transactions are not the exception, but the norm

Awareness

Marketing needs to take place where women are

Though there may be similar trends to address, there is no one-size-fits-all markets solutions; need localized answers to local challenges
Lack of focus on design, accessibility and awareness from the perspective of women leads to low uptake and low usage of mobile money services

https://www.youtube.com/watch?v=fsn_bE3Qadk#t=83
Design
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Navigation

- **Mobile money services in India**: 12-14 steps required to complete a basic transaction
- **Women of all literacy levels** try to memorize the steps – but falter after 3-4 steps
- **Eko’s USSD service** has benefit of being single step – but syntax was highly confusing
- **Almost all women could not complete a balance check unassisted**

![India (Women): Completion of Tasks across Literacy Levels](chart.png)
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<td>- <em>543</em>1* CSP Mobile Number * Withdrawal Amount * Ten Digit Okey Key PIN#</td>
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<td>पिछे</td>
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Design for the user

use their words

use their numbers
Accessibility
Only half of the rural Indian population uses a mobile phone.

Women often lack access to the household phone during the day.

Some services encourage women just to buy SIMs and use the agent phone.
91% of women had only used phones for voice calls in the last month

Many relied on family members to instigate even voice calls

“We just know that mobile phone is to use to receive calls with the pressing of a button.”
Female, owner of mobile phone, user of MFS

“... the children told me that the red button is to disconnect and the green one is to listen. Otherwise to dial the number and talk then I am not able to do it by myself.”
Female, owner of mobile phone, user of MFS
Some women have others make transactions on their behalf.

Others memorize steps in the process versus reading the screens.

Many press disconnect if they didn’t know what to do – afraid they would lose their money.
The Philippines has >100% mobile penetration and generates more SMS volume than anywhere in the world.

Filippino women had no issues using mobile technology.
Awareness
Women in India hadn’t heard of Airtel or Vodafone money services.

Marketing needs to be in the areas where women are.
Few women were registered users – relied on the agent and trusted them entirely.

Many lacked awareness of the possibilities of independent usage.

Once aware, they were eager to start using the services themselves.
Use Language I Know
Language in the user interfaces and service booklets should be in the customer’s local dialect.

Make It Easy To Read
The font size of the service booklet and interface should be big enough to read.

Drop The Decimals
The use of decimals in the balance amount and withdrawal amount should be avoided.

Keep It Short
The syntax used to check balance and initiate cash withdrawal should be shorter and simpler.

Require Fewer Steps
Fewer steps should be required to navigate. This will help customers more easily transact.

Come to Where I am
All mobile financial service providers need to better target their potential and existing customers if they want to ensure wider uptake of their services among poor women.
Recommendations - Philippines

Use Language I Know
Language for both instruction booklets, mobile directions and interface should be in Tagalog, as instructions in English are more challenging and time consuming.

Tell Me My Options
Agents should inform customers that they can open an account on their own and make transactions independently.

Come To Where I Am
All mobile financial service providers need to better target their potential and existing customers if they want to ensure wider uptake of their services among poor women.

Use Words I Understand
Use mobile and financial terminologies that your users understand. Be careful of words used in transactions, such as load, which can already have a separate meaning to users.

Explain the Costs
Customers should be aware that there are multiple payment options. They can pay a one-time upfront fee for opening an account or additional fees each time they transact.
Questions?
Thank you.

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