Mobile Wallets for the Oral Segment (MoWO)
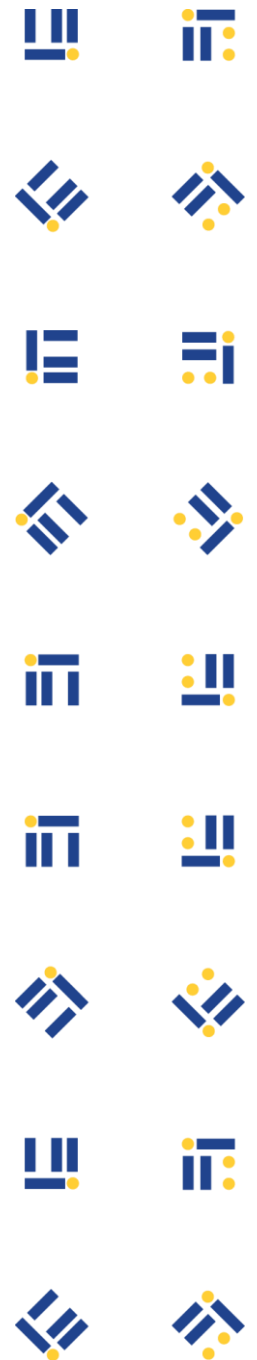
February, 2018

M4D by MicroSave
market insights for innovation & design

MicroSave
Market-led solutions for financial services

My Oral Village

A typical icon for a bank looks like an image of a temple

The sign for 'add money' looks like the sign for a hospital
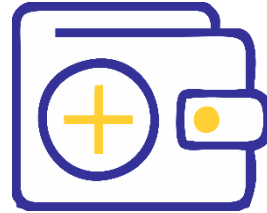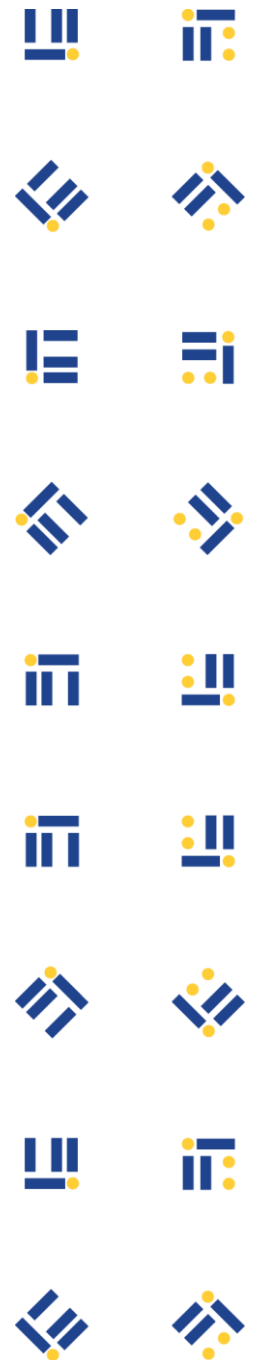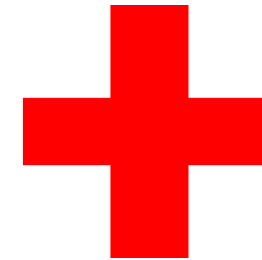
A typical icon for a railway ticket
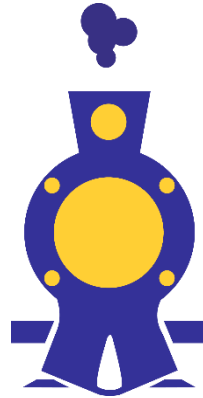
looks like a cook-stove
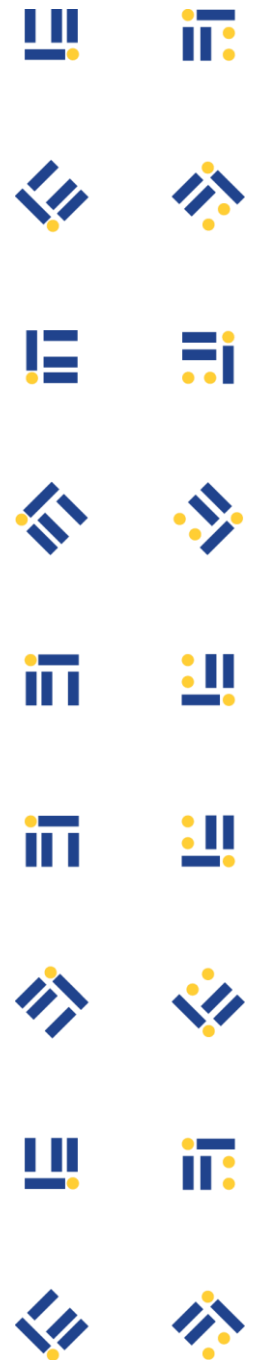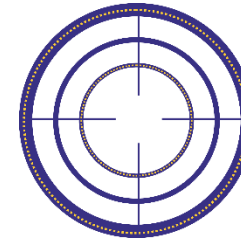
What is the Oral segment?
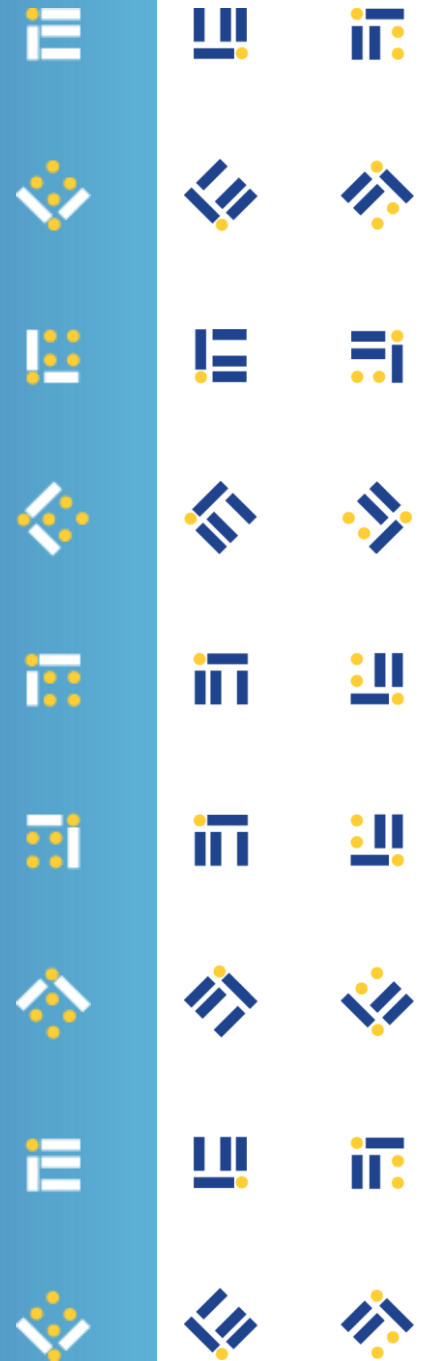
What is the Oral segment?

- Cannot deal with written text

- Comfortable with visuals

- Read 4,702 as "forty-seven and two". They consider the number zero to have no place value.

- Count and manipulate four-digit numeric sums using cash notes and coins – relies on colour, proportional sizes, shapes and images, as well as numbers.

There are
755 Million
Illiterate People Globally

Everyone exhibits an oral culture to varying degrees, however, illiterates and neo-numerates are at the extremes.

Wearing the Shoes of Oral Customers
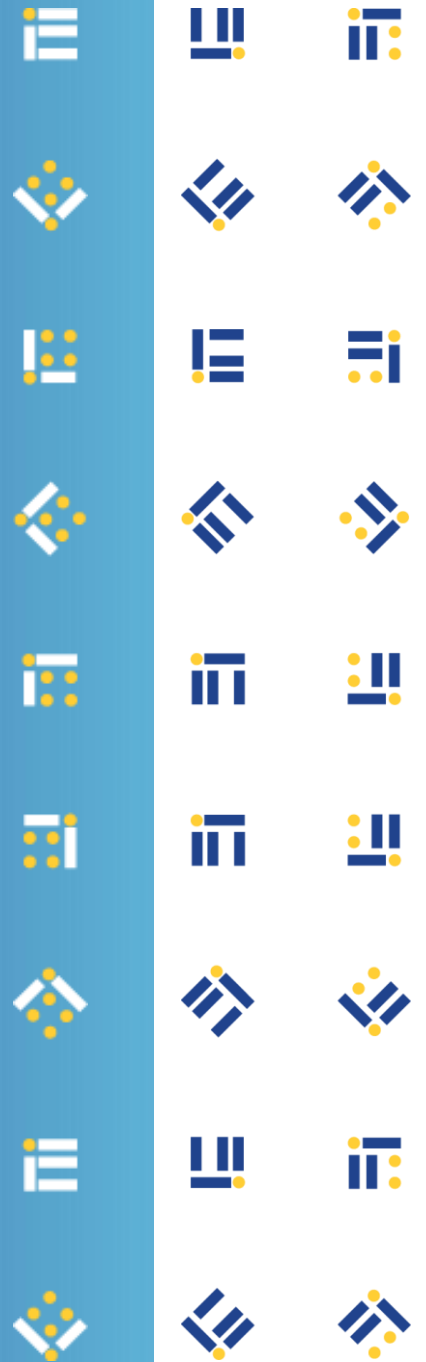
Wearing the Shoes of Oral Customers

- Let's try and use this [mobile application](http://bit.ly/2EqFBNx) (http://bit.ly/2EqFBNx)

- You are Shakuntala for a few seconds!

- Try to add INR 410 to your wallet.

- Use the 'back' button to come to the second screen. Can you now try to send INR 605 to a friend?

An oral person feels the same sense of frustration that you feel right now.

MoWO

Shakuntala Devi
MoWO ID: 25691322

Προσθέτω

Στείλετε

Λαμβάνω
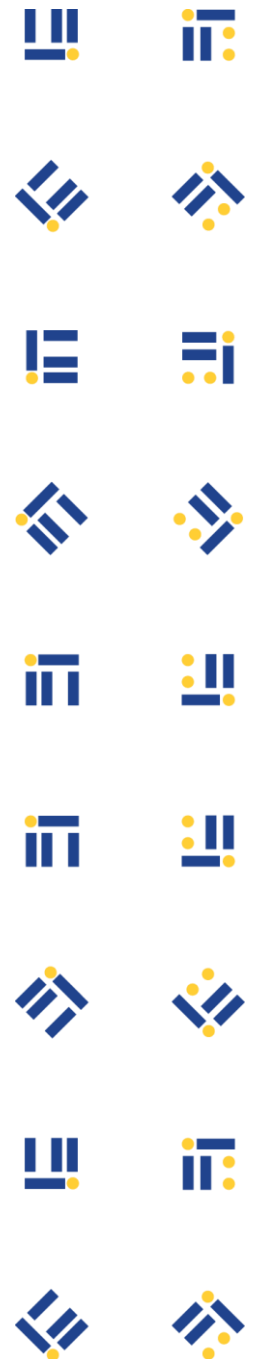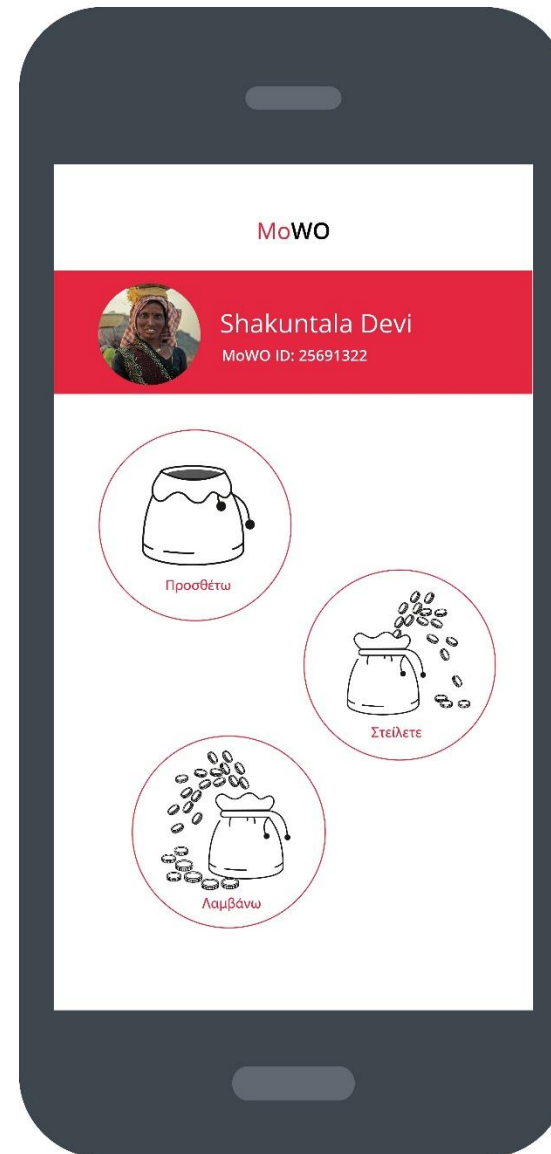
MicroSave's Research on Oral Segments
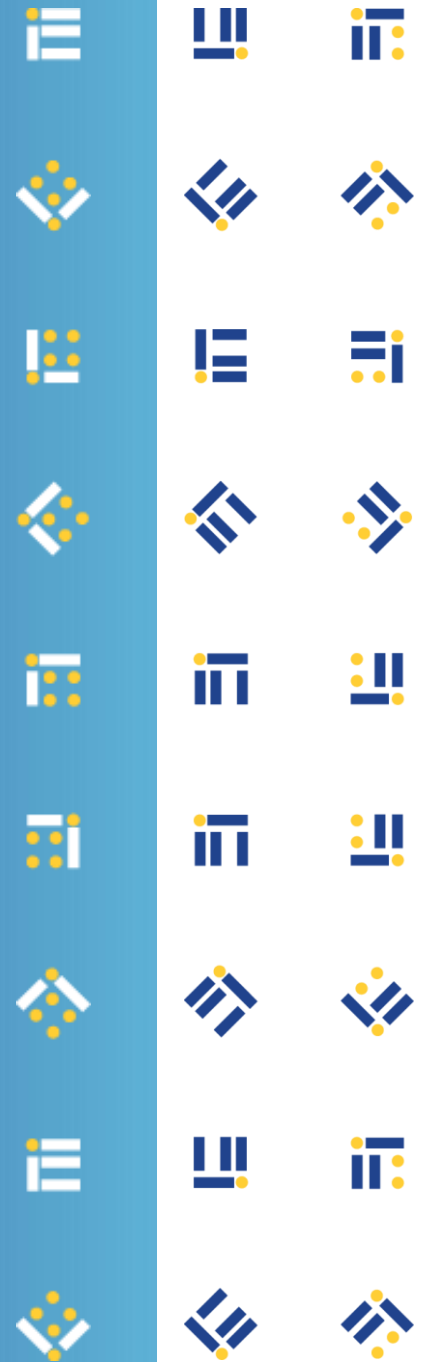
Icons Developed for MoWO are Intuitive - both for Literate and Illiterate Users

1

2

3

500

- We have spent extensive time with people who depend on oral techniques for sustenance.
- We co-created icons and then progressively iterated with them.
- We then optimised and developed a unique prototype: MoWO (mobile wallet for oral people)

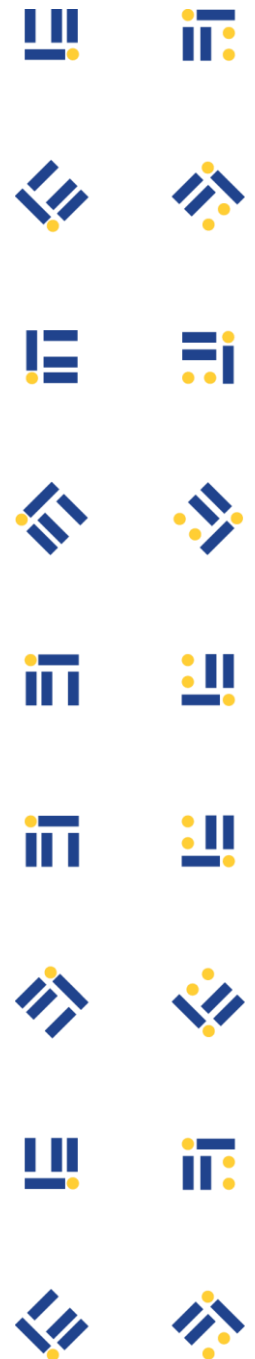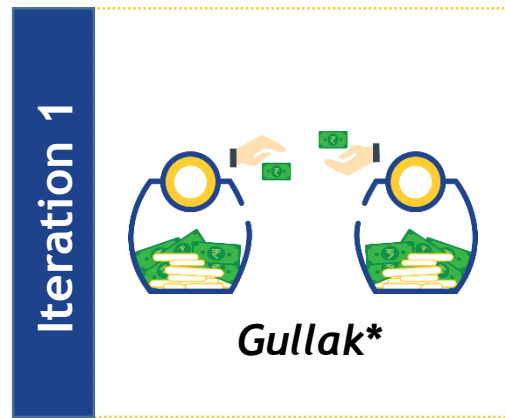# Our Journey to Develop Hand-gestures for 'Add Money' and 'Send Money' Icons

This is where we started
Arrows caused confusion when 'request money' and 'add money' had to be differentiated.

For 'send money' and 'request money', hand gestures proved most readily understandable and pleasing to various categories of users.

Iteration 1

Gullak*

Iteration 2

Wallet

Iteration 3

Hand movement depicting that money is being given to someone

Many participants considered *gullaks* to be for children
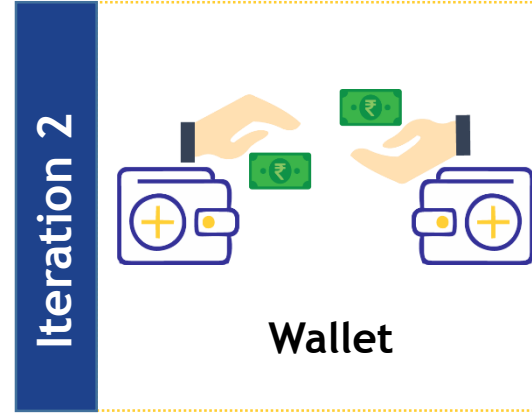
It was difficult to develop an easily recognisable wallet.

The evolution of the 'send money' icon with the help of rapid prototyping on the field.

* The word *gullak* means an earthen money bank in the Hindi language in India
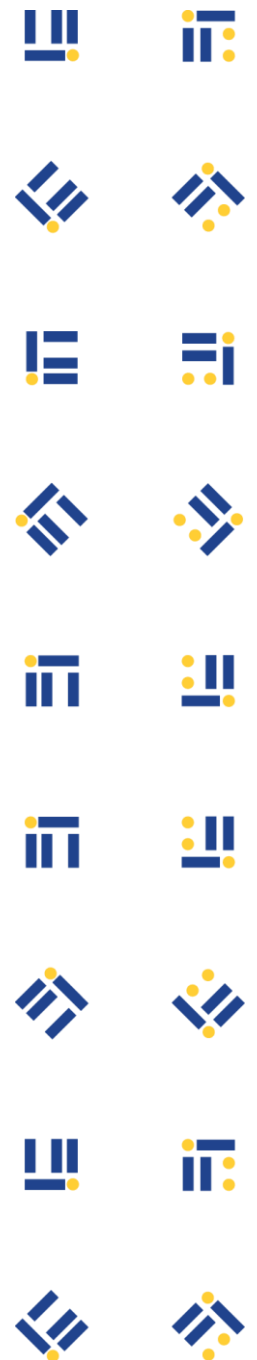
Our Solution of Cash-based IME
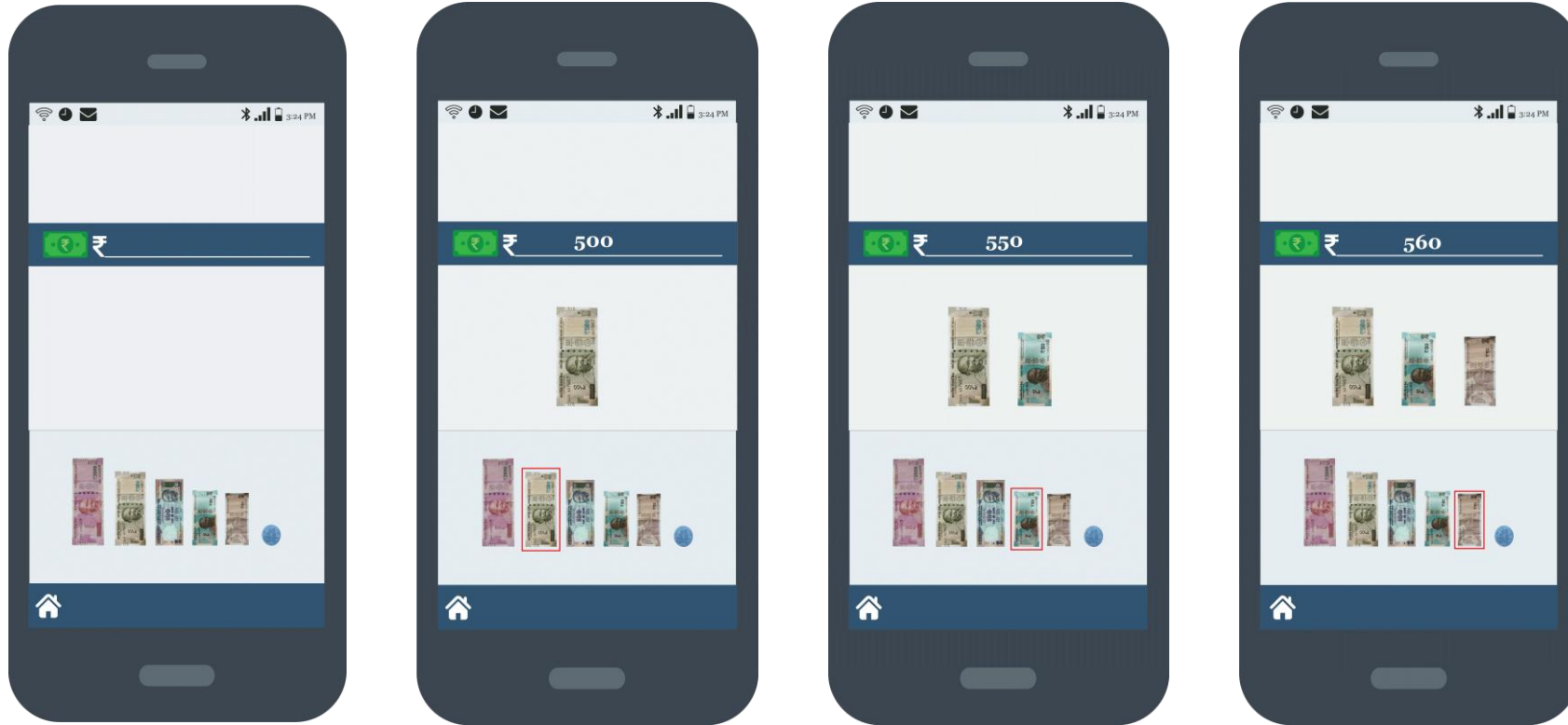
IME Prototype

A cash-based 'input-method editor' (IME) using which users can input numbers/values safely. The IME looks more controllable, encourages learning place value in the process, and works better than alphanumeric keypads.

In Our Journey, We Embarked on the User-Centric Design Process – MI4ID

The MI4ID Process

Market Insights   Innovation and Design

PROJECT VISION   CONCEPT DISTILLATION   PROGRESSIVE RECYCLING   DESIGN BLUEPRINT

MINDSET
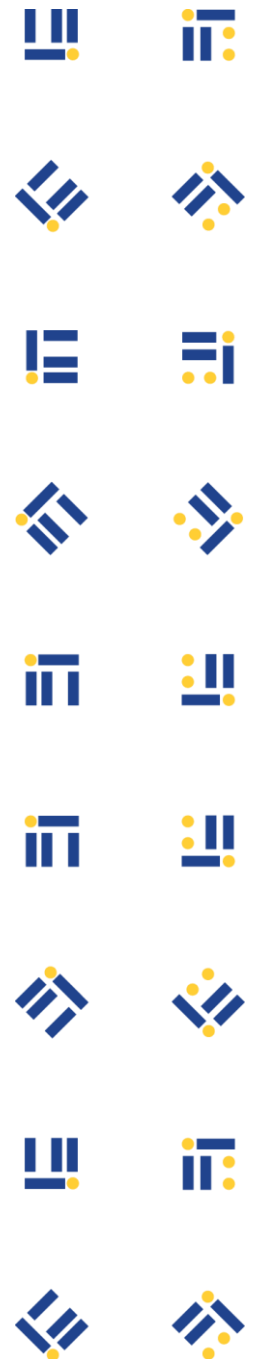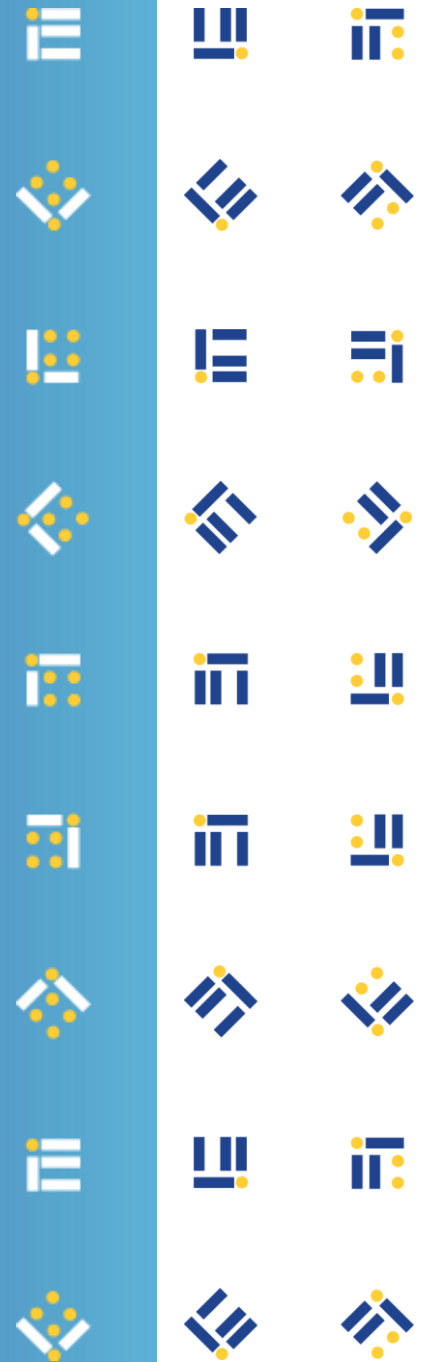**EMPATHETIC**

MINDSET
OPEN

MINDSET
EVALUATIVE

UNCOVER
Identify Behavioural Problem

ENVISION
Strategies and Solutions

BUILD
Distill and Design
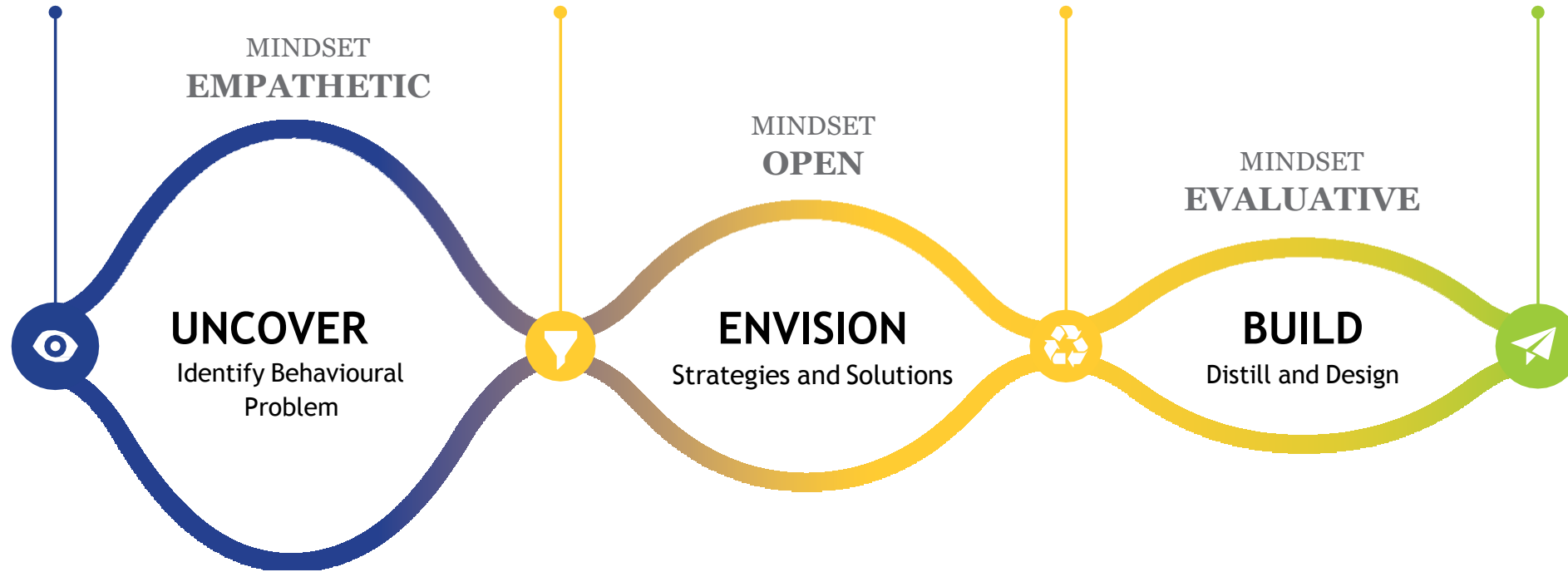
Explicitly incorporates behavioural insights as an integral part of both the exploratory and solution-development processes.

ML4D
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market insights for innovation & design
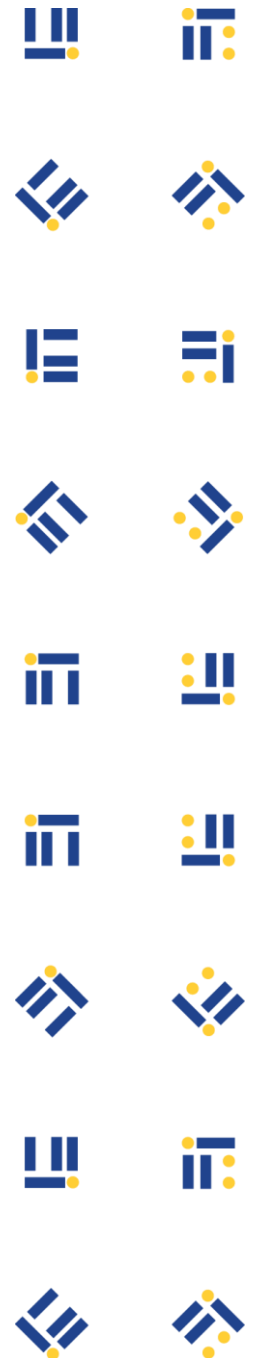
Learning from MoWO

Learning from MoWO

Application of behavioural research and user-centric design to develop financial services that work.

The segment uses **unique mental models for money management** and use of financial services.

Oral iconography is possible but needs to be **grounded in oral usability**

Should be **operationalised with reference to their personal capabilities.**

Usability Testing in Field – An Emerging Concept for Fintech

- Users struggle to find the right input fields for mobile number, amount, etc. The solution is to **highlight the necessary input field in light green.**

- There was a need to make the number of notes visible to the naked eye to avoid confusion. The solution is to add a **black border around all notes.**

- **Too many input field** in one screen confused the participants.

- The home icon was very dark and attracted too much attention. Instead **use a lighter shade**.

- Usability-testing with the segment led to refinement and modelling to develop a more contextual digital wallet.

  Good design is not only about making a product look beautiful. Great designs must definitely get the colours, typography, layout and graphics right, but this is only one ingredient.

Opportunities for MoWO

MoWO's learning can catalyse the path from analogue to digital for the oral segment. The applications lie beyond financial services.

Applications of the 'principles of orality' results into 'learnable' and 'guessable' outputs

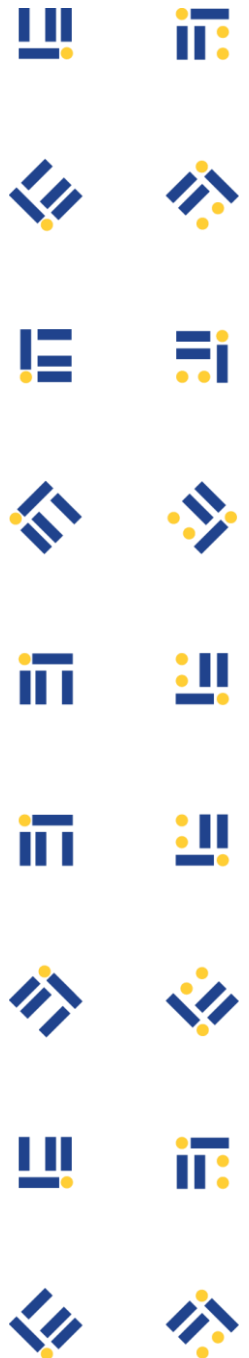|			
Digital financial services	Bridging the gender divide	Building financial capability beyond literacy	Enabling low-cost solutions
And beyond	Catalysing health and related solutions	Reaching and teaching-promoting education and edtech	Redefining agriculture

MoWO has a scope to demonstrate its universal applicability.

Thank You

For more information,
reach out to us at
Akhand@*MicroSave*.net