

SME FINANCE FORUM . 09.2016

# How Human-Centered Design Can Uncover Insights & Create Solutions for Low-Income Communities

 IDEO.ORG

# How Human-Centered Design can Uncover Insights & Create Solutions for Low-Income Communities

## AGENDA

1.  
Introduction to  
Human-Centered Design  
30 min

2.  
Design Challenge!  
80 min

3.  
Discussion  
10 min



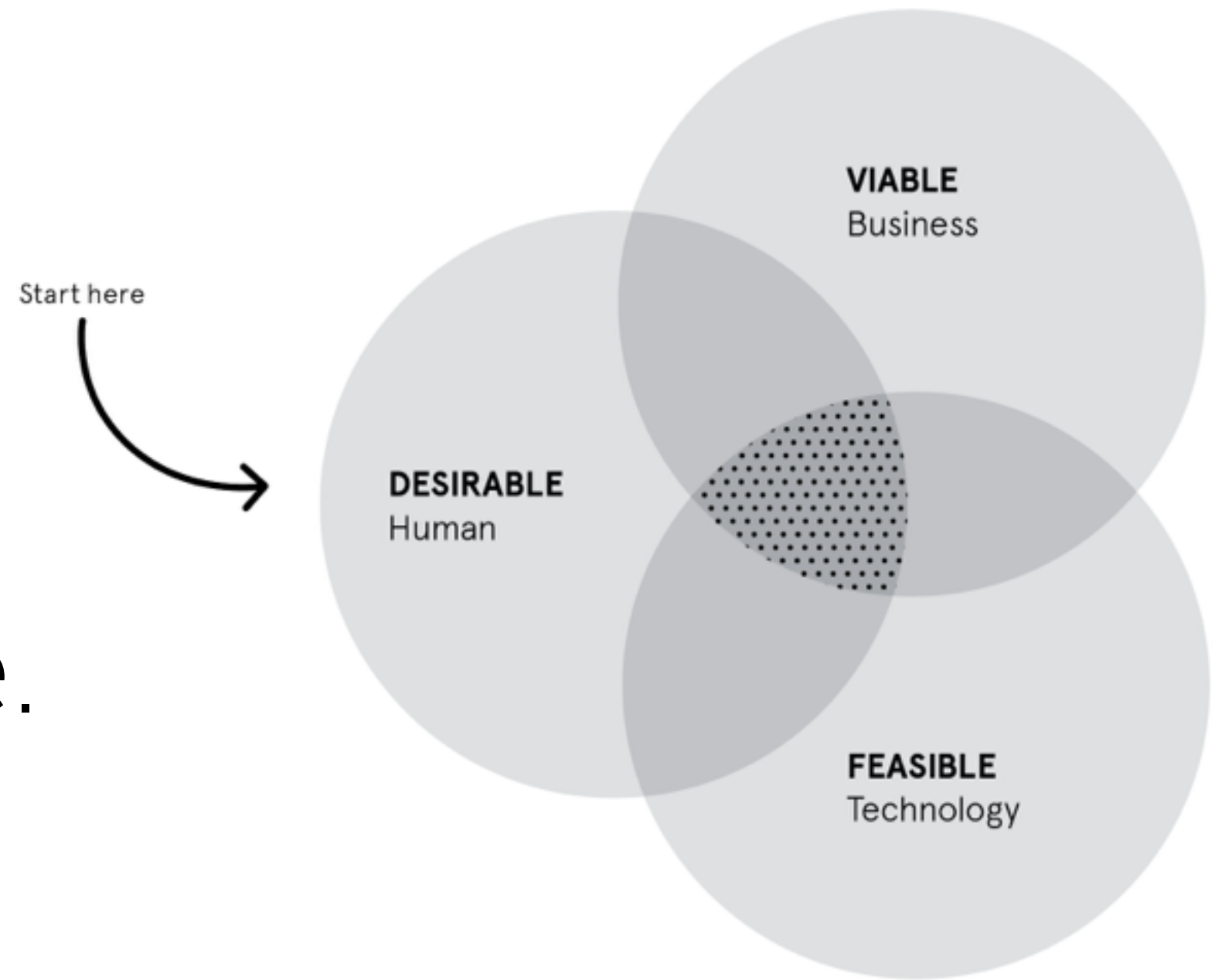


We are a human-centered design firm.  
We are inspired by people.



Human-Centered Design is a process that begins with gaining deep empathy for a customer's needs, hopes and aspirations for the future.

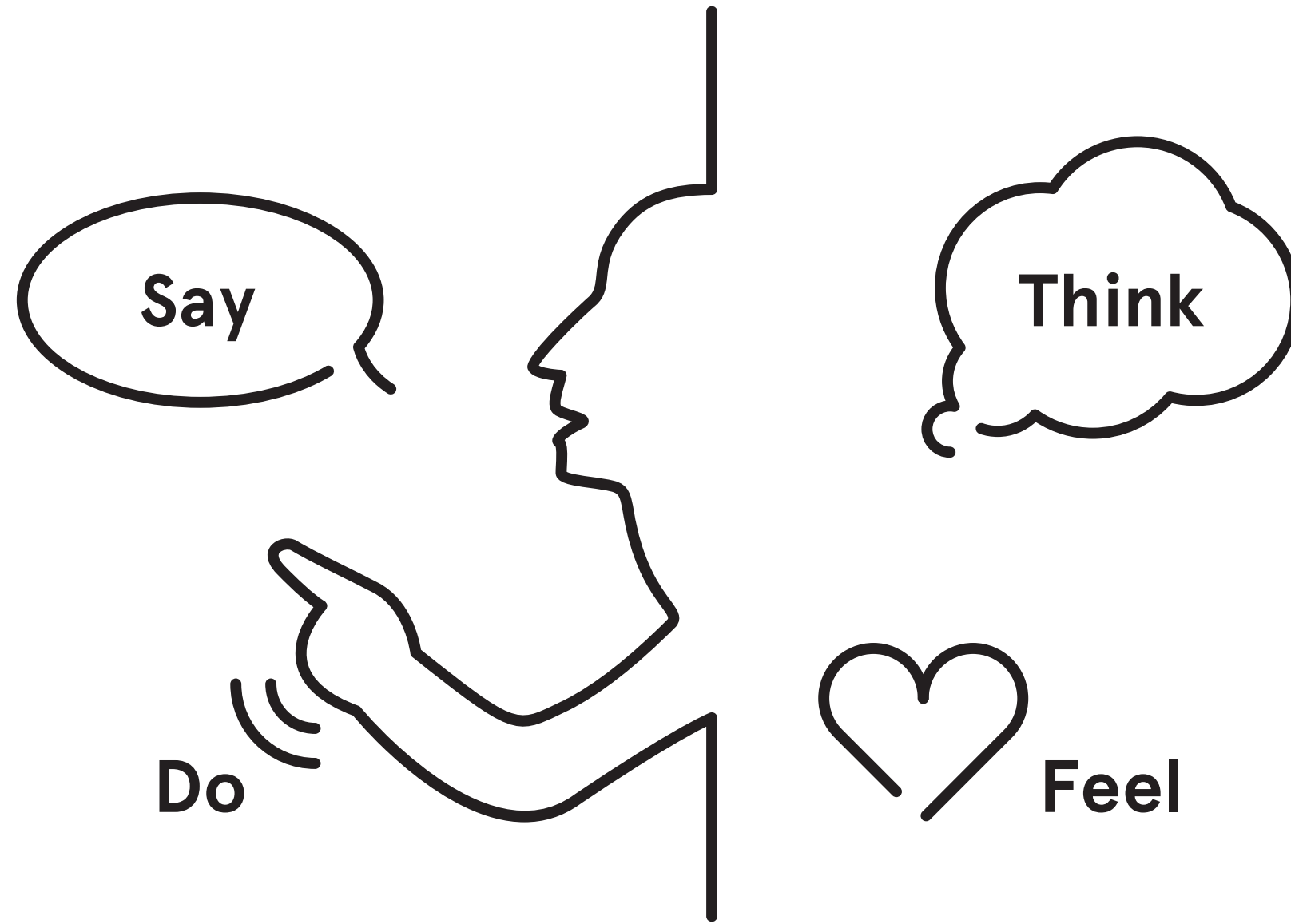
Good design  
is desirable,  
feasible and viable.



# Anthropological Observations



# Latent Needs

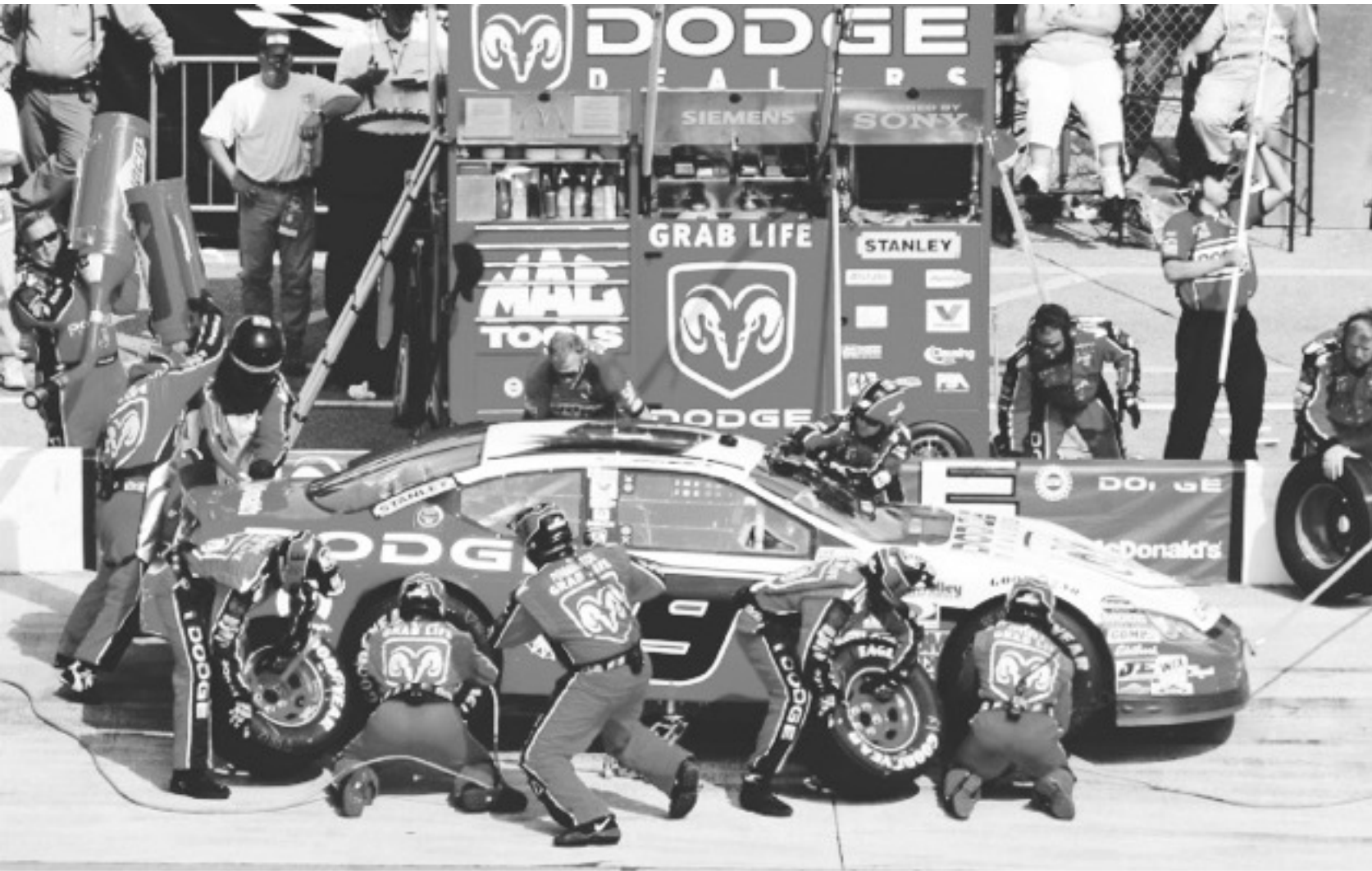




# Extreme Users



# Analogous Inspiration



# Rapid Prototyping



# Integrated Business Modeling



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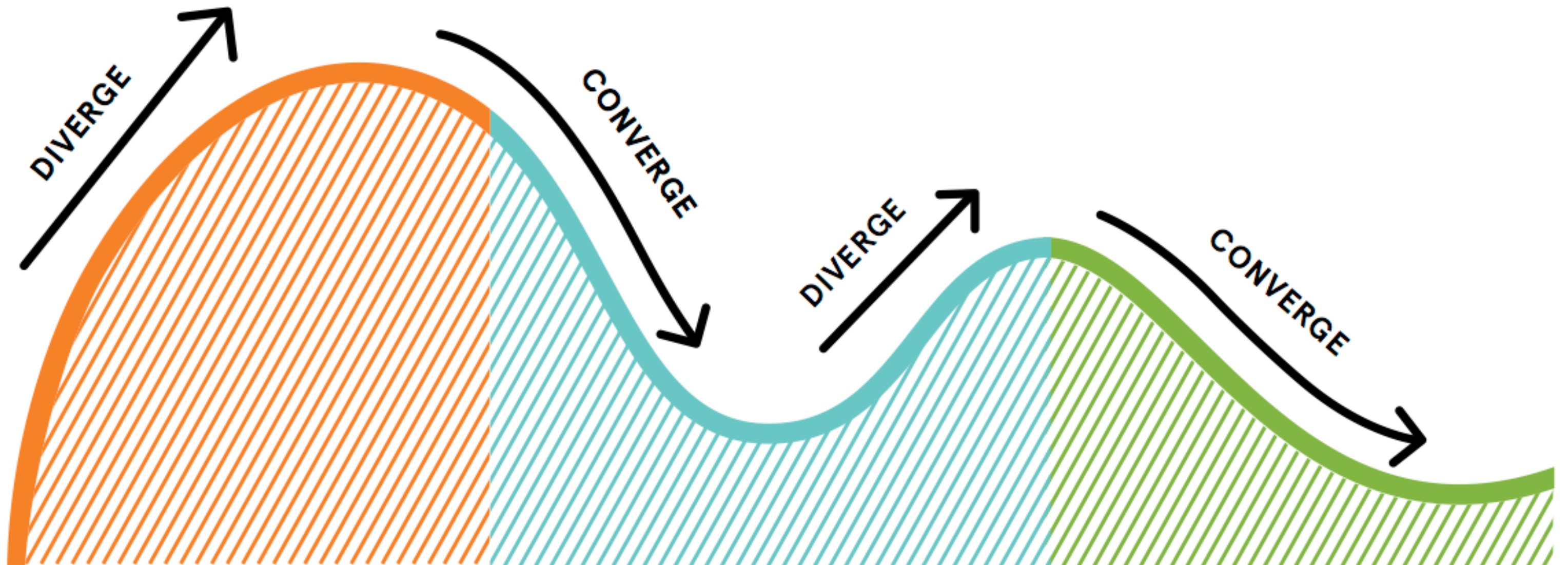
# INSPIRATION

I have a design challenge.

How do I get started?

How do I conduct an interview?

How do I stay human-centered?



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# INSPIRATION

**I have a design challenge.**

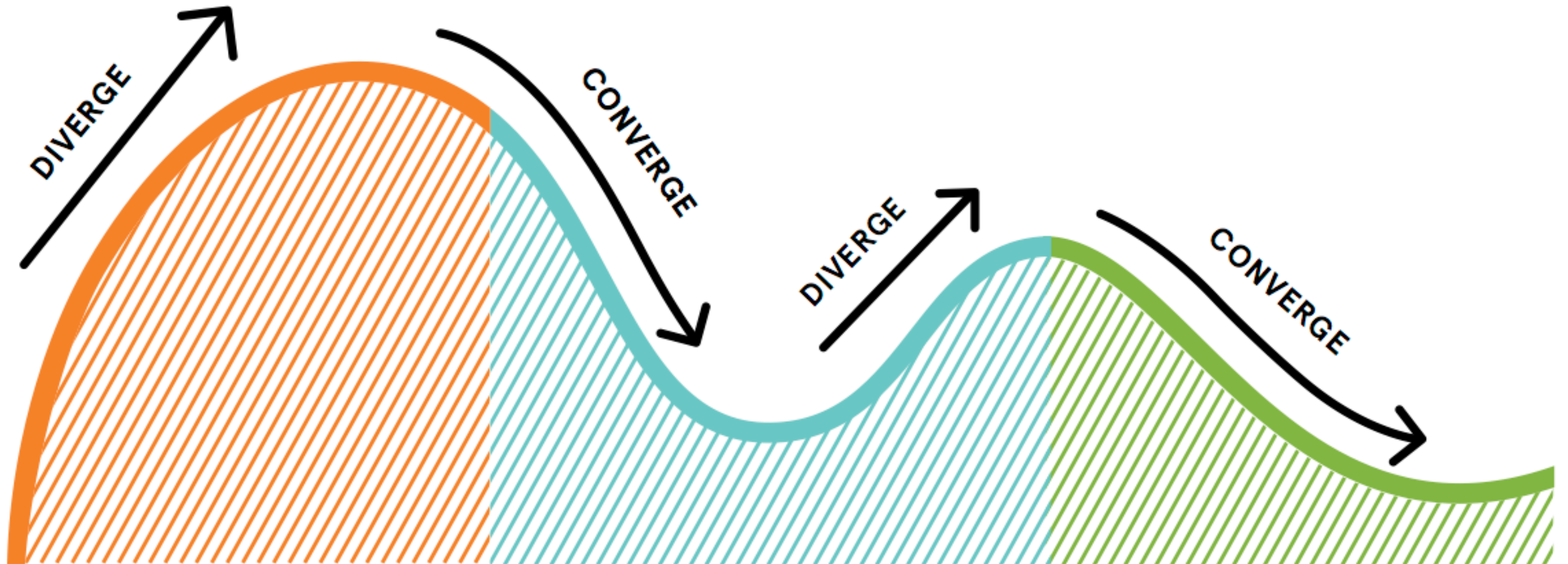
- How do I get started?
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- How do I stay human-centered?

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# IDEATION

**I have an opportunity for design.**

- How do I interpret what I've learned?
- How do I turn my insights into tangible ideas?
- How do I make a prototype?



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## INSPIRATION

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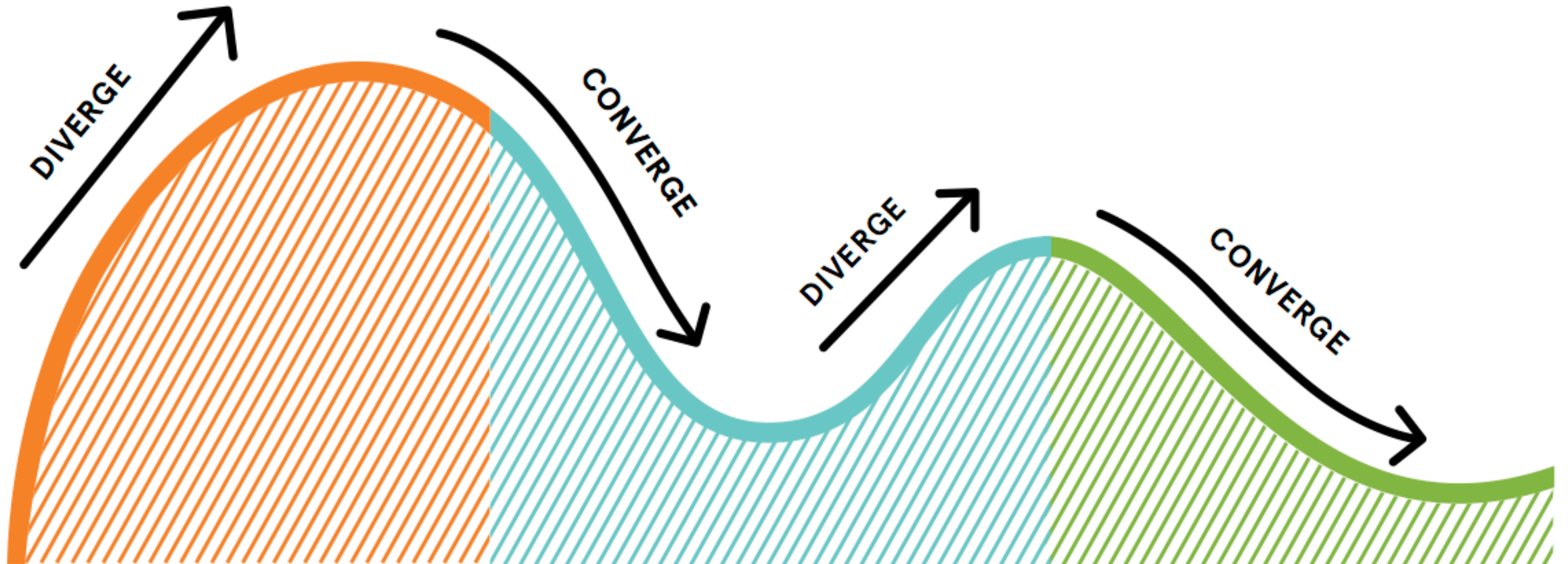
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## IMPLEMENTATION

**I have an innovative solution.**

How do I make my concept real?  
How do I assess if it's working?  
How do I plan for sustainability?



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## INSPIRATION

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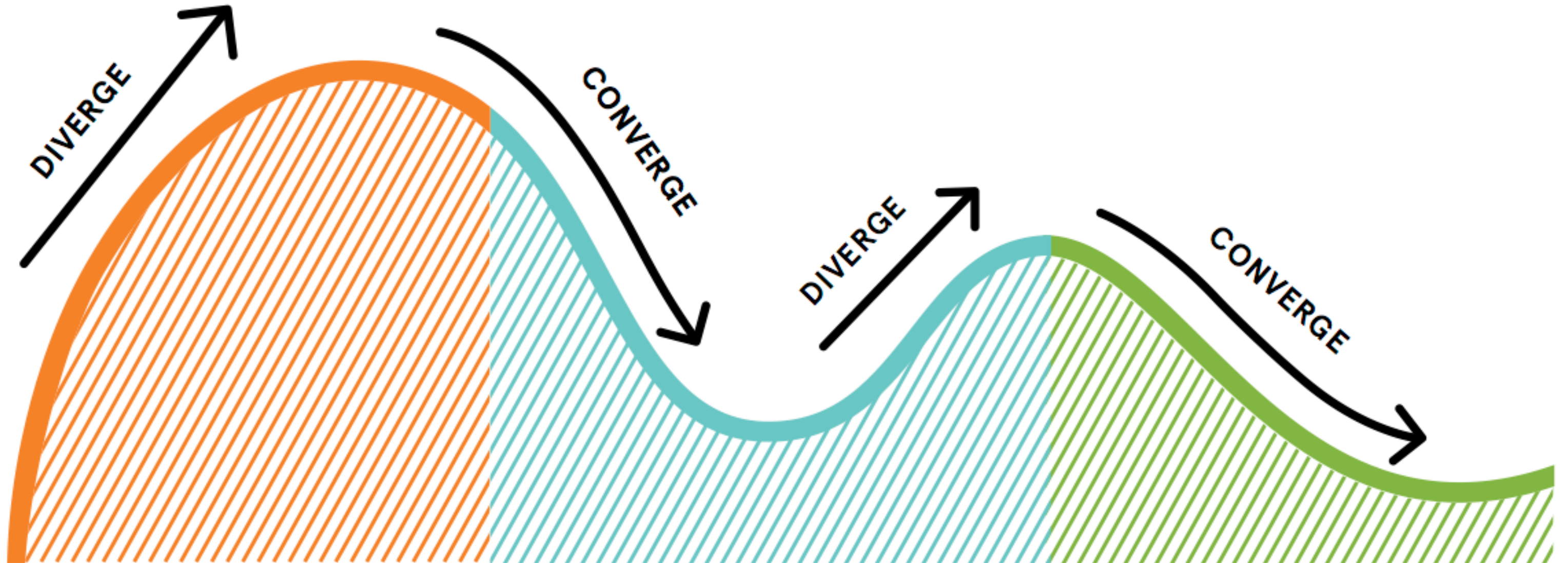
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## IMPLEMENTATION

**I have an innovative solution.**  
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## Tools for Transformation



## Moneythink: Making cents of saving



## d.light: New systems for solar



## Five shifts for the clean cookstoves industry



## #Crapmap Digital tools for community sanitation



## SmartLife: Two pilots for water & health in Kenya



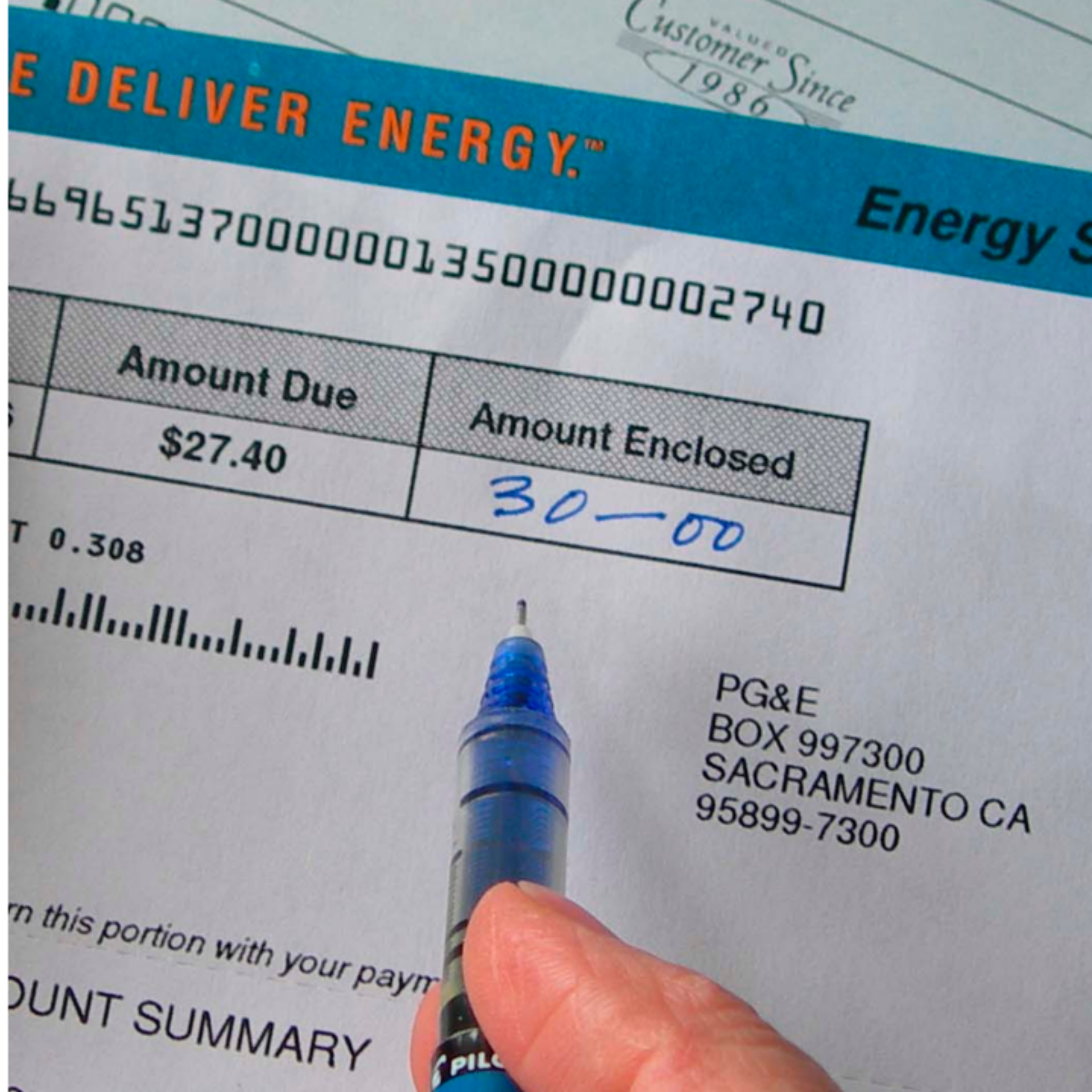
Bank of America

**Observing small habits**

to design value-added financial products

U.S.







\$3.43



\$0.57



\$4.00

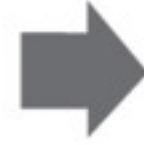
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\$4.50



\$0.50



\$5.00

---



\$14.83



\$0.17



\$15.00

---



**\$1.24**

Total daily transfer  
to savings from Visa  
Check Card purchases



## BANK OF AMERICA

In less than one year, it attracted 2.5 million customers, translating into more than 700,000 new checking accounts and one million new savings accounts for Bank of America.

## IMPACT

10 million new customers  
\$1.84 billion saved  
+90% customer retention



VIACOM

# Keep the Change.™



An easy way to save with your check card.

When you enroll in Keep the Change, each purchase you make with a Bank of America Visa® check card is rounded up to the nearest dollar—and the difference is transferred from your checking to your savings account. So open a checking account and Keep the Change.

**Bank of America**  **Higher Standards**

bimaAFYA

## **Rapid Testing with Customers**

to develop a health insurance product  
for low-income Tanzanians



bimaAFYA





“Health insurance isn’t for me.”

“I look out for my family first.”

“I want ongoing coverage, but my income is sporadic.”

“Is it real?”





Jinsi ya kutumia EPOD  
Jinsi ya kutumia EPOD

**MALARIA PLAN**

Everyone has emergencies, but you never know when they are going to happen. Be prepared for anything with Bimafya's 12-month health insurance plan.

100% of Tanzanians are at risk of getting malaria every year. The average cost is 7,110,000 and your loved ones will pay for it.

Learn more and sign up at [www.bimafya.com](http://www.bimafya.com)

- ✓ Consultations at the hospital
- ✓ Medication
- ✓ SMS tips on healthy living
- ✓ Medicine
- ✓ Consultations at hospitals and dispensaries

**HEALTH PLAN**

I got worried about how I would manage it all. I was just me isn't enough. I need to make sure my whole family stays healthy."

is spent too much on getting sick means I can't earn money.

Thankfully Bimafya was there to help me. I was able to get my kids from medication and I don't have to worry about my health. I can keep up with my spouse.

Learn more about how Bimafya can help you at 0712-706-711

FAERBITE  
G&S  
FAER

TECNO

JAMANA





# Channel Matrix

Customer actions

- Prioritized channel
- Secondary channel



	BE AWARE	TAKE ACTION	CONSIDER	PURCHASE	RENEW
Hospitals	●		●		
Call Center	●		●	●	●
Super Agents	●	●	●	●	●
Foot Soldiers / Brand Ambassadors	●	●	●	●	
M-pesa Agent	●				
Community Advocates	●		●		
My phone	●	●	●	●	●
ATL marketing	●				





Questions?

## Bank of America

Observing small habits  
to design value-added  
financial products

## bimaAFYA

Rapid testing with customers  
to develop a health insurance product  
for low-income Tanzanians



# DESIGN CHALLENGE

Experience Human-Centered Design  
in a rapid 90-minute design sprint


WARM UP

Sketch  
your  
neighbor!



The background is a solid teal color with a pattern of various white icons. These icons include a protractor, a pencil, a balance scale, gears, a lightbulb, a thermometer, a person, a globe, a wrench, a star, a signpost, a question mark, a person walking, a house, a tree, and a briefcase.

Break into teams of 3!



HMW re-design the conference  
experience if one of  
your senses were missing?

Registration

Attending  
Speaker Sessions

Meeting  
New People

Sharing  
a Meal



### Questions for Your Partner

What things can you not do without this sense you chose?

What things are still available to you?

What experiences are important to you at a conference? Why?

What will you miss the most about not having this sense?

15 min

# Brainstorm

Come up with ideas individually  
Share back to your partner for feedback  
Choose your top idea

# BRAINSTORMING RULES





# 1. DEFER JUDGEMENT



## 2. ENCOURAGE WILD IDEAS



### 3. BUILD ON THE IDEAS OF OTHERS



## 4. STAY FOCUSED ON THE TOPIC



## 5. ONE CONVERSATION AT A TIME



## 6. BE VISUAL



# 7. GO FOR QUANTITY





# BRAINSTORM!

## 7 BRAINSTORMING RULES

DEFER JUDGEMENT

ENCOURAGE WILD IDEAS

BUILD ON THE IDEAS OF OTHERS

STAY FOCUSED ON THE TOPIC

ONE CONVERSATION AT A TIME

BE VISUAL

GO FOR QUANTITY



20 min

# Prototype & Get Feedback

Build a prototype of your top idea  
Pair into groups of 4 to share & receive feedback

# PROTOTYPING

Prototyping is about **BRINGING IDEAS TO LIFE** quickly. By making ideas tangible, getting feedback often, and continuing to improve your concept, you'll be on your way to getting impactful solutions out in the world.



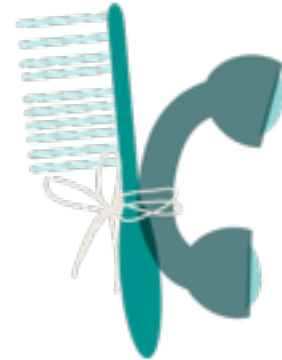
# STEPS OF PROTOTYPING

1



Storyboard

2



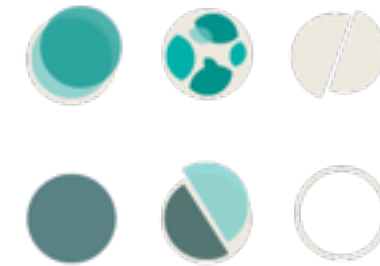
Rapid Prototyping

3

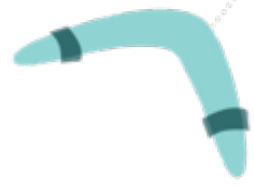


Get Feedback

4



Integrate Feedback  
and Iterate



# TEST AND GET FEEDBACK



- Introduce your prototype as a work in progress.
- Invite participants to treat your rough prototype as if it were real.
- Invite honesty, stay neutral, and be curious.
- Be prepared to integrate feedback and iterate on-the-fly.

# INTEGRATE FEEDBACK AND ITERATE



Prioritize key insights from the feedback you received and integrate them into your prototype to make it better. Then, test it again.

## Iterating On-the-Fly

Make changes in real-time when you're in the field, and then test them right away.

## Co-Creation

It can be helpful to bring the very people you're designing for into the design process and empower them to make alongside you.

10 min

# Share Out!



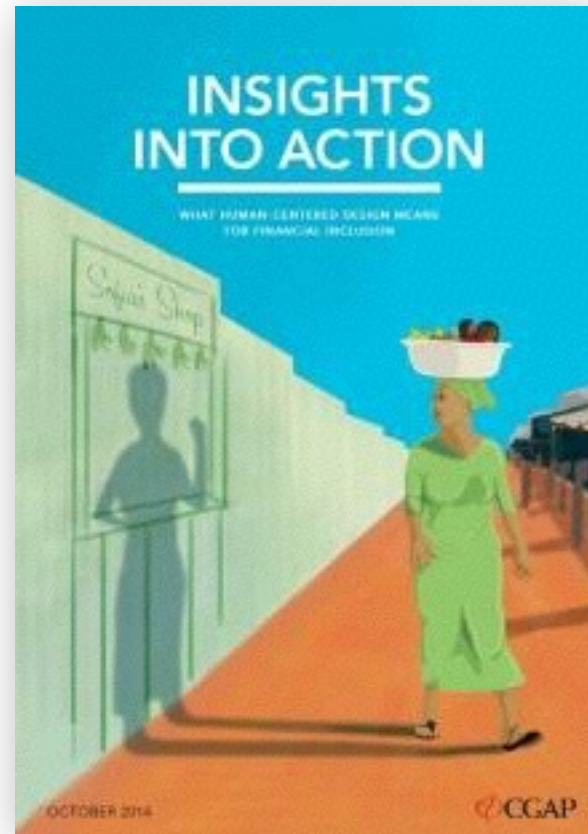


How'd it go?





# What Can You Do Next?



[www.cgap.org](http://www.cgap.org)  
"Insights into Action"  
Apply It!



[www.designkit.org](http://www.designkit.org)  
Learn It!



[plusacumen.org/courses/hcd-for-social-innovation](http://plusacumen.org/courses/hcd-for-social-innovation)

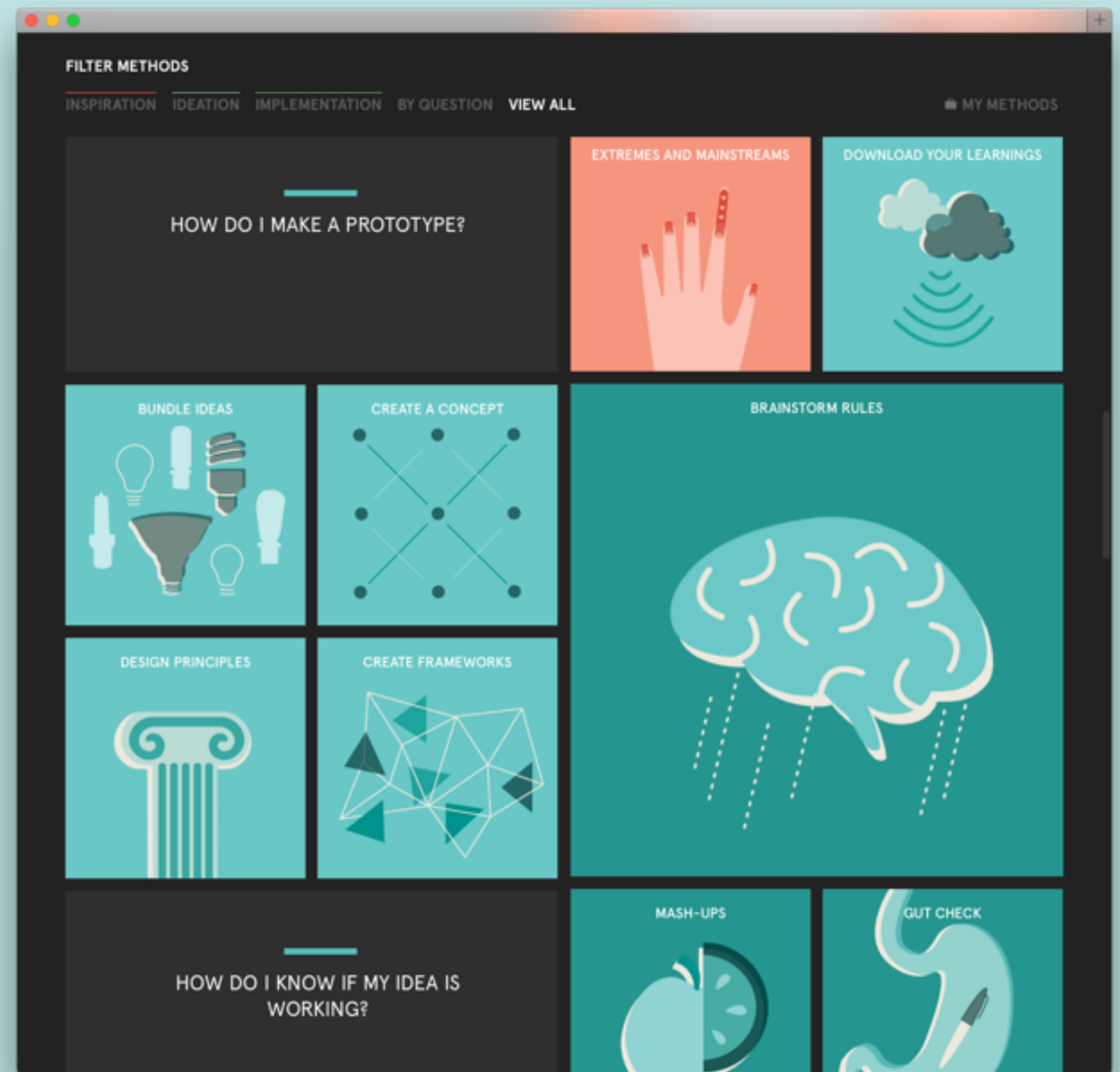
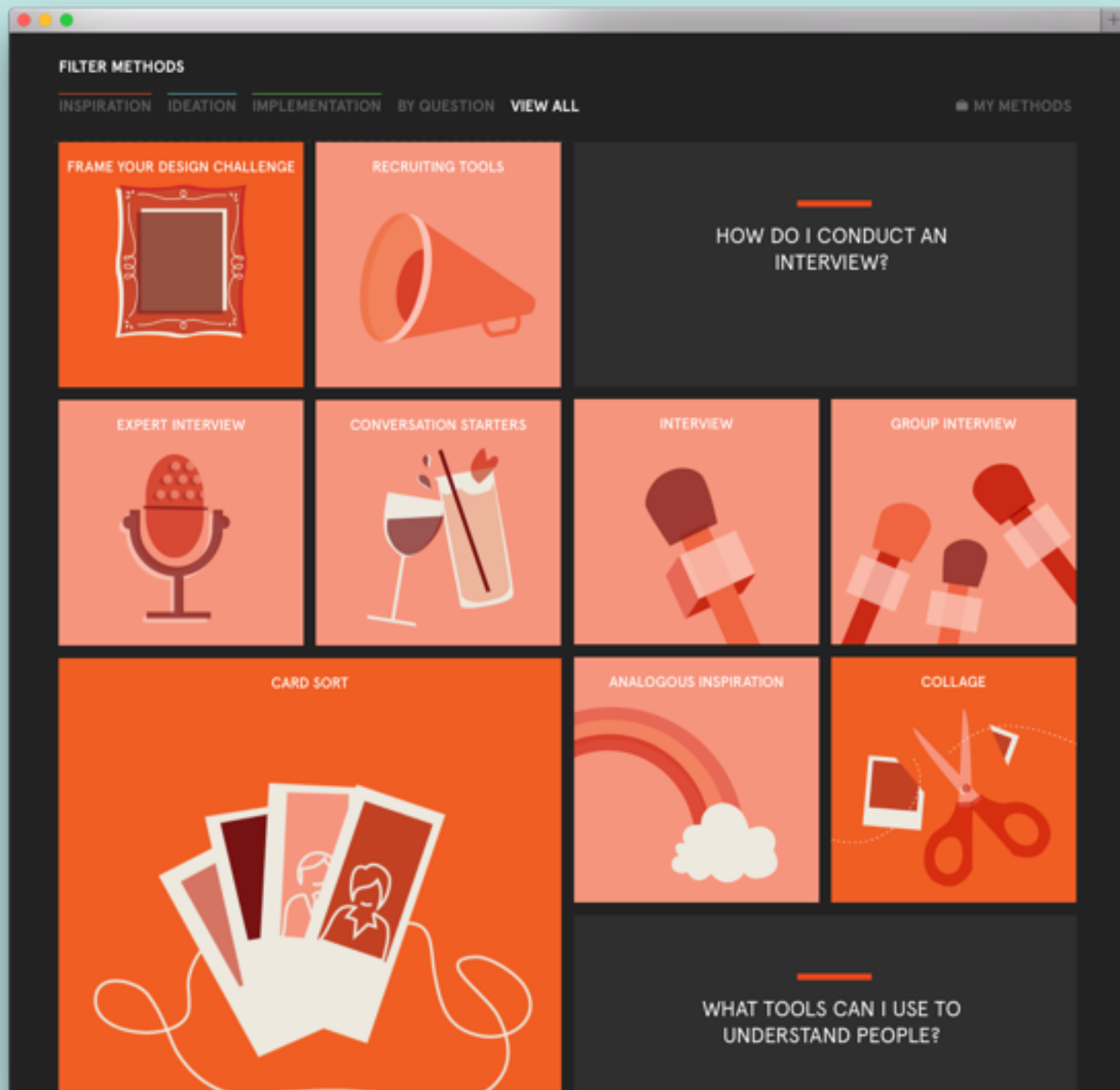
Take an  
Online Course!

# DesignKit.org

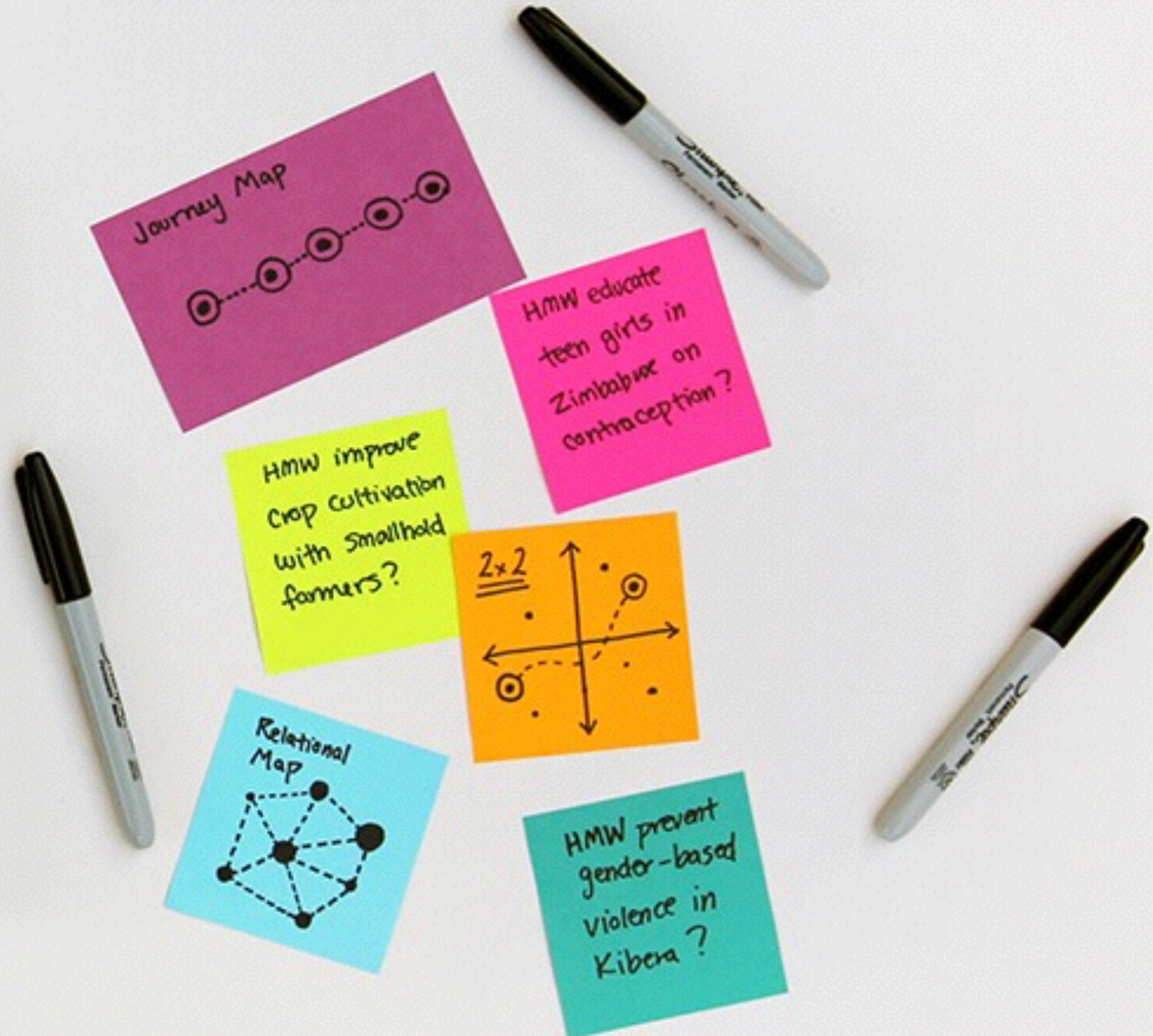
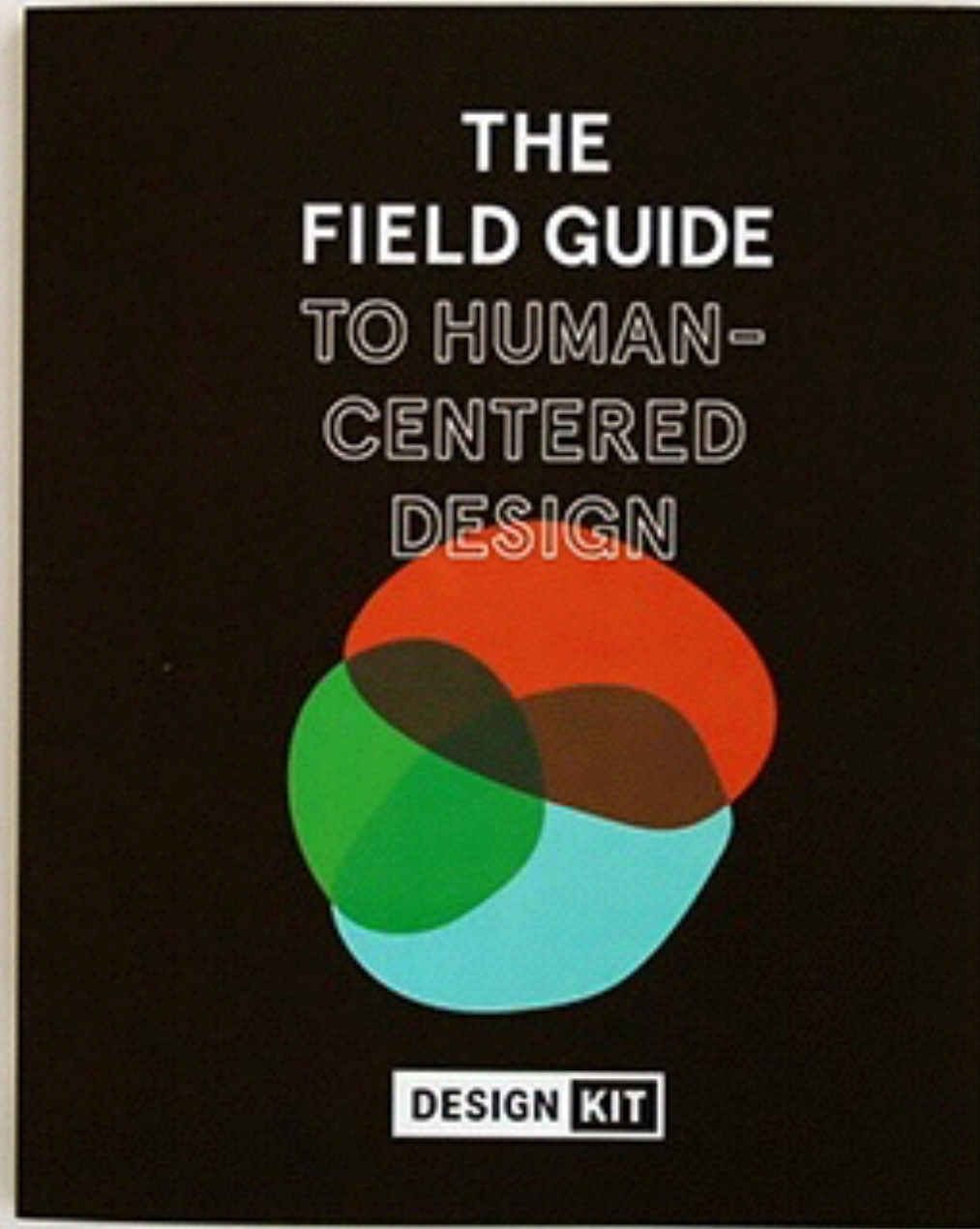
Free website by IDEO.org  
to learn and practice  
Human-Centered Design

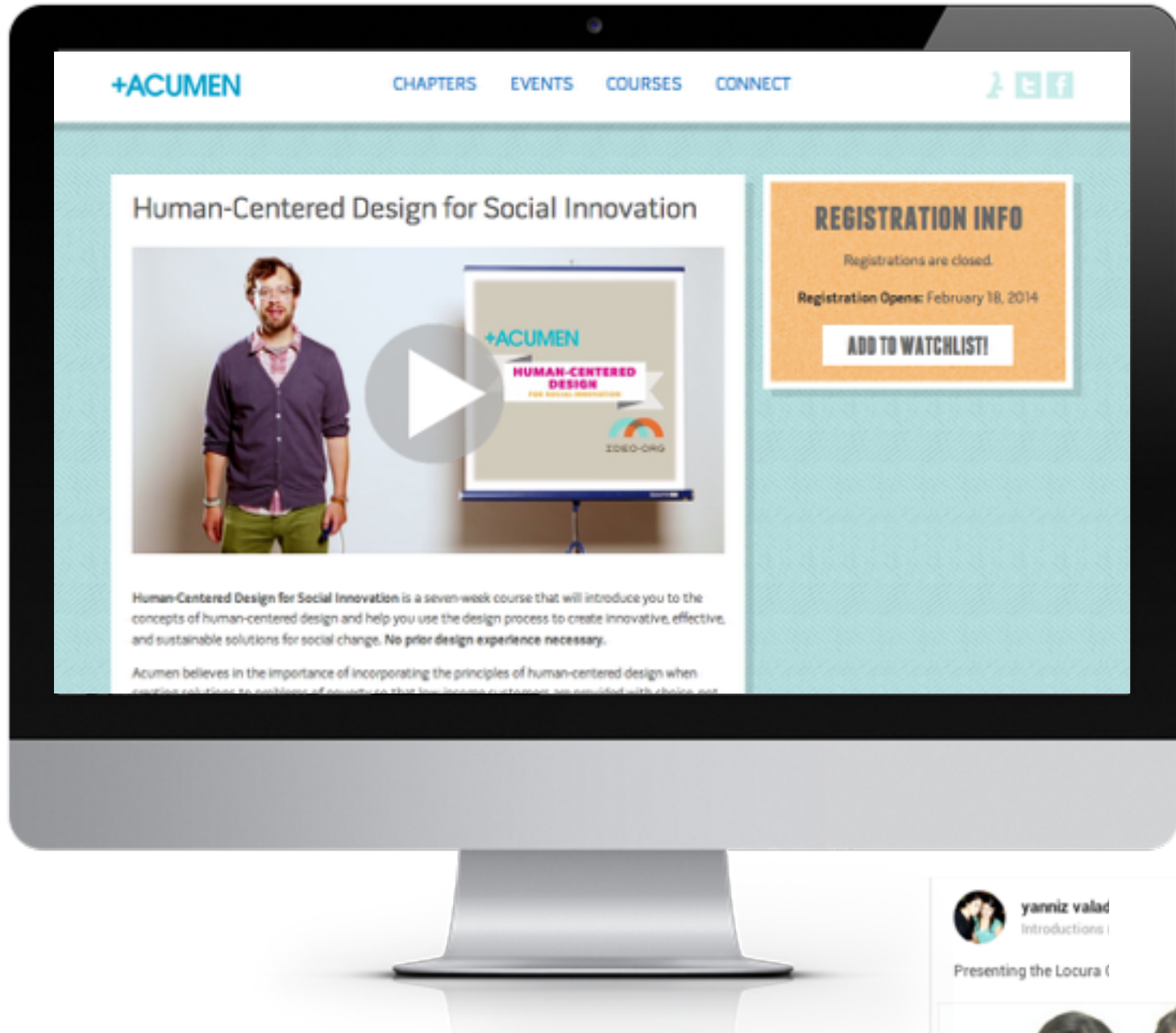
The screenshot shows the DesignKit.org website interface. At the top, the 'DESIGN KIT' logo is on the left, and the IDEO.ORG logo is on the right with the text 'brought to you by'. Below the logo is a dark navigation bar with links for 'MINDSETS', 'METHODS', 'CASE STUDIES', 'GET THE FIELD GUIDE', 'SIGN UP', and 'LOG IN'. The main content area has a yellow background. On the left, there is a section titled 'Introducing the Field Guide' with a sub-headline 'Now available for purchase and PDF download, check out the Field Guide to Human-Centered Design and start solving problems like a designer!'. To the right of this text is an image of the 'THE FIELD GUIDE TO HUMAN-CENTERED DESIGN' book cover, which features a colorful Venn diagram, and several colorful sticky notes with handwritten notes like 'HMW', 'IDEATION', and 'PRO-TYPING'. Below this section is a video player titled 'WHAT IS HUMAN-CENTERED DESIGN?'. The video frame shows an illustration of a person in an orange shirt and teal cap holding a clipboard, standing next to a water tap and several water jugs. The video player includes a play button, a progress bar showing '01:55', and the Vimeo logo.

# DesignKit.org



# Field Guide Book





# +Acumen Free Online Course

ing this course?) - #ManchaSquad

ManchaSquad from Spain!! we  
trying to improve our  
in La Mancha, our commute  
es :) with three really admirable



**Sara Francesca Lisot**  
Introductions ( Who is taking this course?) - Ap #Commuting

Introducing the Copenhagen team - pics from last week  
introduction workshop on designing a better #commuting  
experience!  
Have a great #Week2 session you all folks!  
Loves from Blunt Ideas  
Jeppe, Elisabetta, Sara and Natalia



**Tristam Pears**  
Introductions ( Who is taking this course?) - #hcdstoryteller  
Yesterday 12:48 AM

Hi everyone,  
  
We're Clubmate, a group of industrial design students from  
Munich Germany. #hcdstoryteller



+12

**yanniz valad**  
Introductions |  
Presenting the Locura (



**Papa Yaw Owusu-Ankomah**  
Introductions ( Who is taking this course?) - Apr 5, 2014 #key

Hello guys, we are Team #key from Accra, Ghana. As a bunch of  
learners and innovative problem solvers, we look forward to  
learning and interacting with other innovators. Good luck to ere  
one. #hcdstoryteller



**Alex Chen**  
Introductions ( Who is taking this course?) #HCDSTORYTELLER

Hi everyone we are the team: Peanut Butter Is Good!  
We are from San Francisco, and just started the class this week, its  
our first time to have this kind of online and team course, so still  
need some time to get familiar with it but things will get better in  
the future. We have great time in the workshop.  
#HCDSTORYTELLER

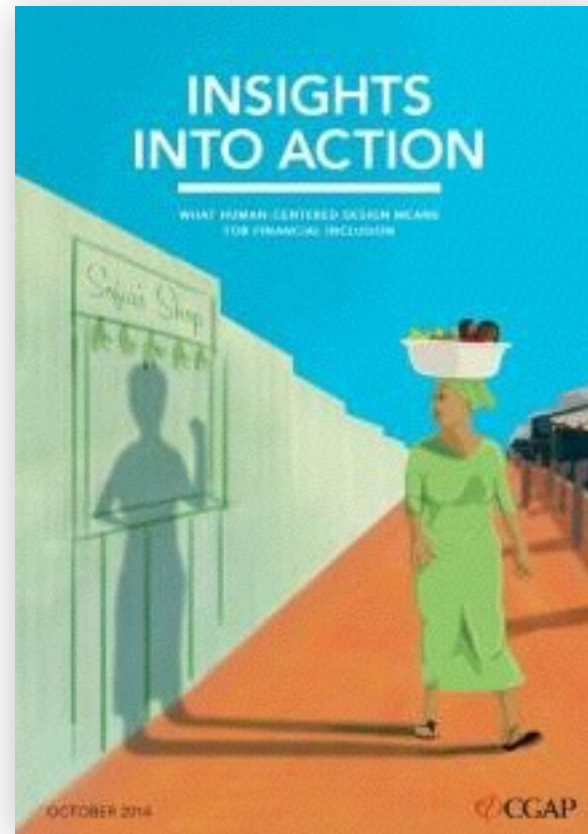


# CGAP: Insights into Action

Review of 7 projects in 8 countries where Human-Centered Design was applied to financial inclusion and mobile-money challenges for low-income communities  
[www.cgap.org](http://www.cgap.org)



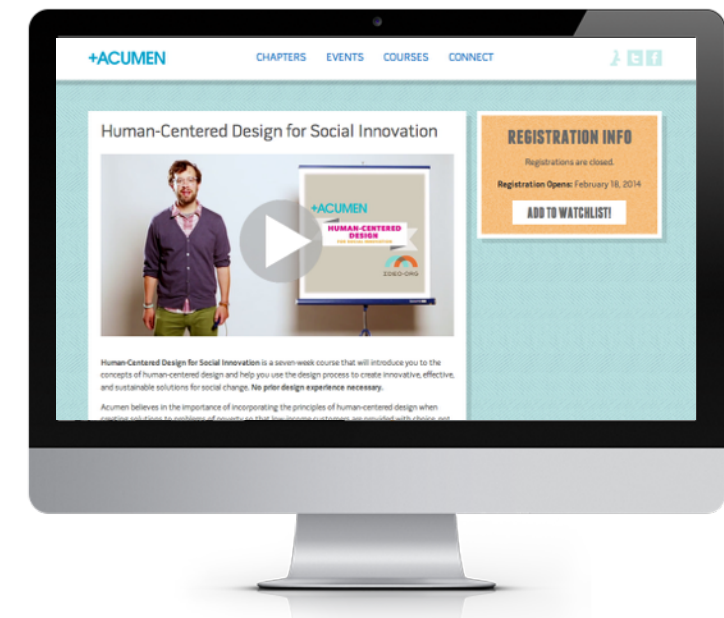
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Thank you!

Questions?  
[annie@ideo.org](mailto:annie@ideo.org)  
[john@ideo.org](mailto:john@ideo.org)