

CGAP.org

UX Research and Redesign

Part 2: Wireframes and IA
Technical Team Meeting
September 22, 2016



Agenda

1. Review research & recommendations (11-11:30)
2. Content and wireframes (11:30-12:15)
3. Card sort exercise (12:15-1:00)
4. Lunch (1-1:45)
5. IA and navigation review (1:45-2:30)
6. Next steps (2:30-2:45)

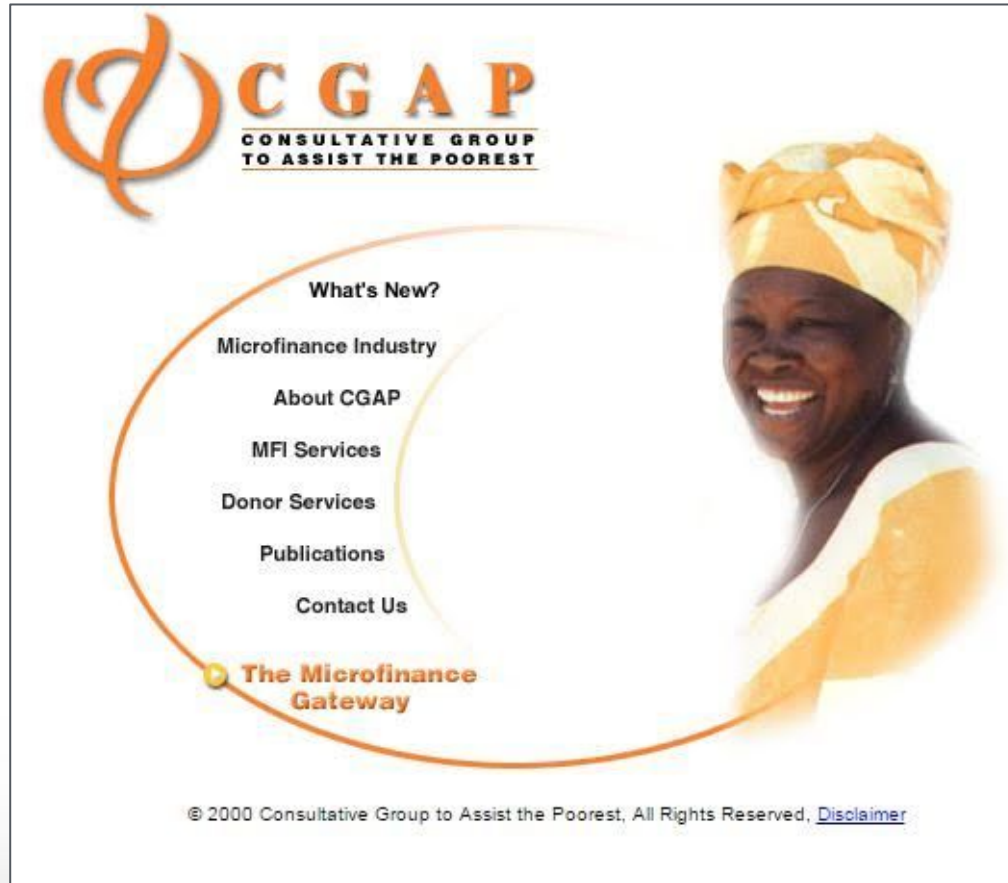
Goals of this project

- The user research project's main objective is to analyze CGAP.org Web audience data and use that to inform the Website redesign.
- The audience analysis will help us improve CGAP's online content and identify gaps in knowledge products such as the Blog and Publications.
- The user research project's focus is about: who is using the site, how we can better connect content and users, and help to improve the user experience.

Goals of this project (cont.)

- The types of research implemented to achieve the main goals of the project are comprehensive and have enough depth for CGAP to inform the Website redesign.
- The UX project findings and recommendations may be used as a starting point for defining audience outreach strategies—but it's not intended for addressing specific audience or project needs outside of the Website redesign project.

CGAP.org history: 2000



CGAP.org history: 2005





[About CGAP](#) [About Microfinance](#) [Key Principles of Microfinance](#) [Publications](#) [Online Resources](#) [Press](#)

CGAP News

February 2005:

[Donor Guidelines on Good Practice](#) February 2, 2005
In a next step to foster donor effectiveness and build inclusive financial systems for large numbers of poor people, the new *Donor Guidelines on Good Practice* was launched... [\[read more\]](#)

Tsunami Highlight: January 18, 2005
[Sustaining Microfinance in Post-Disaster Asia: Guidance for MFIs and Donors](#)

[CGAP Launches Middle East, North Africa Initiative](#)

[Boulder moves to Turin!](#)

[IFC Joins CGAP](#)

[CGAP and UNCDF Announce Their Donor Training Course Schedule for 2005](#)
Building Financial Systems for the Poor: How Donors Can Make a Difference?

[Announcing the Winners of the Pro-Poor Innovation Challenge Award- Round VII](#)

[Request for Action Partners for CGAP Savings Initiative](#)

[CGAP News Archive](#)

Financial Transparency

[Information Systems Services](#), [MFI Audit Information Center](#), [CGAP-IDB Rating Fund](#), [IS Fund](#), [Microfinance Information eXchange](#), [CGAP Financial Transparency Award_2004](#)

Enabling Policy Frameworks

[Microfinance Consensus Guidelines](#), [Individual Country Profiles of Microfinance Regulation](#), [Policy Consultations](#), [Technical Tools, Services, and Training](#)

Poverty Outreach

[Poverty Assessment Tool](#), [Poverty Audit](#), [Client Targeting Resource Center](#), [Impact Assessment Resource Center](#), [Pro-Poor Innovation Challenge](#)

Institution Building

[Information Systems Services](#), [Skills for Microfinance Managers Training Program](#), [Microfinance Training Program at Boulder](#), [Microfinance in MBA Programs](#), [Product Costing Resource Center](#)

Donor Effectiveness

[Donor Guidelines](#), [Donor Information Resource Center](#), [Member Donors](#), [Donor Peer Reviews](#), [Appraisal and Monitoring Service](#), [CGAP/UNCDF Donor Training](#), [Donor Briefs](#)




Over a billion poor people lack access to essential financial services. The Consultative Group to Assist the Poor (CGAP), is a consortium of 28 public and private development [agencies](#) working together to expand access to financial services for the poor, referred to as [microfinance](#).

CGAP's staff, working from World Bank offices in Washington, DC and Paris, serve donor agencies, microfinance institutions (MFIs), and other microfinance practitioners. To each of these client groups, CGAP provides technical advice, training, research and development, information dissemination, and funding for innovations. [Read more.](#)

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CGAP.org history: 2008

**CGAP** Advancing financial access for the world's poor

Subscribe

SEARCH

HOME


ABOUT MICROFINANCE

ABOUT US

OUR WORK

PUBLICATIONS


MEDIA CENTER



The US Sub-Prime Crisis: Five lessons for microfinance
Less than two years ago, nagging delinquency problems started to crop up in one tiny corner of the US home finance market – so-called “sub-prime” mortgages.

They made the dream of first-time home-ownership possible for many. Yet today, an estimated two million sub-prime loans appear likely to default; and the crisis has set off worldwide concerns about how the resulting credit crunch and possible U.S. recession will affect growth in countries rich and poor. What does this mean for microfinance?

Events



CGAP's 2008 Annual Meeting: This year's Annual Meeting in Hyderabad included interesting discussions on funding and policy, as well as field visits to local Indian microfinance.

Brasilia Policy Forum: The Second Latin American Conference on Regulation and Supervision of Microfinance engaged regional policymakers on how to improve access to financial services for low income people.

Technology Forum 2008: The third Technology Forum will be held in Yaoundé, Cameroon July 1 and 2, 2008. The forum brings together financial service providers and technical solutions providers for workshops on using new technology to increase access to financial services.

Announcements

Code of Ethics to be established in Microfinance: At the initiative of CGAP, Deutsche Bank and The Boulder Institute, leaders of microfinance institutions, investors, banks and development agencies have developed the Pocantico Declaration, the first step toward a code of conduct for microfinance.


Funder Training Registration: Microfinance training for funders, Croatia, September 2008. The next CGAP/IMFI training course for funders, “Building Inclusive Financial Systems: How Can Funders Make a Difference?”, will be held in Croatia, September 8-12, 2008.

2008 Microfinance Funder Survey Launched: CGAP has launched this year's survey to collect information from funders all over the world about the size and composition of their microfinance portfolios. Data will be analyzed and shared in various user-friendly formats.

CGAP Microfinance Blog


CGAP Microfinance Blog: Welcome to the CGAP Microfinance Blog where we want to hear your comments on the latest trends and issues in access to finance.

The Microfinance Gateway



The Microfinance Gateway is the most comprehensive online resource for the global microfinance community.
<http://www.microfinancegateway.org>

Headlines




Doing Good by Doing Very Nicely Indeed
June 26, 2008 The Economist

Financial Advice for India
June 26, 2008 Financial Times


Morgan Stanley's Incredibly Shrinking Microfinance Group
June 19, 2008 Conde Nast Portfolio

Kenya Bill Seeks to block Saccos from Doing Money Transfers

CGAP.org history: 2012–Today

**CGAP**
Advancing financial inclusion to improve the lives of the poor

[Focus Areas](#) [Publications](#) [Data](#) [Regions](#) [Blog](#) [About CGAP](#) [Photos & Videos](#) [Search](#)



[1](#) [2](#) [▶](#)

Digital Financial Services for Cocoa Farmers

Learn more about an innovative pilot project conducted with smallholder farmers in Côte d'Ivoire.

[READ MORE »](#)

ABOUT CGAP

The Consultative Group to Assist the Poor is a global partnership of 34 leading organizations that seek to advance financial inclusion. CGAP develops innovative solutions through practical research and active engagement with financial service providers, policy makers, and funders to enable approaches at scale. Housed at the World Bank, CGAP combines a pragmatic approach to responsible market development with an evidence-based advocacy platform to increase access to the financial services the poor need to improve their lives.

PUBLICATIONS

National Survey and Segmentation of Smallholder Households in Tanzania

Jamie Anderson, David Musiime, Collins Marita
May 24, 2016

TOPICS

Financial Innovation for Smallholder Families

There are an estimated 500 million smallholder farming households representing 2 billion people relying to various degrees on agricultural

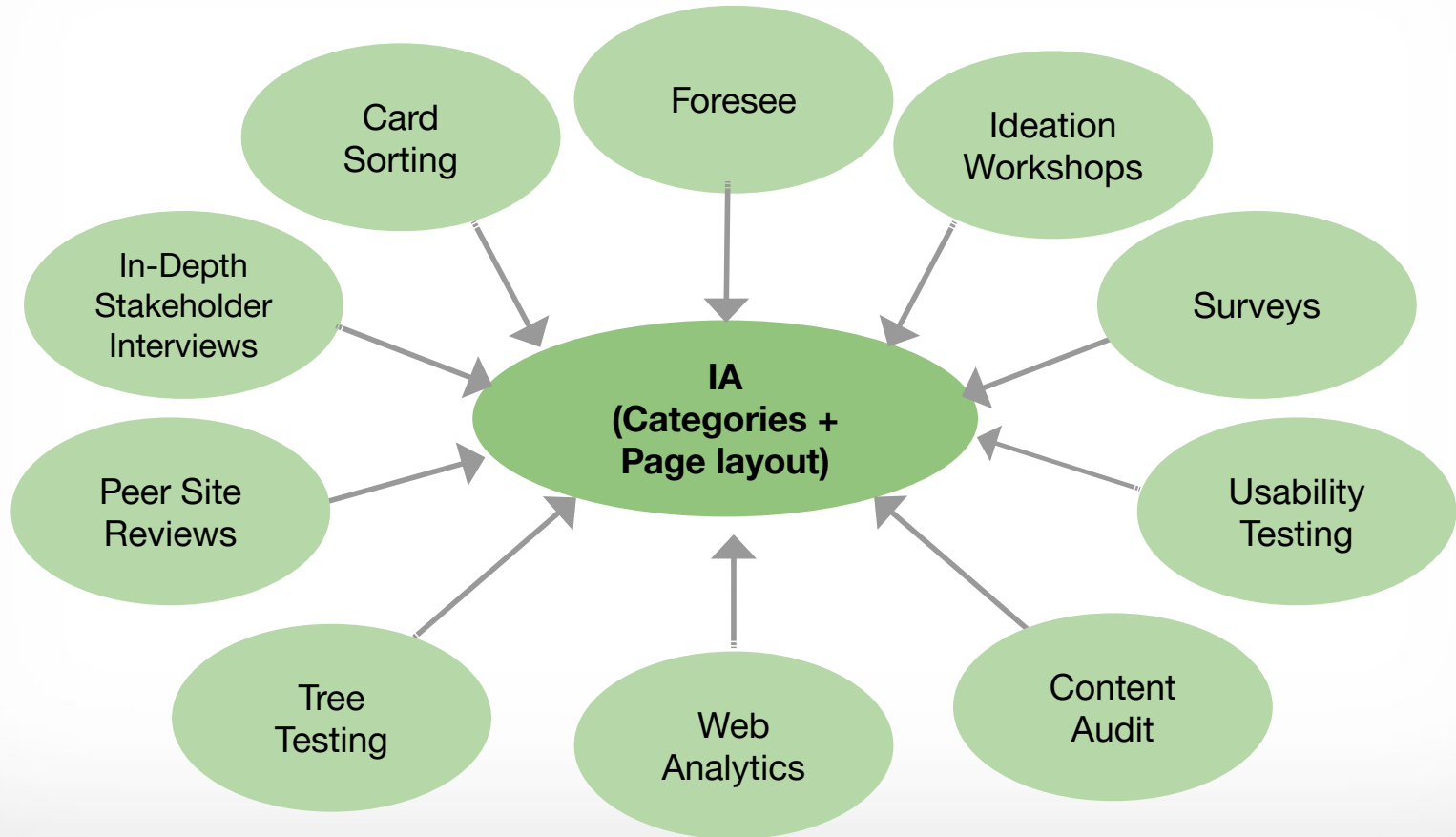
FROM OUR BLOG

The Role of Financial Services in Reducing Hunger

19 September 2016

Many of the world's 1.5 billion smallholder farmers lack access to basic financial services, leaving...

UX Project: Overview



Who we talked to

ACCION, Amarante, CITI (Asia), Columbia University, Communication Works, DevImpact GMBH, Digital Disruptions, Ecobank transnational, Econet Wireless, Electran, FAO, FHI 360, Gates Foundation, Globe One, GSMA, Helix institute, IFC, IHB associates, IMTFI, IPA, KCB Bank Rwanda, KPMG, MCF, MFO, Microinsurance Centre, Microsave, Mondato, One Acre Fund, Postbank Kenya, RMIT, Triple Jump, Trulioo, UC Irvine, WCCN, World Bank

- International responses
- Cross-industry (financial sector, higher education, donors and investors, members)
- Cross-functional (executives, researchers, and practitioners)
- Multi-lingual (native and non-native English speakers)

Findings

- Lack of connection between content; currently siloed by content type (blog posts, publications, videos, etc.)
- Publications are unfriendly to mobile or low bandwidth users, and are not optimized for search engines in current PDF-only format
- Discoverability of content is difficult and confusing
- New users have difficulty understanding what CGAP does and who CGAP is
- Visual design is not very modern

Summary of recommendations

1. Better explain **what CGAP does**
2. **Consolidate topics** into a simple and translatable list
3. Rethink content interoperability and relationships so that **related videos, blog posts, and publications can be displayed** side-by-side
4. Consolidate publication formats and migrate publications to a user-, mobile-, and search-friendly format that works for **longer-form publications**
5. Create targeted **content for new users**
6. Use **photography** to convey positive impressions of CGAP and content

Future vision

- Interactive, practical knowledge tool where users can better interact with content
 - Individual library of saved content
 - Easier sharing
- Integrate all existing content into the site in a meaningful way
 - Bring external content into the site so that users can find exactly what they need
- Implement open content API for content accessibility in different contexts
 - Partners
 - End users

Content and interaction design

Process

1. Content prioritization workshop
2. Content model
3. Wireframe drafts
4. Usability testing and refinement

Final Wireframes

Publication

Collection

Topic

Homepage

Publications: Summary view

The screenshot shows a web browser displaying the CGAP website. The page title is "What Human-Centered Design Means for Financial Inclusion". The author is Yanina Seltzer and Claudia McKay, dated October 16, 2014. The page features a "Summary" section with text about HCD and financial inclusion, a placeholder image for the publication cover, and a "Download" section with links for PDF (English, French, Spanish), IBook (English), and Kindle (English). The page also includes a "Read Full Text" button and a "Length: 126 pages" indicator. The CGAP logo and navigation menu are at the top.

CGAP
Advancing financial inclusion to improve the lives of the poor

Research and Analysis About CGAP Intro to Financial Inclusion Photo Contest Search

Home > Digital Finance > What Human-Centered Design Means for Financial Inclusion

What Human-Centered Design Means for Financial Inclusion

HCD is an innovative approach to problem solving that starts with people and ends with solutions uniquely tailored to meet their needs.

Yanina Seltzer, Claudia McKay
October 16, 2014

Summary

Well-established in other industries but relatively new to financial inclusion, human-centered design (HCD) is a process built on learning directly from customers in their own environments. The process challenges financial providers to understand, create, evolve, and test possible solutions and repeat the cycle for as many times as it takes.

CGAP has experimented with seven HCD projects in eight countries. We brought leading design firms to work with banks, telcos, and an insurance intermediary. As a result, we developed 175 financial product concepts and 30 prototypes. One lesson learned during these projects is that mobile money as a solution to financial inclusion for the poor is not without challenges. Using human-centered design as a method for examining how financial services work for the poor gave us many ideas about how to combine the best of informal financial services with what we know to be the strengths of mobile money.

Maybe the biggest lesson from these seven projects is that it's going to be a challenge to integrate mobile money into the lives of the poor. Mobile money is not a magic bullet and neither is HCD. Even the most customer-centric and innovative concepts can fail without an ecosystem designed around the needs of customers. The flip side of this is that by working with HCD techniques, we have gleaned insights from hundreds of people that make us incredibly hopeful. Together, the results of these projects are helping to point the way forward.

Topics: [Digital Finance](#), [Business and Customers](#)

Collections: [Designing digital finance for smallholders](#)

- Summary page is very similar to current publication page with a large call-to-action to read the publication online
- Continue to offer PDF and other file formats for download
- Features related content
- Easy sharing to social media

Publications: Reading view

CGAP
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Research and Analysis | About CGAP | Intro to Financial Inclusion | Photo Contest

Home > Business and Customers > Publication

What Human-Centered Design Means for Financial Inclusion

- Introduction
 - CGAP's Journey in Human-Centered Design**
 - What is Human-Centered Design?
 - Flow Chart: Is HCD Right for You?
 - From the Desk of a Skeptic
- Learning from Customers
 - Insights
 - Design Principles
 - Summary: Insights to Design Principles
- HCD in Action: CGAP Projects
 - MTN
 - Bancomer Bank
 - Bradesco Bank
 - Tigo Cash
 - Habib Bank Limited 88
 - MicroEnsure
 - BTPN Bank
- HCD Tools
 - Tools: Learning from Customers
 - Tools: Synthesis and Ideation
 - Tools: Prototyping 116 HCD Toolkits
 - HCD Toolkits
- What It All Means
 - Flow Chart: How Do You Get Started with HCD?
 - Our Recommendations

Related Publications

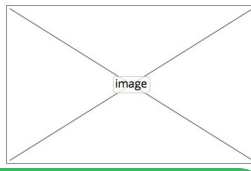
Mobile Payments Infrastructure

CGAP's Journey In Human-Centered Design

When CGAP's work in human-centered design (HCD) first started, digital financial services operated in a kind of Wild West. New mobile money services were launching almost weekly, fueled largely by excitement over the success of M-PESA. Yet, many of these offerings stagnated from lack of use and inactivity rates quickly reached 80 or even 90 percent. As we talked with providers, we grew convinced that the problem wasn't mobile money itself. It was the approach that so many providers took to their customers.

For the most part, providers weren't launching products or services based on well-defined insights about clients in their market. A good number of providers were going to market with one-size-fits-all mobile money solutions that customers struggled to understand and to use.

As we explored various methods for understanding customers and developing products, we kept coming back to human-centered design (HCD). Well established in other industries, but relatively new to financial inclusion, HCD is a process built on learning directly from customers in their own environments and then quickly developing and refining concepts with customers themselves. The process challenges providers to understand, create, evolve, and test possible solutions and repeat the cycle for as many iterations as needed.



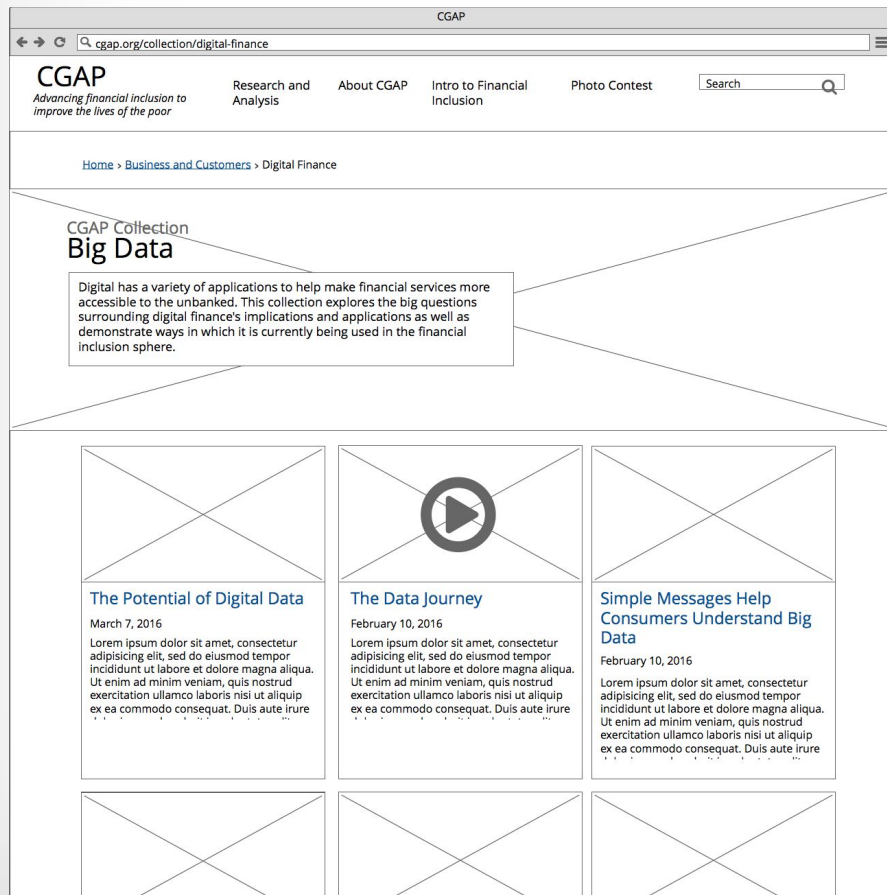
In many ways, the traditional financial sector fails poor families in the informal economy. Human-centered design is a step towards identifying opportunities to help them improve their lives.

—David S. Taylor, CEO of P&G

When Proctor & Gamble set out to create a better mop, design firm Continuum observed people mopping their own kitchen floors. They quickly saw how dirty and time-consuming the process was, and realized that people wanted clean floors without mopping at all. The result was Swiffer, a quick cleaning product with annual sales of \$500 million. How might such a methodology apply to financial inclusion? Most of the time, traditional market research leads to incremental improvements, which may not be the right approach to gleaming deep customer insights and developing customer-centric digital financial services. As providers develop new channels for providing financial services to customers who have never walked into a bank branch before, we

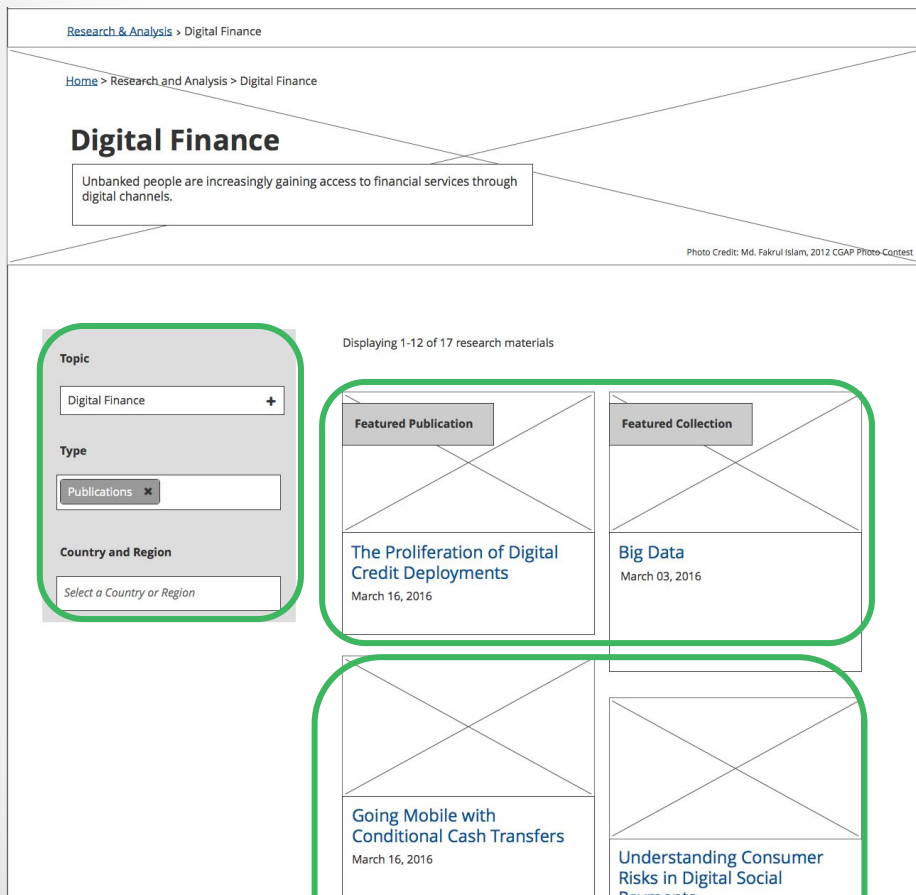
- Book-style formatting to accommodate the longest publications, including chapters, sections, pages.
- Publications able to accommodate embedded images, videos, slideshows, pull quotes, etc.

Collection pages



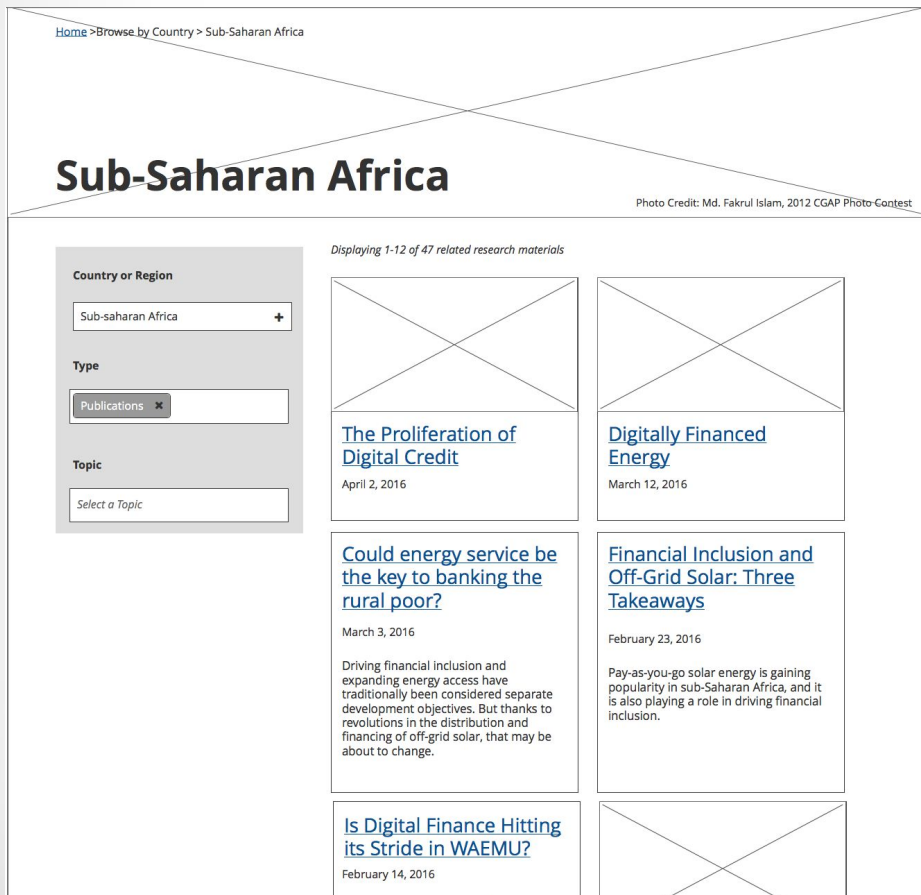
- Custom “packages” that can display content related to initiatives and projects
- Add any type of content: videos, blog posts, publications, etc.
- Collections can be tagged so they appear on specific Topic pages

Topic pages



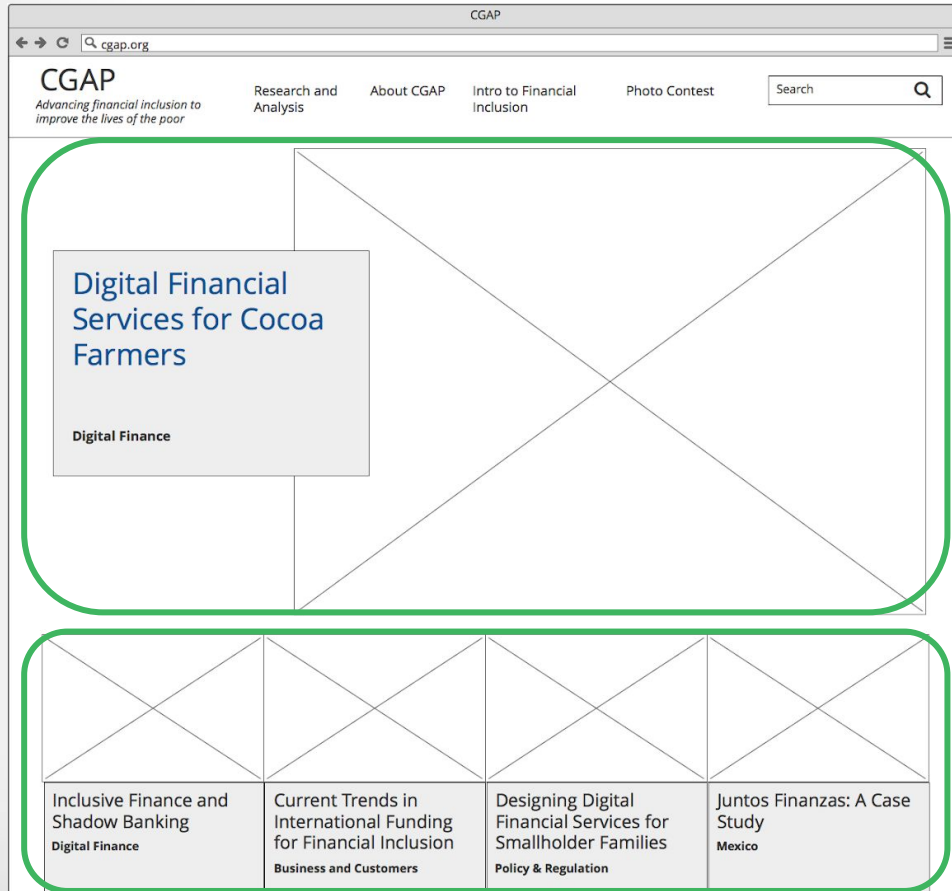
- Topic pages are the new browsing pages for “Focus Areas”
- Featured content appears at the top of the listing
- The rest of the tagged content appears below by most recent
- The box on the left allows users to:
 - switch topics
 - browse by type
 - filter by country/region

Country or Region pages



- Use the same layout as Topic pages, including ability to filter

Homepage



- Featured content area to show the latest and greatest CGAP content
- Photography or other images associated with features

Homepage (continued)

What is CGAP?

The **Consultative Group to Assist the Poor** is a global partnership of 34 leading organizations that seek to advance financial inclusion. Our mission is to improve the lives of poor people by spurring innovations and advancing knowledge and solutions that promote responsible, sustainable, inclusive financial markets.



34 Members

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut



1,125 Blog Posts

Our specialists focus on key topics and specific regions and provide up to date information regarding financial inclusion.



430 Publications

CGAP has produced 430 publications ranging from briefs and focus notes to in-depth perspectives on topics of interest.

News and Press Releases

Press Release

[2014 Saw \\$31 Billion in International Funding for Financial Inclusion](#)

April 19, 2016

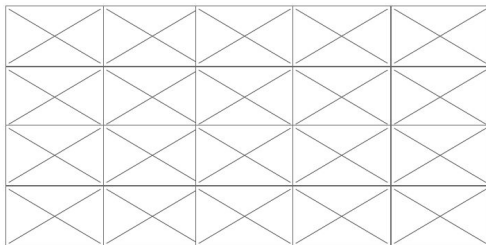
[A Year in the Lives of Smallholder Families](#)

March 19, 2016

[New Data from CGAP Sets Benchmark for Use of Mobile Financial Services](#)

January 19, 2016

2015 Photo Contest Winners



[View All Winners](#)

[2016 Contest Details](#)

- Introductory content to describe CGAP's mission and include some basic statistics
- Recent news or press releases
- Flexible module for highlighting projects, e.g. Photo Contest

Members

- Website is an important engagement tool
- Highlight members for better visibility
- Potentially their own content type so that members can have relationships to content, enabling:
 - Dynamic directory of members with profile pages
 - Display of member supported research
 - Sponsored content or curated member collections
 - Co-branding
 - Member portals (?)

Card sort workshop

Instructions

1. Break into groups
2. Work as a group to sort cards into piles where content is related or makes sense together
3. Put names on each pile of cards and adjust as necessary
4. Present to the team

Information Architecture

Current categories

BROWSE PUBLICATIONS BY:

TOPICS

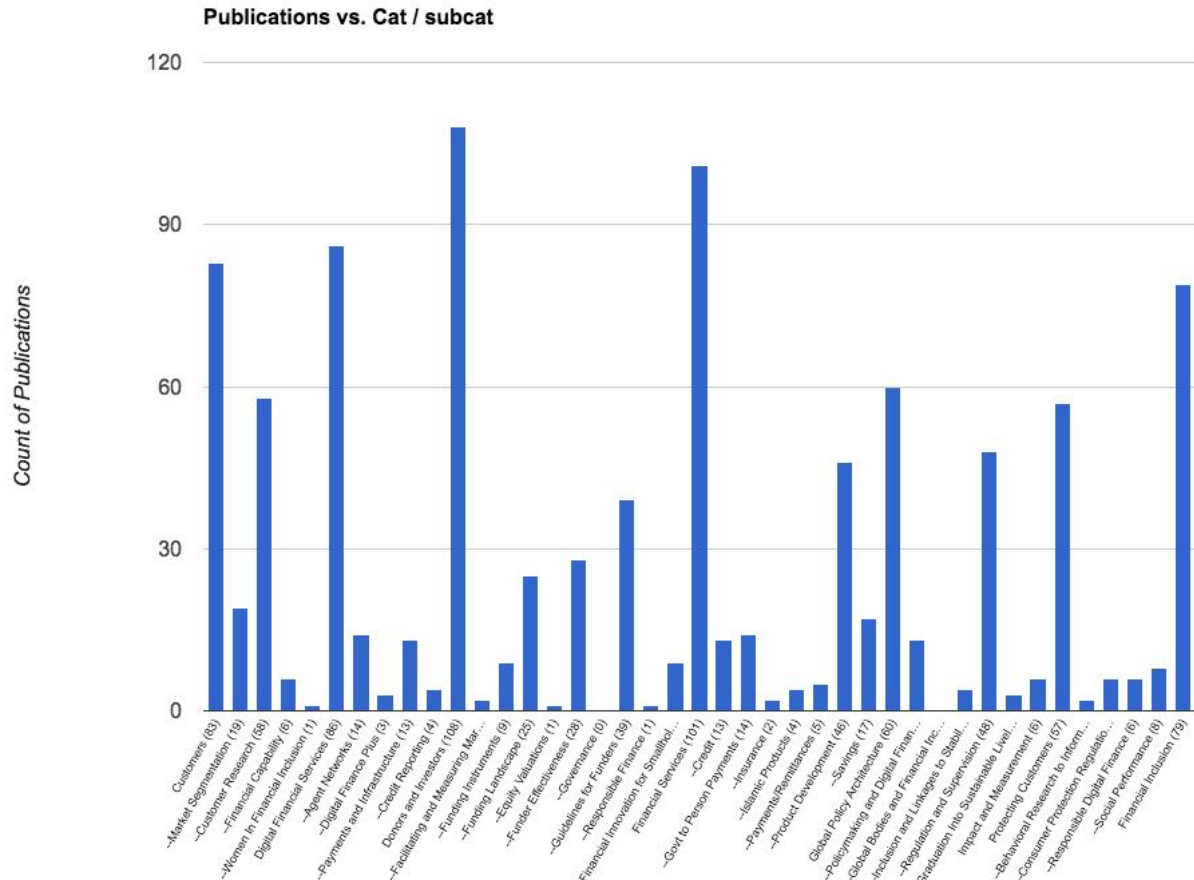
- ☐ Customers
 - ☐ Market Segmentation
 - ☐ Customer Research
 - ☐ Financial Capability
 - ☐ Women and Financial Inclusion
- ☐ Digital Financial Services
 - ☐ Agent Networks
 - ☐ Digital Finance Plus
 - ☐ Payments and Infrastructure
 - ☐ Credit Reporting
- ☐ Donors and Investors
 - ☐ Facilitating and Measuring Market Development
 - ☐ Funding Instruments
 - ☒ Funding Landscape

41 total categories:

- 10 categories
- 31 subcategories

431 publications as of 9/20

Publications by category



Card Sorting Exercise

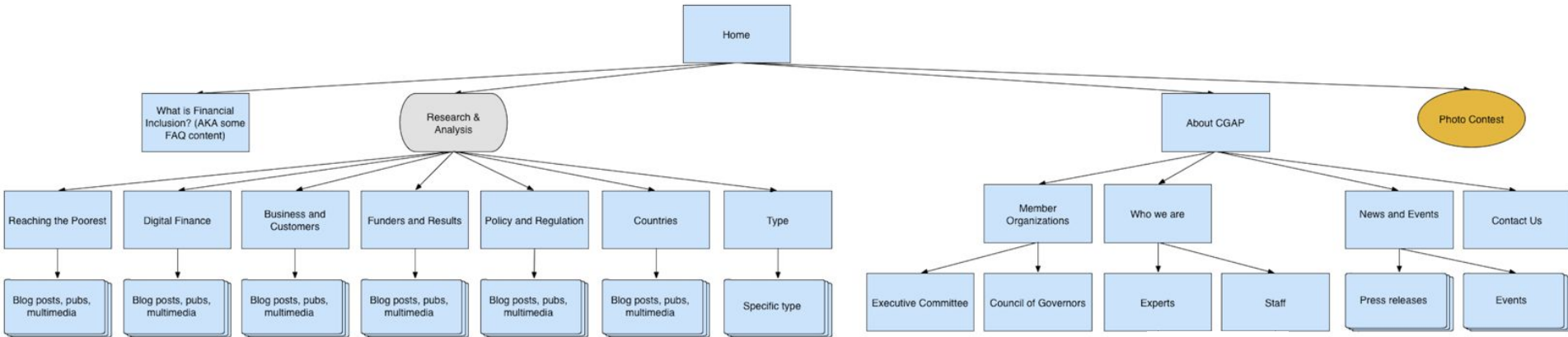
- CGAP stakeholder (IT, Communications, Dalberg, 4K) workshop
- March 2016
- Grouped sample content into natural categories instead of content format
- Discussed labels/descriptions
- Worked on taxonomy and metadata changes

Results from card sort

Category mapping with first draft of new category names



Revised draft



Tree Testing Methodology

- Users were asked to complete 15 tasks independently via web survey
- 32 respondents
- March 2016
- Analyze where users followed intended paths and where they went astray

Tree test findings: general

1. Confusion about “staff” vs “experts”
2. “What is Financial Inclusion?” page was selected by a couple of users for quite a few questions
3. Geographic metadata was important for sample questions that had significance to specific countries (i.e., a question about M-PESA)

Tree test findings: categories

1. ***Reaching the Poorest*** category appeared to be narrow; users weren't sure who the poorest were and sometimes selected *Business & Customers* instead
2. ***Digital Finance*** category caused some confusion with *Business & Customers*
3. ***Business & Customers*** category was confusing; often interchanged with *Digital Finance* and vice-versa
4. ***Funders & Results*** category was well-received, though “results” is not industry standard naming
5. ***Policy & Regulation*** category appeared to be understood by a large majority of users

Tree test: recommendations

1. Carefully write and construct ***What is Financial Inclusion*** page, as new users may refer to it frequently at first
2. ***Staff*** and ***Experts***: Rename and consolidate to “Directory”
3. ***Reaching the Poorest***: rename to *Reaching the Poor*
4. ***Funders & Results***: think about using more industry standard naming for “Results”

In-depth interviews methodology

- 1:1 interviews were conducted with six CGAP.org users identified by CGAP
 - Five were non-native English speakers
- Sessions were conducted between December 14 and 18, 2016
- Each session lasted about 45 minutes
- The interviews were conducted over remote video conference, with the ability for the moderator to share computer screen

In-depth interview findings

Reaching the Poorest

- Small differentiation between “poor” (the whole target) vs. “poorest” (the last mile; slightly too narrow)

Business and Customers

- “Business” was not clear – “industry” or “business innovations” might be better
- Less interest in “customer segments” as compared to “customer protection”
- Possibly two separate categories

Funders and Results

- Information on funders was not sought; information on CGAP’s partners should be placed under About CGAP
- “Results” was not as clear as “impact” or “measurement”
- These two topics (funders and results) do not belong under one heading

In-depth interview recommendations

1. Change “poorest” to “poor”
2. Split *Business & Customers* into two categories
3. *Results* not as clear as “Impact” might be
4. Remove *Funders* as a main topic and put funder content elsewhere

Categories

BROWSE PUBLICATIONS BY:

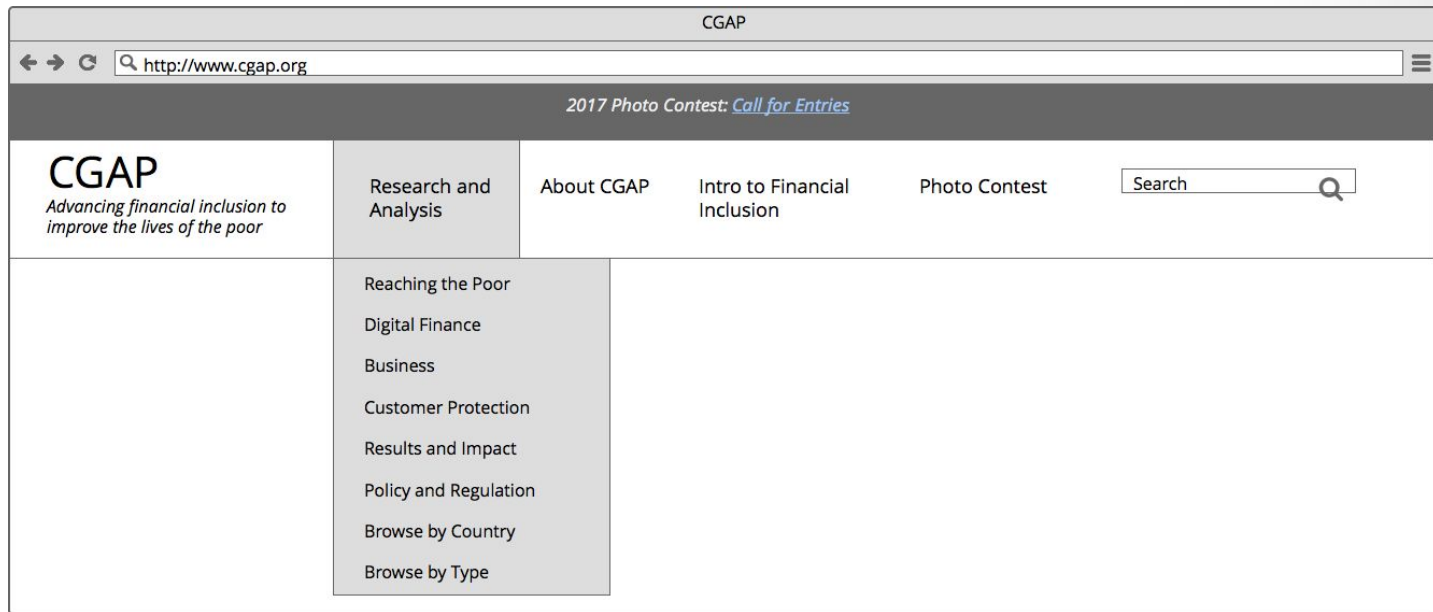
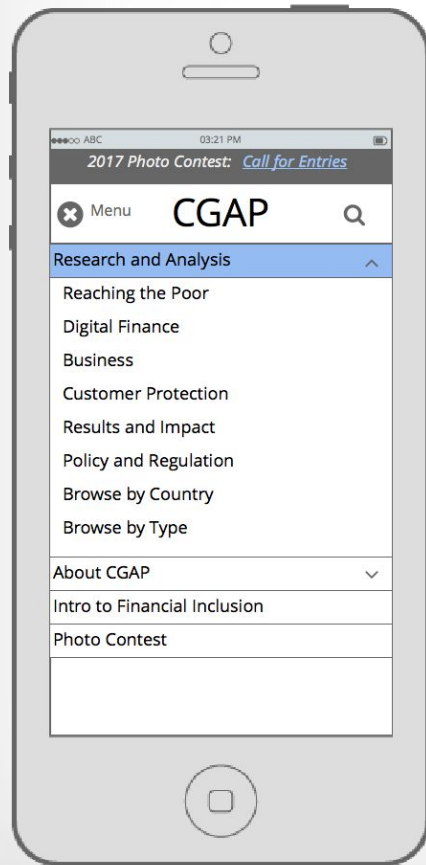
TOPICS

- ☐ Customers
 - ☐ Market Segmentation
 - ☐ Customer Research
 - ☐ Financial Capability
 - ☐ Women and Financial Inclusion
- ☐ Digital Financial Services
 - ☐ Agent Networks
 - ☐ Digital Finance Plus
 - ☐ Payments and Infrastructure
 - ☐ Credit Reporting
- ☐ Donors and Investors
 - ☐ Facilitating and Measuring Market Development
 - ☐ Funding Instruments
 - ☒ Funding Landscape



- Reaching the Poor
- Digital Finance
- Business
- Customer Protection
- Results & Impact
- Policy & Regulation

Navigation



What's next?

Next steps

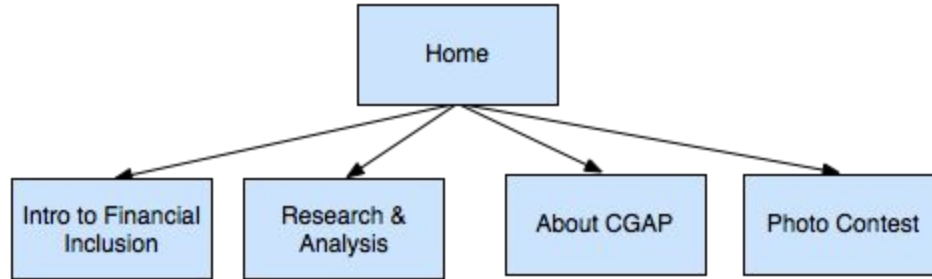
1. Further refine content model to include additional information, esp around members
2. Visual design to implement a visual and interactive style guide
3. Implement new content architecture and migrate existing content
4. Update site navigation and content
5. Upgrade the Drupal CMS from version 7 to version 8



Thank you!

Reference Slides

Top-level navigation



Research & Analysis section

