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HUMAN-CENTERED DESIGN FOR FINANCIAL PRODUCTS: WORKSHOP

FACILITATOR'S GUIDE

DISEÑO DE PRODUCTOS FINANCIEROS CENTRADOS EN LAS PERSONAS: TALLER

GUÍA DEL FACILITADOR

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Human-Centered Design for Financial Products: Workshop

In order to achieve meaningful take-up and usage of formal financial products among underbanked segments, financial service providers must develop the capacity to use human-centered design processes to design and test new products and innovations which truly respond to client needs. Human-centered design aims to make systems and products usable and more useful by focusing on the needs and preferences of the end user, and by applying lessons from behavioral economics research.

By combining practices from human-centered design thinking with IPA's understanding of behavioral economics literature, this training curriculum provides an evidence-based approach to designing inclusive and appropriate financial products and services for a variety of client segments.

The objectives of this training are:

1. Complement learners' existing knowledge of product development processes by equipping them with a) Basic tools and theories behind human-centered design (HCD); and b) a framework for understanding the most relevant lessons from behavioral economics research.
2. Identify a challenge that can be solved using a human-centered design approach.
3. Apply an HCD approach to a proposed challenge and develop a solution to this challenge which will improve business and consumer outcomes by using a customer journey mapping, pain points, and customer personas.
4. Develop an understanding of how gender-based barriers affect product take-up, usage, and financial health outcomes for women.

5. Describe different behavioral biases and identify implications for designing a product prototype.
6. Distinguish between experimental and non-experimental approaches to measuring and testing the impact of new product innovations.

This curriculum contains two documents. First, a Facilitator's Guide which describes how to teach each of the components of the training. Second, a slide deck for delivering training content.

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