

Design thinking

Understanding the needs, aspirations, attitudes and behaviors of low-income clients



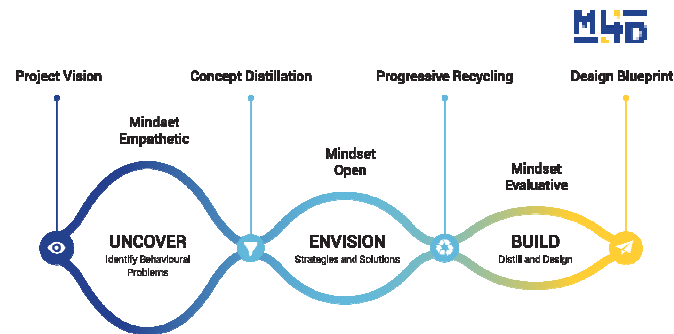
The challenge

Poor people face a large number of barriers in their financial lives. These include scarcity of income, lack of buffers like emergency funds, inadequacy of information, inaccessibility to financial services, and uncertain cash flows. Unlike populations who receive predictable incomes into their bank accounts, the financial flows of the poor are far more complicated. How, then, can we approach product development for the poor?

We offer

- 1 Behavior change communication
- 2 New product design
- 3 Customer journey mapping
- 4 Financial behavior research
- 4 Product value enhancement
- 6 Customer segmentation
- 7 Customer and channel satisfaction

- An adaptable, modular approach
- A holistic engagement of cognitive and creative intelligence
- A more visual, tangible expression of customer-centricity
- A better way to empower researchers



Clients and partners



Key contacts: Bhavana Srivastava (bhavana@microsave.net); Anup Singh (anup@microsave.net); Elizabeth Berthe (elizabethberthe@microsave.net)



Our impact

The use of our signature MI4ID approach has resulted in the development of over 200+ financial products and services. They are testimony to our human-centric design expertise and our industry-wide reputation.

MI4ID has been used to address many issues. These include low cost education, pro-poor livelihoods, use of digital credit, agent network management, modern agriculture practices, gender equality, adoption of digital payments

“MicroSave has provided technical assistance on building suitable remittance products for low-income customers in the Philippines. The solutions have created a positive impact in enhancing the client’s service and have particularly benefitted in the organizational strengthening and program development. MicroSave’s human-centered approach have helped us reap benefits on these aspects.”

Mark Daniels, Chairman
Opportunity Kauswagan Remit, Inc.