



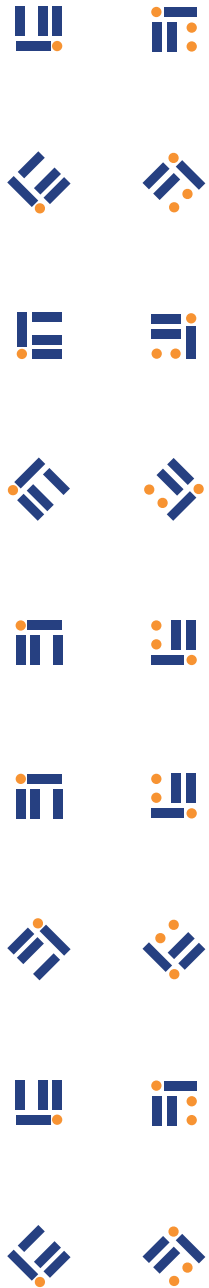
MSC  
**M4D**  
market insights for innovation & design



# Behavioral research integrated in user-centric design can deepen financial inclusion across the globe.

More than 200 financial products and services have been developed using the MI4ID approach.

They are testimony to our human-centric design expertise and our industry-wide reputation.



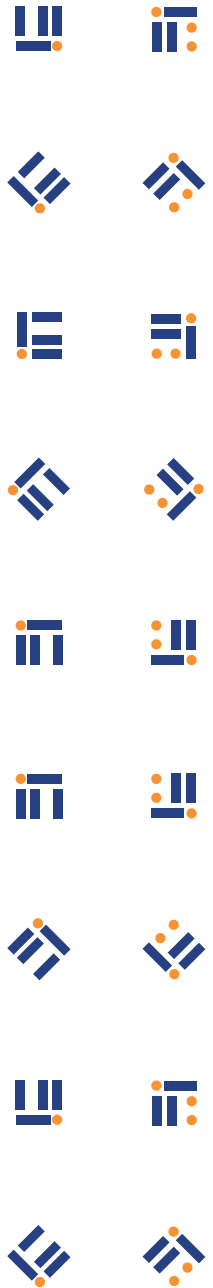
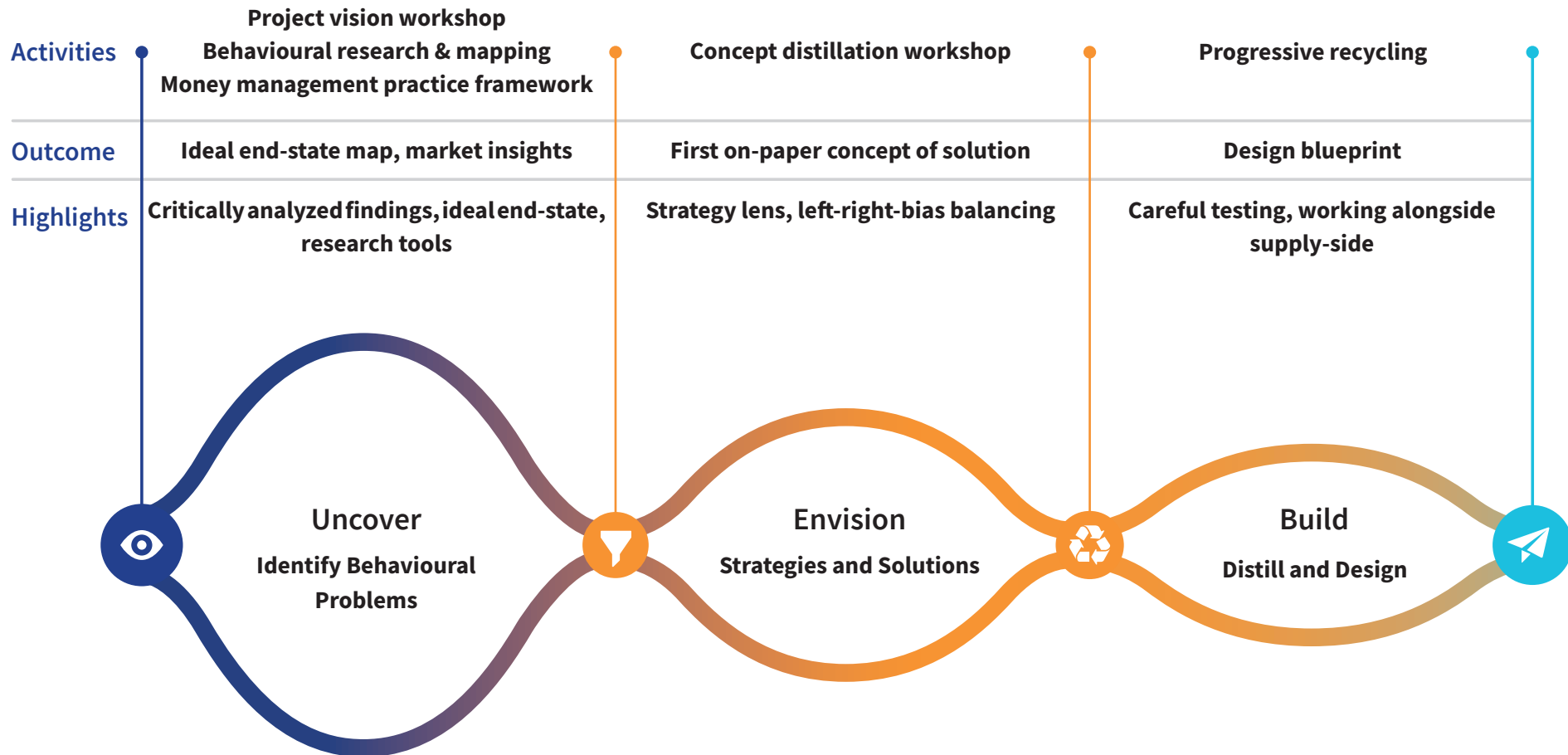
**MI4ID is an “insights-to-action” approach that combines research with real-world application.**

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

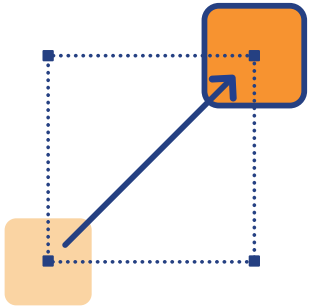
# The MI4ID process

## Market insights

## Innovation and design



# Unique features



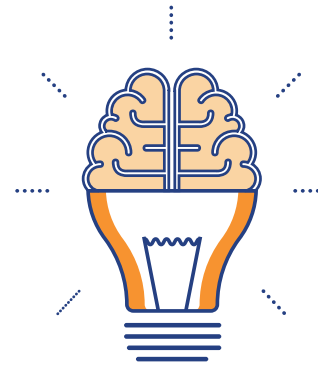
## Ideal End-State

In the project vision workshop, alongside our clients, we drill down to the exact behavioral change our clients seek to achieve from our intervention.



## Research Tools

We use our rich set of qualitative research tools and rigorous quantitative research methods. We interact with users at both the moment of decision and the point of action.



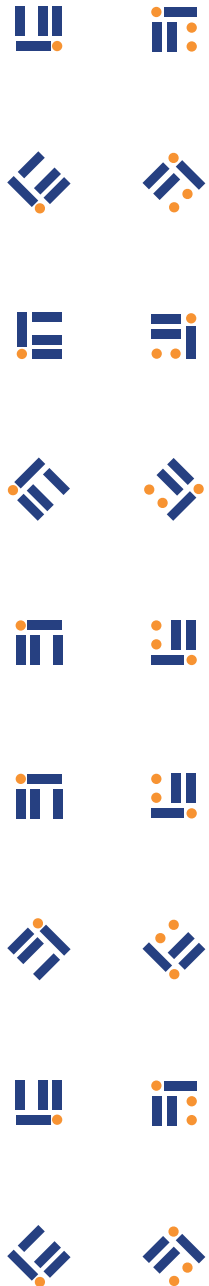
## Concept Disillation Workshop

This unique approach to idea generation balances left- and right-brain bias in a design process which results in a strategy that will be adopted by the provider.



## Progressive Recycling

Our extensive experience helps us design prototypes for financial services concepts, while our design center helps us iterate these concepts rapidly.





Behavioral research and diagnosis



Innovative product or service development



UI/UX testing and development



Design sprints



Behavior change communication



Training sessions on innovative research and solution development



Application of MI4ID in program design



# Key expertise



**Akhand Tiwari**  
Lucknow, India

Akhand specializes in combining rigorous research with design thinking to solve problems for large-scale impact. He brings a unique blend of creative thinking and evidence-based solution development into his work. He has applied his skills across diverse sectors, such as financial services, livelihoods, education, and health. Akhand has worked across themes, such as gender, financial capability, digital financial services, customer service, experience, and user interfaces.

**Clients:** Globally, a diverse set of MFIs, insurance companies, banks, agent network managers, telecommunications companies that offer DFS, impact investors, and central banks

**Geographies:** Asia and Africa



**Anup Singh**  
Nairobi, Kenya

Anup has perfected the art and science of customer-centricity development strategy, products, processes, systems, and solutions for low- and middle-income populations. He has provided strategic and operational advisory support to catalyze more than 100 financial institutions to adopt user-centered design and innovations.

**Clients:** His marquee clients include Equity Bank and HFC in Kenya, Opportunity Banks in Uganda, Rwanda, and Malawi, FSDs—Tanzania, Kenya, and Rwanda; Au SF Bank, Utkarsh, SF Bank in India, Bina Artha in Indonesia, and OK Bank in the Philippines

**Geographies:** Asia and Africa



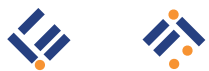
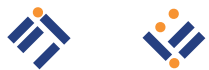
**Sneha Sampath**  
Jakarta, Indonesia

Sneha specializes in research-based projects, including various qualitative techniques and behavioral economic principles to design solutions for low- and middle-income beneficiaries and consumers. She has designed G2P program implementation strategies and beneficiary-centric policies using behavioral economic principles. She has also developed inclusive identity and payment systems frameworks using

human-centered design principles. Her interests include social protection, data privacy, digital identity management, gender, and financial inclusion.

**Clients:** Policymakers and regulators, financial institutions and banks, service providers, and technology providers.

**Geographies:** Asia (Central Asia, India, and Indonesia)





# Key expertise



**Edward Obiko**  
Nairobi, Kenya

Edward specializes in market research for digital financial services, institutional assessments to launch DFS, channel development, and innovative product development using human-centered design. He also led marketing and communications strategy development, pilot test planning, reviewing information technology platforms, developing business processes, media planning, and creative communication strategies, including social media optimization.

**Clients:** Policymakers and regulators, banks and financial institutions, digital financial service providers, agent network managers, and impact investors.

**Geographies:** Asia and Africa



**Mimansa Khanna**  
Delhi, India

Mimansa has designed intuitive products, processes, and experiences that best serve the needs of the mass market. Her interest areas include inclusive finance, livelihood interventions, behavior change communication, training, and process engineering mapping.

**Clients:** Policymakers and regulators, government, banks and financial institutions, digital financial service providers, agent network managers, foundations.

**Geographies:** Asia

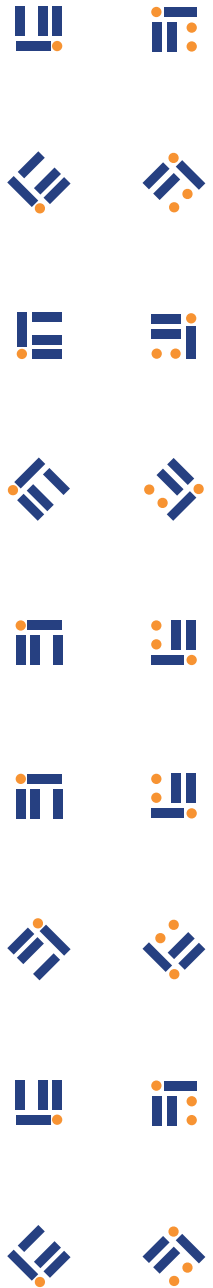


**Atulya Mishra**  
Varanasi, India

Atulya designs intuitive products, processes, and strategies that best serve the low- and moderate-income customer segment needs. His interests include designing credit and saving products, digital transformation for financial institutions, financial capability development, and training.

**Clients:** Policymakers, banks and other financial institutions, digital financial service providers, agent network managers, and MSME development organizations.

**Geographies:** Asia



# Key expertise



**Surbhi Sood**  
Delhi, India

Surbhi designs intuitive digital platforms, engaging learning tools, and tailored learning experiences for the vulnerable segments/mass market. Her interests include financial inclusion strategy, digital transformation for financial institutions, MSME finance and development, digital financial capability development, and agent network management.

**Clients:** Policymakers and regulators, banks and financial institutions, digital financial service providers, agent network managers, and impact investors

**Geographies:** Asia



**Arshi Aadil**  
Lucknow, India

Arshi designs solutions for low- and middle-income consumers with expertise in developing user-centric government-to-person (G2P) program implementation strategies. She has worked across many themes, including financial inclusion, digital financial services, data privacy, gender, digital identity, and social protection and security.

**Clients:** Policymakers and regulators, government ministries, think tanks, financial institutions, and banks

**Geographies:** Asia and Africa



**Manoj Kumar Nayak**  
Delhi, India

Manoj provides technical advice to government and nongovernment agencies, financial regulators, and financial service providers in Cambodia, India, Lao PDR, Myanmar, the Philippines, and Qatar. His areas of expertise include financial inclusion strategy and development, digital financial services, agent (CICO) network development and management, MSME finance and development, gig economy, and consumer protection. He leads MSC's efforts on the Future of Work.

**Clients:** Policymakers and regulators, banks and financial institutions, digital financial service providers, agent network managers, and impact investors.

**Geographies:** Asia and Africa



# Key expertise



**Kim Kariuki**  
Kenya, Africa

Kim works with commercial banks, international funding agencies, and MFIs in Kenya, Rwanda, Uganda, Mozambique, and Zambia. His areas of expertise include project management, behavioral research, M&E, data analysis, sales, business development, relationship management, and microfinance. He specializes in product design, concept testing, prototyping, and pilot testing. He is also a certified Prince II Practitioner.

**Clients:** Policymakers and regulators, government, banks and financial institutions, digital financial service providers, agent network managers, foundations.

**Geographies:** Africa

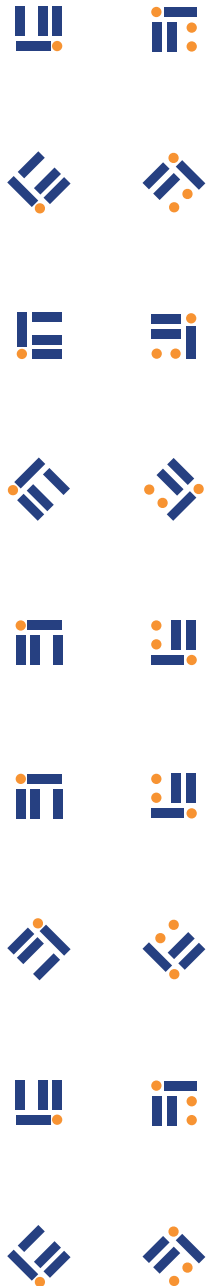


**Brenda A. Oyugi**  
Kenya, Africa

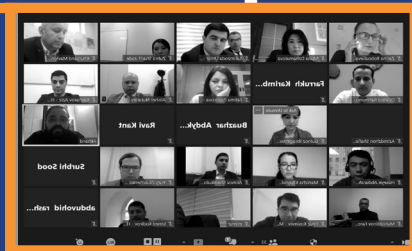
Brenda is a payments specialist with experience gained through banking and digital transformation projects for commercial banks, SACCOs, and MFBs in Kenya. Her areas of expertise include banking, portfolio management, project management, product strategy, business development, and digital payments.

**Clients:** Policymakers, banks and other financial institutions, digital financial service providers, agent network managers, and MSME development organizations.

**Geographies:** Africa



# Our expertise in human-centric and behavioral design is built by successfully developing solutions for FSPs





## Demand analysis on remittances in West African Francophone countries: Côte d'Ivoire, Mali, and Senegal

The use of digital channels to send or receive remittances remains low in West Africa. This report identifies motivators and barriers to using remittances in formal financial services and offers recommendations and product ideas for service providers.



## Design of the digital strategy and user interface for HFC Bank, Kenya

The MI4ID team helped HFC Bank identify target markets, their needs, and preferences in personal financial management. We also helped design an interface based on use-cases for the bank's mobile application. Consequently, the number of customers increased tenfold, with 20% of new customers saving actively.





## Innovative pilots to test interventions to strengthen the agent network across India

MSC has been running concurrent pilots with financial service providers to strengthen the cash-in agent network in India. These pilots, tailored empathetically to the needs of customers and providers, address challenges that agents face throughout their lifecycle. Many of these pilots are now in scale-up phase.

[Learn more.](#)

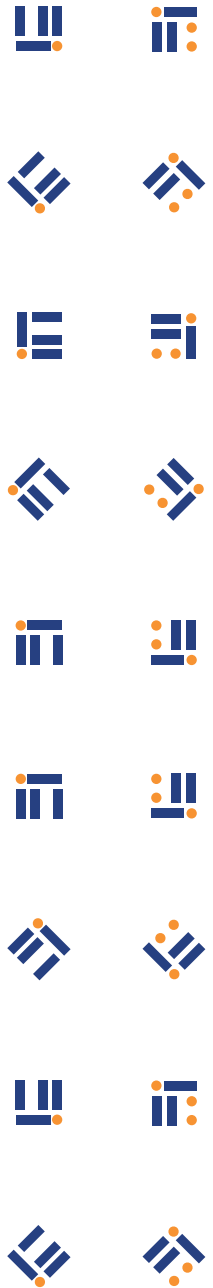
Citi Foundation



## Agri-Agent Network Innovation Lab (AANIL) for MiBank, Papua New Guinea

The MI4ID team helped MiBank innovate agent network models to enhance access to financial services in Papua New Guinea. Designed under AANIL, these CICO models offer MiBank a modified user-centered approach to manage agents and increased the uptake and use of its financial service offerings.

BILL & MELINDA  
GATES foundation





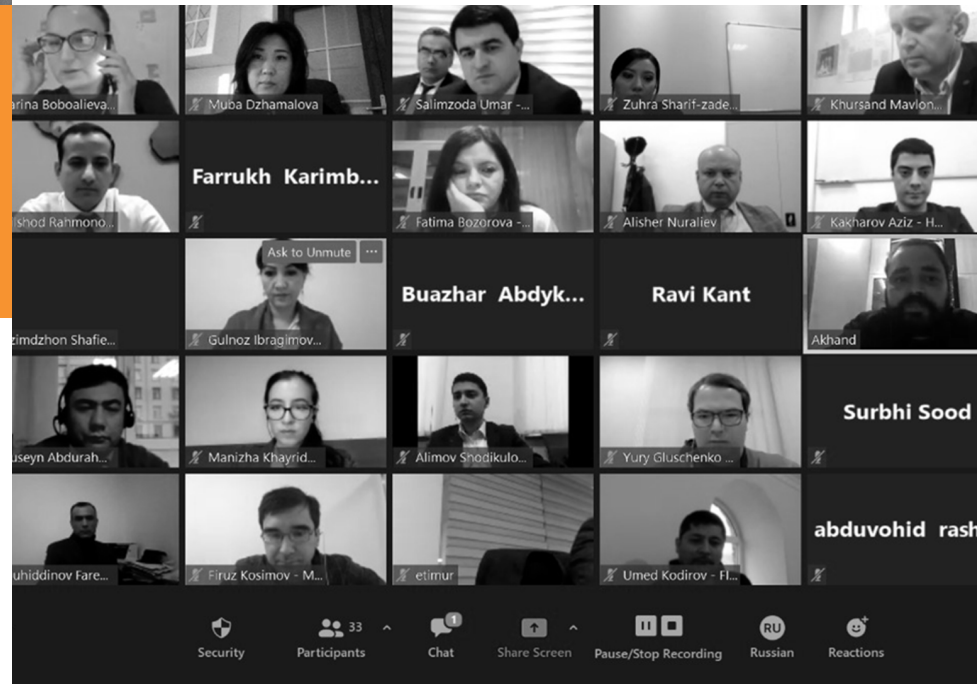
## Product innovation and risk management for Shakti Foundation, an MFI in Bangladesh

Using the MI4ID approach, MSC supported the Shakti Foundation to design customer-centric voluntary savings products and innovations around managing product risks. The team helped Shakti address the critical challenge of offering savings products sustainably at scale to potentially 500,000 poor households.



## Tajikistan and Kyrgyzstan: Training on innovative product development for financial institutions

The MI4ID team trained staff from banks and MFIs in the two countries, who cumulatively serve 4.5 million customers. The training covered processes for innovative product development. As part of the training, participants developed product strategy that they are currently implementing.



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