Digital Wallet Adoption for the Oral Segment in India

"'Orality' refers to the modes of thinking, speaking and managing information in societies where technologies of literacy (especially writing and print) are unfamiliar to most people. Orality encompasses not just speech but a wide range of modes for personal and collective information management that are preferred to text in oral cultures – from pictures, tallies and cash, to apprenticeship, rituals and songs... The oral segment in India includes approximately 264 million Indians. The goal of MicroSave's work was to develop the conceptual wireframe of a mobile wallet for 'oral' (illiterate and neoliterate) people to use. The objective was to develop a front-end customer interface for mobile wallets that addresses evidence-based usability constraints the oral (illiterate and semi-literate) market segment face, thereby providing a superior customer experience." (Matthews et al., 2017).

Quick facts

Barriers addressed

Information Availability & Capability
Digital literacy >
Basic literacy and numeracy >

Product & Service Quality
Navigability of user interface of the digital product >

Segment focus

1 2 3 4

Geography
India >

Sources
Matthews et al., 2017.

Customer Journey Relevance

Key stakeholders involved
300 person sample for assessment of literacy and numeracy
26 person sample for testing of mobile wallet
MicroSave
My Oral Village Inc.

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Key activities

- Assessment of signing, reading and numeracy capabilities of 300 respondents.

- Conduct a capacity test to understand "the oral population's relationship with counting, calculations and money."

- Focus group discussions with respondents to "develop and test wireframe designs of mobile wallet."

- Design of mobile wallet based off findings from assessment, capacity test and focus groups.

- Test of the mobile wallet MoWo with respondents.

Outcomes/results

- "People within the age-group of 26-35 years have fair mental math skills and higher likelihood to adopt new technology since at this age people have a higher willingness as well as higher ability to learn. Thus, this group have the potential to be early adopters of new mobile technology."

- "Oral people do not understand abstract icons or symbolic depictions, such as, the front of an engine for a train, arrow to show send money to a wallet, a plus sign and rupee symbol to add money to a wallet, to name a few. Literates are able to comprehend abstract icons as they can read the accompanying text to confirm what these icons stand for."

- "The mock demo video was an effective tool to teach people about transactions as was personal briefing."

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Key enabling environment factors for the intervention

The payment landscape in India has been witnessing a lot of change in digitization – rendering for studies and testing of what works best for illiterate and innumerate populations.

Key design elements and principles that led to successful outcomes

- Assessing and testing capacity of target users was highly informative for the design of the mobile wallet to be tested.

- Pairing testing with mock demos and in-person briefing proved helpful in the introduction of the mobile wallet.

Potential for scale/replicability

"Rapid prototyping of wireframes was conducted to come up with the design ideas of MoWO – Mobile Wallet for Oral. However, since testing is an evolving process, similar studies to enhance the look—

—and feel of MoWO and include increased number of transactions" can be conducted. Designing and testing of DFS following the key takeaways from the MoWo study can be done as well.

Recommendations from the research

- "The oral segment should be treated as separate and distinct in digital financial services."

- "FSPs targeting part or all of the segment should empirically test capabilities to identify relevant strengths and weaknesses of users to build highly usable and learnable designs."

- "Early adopters in the segment may include youths aged 25-35, adopters of other mobile phone features like calculators and address books."

- "An open-source library of oral icons, addressing the full range of digital financial services, should be developed for India."