



Human-Centred Design Toolkit Implementation Guide












A step-by-step guide to using the human-centred design toolkit for remittances and remittance linked financial services

Editing and layout: Aflatoun International

Layout and Illustrations: Lisbeth van Lintel and Léa Cruard

Table of Contents

Chapter 1 : Introduction	41
 1.1 What is the human-centred design (HCD) toolkit?	41
 1.2 How this toolkit can help you	41
Chapter 2 : HCD phases and tools	41
 2.1 The phases and their objectives	41
 2.2 The tools and when to use them	41
Chapter 3 : Using the HCD toolkit	41
 3.1 Using the HCD platform and downloading the resources	41
Chapter 4 : Cultural sensitivity	41
	
Chapter 5 : Gender awareness	41
	

Summary

5 Phases



18 tools



Tool templates to use
and adapt to your context



Completed tool templates
as examples

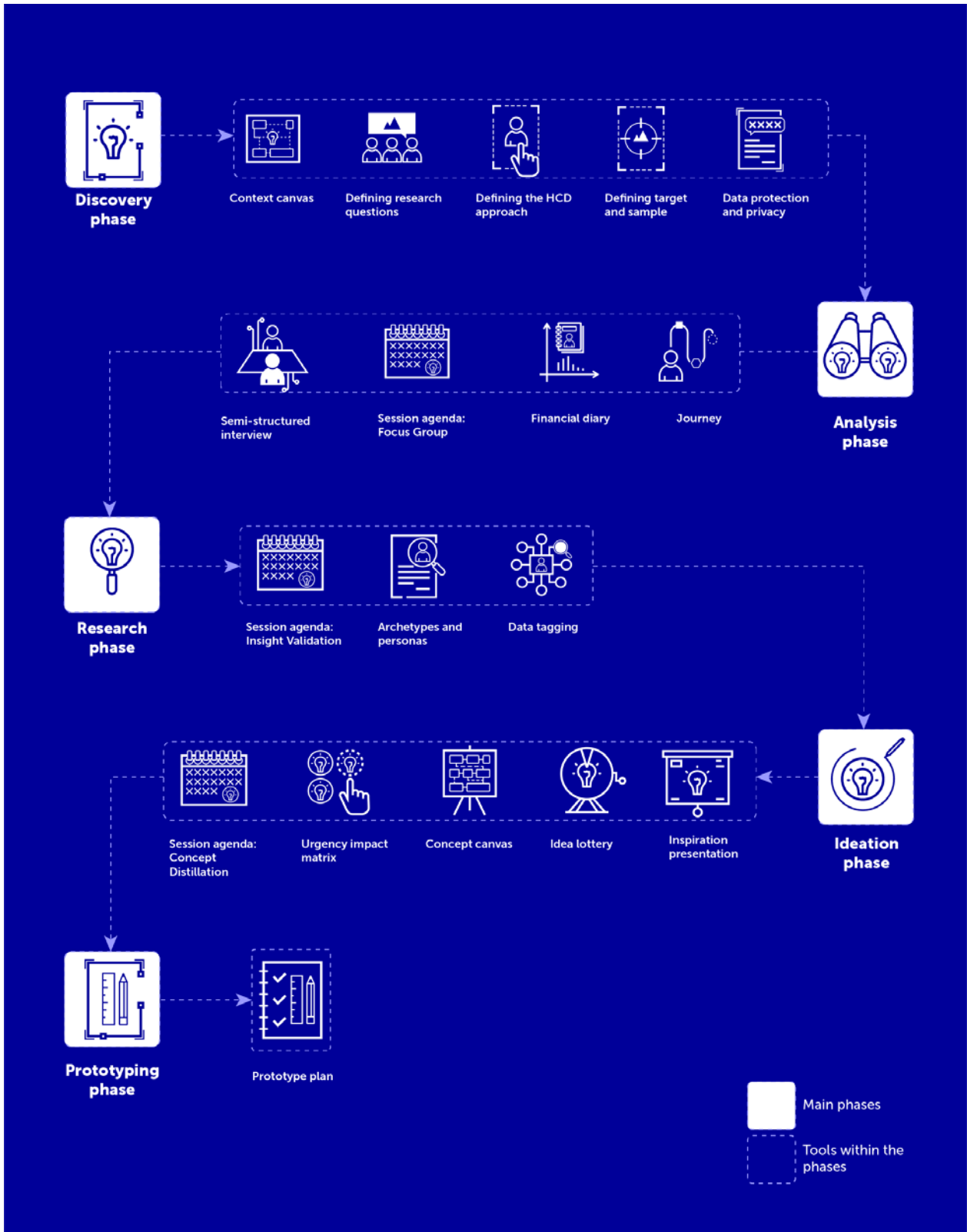


Gender-responsive
and inclusion tips



At the end of this Guide you will:

- . Understand the HCD process and its phases
- . Know the tools of the HCD toolkit and when to use them
- . Navigate the HCD toolkit platform and download resources
- . Ensure that your design process is culturally sensitive and inclusive
- . Facilitate a gender-aware human-centred process.





Chapter 1: Introduction

The human-centred design toolkit and how to navigate it



1.1 What is the human-centred design toolkit for remittances and remittance-linked financial services?

The United Nations Capital Development Fund's (UNCDF) human-centred design (HCD) toolkit consists of a platform with resources designed to support financial and remittance service providers in creating human-centred products and services for migrants and remittance customers. This HCD toolkit is informed by research conducted in 2022 with remittance and financial service providers in Singapore, Bangladesh, Senegal and the United Arab Emirates.

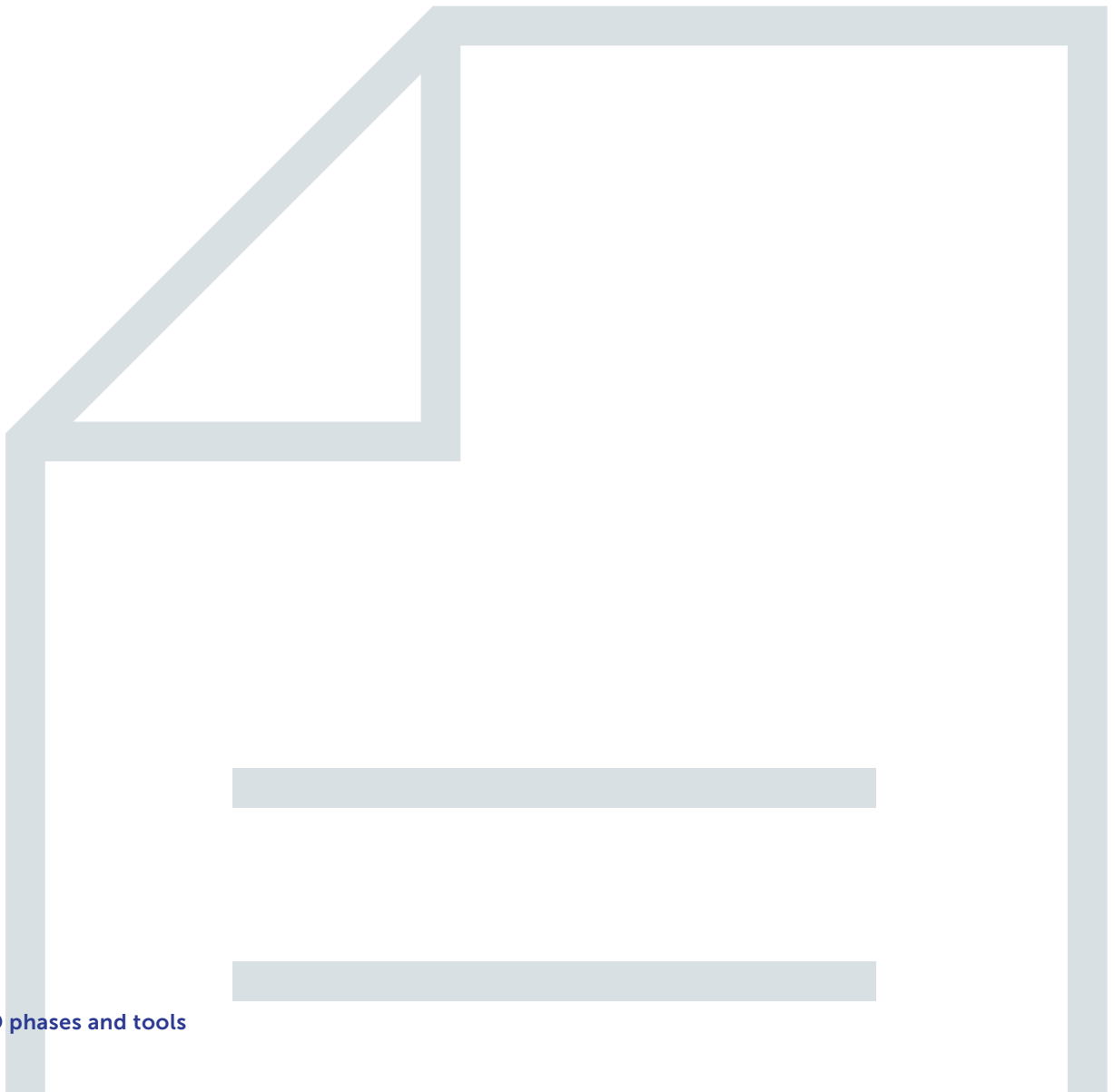
HCD is an approach to problem-solving that puts the customer for whom you - the financial/remittance service provider - are designing at the heart of the design process. It begins by involving your customers in co-creating innovative solutions that benefit both of you. During the HCD process, you will use tools from the creative sector to conduct user research, and ideate and develop prototypes that are attractive to, and are feasible and viable for, the end user.

1.2 How this toolkit can help remittance and financial service providers

The impact of using a HCD approach to develop your product or service is increased financial commitment from existing users who may invest more in your product if it solves their needs. You can design and deliver human-centred products to new and emerging market segments, attracting even more users. You can find more resources on digital financial literacy in the UNCDF DFL toolkit!

A human-centred product ensures customer loyalty. If you apply the HCD approach, you will ensure that your product is addressing real user needs, which increases customer loyalty!

The DFL modules have been categorized into five focus areas. This categorization can help you select the most aligned modules according to the learning priorities you have for your service users/customers. Some of the modules appear in more than one focus area, since their content aligns with multiple thematics.



Chapter 2: HCD phases and tools

The tools in the toolkit and when to use them

2.1 The phases and their objectives



Discovery

The discovery phase is where you will make your design challenge clear. Before you can move on to research, analysis and eventually you need to understand what challenge you're trying to tackle! A clear and successful discovery phase will set you up for success for the rest of the HCD process.

This phase is a journey of divergence and convergence of ideas. You will begin by looking broadly at the topic you're addressing and then you will narrow it down to a clear and concise design challenge. This design challenge binds all the phases together.



Research

The HCD process begins with research to understand the design problem that you want to solve. The objective of the research phase is to understand how people, e.g. your customers, experience this problem. The insights of the research phase could indicate how to tailor your solution.

Research is cyclical and can take a variety of forms. You can always return to this phase at a later stage if you need to gather more information about your design context. This phase is essential to ensure that your solution is solving a tangible problem for your customers and will have a long-lasting impact within a specific context.



Analysis

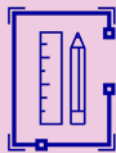
At the end of the research phase, you will have a bulk of data and content. The analysis phase is where you can begin to make sense of it all. Its purpose is to transform your gathered data into insights where you may have already begun to notice patterns. Now you can analyse these patterns.

You will base your solutions on the insights you gain in this phase. This analysis is important to make a clear connection between your research and your solutions. Make sure to find a human-centred solution based on these insights.



Ideation

The ideation phase is when you can transform your insights into outcomes. In this phase, you will use everything you have learned from research on your end-user to come up with innovative ideas and solutions to solve the challenges you have identified. At first, the more ideas, the better! Then as you move through the phase, you will start to define which are the most promising ideas to take forward into prototypes.



Prototyping

Now that you have your first ideas, based on user needs, you can begin to make them tangible! The objective of the prototyping phase is to clarify your assumptions about your solution and how users will interact with it. Developing prototypes quickly allows you to identify successes and challenges in your potential design solution.

2.3 The tools and when to use them



Defining the HCD approach

A quick look at the HCD process to get you started on your journey

HCD is an approach to problem-solving that puts the customer for whom you, the financial/remittance service provider, are designing at the heart of the design process. It begins by involving your customers in co-creating innovative solutions that benefit both of you.



Defining the target and the sample

A tool to help you identify your research participants for the most relevant research data

Once a research question is identified, the next step is to clearly define your target sample. Understanding the difference between the two is a vital step in attaining the data necessary to inform your solution! The target population refers to a group of people who have common characteristics that a researcher wishes to investigate, while a target sample is the selected group within a target population that you will collect data from.



Defining research questions

A tool to clarify and identify your research questions that will underpin the HCD process

Your research question(s) should be decided on. You need not know the answer yet. You may have some assumptions as to what the answers might be, which will be tested by your research. Remember, these aren't necessarily the questions you will ask the user, for example, in an interview; they are the overarching questions you want answered by the end of the research phase.



Data protection and privacy

A consent form to ensure that all data are collected and processed safely and ethically

A data protection and privacy form is an important tool for conducting research and applying an HCD approach. You may be dealing with sensitive information and private data, and you may be recording insights that a respondent may not want to be widely shared. You will therefore need to make sure that you have the end user's consent before you can process this information.



Context canvas

A tool to answer questions on the current context and what factors are going to impact the success of your product or service

The context canvas is a way to ask yourself questions about the context surrounding your product or service. Industry, customer and economic trends can all impact the success of your financial product or service. It is important to take them into consideration and adjust your concepts accordingly.



Semi-structured interview

A tool to better understand the needs and reality of your (potential) customers or stakeholders

A semi-structured interview is a conversation that helps you better understand the needs and situation of your (potential) customers or stakeholders. Here, you will follow a guide, but you may divert from it in order to follow interesting subjects when appropriate.

Journey



A tool to better understand the journey that your customer goes through, step by step, to reach and use your product

This tool enables you to visualize the end user's experience and interaction with your solution by identifying the various ways that a customer navigates through your solution and uses it to achieve their goal.

Financial diary



A tool to document and track the financial choices of your customer in their day-to-day life

The financial diary is a tool to help users document their daily financial choices. This can help prepare them for a focus group discussion or a further detailed conversation on their daily financial transactions. The tool allows the researcher to see daily transaction patterns and draw insights from them.

Session agenda: focus group



A tool to document and track the financial choices of your customer in their day-to-day life

A session agenda to facilitate a small group discussion to gather thoughts, needs and challenges of your customer or target group.

Archetypes and personas



A detailed visualization of your target group, its needs and challenges

Archetypes are designed to provide in-depth knowledge of the customers' behaviour and the future interaction that they could have with the solution that you will offer. Each archetype is exemplified through a persona that adds personal characteristics and context. Personas provide a detailed description and visualization of important profiles represented by a fictional but realistic person.



Data tagging

A tool to help you organize and categorize all of your collected research data

The HCD approach takes data and transforms them into insight and then solutions. At the analysis stage, you should have all the data collected from your research. These data are not yet ready to become a solution. You may also have a large quantity of data that can be difficult to sift through. Qualitative data can be difficult to compare when gathered from various sources. Data tagging can help you organize and analyse your valuable data, making sure that you do not miss out on any valuable insights.



Session agenda: insight validation

A session agenda to organize and prioritize your insights

A session agenda consists of an insight validation session that you can set up with your team to map out/organize and prioritize all the insights you have gathered from the research phase.



Urgency impact matrix

A tool to sort your ideas into the most feasible, tangible and impactful

Sorting ideas can help you understand which are the most feasible, tangible or appropriate for you in order to start the prototyping phase. You cannot come up with every single idea, but this tool helps you identify the best ones to support your business or service.



Concept canvas

A canvas to map out the practical steps in the customer's use of your service

A concept canvas is a tool that helps human-centred designers visualize the steps in a service process, such as the relationships between people, processes, and online and offline touchpoints linked to a unique customer journey.



Idea lottery

A tool to encourage free-flowing ideas amongst your design team

An idea lottery is creative process that encourages free-flowing ideas and team collaboration in a facilitated, judgment-free environment. This enables you and your team to collect promising ideas and elements to integrate into your financial product or service.



Inspiration presentation

Taking time to view the financial service landscape for inspiration to help you innovate!

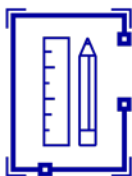
Finding a solution to your design challenge includes turning to others for inspiration. Generating innovative ideas is integral to HCD, and by time to view the financial service landscape and what others are doing, you can make sure that you are being innovative!



Session agenda: concept distillation

A tool to help you prioritize and decide on the best concepts to take forward into prototyping

A concept distillation session consists of spending time with your team and decide on the best concepts that you wish to begin prototyping. The session allows you to map out all ideas so far and fine-tune them into viable business concepts.



Prototype plan

A tool to identify and plan the functionalities you need to prototype and test in order to create a successful product

This tool helps you arrange your prototyping and testing, which are essential components of the product development process, by identifying the unsuitable and unfeasible features of your solution. The prototype plan is structured so that you can verify whether parts of your idea will work as anticipated.



Chapter 3: Using the HCD toolkit

<http://hcd.butterfly.noblestreet.eu>

3.1 Using the HCD platform and downloading the resources

The HCD toolkit material is available at the UNCDF digital platform:

<http://hcd.butterfly.noblestreet.eu>

Access using your username and password.

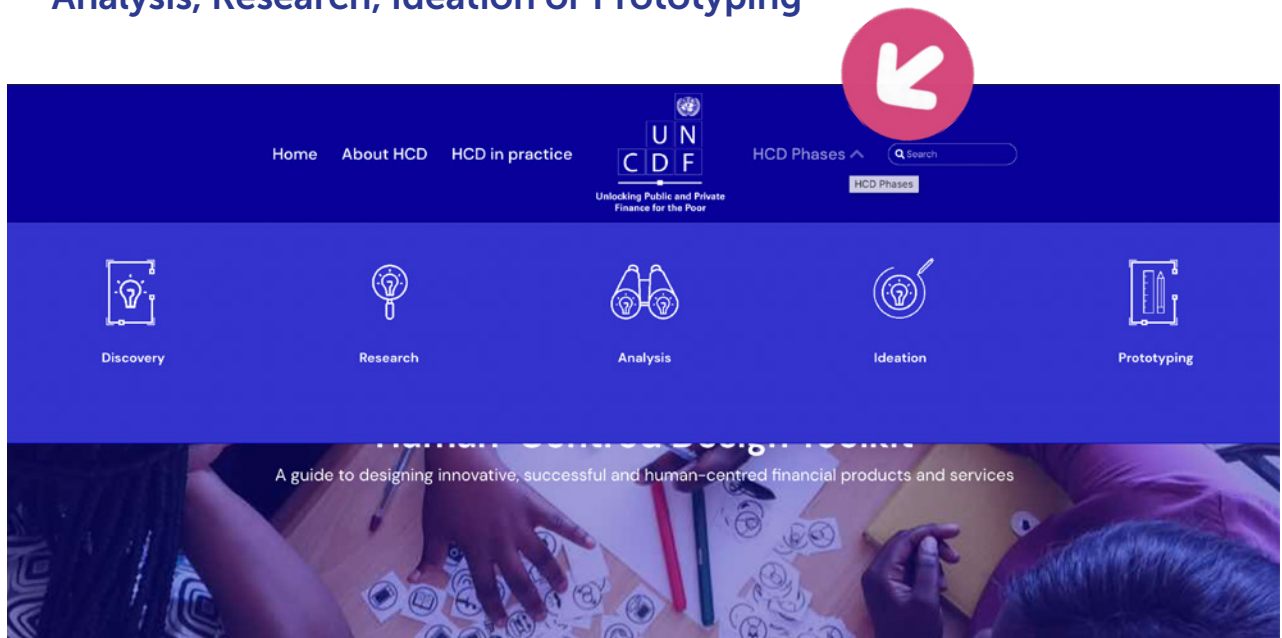
Starting on the main page of the digital platform, you will be able to navigate through the different phases and tools.



You can do this by:

OPTION 1:

Select one of the phases from the drop-down menu – Discovery, Analysis, Research, Ideation or Prototyping



OPTION 2:

Select one of the phases, scrolling down on the main page

Get to know the HCD phases

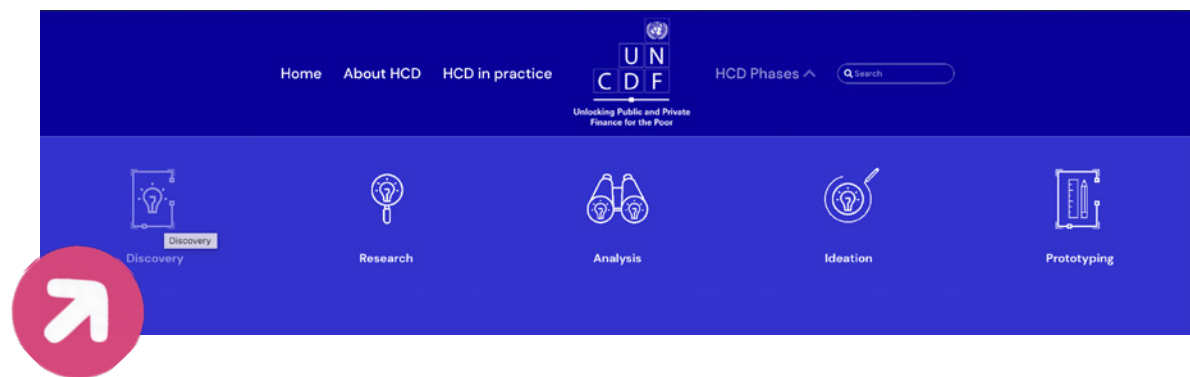


Outcome:

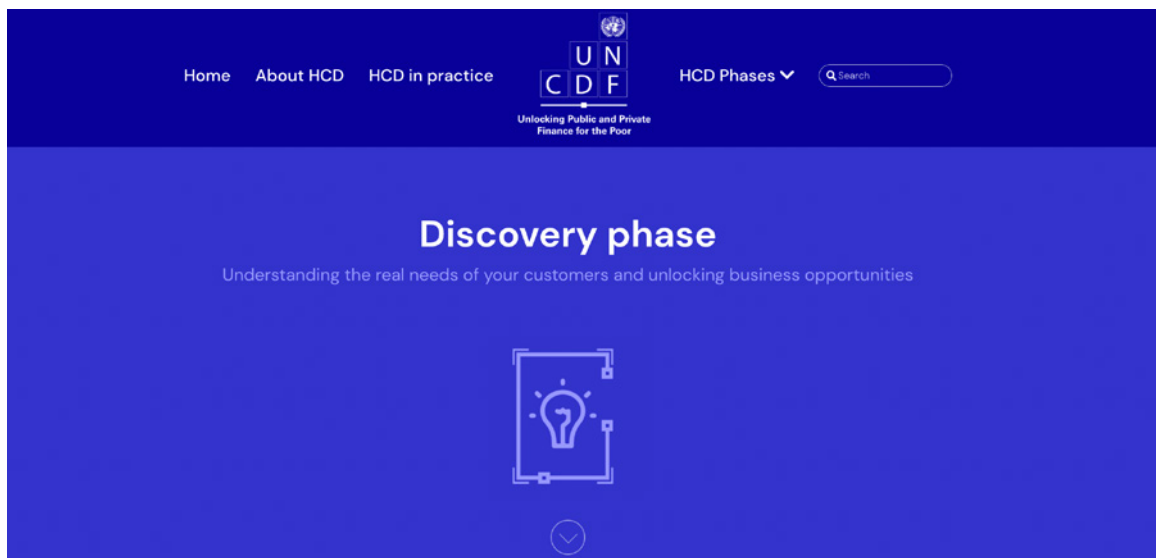
Selecting a phase will take you to the tools associated with it.

01: Clic on Discovery

Get to know the HCD phases



02: the dedicated page

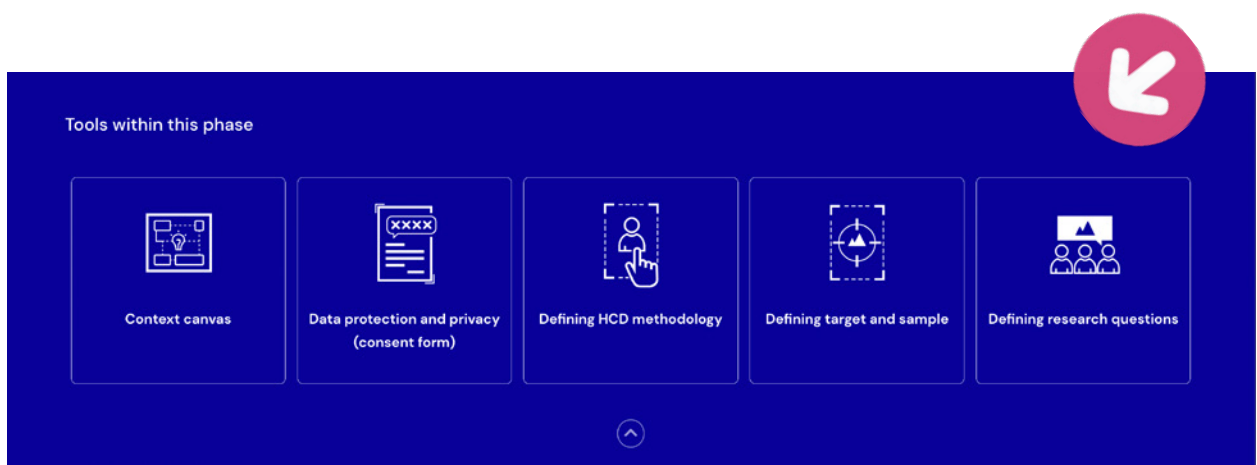


If you scroll down, you can find all the tools the tools associated with it.

For example, if you chose the Discovery phase, you can find :

the Context canvas tool,
the Data protection and privacy (consent form),
the Defining HCD methodology,
the Defining target and sample and the
Defining research questions tool

so you can always go back to these tools whenever you need them.



You can download the PDF format using the green buttons at the end of each tool page.

Resources

Tool template

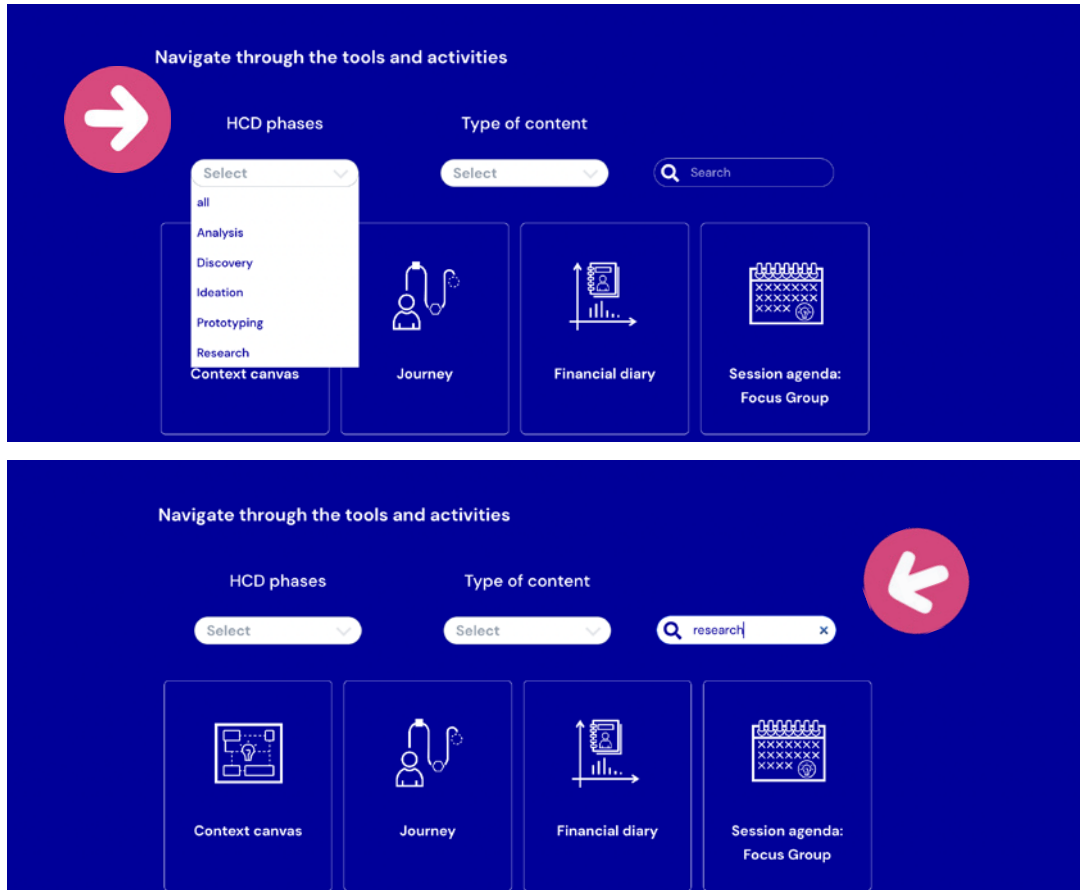


Outcome:

Downloading a ready-to-use template will allow you to gather information. See an example of how a tool template can be filled in.

OPTION 2:

Select the type of content you are interested in by using the following options in the drop-down menu:



Outcome:

By navigating through the tools and activities, you will be able to see all the available material for each type of content.

OPTION 3:

You can use the search section to look for any word that is present on the platform. These search options are found at the top of each page on the platform as shown below.

Top of any page

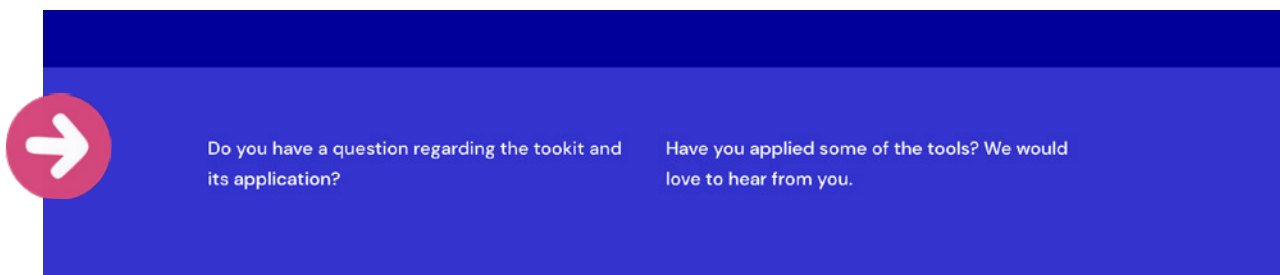


Outcome:

By using the search section, you will also see the content related to the word that searched.

Other functions:

Contact our support team to either ask questions or contribute resources by clicking on the respective buttons at the bottom of the page







Chapter 4: Cultural sensitivity

Applying tools to your context

All your products and services exist within a specific context. To research and investigate these contexts, we encourage you to adapt and adjust the tools in this toolkit them, where necessary, according to your needs. While participants may share a similar physical appearance, language or religious beliefs, be conscious of cultural nuances that are often taken for granted. For example, factors such as geographical location and socio-economic status can be more powerful than racial and/or ethnic factors. Your adaptation of the tools according to context may vary depending on the content. Here are two of the common ways to adjust the tools according to your and your customers' needs

Cultural sensitivity guidelines

Choose appropriate formats:

- ➔ Before diving into content, check that the format works for your customer. For example, if you are facilitating a focus group with a customer who is illiterate, then written feedback is obviously not appropriate. Some of the tools in this toolkit may suggest writing ideas down on post-its or filling in a form. You can always choose to share feedback verbally, or have a designated note-taker on your research team.
- ➔ During the research conducted with remittance service providers in United Arab Emirates and Singapore, most of the interviewees preferred to join the interviews online. Face-to-face is usually the preferred method; however, the researchers uncovered that they could reach many more participants by organizing interviews online. Adapting to the location preferences of your target sample will make gathering data much easier.

Contextualize your examples:

- ➔ Some tools in the toolkit require you to use your own examples or inspiration, for example, through the inspiration presentation tool. If you are conducting research in a context different from your own, it is important to consider which examples will be more relevant and helpful to the research participants. Something that may help clarify a point in one context could confuse it in another.
- ➔ It is always helpful to gather input and examples from end-users. You can ask them to share their thoughts in a focus group, or you can adapt a tool to suit them prior to the session. We want to encourage you to take this toolkit and make each tool your own!



Chapter 5: Gender awareness

Ensuring a gender-aware and -responsive human-centred process

The Conceptual Framework highlights UNCDF's mission to reduce poverty by promoting the financial inclusion of migrants. It also recognizes the vulnerabilities of migrants, especially women, and sheds light on the financial opportunities in providing remittances and other financial products to strengthen the resilience to economic setbacks of migrants, women and family members. The Conceptual Framework combines elements from the UNCDF Customer Empowerment Framework, and Royal Tropical Institute's (KIT) Empowerment of Women and Girls: A conceptual model. In sum, it not only allows you to understand the current customer journeys of remittance senders and receivers, but also the ideal customer journeys for the financial inclusion of migrants, women and their families.

The Framework clarifies the steps that customers follow from the moment that they are motivated to send remittances digitally to the moment they successfully complete the transaction and the money is allocated to the recipient. The level of access and usage at each step in the process can be measured through the skills needed, including digital and financial skills, their level of voice and agency (i.e., the extent to which customers' wants and needs are reflected in the design and implementation of remittance services) and their level of control (i.e. their ability to act on the decisions made while using the services).

Gender awareness guidelines

→ Include women in the decision process to promote financial equality

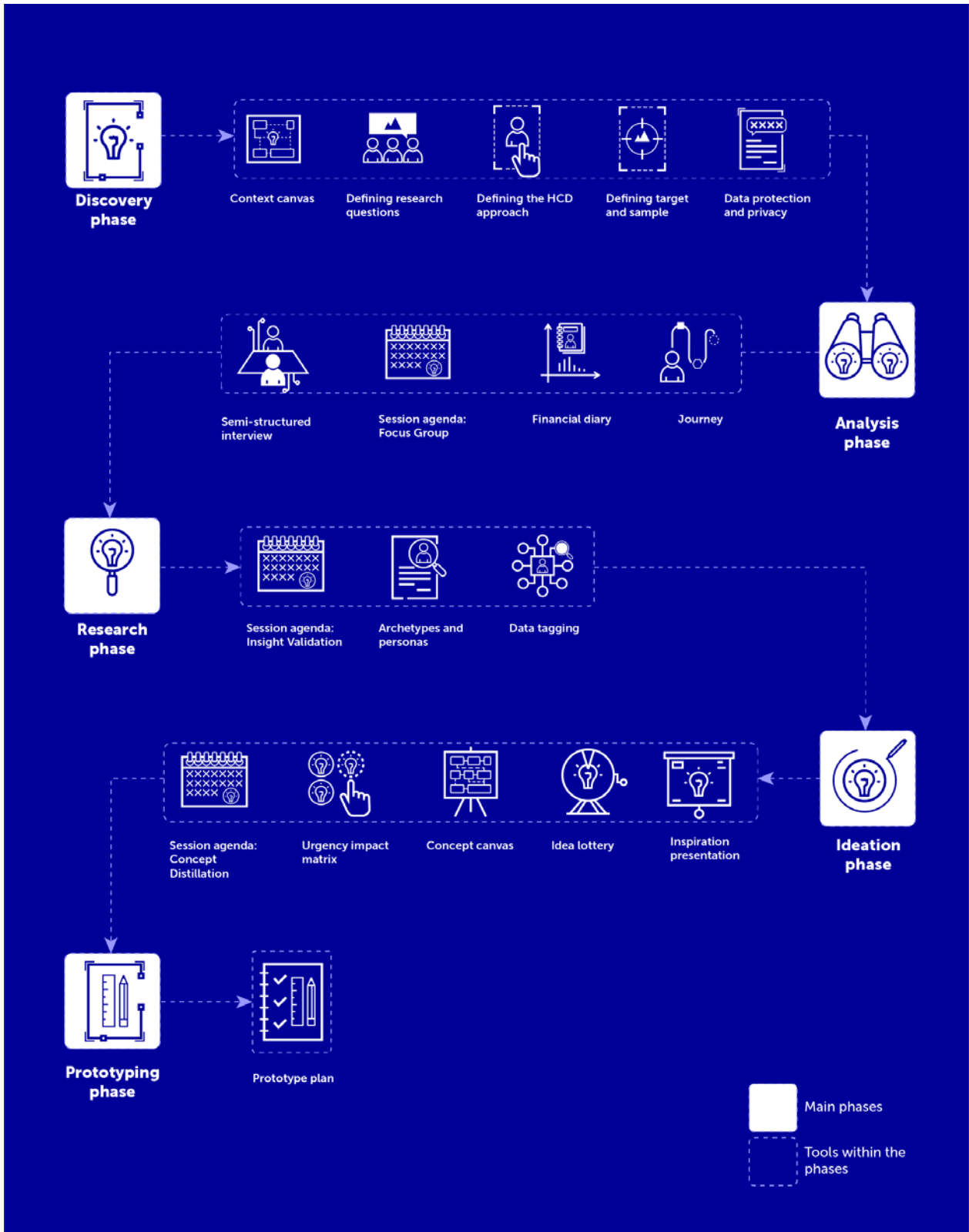
In some contexts, women often do not have control over finances, even when they are the breadwinners. They may need to be taken through a process of unlearning harmful financial practices so that they can make the best financial decisions for themselves and their families.

→ Create spaces to facilitate safe sharing of information

Mitigate possible conflict that may arise while sharing information with patience, empathy and understanding. Consider who is in the room and how someone's presence can impact another's ability to share.

→ Recognize and appreciate contributions of all participants

Let all participants know that their contributions are equally appreciated: this will have a profound effect on how the product will be interpreted, approached and used. Making sure every voice is valued and heard is essential to an inclusion and gender-aware process.



Summary

5 Phases



18 tools



Tool templates to use
and adapt to your context



Completed tool templates
as examples



Gender-responsive
and inclusion tips



At the end of this Guide you will:

- . Understand the HCD process and its phases
- . Know the tools of the HCD toolkit and when to use them
- . Navigate the HCD toolkit platform and download resources
- . Ensure that your design process is culturally sensitive and inclusive
- . Facilitate a gender-aware human-centred process.



Unlocking Public and Private
Finance for the Poor

LEAVING NO ONE BEHIND IN THE DIGITAL ERA

The UNCDF Strategy 'Leaving no one behind in the digital era' is based on over a decade of experience in digital finance in Africa, Asia and the Pacific. UNCDF recognizes that reaching the full potential of digital financial inclusion in support of the Sustainable Development Goals (SDGs) aligns with the vision of promoting digital economies that leave no one behind. The vision of UNCDF is to empower millions of people by 2024 to use services daily that leverage innovation and technology and contribute to the SDGs. UNCDF will apply a market development approach and continuously seek to address underlying market dysfunctions

THE UNITED NATIONS CAPITAL DEVELOPMENT FUND

UNCDF makes public and private finance work for poor people in the world's 46 least developed countries (LDCs).

UNCDF offers 'last mile' finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development.

UNCDF's financing models work through three channels: (i) inclusive digital economies, which connect individuals, households and small businesses with financial ecosystems that catalyse participation in the local economy and provide tools to climb out of poverty and manage financial lives; (ii) local development finance, which capacitates localities through fiscal decentralization, innovative municipal finance and structured project finance to drive local economic expansion and sustainable development; and (iii) investment finance, which provides catalytic financial structuring, de-risking and capital deployment to drive SDG impact and domestic resource mobilization.

UNITED NATIONS CAPITAL DEVELOPMENT FUND

Two United Nations Plaza,
New York, NY 10017
United States

+1-212-906-6565

www.uncdf.org

info@uncdf.org

@ UNCDF

@ UNCDF

@ UNCDF