

# INSIGHTS

Poor people save, but saving is highly nuanced and takes a surprising variety of forms.

Customers' goals are short-term. The future is a distant concept and hard to imagine because present needs are so prominent.

Cash works. It's all about control.

People trust people more than they trust organizations.

Distrust of banks is prevalent.

Communities pool resources for financial and emotional support.

Social networks drive financial and technological awareness.

Poor people are at best uncomfortable, and at worst, fearful, of new technology.

The need for safety in financial services is context specific.

Fees don't hurt when the service works.

DESIGN FOR TRUST

TALK LIKE PEOPLE TALK

OFFER LIMITS NOT TEMPTATIONS

OFFER BENEFITS NOW

HELP PEOPLE MAXIMIZE THEIR MONEY

BUILD CONSISTENT SUPPORT INTO THE SYSTEM

DESIGN FOR CONCRETE GOALS AND DREAMS

COMMUNITY COUNTS

GIVE THE CUSTOMER CONTROL

# DESIGN PRINCIPLES