



➔ *Mobile money promises to help the citizens transact with governments and businesses in developing countries.*

Tanzania & Bangladesh



Focus Area: Financial Services

Service Provided:

- Customer Needs Assessment
- Ecosystem Mapping

Analysis of User Experience for mMoney in Tanzania and Bangladesh

Challenge

On the surface, it seems people in Bangladesh and Tanzania would readily adopt mobile money services. The demographics, economic environment, and market conditions indicated a need for greater financial inclusion. But several years after the introduction of mMoney services, uptake and usage among the poor remained low. Ecosystem partners – banks, operators, agents, and regulators – all suggested various reasons for the slow adoption of mobile money, but the precise reasons and the perceptions of typical users were unclear.

Solution

A global foundation engaged Vital Wave to evaluate the user experience for mobile money in Tanzania and Bangladesh. The study looked at the experience of mobile money customers in a variety of use cases, including sending money to a relative, receiving a government payment, paying a utility bill, and buying something at a store.



➔ *Perceptions of mobile money shaped by users' location, demographic profile, and professional needs.*

Overcoming regulatory obstacles and technical issues - tracing back to operators, banks, phones, and networks - is essential for the expansion of mobile money in Bangladesh and Tanzania.

The hope was that a detailed examination of each process would highlight the obstacles to using these services, and reveal potential points of intervention by the foundation or other actors.

Vital Wave used secondary research to create representative 'personas' in each country, such as a female head of household farmer in Tanzania, and a garment factory worker in Bangladesh. The company then conducted extensive field research in each country (in both urban and rural settings) to understand user and agent perceptions of mMoney services. The process of completing each type of transaction was mapped along vectors of cost, time, and data (i.e., how long does it take, how much does it cost the user or others, what data is needed or sent during transactions). The project team conducted every transaction with their own phones, as well, noting all of the steps, capturing screen shots, and noting points of failure. The team also interviewed stakeholders in different sectors to understand the market, regulatory, and policy factors that impact the user experience.

Results

Analysis of the data collected from the field yielded a detailed service delivery map and a revealing picture of the mMoney user experience in Tanzania and Bangladesh. This information provided a clearer understanding of key barriers to service delivery and widespread adoption by the poor. Certain barriers to adoption were regulation-based (e.g., local law required verification by hand to set up accounts), while other issues were attributed to the bank-based or operator-based mMoney model. Technical issues that could be traced back to operators, banks, phones, networks, and Internet service providers also compromised the user experience. Though recommendations for future action were deemphasized in this project, results of the analysis informed the design of a new user interface and back-end processes.