



Designing Inclusive Financial Services in China

Panthea Lee + Zack Brisson
December 7, 2011
IMTFI Conference, UC Irvine

REBOOT

A photograph of an elephant's head and trunk, with a large black rectangular box overlaid across the middle. The text "FOR ALL THIS FINANCIAL INNOVATION..." is written in white, bold, sans-serif capital letters across the black box. The elephant's trunk is visible at the bottom, and its ears are on the left side.

**FOR ALL THIS
FINANCIAL INNOVATION...**

A large elephant is shown from the side, facing right. The elephant's skin is a dark brown color with visible wrinkles. A semi-transparent grey rectangular box is overlaid on the elephant's body, containing white text. The text is arranged in three lines: "...SO MUCH", "FINANCIAL EXCLUSION", and "STILL PERSISTS." The elephant's trunk is visible, hanging down. The background is plain white.

...SO MUCH
FINANCIAL EXCLUSION
STILL PERSISTS.



...SO MUCH
FINANCIAL EXCLUSION
STILL PERSISTS.

Why?

A large elephant is the background of the slide, with its head and trunk visible. The text is overlaid on a semi-transparent grey rectangle.

...SO MUCH
FINANCIAL EXCLUSION
STILL PERSISTS.

Confusion about Innovation

Why?

“INNOVATION”

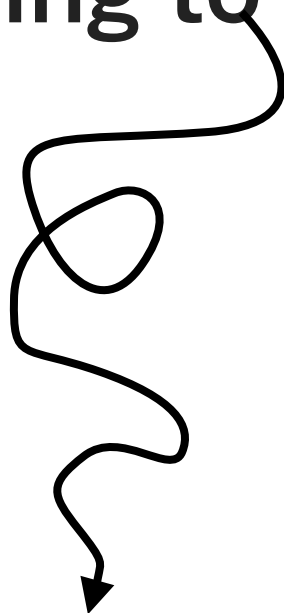
“INNOVATION”

not just new

“INNOVATION”

not just new but better

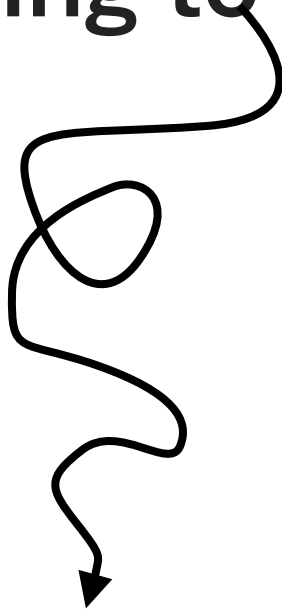
getting to



BETTER

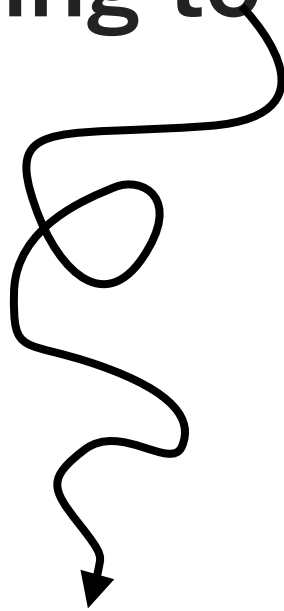
Understand lives and contexts.

getting to



BETTER

getting to

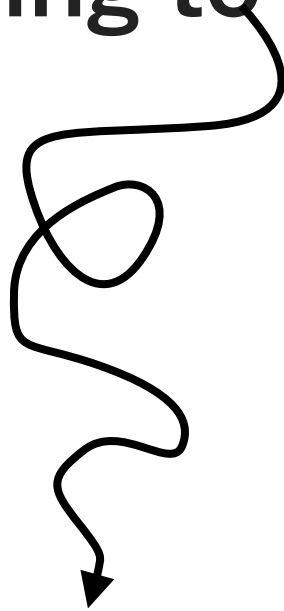


BETTER

Understand lives and contexts.

Apply judicious design.

getting to



BETTER

Understand lives and contexts.

Apply judicious design.

Create products, services, policies that are accessible, relevant, and usable.

How can we design inclusive financial services for China's marginalized?

CHINA





Skyrocketing (literally) economy.

Photo by Flickr user Jack French under a Creative Commons License



But many left behind.



Innovation is possible...



Innovation is afoot.



ensuring
innovation
remains

{ INCLUSIVE }

METHODOLOGY

3 weeks



3 weeks

4 cities, 6 towns and villages



3 weeks

4 cities, 6 towns and villages

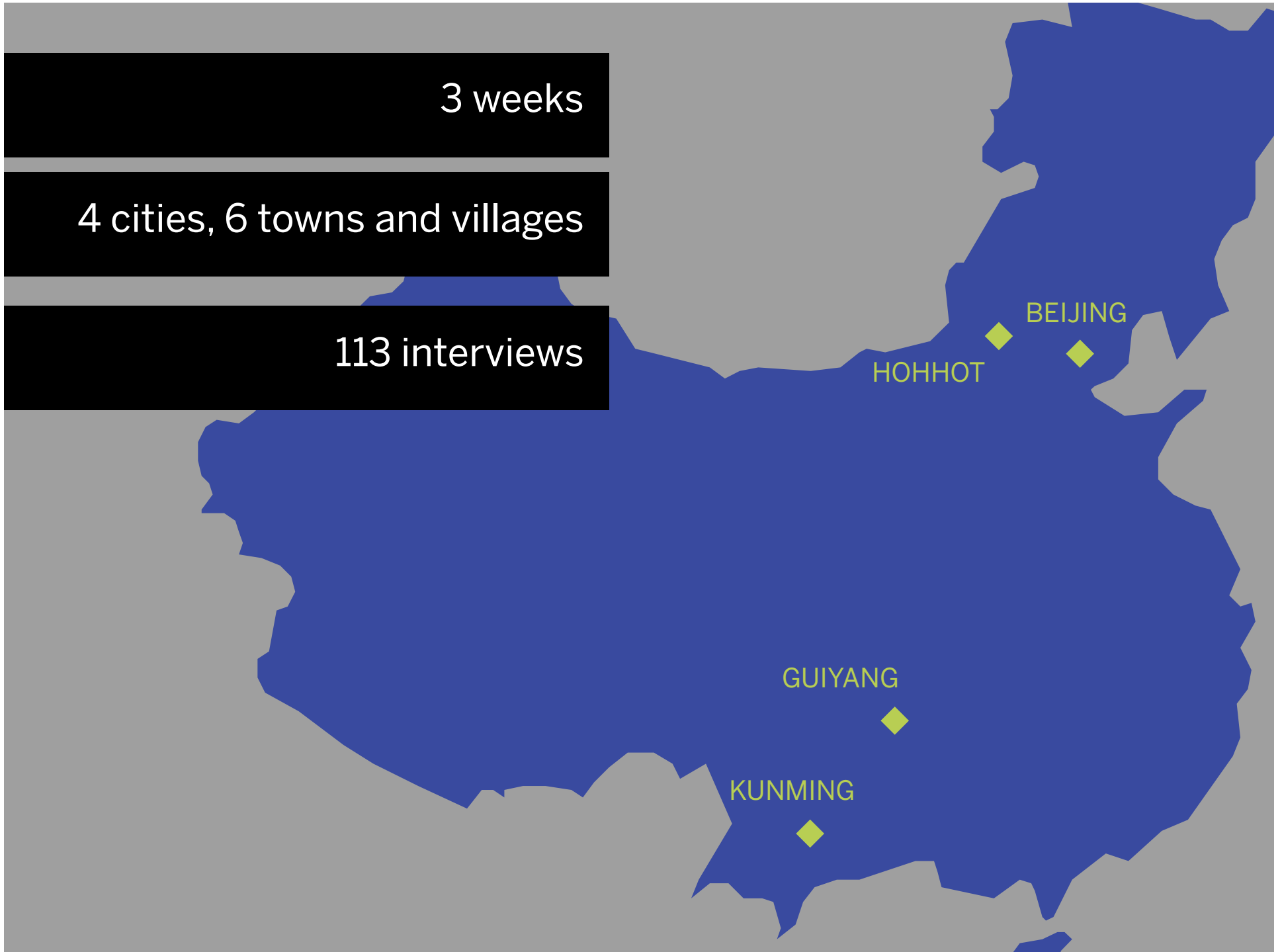
113 interviews

HOHHOT

BEIJING

GUIYANG

KUNMING



METHODOLOGY



Individual structured and unstructured interviews

METHODOLOGY

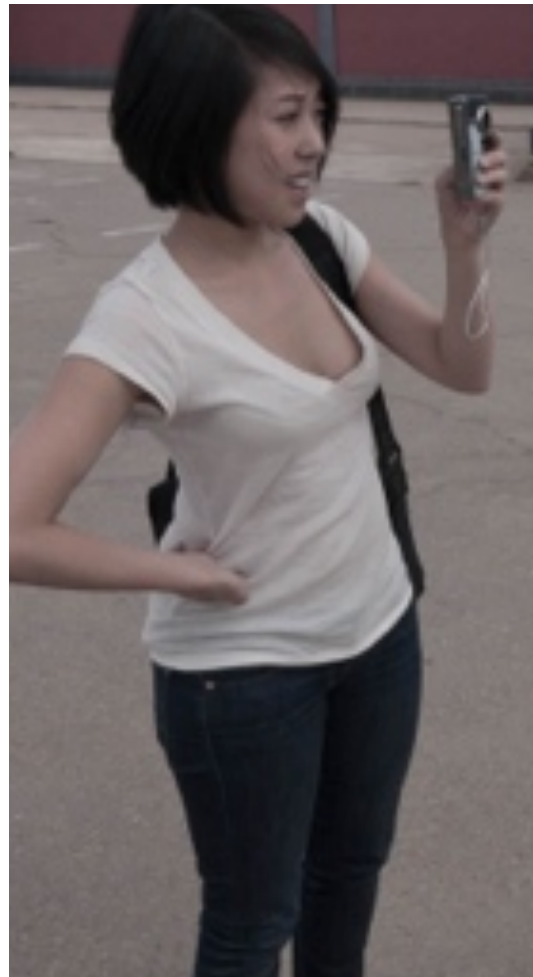


Observation

METHODOLOGY

Direct service use





OUR TEAM



So what did we find?



What financial exclusion looks like...



Rural Populations



Migrant Populations



Minority Populations

So how do we design for inclusion?

So how do we design for inclusion?

1. Trust

So how do we design for inclusion?

1. Trust

2. Uncertainty

So how do we design for inclusion?

1. Trust

2. Uncertainty

3. Touchpoints

TRUST



A man with dark hair, wearing a camouflage jacket, is sitting in front of a wall made of rusty, corrugated metal sheets. He has his arms crossed and is looking directly at the camera with a slight smile. The background is a plain, overcast sky. The overall tone of the image is somber and gritty.

TRUST

“I can only trust my tribe.”

A photograph of two men laughing together outdoors. The man in the foreground is older, with short grey hair, wearing a blue collared shirt and a light-colored jacket. He is smiling broadly, showing his teeth. The man behind him is younger, wearing a camouflage jacket, also laughing. The background is a bright blue sky with a vertical pole. The word "TRUST" is overlaid in large, semi-transparent grey letters on the left side of the image.

TRUST

When people feel disconnected from macro trends, they develop strong in-group tendencies.

A photograph of two men laughing together in a bright, sunlit setting. The man in the foreground is older, with short grey hair, wearing a light blue shirt and a white jacket, smiling broadly. The man behind him is younger, wearing a blue patterned shirt, also laughing. The background is bright and slightly blurred, suggesting an outdoor or well-lit indoor space. The word "TRUST" is overlaid in large, semi-transparent grey letters on the left side of the image.

TRUST

Technology should be used
to extend and enhance,
not replace, social bonds.



UNCERTAINTY



“During Mao’s reign, things were bad. But at least we knew we were poor and that we would continue to be poor. That’s better than not knowing where we’ll be tomorrow.”

UNCERTAINTY



Certainty in poverty is better than
uncertainty in elusive prosperity.

UNCERTAINTY



Consumer education should stress the stability new models bring, based on identifiable use-cases.

UNCERTAINTY

TOUCHPOINTS



TOUCHPOINTS

“I am not what they see on TV.”



5

服 务 亭

TOUCHPOINTS

中国移动通信
CHINA MOBILE

特 约 代 理 点



Rural equivalents often look very different.

5

服 务 亭

TOUCHPOINTS

Design for agents, intermediaries, and influencers, not just end-users.



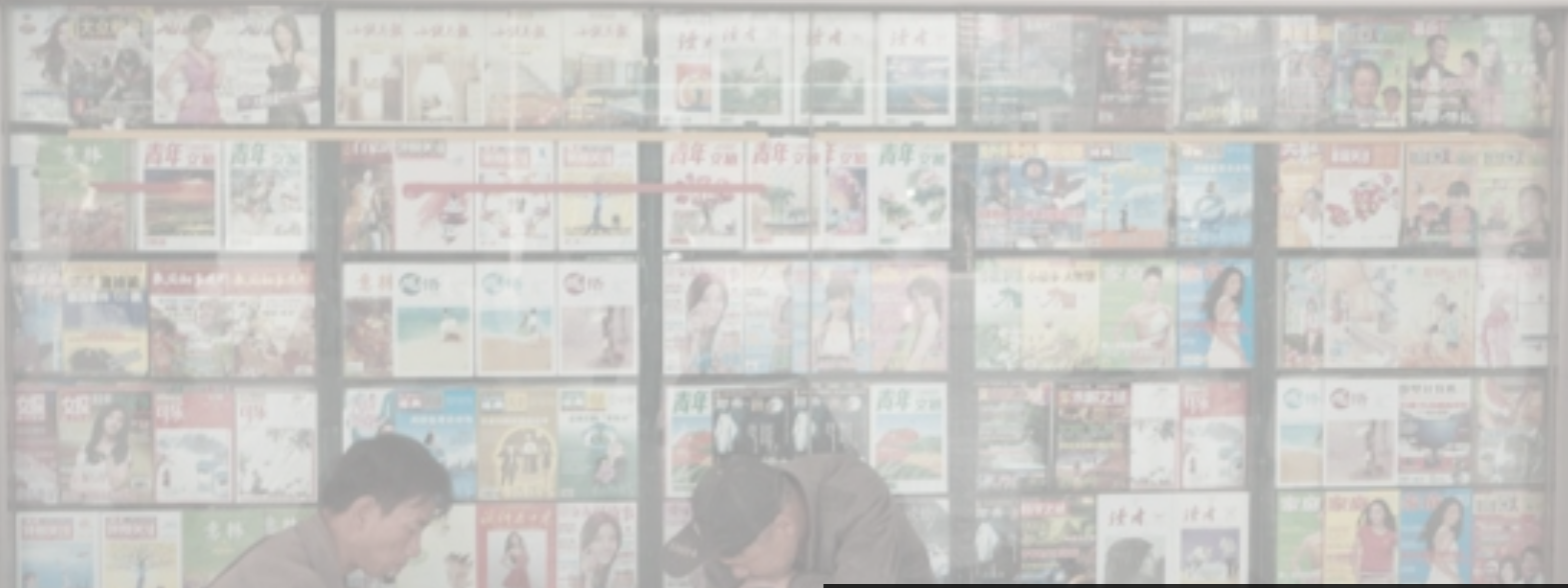
5

5. 服务亭 TOUCHPOINTS

TO THE NEW

中国移动通信
CHINA MOBILE

特约代理点



IMPLICATIONS FOR DESIGN

Rural agents are limited, and seen as inferior to those in the cities

Designing new services

better

**Designing new
services**





Industry



Industry

Us





WHAT'S NEXT?

1991
TARGET

V:
MARRIAGE

EXPAND
EMANXI
NETWORK

CHANG
JIE HE
(GOVT-BIZ
GOOD PART)

POWER
ROOM
(CAPACITY
DIPS)

TRUST
GOV ASSIRA
CT
DON'T TRUST
GOV ACTUAL

POLICY IS
GOOD,
EXECUTION
IS POOR

STATE ENT
HAVE
"INSIDE
DOCUMENTS"

MANIFEST.
ATION
OF PRIDE

VALIDATION
OF SELF
WORTH

MAILESTONE
PRESSURE

JIA ZHANG
SHI LI
(FAMILY
HAS POWER)

TRUST

SELF-WORTH
AS
VALUE

Saving
Young
Family

HUI BAO
(REPAY
MENT)

Association
with
Gov

UNCO
ACCTILITY
W VILLAGE
LEADER

MAO'S
PROCESS:
TRANSPAR
ENT.

RELATI
ONSHIP

SUPPORT
NETWORKS

PRIDE
=
INDEPEN
DANCE

AWARENESS
OF
TRAJECTORY

STEPPING
BACK DO
THEN STEP
AHEAD

COMPROMISE
CIVIL
SOCIETY

PROCESS
To Inform
Transparent

PRIVATE VS.
PUBLIC
DISPLAYS OF
MONEY AS
GIFTS

LOYALTY
VS.
DEPENDENCY
ON
LAOBAN

'Q = Chu
Chu Qu

HOW IMP.
IS PRIDE
?

Be choian
=> pride

SUFFER
NOW
ENJOY
LATER

Culture
Media
-> Influence

Corruption

Understand
policy
know
think

SUB
Contract
(PAYS VALUE
DOWN)

lose
face

REN
SHANG REN

CONTRACTS
UNCOMMON

INCENTIVES
FOR
SERVICE?

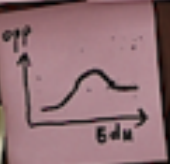
ENTREP/
AGENTS
HAVE
INCENTIVES

MILITARI
STIL
TRAININ

REGULAR
STAFF DO
ENOUGH
NOT TO
GET FIRED

CUSTOM
SERVICE
CULTURE

RURAL
NO FACE
TO LOSE,
CAN ONLY
LUXURY
IS A
LUXURY



SECURITY
VS
PROFIT
POTENTIAL

RISK

PROTECTED
OR
TRAPPED

ground
protection

admit
She zhang
(credit)
-> lose
business

Technology
Leader

DI BAO
(LOW
...



WHAT'S NEXT?

OUR EFFORTS



WHAT'S NEXT?

OUR EFFORTS + YOUR ENGAGEMENT

THANKS!

panthea@theReboot.org

zack@theReboot.org



REBOOT

<http://theReboot.org>