



Product & Market Design

# Lack of reliable & high quality in-person services

A lack of reliable and high-quality in-person services is often attributed to the inability or unwillingness of financial services providers (FSP) to deliver consistent, human-driven, and customer-centered support. This barrier may include weak or inaccessible complaint resolution processes, slow response times, unresponsive service channels, and insufficient availability of in-person or remote help. This is especially critical for women and low-income customers, who often rely heavily on agent or branch-level support due to limited financial literacy, low digital financial capability, a lack of access to smartphones, or social norms that restrict independent use of technology.

### Why is this barrier important?

Quality customer support is a cornerstone of financial inclusion. When problems go unresolved or service channels feel inaccessible, customers, particularly first-time users or those with limited financial capability, are more likely to disengage altogether. Poor support can lead to misinformation, unresolved fraud, and attrition, all of which reduce trust in financial services. Reliable in-person and hybrid support systems not only protect customers but also strengthen their confidence in adopting and continuing to use digital services.

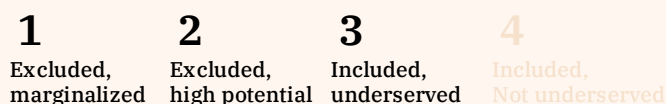
### Connected Barriers



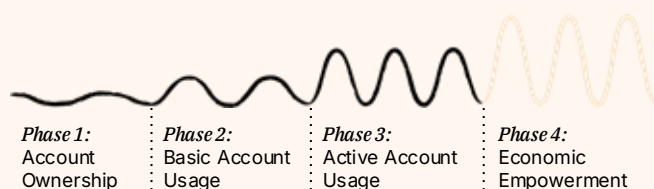
#### Consumer Protection

- Fear of privacy violations
- Overcharging
- Fear of making mistakes
- Difficulty resolving complaints
- Predatory lending
- Non-transparent product information
- Increase exposure to frauds & scams

### Most Relevant Segments



### Customer Journey Relevance





## Key evidence relevant to this barrier

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### **Weak complaint and redress systems limit trust, particularly among vulnerable populations.**

Global evidence highlights persistent shortcomings in financial service delivery, including inefficient processes, poor user experience, and lack of transparency. Customers frequently report having to repeat information, navigate slow or cumbersome procedures, and face challenges completing basic tasks, while many institutions lack clear rules, effective complaint channels, or dedicated systems for handling grievances. These issues are particularly acute for vulnerable populations, who often have limited awareness of recourse mechanisms, face barriers to accessing them, and experience low resolution rates when they do raise complaints.

- According to a Salesforce report relatively few customers are fully satisfied with either the speed or effectiveness of their institutions' customer service. 47% of consumers say they often have to repeat or re-explain information to different representatives. ([Salesforce, 2025](#))
- Service shortcomings are often exemplified in some of the most basic, mundane tasks. For instance, banking customers are unlikely to be fully content with what it takes to dispute a fraudulent transaction, while insurance policyholders may be frustrated when filing a claim or designating a beneficiary. ([Salesforce, 2025](#))
- The Alliance for Financial Inclusion highlights several key supply-side challenges, including a lack of transparency, disclosure, and clear rules, which contribute to unethical conduct by FSPs. Additionally, many institutions use inappropriate or ineffective complaint channels and lack specialized structures or entities dedicated to handling redress. ([Alliance for Financial Inclusion, 2022](#))

### **These service failures are driving dissatisfaction, disengagement, and customer loss.**

As a result of these persistent challenges, financial institutions are losing customers and missing opportunities for growth. Evidence shows that one in five customers leave due to poor service, while many providers struggle to attract new clients due to slow digital transformation. Low trust in complaint resolution, especially among rural and low-income users, further discourages engagement, reinforcing a cycle where dissatisfaction leads to disengagement and ultimately customer attrition.

- According to a study by 10x Banking, a SaaS core banking platform, banks worldwide are losing one in five (20%) of their customers due to poor customer service and user experience. ([10x Banking, 2023](#))
- 63% of bank leaders believe they have lost out on new customers due to slow digital transformation. ([10x Banking, 2023](#))
- Clients who regularly engage with mobile money agents are more likely to understand recourse mechanisms, including where and how to lodge complaints. However, only 27% of clients reported having made a complaint, with rural clients less likely to do so due to limited awareness, greater distance from recourse points, and perceived barriers. ([Farbrace, et al., 2019](#))
- In India, vulnerable consumer groups, such as those with low incomes and limited education, are significantly less likely to complain due to a lack of procedural knowledge and the belief that resolution is unlikely. Only 38% of banking complaints and 78% of payment complaints were resolved. In the insurance industry, only 25% of complaints were resolved. ([Balasubramaniam et al., 2023](#))
- Financial services providers in Kenya and Jordan emphasized that the higher costs of serving women customers are largely tied to the operational cost of designing and deploying tailored products. Strategic partnerships, such



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- as subsidies from central banks, can help offset these expenses and improve the financial viability of women-focused products. (Women's World Banking, 2025)
- Research reveals that a fintech firm in Indonesia and payment provider in Cambodia navigate low-profit margins in serving rural women by scaling outreach, increasing customer volume, waiving fees, and utilizing digital loans to drive revenue--strategies that depend heavily on improved customer data and digital infrastructure. (Women's World Banking, 2025)

### **FSPs must ensure that human interactions build trust, resolve issues effectively, and reinforce confidence in the system.**

Well-trained, diverse agent networks and hybrid models can combine digital convenience with dependable, in-person support for onboarding, troubleshooting, and complaint resolution. These efforts should be complemented by clear and accessible redress mechanisms, assisted digital tools, and peer-led customer training.

Recommendations include:

- Expand access through assisted technology and familiar channels, such as WhatsApp or SMS, for customer support. These tools can offer guided assistance for routine queries, reducing barriers for women with limited digital literacy while providing a cost-effective complement to in-person support.
- Build and strengthen agent networks by investing in well-trained, gender-diverse agent networks to ensure customers have access to trusted local support. Agents should be equipped to handle basic transactions, resolve issues, and escalate complaints when necessary. This approach provides the "human touch" that many women customers need to feel confident in engaging with financial services.

- Develop hybrid, "phygital" models that combine digital platforms with field officers or agent touchpoints to balance efficiency and trust-building. For example, customers could initiate transactions digitally but receive in-person support for onboarding, troubleshooting, or complaint resolution.
- Deploy AI-driven chatbots or voice assistants that operate in local languages and are available 24/7 for basic support should be designed as a first line of response, with seamless escalation pathways to human agents when needed. A-B testing can help determine which customer segments prefer digital or in-person responses.
- Expand complaint and redress mechanisms into clear, well-publicized systems that customers can easily access and trust. FSPs could model industry-led helplines (e.g., MFIN in India) that provide independent, manned support for complaint resolution. Transparent processes with clear timelines for responses are critical for customer trust.
- Deliver customer training through trusted peers in familiar settings. FSPs can embed short, practical tutorials into workplaces or communities by equipping supervisors, team leaders, or local representatives to provide consistent guidance. This approach reduces reliance on cash-out counters, whether for payroll disbursements or withdrawals, and builds women's confidence to use accounts beyond basic transactions.