



Product & Market Design

Poor user interface & navigability

This barrier refers to product interfaces that are not designed with low-literacy users in mind. They may feature complex language, hierarchical menus, English-only text, and unclear transaction flows, for example, which create barriers to first-time and continued use.

Why is this barrier important?

For customers with lower digital literacy, a poorly designed interface can create friction and fear. Women face this challenge disproportionately: they are more likely to have lower digital literacy and to rely on feature phones, making interface design a gendered issue. Research shows that 62% of women customers cite security fears and fear of fraud as primary reasons for not using digital financial services (CFI, 2026), and much of that fear is amplified when confusing interfaces make it unclear whether a transaction has succeeded or failed.

Evidence also shows that customers who successfully use mobile money independently on their first attempt are significantly more likely to use it again — meaning first-experience design is a direct lever for adoption. Interfaces that are simple, action-oriented, multilingual, and adapted to a range of devices can meaningfully reduce this barrier, especially for novice users.

Connected Barriers



Product & Market Design

Poor understanding of women’s financial needs
Low utilization of gender-disaggregated data (GDD)



Policy & Regulation

Policies that discourage healthy financial sector competition



Consumer Protection

Fear of making mistakes



Institutional Norms & Practices

Lack of strategic focus on women customers

Most Relevant Segments

1

Excluded, marginalized

2

Excluded, high potential

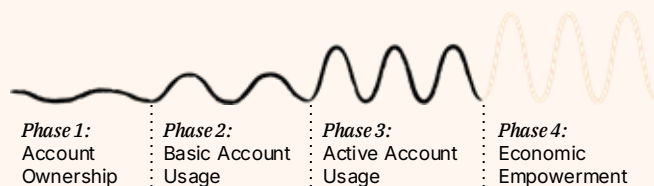
3

Included, underserved

4

Included, Not underserved

Customer Journey Relevance





Key evidence relevant to this barrier

UI barriers are documented and widespread, with measurable effects on adoption and usage.

- Only 13% of DFS transactions originate from within a DFS app; the rest occur via USSD or SIM toolkit channels, suggesting that DFSPs have not convinced users to adopt app-based services due to poor user experience and fear of data or battery costs. (Caribou, 2021)
- The Nigeria Consumer Protection in Digital Finance Survey found that 16% of digital finance customers cited 'difficulty using shortcode menu or app' as a common challenge — the 4th most cited issue among customers. (IPA, 2021, as cited in MSC, 2022)
- 62% of women customers report security fears and fear of fraud as primary reasons for not using digital financial services — fears that are amplified when interfaces do not clearly confirm transaction status. (Center for Financial Inclusion, 2026)

Women face compounding disadvantages — lower literacy rates, higher feature phone dependence, and predominantly English interfaces — that make interface design a distinctly gendered challenge.

- Only 35% of Indian women own smartphones compared to 51% of men (GSMA Mobile Gender Gap Report, 2024), making feature-phone-optimized UI design a gendered imperative across many markets.
- 'Learning to use and adopt a digital interface is a complex journey for women. There are indeed design questions that the supply side must answer and integrate to facilitate this journey for women who struggle with predominantly English and complex interfaces.' (Sonal Jaitly, MSC, Finequity Dialogue, 2021)
- In a study of more than 50 users in Pakistan, GRID Impact found that 'customers who independently use mobile money successfully are more likely to use it again. First-time experience matters a great deal for future use.' (GRID Impact, 2016)

A growing body of evidence points to specific design choices—shallow navigation, visual cues, local language, and audio—that can meaningfully reduce this barrier.

- 'Navigation from hierarchical menus common in USSD are disliked by consumers. Users like to go directly to the thing they need done.' Menus should avoid 'navigating' and focus on 'doing,' presented as a limited list without technical jargon. The Karandaaz Pakistan home screen is cited as a positive example of 'shallow' navigation. (CGAP, 2016)
- bKash (Bangladesh) designed its mobile money product for low-literacy customers by assigning each service a distinct icon and color, allowing users to navigate purely through visual cues without needing to read menus. (Level One Project, 2025)
- Jazz Cash (Pakistan) provided contextual voice instructions at every step of the mobile money process, explaining in plain language what was happening at each stage of the interface. (Level One Project, 2025)
- Diamond Bank (Nigeria) designed feature phone menus in all-capital letters with a maximum of four options at a time, making navigation easier for lower-literacy users. (Level One Project, 2025)
- Hello! UPI (India) allows users to navigate the UPI interface and make payments in their local language by speaking into their phone. The protocol, released by the National Payments Corporation of India (NPCI), uses AI to recognize voice inputs and translate commands in local languages into payment instructions — directly addressing literacy and language barriers in interface navigation. (NPCI; Level One Project, 2025)