

Design Note

User Interface Attributes

A user interface design that considers women's needs and barriers should incorporate certain attributes that makes use easier. The users' journey should be simple as she begins to interact with digital interfaces with more advanced features (such as gamification) introduced incrementally and over time as she builds confidence in usage.

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What does a simple and intuitive interface design look like?

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Select User Interface Attributes	Potential Use	Illustrative Market Examples
Feature and smart phone ready	- Throughout all payment instructions and flows - Alerts, notifications	Diamond Bank (Nigeria) Worked to ensure that feature phone menu instructions would be in all capital letters and menu options would only offer 4 options at a time, making it easier to read and navigate at all times.
Audio cues	- Unique cues for payment stages (e.g., payment initiated, received, or declined) - Various errors - How-to content	Jazz Cash (Pakistan) Provided "Contextual Help" – voice instructions at every step of the mobile money process that explained what was happening in that "page" of the user interface.
Color and iconography	- Inclusive IPS brand - Unique icons for each service (e.g., send, check balance) - Unique icons for payment stages (e.g., payment initiated, received, or declined) - Various errors - Frequent recipients	bKash (Bangladesh) The mobile money product was designed for low-literacy customers by having each service with a different icon and different color, allowing users to navigate purely through icon and color if needed.
Integrated digital and financial literacy	- Throughout interface - During payment journey	MoMo Pay (Vietnam) The MoMo Pay app offers users gamified savings challenges, interactive quizzes, and microlearning modules to build financial literacy (source)
Complaint features	In-app streamlined complaint reporting	PhonePe (India) PhonePe's mobile includes a "help" button that allows users to see recent transactions and report problems associated with them
Personal safety features	See "Risk Note: Embedding personal safety features into user interface"	