



Persona and Social Norm Overlay Design Template

Adapted from CGAP's Persona Profile Tool, excerpted from the
Customer Centric Guide

Disclaimer

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Persona and Social Norm Overlay Design Template

A **persona** is a descriptive summary of representative primary users and the key stakeholders that influence their behaviors. It includes an overview of their situation, context, needs, motivations, and benefits. A persona is developed from a range of different sources, pulling together common characteristics of similar people into an “archetype” through which a group can be understood.

Personas are often used as tools to capture and present data gathered in interviews and customer segmentations. They can help build empathy within your team and ensure that your offering fits customer needs. Many teams use insights from personas to customize products, services, delivery methods, and communications to specific subgroups.

PRO TIP

- *Make each persona as close to a typical person as possible. Details like name, age, and a list of daily activities help paint a picture of your customer. Photos and real or illustrative quotes help bring your persona to life.*
- *Personas evolve so it is important to keep coming back to the initial personas and learning what has evolved, how and why.*

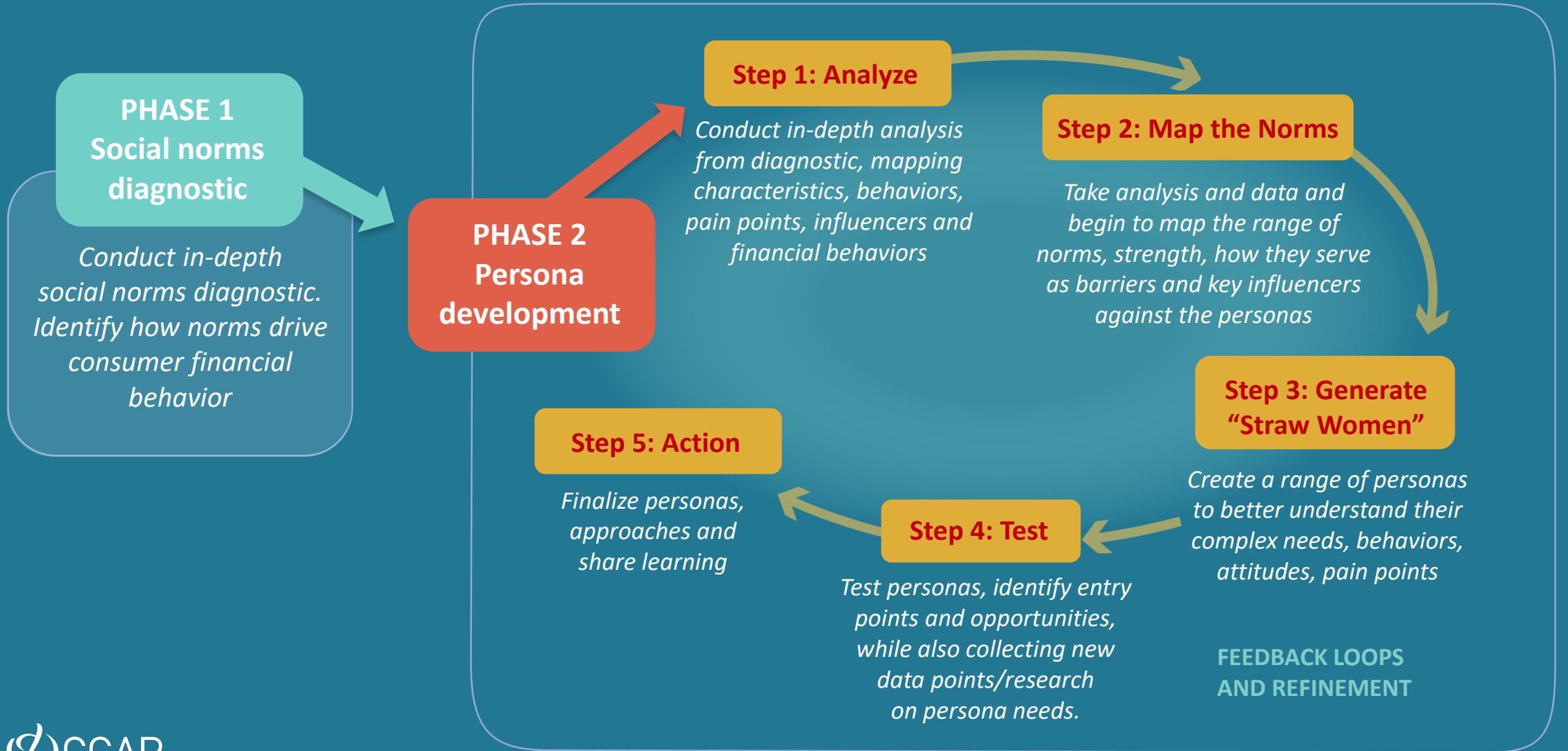
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Overlaying social norms onto personas is a unique way for implementers and designers to understand the multiple layers of women as clients and unpack the way in which social norms impact their ability to interact with financial services. Through this process you will be able to map influencer strength on the differing personas, and adapt or develop appropriate messaging and financial services that can shape and shift these norms over time.

The design process is broken into 2 phases: The first phase launches a **social norms diagnostic or gender assessment** that captures data on women as clients together with what norms impact their financial lives and how they do so. CGAP and MarketShare Associates pursued new methods for a social norms diagnostics with Syrian women entrepreneurs in southeastern Turkey.

The second phase is the **Persona design process**. Using the data from the social norms diagnostic or gender assessment, we begin to group data based off of key attributes and explore the role influencers play in supporting or inhibiting the persona's access to and usage of financial services. We then take the social norms from the diagnostic and map the strength, prevalence, adherence, and potential consequences of adhering to or breaking the norm.

Persona Design Process



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Woven through these **5 steps** are questions that assist designers to unpack how identified norms impact and shape differing personas.

The What– is captured in the initial analysis of attributes and characteristics that shape a persona. This helps to provide a snapshot of who the customer is.

The Why– looks to understand why the customer behaves the way she does. This category looks more deeply at what are the motivations, agency and decision making capabilities for her to access and use financial services in her day to day and business lives as well as who are the key influencers that impact her.

The How– looks to understand how the customer behaves as it relates to financial services. More precisely at the actions of how she accesses and uses financial services, how those key pain points and challenges limit her ability to access and use financial services and how influencers impact her financial decision making.



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STEP 1—ANALYZE THE DATA

Designers conduct an in-depth analysis mapping key characteristics to help understand the customer, her behaviors, pain points, how influencers support or inhibit how she acts and behaves as it relates to financial services. Each persona can draw from a variety of sources, including, ethnographic research, feedback from customer surveys, quantitative metrics (service delivery points, usage rates), and segmentation models, data from the social norms diagnostic or institutional gender assessments. You may need to fill in certain information gaps with secondary research and interviews if time and resources permit.



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STEP 2—MAP THE NORMS

Using the initial analysis and groupings of key characteristics, take the identified norms and use the spectrum of normative influence to map the strength or weakness of the norms against the initial data groupings. Here you will also map the strength, adherence, prevalence and consequences of norms against the initial groupings. Questions like: *Do women adhere to a norm? Will key influencers expect the norm to be followed? What are the consequences if a norm is broken or ignored?* help to provide a deeper understanding of how and why these norms are influenced, followed, shaped, and governed by the differing personas.



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STEP 3—GENERATE (Develop “Straw Women”)

Based on the initial groupings and mapped social norms a “straw woman” begins to emerge (see the “Persona and Social Norm Overlay Design” template for guidance). This begins to develop your understanding of her motivations, decision making capabilities, behaviors, attitudes, pain points and how influencers impact her as it relates to financial services. It is good to develop a few personas to test and refine.



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STEP 4—TEST AND REFINE

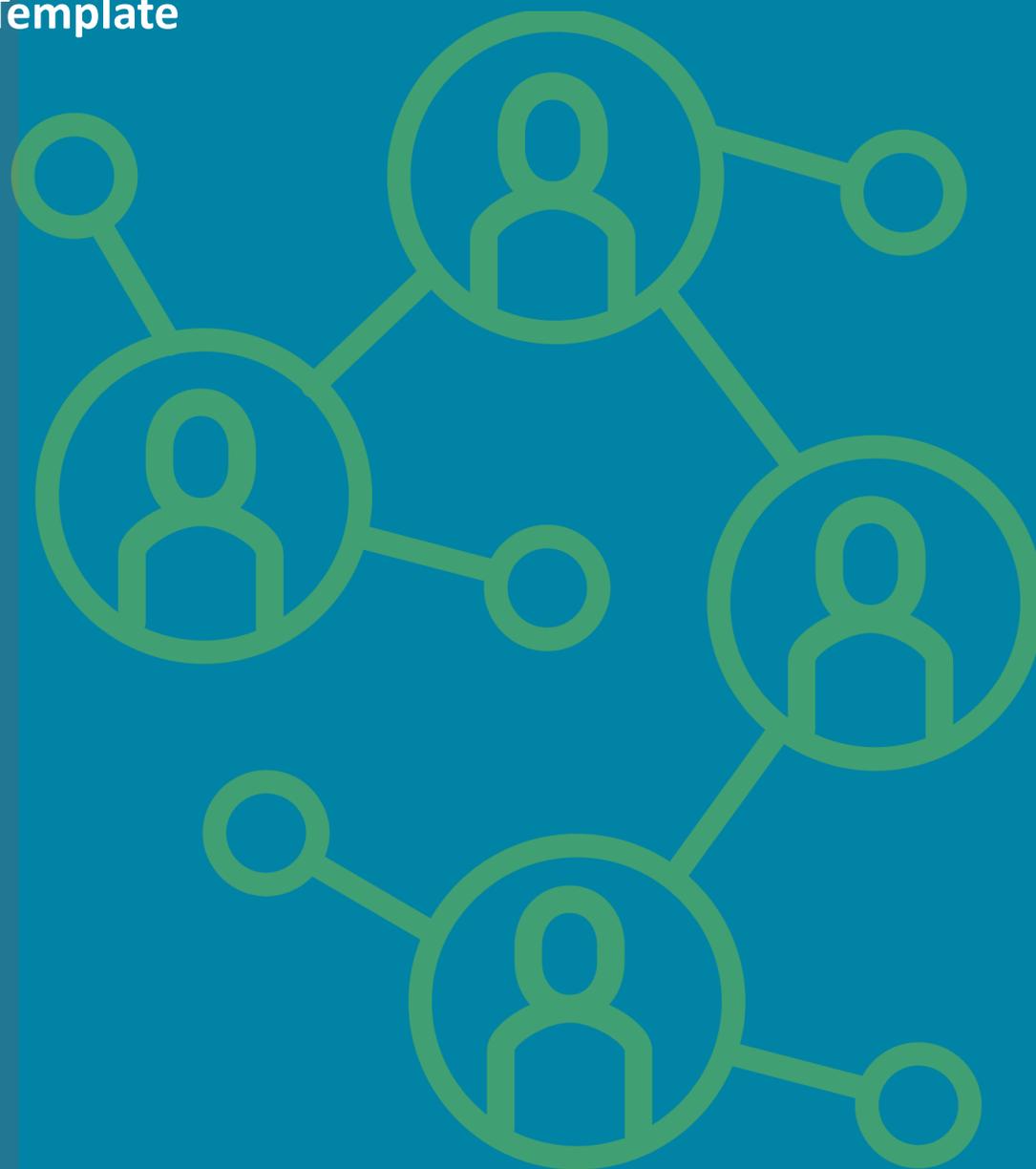
Test “straw women” and the identified normative barriers by developing stories that highlight the key attributes and normative barriers of the “straw women,” and through key informant interviews. Be sure to diversify and interview others within your target market's sphere. This could include family, community members, local, government and private sector actors who have been identified as those who support or inhibit women's access to and usage of financial services. While testing it will be critical to conduct a deep dive through interviews and discussions into what services women would prefer and why. During the field test, look to understand additional layers of the persona that the data analysis and secondary research may not have uncovered. Based on findings and feedback continue to refine and iterate on personas.



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STEP 5—ACTION

Share personas and approaches with key donors, local and national actors and implementing agencies looking to deepen their program or funding strategies, and who aim to understand and tackle normative barriers faced by women.



Persona Title _____

NOTE: *This first section dives into the details, demographics, and socio-economic characteristics of your persona, essentially outlining who she is.*

Name: _____

Age: _____

Marital Status: _____

Education: _____

Income level: _____

Employment status: *Is she employed?
What is her job? For how long*

Children: _____

Current access and usage of financial services:
*Which services? (digital, Insurance, savings,
loan, Islamic products) Frequency of usage?*

PHYSICAL ENVIRONMENT—

What does her surrounding environment look like?

ACCESS TO INFORMATION—

Does she have access to information? In what form? (e.g., Social media, telephone, SMS, newspaper, radio, word of mouth) surrounding environment look like?

[Insert photo]

Persona

[“Insert quote”]

NOTE: *Using the social norms from a gender assessment or social norms diagnostic, this section looks to understand why the customer behaves the way she does. These categories look more deeply at what are the motivations, agency and decision making capabilities for her to access and use financial services in her day to day and business lives as well as who are the key influencers that impact her.*

MOTIVATIONS FOR USING FINANCIAL SERVICES

What motivated her access and use of financial services?

KEY INFLUENCERS AND STRENGTH

Who are the key influencers that inhibit or support her financial decisions, behaviors, motivations?

FINANCIAL DECISION MAKING CAPABILITIES

*Is she capable of (has information and is empowered) making financial decisions?
What financial decisions is she in charge of?
How does she make those decisions? Who else is involved?*

SOCIAL NORMS: *What are the social norms that impact this persona’s behavior around accessing and using financial services?
Why does she behave the way she does in the face of the identified social norms?*

Persona

FINANCIAL BEHAVIORS

How does she interact with financial services (formal and informal)?

NOTE: *This section looks to understand **how** she behaves as it relates to financial services. More precisely at the actions of how she accesses and uses financial services, how those key pain points and challenges limit her ability to access and use services and how influencers impact her financial decision making power.*

PAIN POINTS

What are the challenges or barriers that inhibit her ability to access and use financial services

KEY INFLUENCERS AND STRENGTH

Who are the key influencers that inhibit or support her ability to access and use financial services

SOCIAL NORMS: *What are the norms that impact this persona's behavior around accessing and using financial services? Why does she behave the way she does in the face of identified social norms?*

Opportunities and Recommendations—

OPPORTUNITIES

What are the opportunities/entry points that my organization can undertake to shape or shift select norms that relate to women's financial inclusion?

OTHER PARTNERS TO ADVANCE OPPORTUNITIES

How can local, private, or government actors be engaged to support this persona's access to and use of financial services?

NOTE: This section allows designers and implementers to explore the opportunities to address some of the persona's pain points and barriers to entry as well as tackle or shift some of the social norms. This section also helps to think through who are other actors or partners to engage with.

RECOMMENDATIONS FOR PRODUCTS & SERVICES

ENTRY POINTS FOR ENGAGEMENT:

[Insert photo]

Persona and Social Norms Example

Persona 2—Pragmatic Provider



Name: Hanan

Marital Status: Married

Education: Grade school

Income level: Medium income level

Employment status: Owns home-based kitchen and car service

Children: Yes

Access to information: Receives information through services linked through an NGO or trusted group in the community, also through social media, friends and family

No current use of financial services

CURRENT USAGE OF FINANCIAL SERVICES



No current use of financial services, but has interest in a bank account.

Persona 2—Pragmatic Provider



“If the woman starts making money while they are married, the man will not feel needed . It is the man’s job to make money, if the wife makes more money than he does, then the man thinks she does not need him”

Persona 2—Pragmatic Provider



MOTIVATIONS FOR USING FINANCIAL SERVICES

While her view was that her husband should be the provider, they must work around this norm for their family livelihood. Hanan has moved into the role of primary income earner with her restaurant and car service business. Her business and demand for her services have grown requiring her to need more assets. She would like a safe place to save to be able to acquire new assets for her kitchen and transact as it related to her business finances.

FINANCIAL DECISION MAKING AND AGENCY

Hanan has moderate financial decision-making power and her agency has evolved over time as her confidence has increased with her business and her husband's reliance on her as the primary income earner. She has a desire to increase her decision-making capabilities but will do so slowly and with someone she trusts.

KEY INFLUENCERS

1. Husband
2. Community

NORMS: The Pragmatic provider had followed the norm on her role as a **caregiver**, however there has been a shift as she has moved into the role of **provider**. Influencers have begun to relax some of these norms due to Hanan's family's current situation.

Persona 2—Pragmatic Provider



ACCESS AND USAGE OF FINANCIAL SERVICES

Hanan sees the importance of financial services to run her business and protect her business finances. She sees the utility in a bank account to transact with, but is risk averse and does not want to take a loan. If she sees an opportunity, she would be willing to take a loan but feels it should be a sharia compliant product, though Hanan would look at what is the best priced service.

PAIN POINTS

Hanan would like to learn more about financial services but her low self confidence and comfort to access information inhibit her. She is aware of financial services that could be appropriate for her but will rely on a friend or trusted source within the community to secure information on products and services or go with her to a bank to get information.

INFLUENCER IMPACT ON ACCESS AND USAGE

- 1. Husband (strongest)**—Her husband expects his wife to follow the norm that she should have not have financial privacy nor any assets to her name, however he is not able to enforce this.
- 2. Community (strong)**—beginning to see her as a viable business owner and relaxing norms on usage of financial services

NORMS: The pragmatic provider is willing to break some norms to benefit her business and her family. As she is gaining confidence as an entrepreneur she is willing to take more risk and may consider breaking or working around norms such as acquiring **assets** or taking a loan that does **bear interest** if the service provides better terms and conditions.

Opportunities and Recommendations—Pragmatic Provider



OPPORTUNITIES

A pragmatic provider can serve as a model or influencer within her community. As she becomes more successful in her business, men will see her as a model for what their wives could do as well.

Pragmatic providers are progressing towards **well-being** through **capturing economic opportunities** and starting to think about how to protect business assets through building of **financial resources** and **human capital**.

OPPORTUNITY QUESTIONS

1. How can pragmatic providers be used to influence men's perceptions of women business owners?
2. How can partner financial service providers develop strategies and models to better engage the pragmatic provider and her network?

Opportunities and Recommendations—Pragmatic Provider



RECOMMENDATIONS FOR PRODUCTS

- Targeted information campaign into communities with appropriate cost information on services
- Basic transactional account with low fees
- Incentive scheme for referrals
- Ijarah (Sharia compliant leasing product)

ENTRY POINT FOR ENGAGEMENT

- **Bank relationship managers**—both commercial and Islamic banks have someone who is trained and able to engage with clients on products
- **Clear messaging**—on products and services including pricing



Thank you!