

# Five Consumer Personas to Unlock Digital Adoption

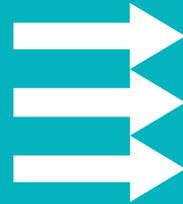
Omidyar Network has commissioned a human-centered design study to better understand consumers and uncover their behaviors that are likely to drive adoption of digital financial services in India. “Currency of Trust: Consumer Behaviors and Attitudes toward Digital Financial Services in India” also brings valuable insights and strategies to help financial services providers better reach and serve a broad set of consumers through digital solutions.



**Aspirants**



**Collaborators**



**Conformists**



**Masters**



**Pragmatists**

## How to identify them

- Young adults looking to become financially independent
- Desire to own a smartphone
- Eager to adopt the latest trends
- Believe in technology, but are discovering uses for it

- Rely on their community for guidance and advice
- Participate in group and community-based savings and loans programs
- Trust door-to-door agents' advice on financial products
- Believe that banks are not for them

- Restrained by family and social norms
- Save money secretly
- Have access to technology, but are hesitant to take advantage of it

- Go-to experts in their community, help introduce new things
- Outgoing, social, thrive on their community status
- Deal-seekers

- Pro-active and entrepreneurial
- Value ease and convenience
- Looking for cost efficiencies and incentives

## What do they want?

- Gain confidence to experiment with digital financial services
- Make their own decisions
- Save to buy the latest smartphone

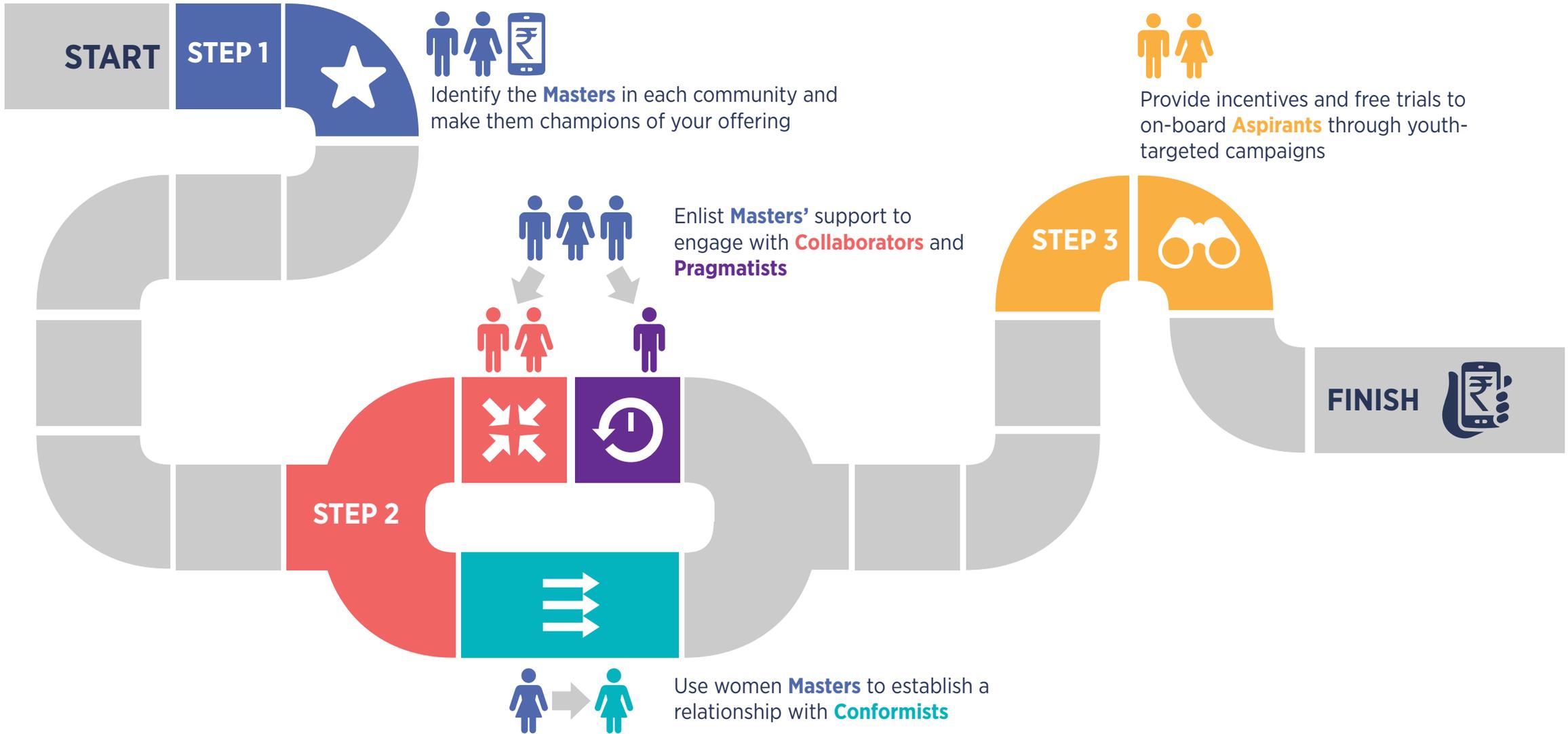
- Communications in their local language
- Break the cycle of taking multiple loans to make ends meet
- Easier ways to keep track of terms and payments of various savings and loans

- Independent access to the Internet and mobile phone
- Easier ways to track their “hidden” savings and manage household expenses
- Useful online resources to help their children and family

- Easier tracking of multiple sources of income
- Cheap and reliable ways to access the Internet
- Gain expertise in digital financial services

- Other uses for digital financial services beyond mobile top-up and bill payments
- Mobile apps that can operate in low connectivity
- Gain trust to do higher-value digital transactions

# The Journey to Reach Consumers



Insights from “Currency of Trust: Consumer Behaviors and Attitudes toward Digital Financial Services in India”, a report by Omidyar Network. Research conducted by Dalberg Global Development Advisors during the last quarter of 2016. Methodology involved in-depth interviews with 384 people living in both urban and rural areas across 30 communities in Nagaland, Bihar, Maharashtra, Karnataka, and Telangana. For more information, visit [www.omidyar.com](http://www.omidyar.com).