Social Norms and Persona Design

BACKGROUND NOTE

SOCIAL NORMS AND PERSONA DESIGN

Background and Purpose

There is a persistent global gender gap in financial inclusion. According to the 2017 Findex, women are 9% less likely than men to have a bank account and access credit and loans or open savings accounts. It has been increasingly recognized that factors like restrictive social norms, such as women should not own property, or have financial privacy, limit women's ability to access and use a range of financial services. Social norms, which are the *collective "rules" that shape a) how people behave and b) how people expect others to behave, to either maintain or change how women engage with markets,*[1] permeate actions, perceptions, and expectations at the individual, household, and community level. However, we have not yet stepped beyond a general recognition of the problem and developed a deeper understanding of which norms are most restrictive and how to address them.

In 2019, with support from MetLife Foundation, CGAP commissioned a social norms diagnostic and development of personas to delve deeper on restrictive social norms and their contours on women's financial inclusion. Given that women are not a homogenous group, personas can be used to understand the multi-dimensional layers of women and the roles that influencers—whether it be religious, familial or community—play on their access and usage of financial services.

Given this, CGAP has developed a template and this background note to provide guidance for implementers and designers to apply a social norms lens onto a persona tool that will help to develop a more nuanced understanding of women and the social norms that impact their ability to interact with financial services.

Defining and Applying Concepts

Gendered social norms

Social norms are defined as "the interaction between individual behaviors and collective behavioral "rules" that shape a) how people behave and b) how people expect others to behave to either maintain or change how women engage with markets".[2]

A few key characteristics that underlie most definitions of social norms are:[3]

- Social norms are learned early in life but can be dynamic and change over time.

- A social norm is kept in place by social sanctions, either positive (social rewards—e.g., yielding approval and/or popularity) or negative (social punishment—e.g. yielding gossip and/or violence).

- Social norms are different than personal beliefs, attitudes and interests.

Gender specific barriers in financial inclusion range from the lack of assets for collateral to more structural constraints such as account opening requirements that disadvantage women. A number of these barriers are the result of informal rules or 'social norms' that shape women's roles in the economy and society. Social norms around women's asset ownership and inheritance, collective attitudes concerning women's paid and unpaid work, and mobility outside of the home impact women's ability to benefit from economic opportunities. As a result of these norms intersecting with other structural barriers, women are limited in their ability to access and use financial services that would benefit them.

These barriers were illustrated as CGAP conducted research in **Turkey** to **better understand how social norms influence women's access to and use of financial services.** The study focused on the specific gendered social norms[4] faced by Arab populations in Southeastern Turkey and was an opportunity

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1. The social norms factor: How gendered social norms influence how we empower women in market systems development, BEAM Exchange 2016
2. Ibid.
3. FinEquity social norms working group discussions
4. When talking about gendered social norms, the study will refer to those expectations of behavior that are determined by someone's gender, therefore specific to whether a person identifies as male or female—Gendered Social Norms in Financial Inclusion—A Diagnostic Study from South Eastern Turkey CGAP 2020

to pilot test a methodology for the social norms diagnostic. Based on interviews, **the 4 key social norms identified were:**

1. Women should not have financial privacy from their husbands.
2. Women should not have savings of their own.
3. Women should not have assets in their own name.
4. Women should not own large businesses.

The study highlighted groups of influencers that kept the norm in place, potential consequences of breaking norms and some ideas of how the norm could evolve—either through targeted intervention or over time. To better understand the layers of the range of women, CGAP with support from MetLife Foundation adapted CGAP's persona tool from the Customer Centric Guide to understand how social norms impact women.

What are Personas?

A persona is a representation of a user, based off user research that will incorporate their motivations, needs, challenges and behaviors. They can capture how differing stakeholders and actors influence their behaviors and include an overview of their situation and context. They help to tell a story and describe why and how customers behave and act the way they do. This can help to better design a product or service, or to communicate research insights on the customer to understand and focus on that segment.[5] They can help build empathy within your team or with a stakeholder to ensure that your service fits the customer's needs.

Using personas to unpack gendered social norms

Personas reflect archetypes and allow women to be viewed not as homogenous, but as layered identities and backgrounds with varying financial needs. Using personas we can better understand the opportunities, entry points and roles of a range of service providers to shape and perhaps shift these social norms, and better bridge the gender divide as it relates to women's financial inclusion.

Personas design process

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 can capture data on women as clients and what norms impact their financial lives and how. CGAP and MarketShare Associates explored development of a social norms diag-

Figure 1: Example of designed persona with select social norm overlay

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 in, but is risk-adverse 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 inhibits 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. **Husbands (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.

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5. https://www.uxbooth.com/articles/personas-putting-the-focus-back-on-the-user/
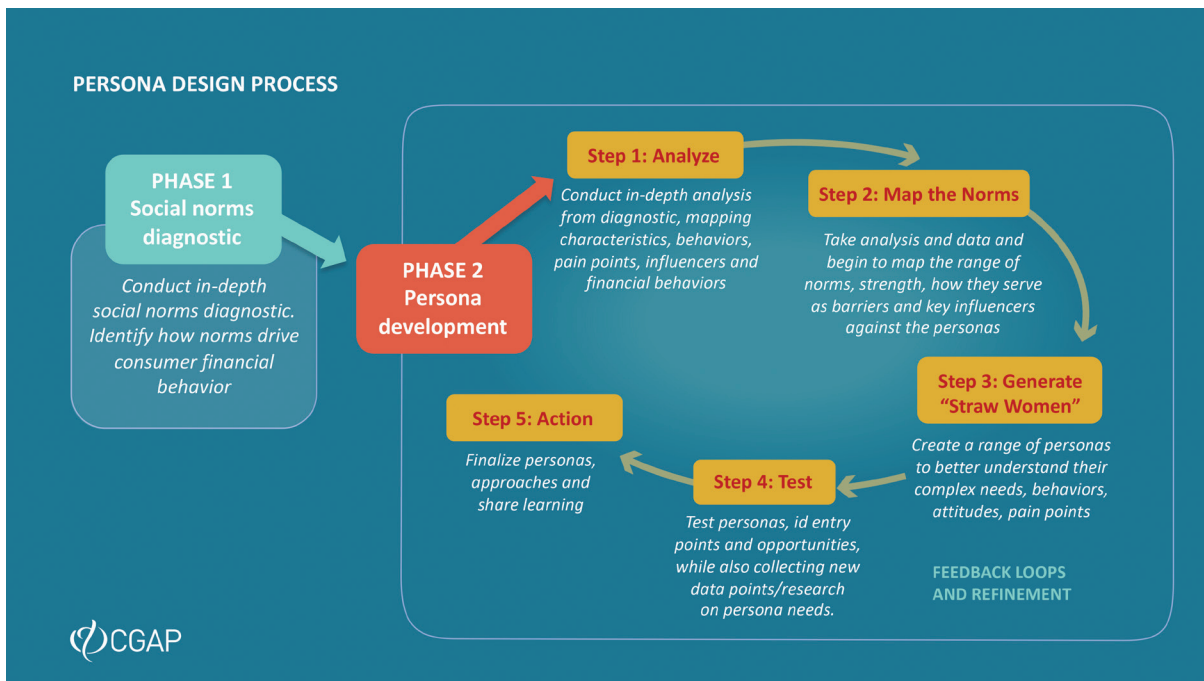
nostic tool for financial inclusion programing. The results of this exploration are published in their study, **Gendered social norms in financial inclusion: a diagnostic study from southeastern Turkey.** The second phase is the **Persona design process.** Using the data from the social norm diagnostic or gender assessment, we begin to group data based on key attributes (**see persona template**) and explore the role influencers play in supporting or inhibiting the persona's access and usage of services. We then take the social norms from the diagnostic and map the strength, prevalence, adherence, and potential consequences of adhering or breaking the norm as it relates to the persona. 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 business life 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 services and how influencers impact her financial decision- making power.

Step 1—Analyze the Data

Designers will conduct an in-depth analysis mapping key characteristics to help understand the customer, her behav-

iors, pain points and 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.
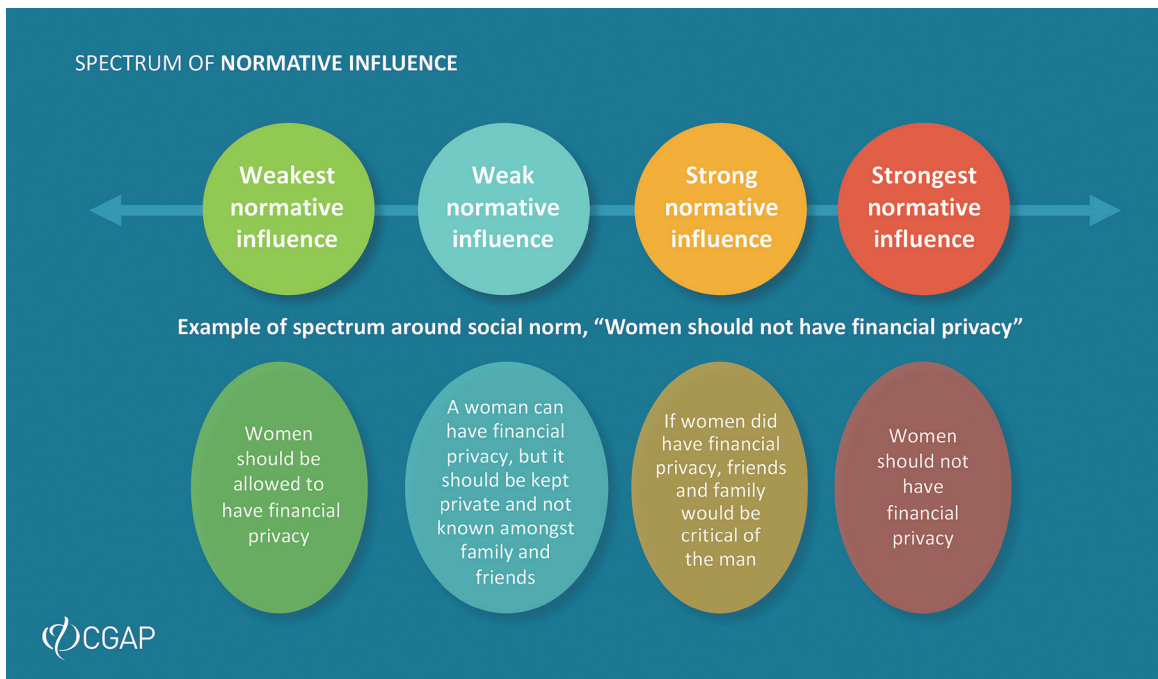
Step 2—Map the Norms

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 we 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? Or What are the consequences, if a norm is broken or ignored?* help to provide a deeper understanding on how and why these norms are influenced, followed, shaped, and governed by the differing personas.

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 our 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 be able to test and refine.

SPECTRUM OF **NORMATIVE INFLUENCE**

Weakest normative influence — Weak normative influence — Strong normative influence — Strongest normative influence

Example of spectrum around social norm, "Women should not have financial privacy"

| Women should be allowed to have financial privacy | A woman can have financial privacy, but it should be kept private and not known amongst family and friends | If women did have financial privacy, friends and family would be critical of the man | Women should not have financial privacy |

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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 woman," and through key informant interviews. Ensure 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 that support or inhibit women's access 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.

Phase 5 Action

Share personas and approaches with financial service providers, key donors, local and national actors and implementing agencies looking to deepen their program or funding strategies that aim to understand and tackle normative barriers that face women.

Personas serve as a tool to better understand and build empathy amongst, and of women. They help to understand women's unique pain points, motivations and preferences of a range of services and the inter-related barriers and opportunities influencers and norms can play on women's ability to interact with financial services. Through this process, designers and providers can start to identify entry point services, adapt existing products and customer service, and consider information campaigns that can shape and shift norm barriers as it relates to women's financial inclusion. This is not to say that reducing norm barriers will answer all of the women's financial exclusion issues, but can aid in raising awareness and promote transformative actions.

For more information

Gendered social norms in financial inclusion: a diagnostic study from southeastern Turkey
UX—Useful persona tools and resources when beginning to develop personas research tools, approach and in future analysis
Dalberg's Human Account—A comprehensive and open source dashboard developing personas globally
CGAP's Customer Centric Guide (including helpful persona profile design tool)
IDEO's Human Centered Design and Design Kit
Open Design Kit—A range of tools and resources to dive into consumer needs, journey and practices