

Grameenphone's GPAY app: reaching more women with a simple app redesign

How a simple redesign of a utility bill and mobile top-up app in Bangladesh helped increase the share of female users from 12 per cent to 19 per cent in less than six months.

To appeal to the growing number of smartphone owners in Bangladesh, Grameenphone introduced the GPAY app in 2016 as part of its mobile wallet solution. The app enables users to pay their utility bills and top-up their SIM using their smartphone. The app was expected to appeal to women, who are traditionally the bill payers in many Bangladeshi households. However, uptake by women was slow, and in July 2019 only 12 per cent of app users were female.

Through research of their app users, Grameenphone determined that low digital literacy levels were preventing women from using the app. A lack of financial and digital skills is consistently a top barrier to women's financial inclusion in Bangladesh.[30]

To address this issue, Grameenphone decided to redesign the app with a more appealing interface, providing features that cater to those less digitally literate. The revamp was informed by findings from market research with a range of customer segments, particularly women, which examined common customer pain points to improve usability.

The newly designed GPAY app was launched in July 2019, enabling payments to a wider range of utility providers than any other mobile financial service in the country, along with redesigned logos to more easily identify utilities, more intuitive functions and user interface, and a range of other features.

> ***"I had to press a lot of numbers. It was very troublesome. But now it comes up on my screen with only a touch. It's much easier to pay bills now"***
>
> Housewife, 30–35 years old, urban, Dhaka

The low-cost revamp to GPAY had a big impact on female users

Within six months of the app's revamp, Grameenphone saw an increase in transaction frequency. There was also a significant increase in the number of app users; daily active users of the app more than doubled and the share of female users increased from 12 per cent to 19 per cent.[31] While there is still a significant gender gap, it shows strong progress in a challenging market and suggests that quite simple tweaks to the user interface and experience are effective at improving user buy-in, especially among women who are less digitally literate.

Grameenphone saved costs by performing the redesign in-house, and it has helped address women's needs for a user-friendly payment solution. The app is now benefiting more women, and interviews with end users suggest it is helping them address their more limited mobility due to social constraints.

> ***"I can't always go out and my husband doesn't live with me, so I need GPAY to recharge my phone on my own or to pay the bills at home."***
>
> Housewife, 30–35 years old, urban, Dhaka

> ***"I had to spend a lot of time there in a long queue at the banks among many other people, especially men. I was not comfortable."***
>
> Working woman, 30–35 years old, urban, Dhaka

Grameenphone complemented the relaunch with branded communication using female promoters to reach women in villages and educate them on the app. Word of mouth also plays a significant role in adoption of the service.

Grameenphone's experience highlights that paying careful attention to the user experience and user interface to meet women's needs, capabilities and preferences is key to increasing uptake of mobile financial services among women.



30. Financial Inclusion Insights by Kantar, Bangladesh Wave 5, 2019

31. Less than 20 per cent of GPAY users are app users. Most bill payments and airtime top-ups are still done via agents and on the GPAY USSD wallet.