CHECKLIST  

Capturing Attention

Use this checklist to ensure digital financial services and messages enter people’s line of sight

☐ Is your outreach campaign likely to reach users when they have a specific need?

Finding specific moments that align with a real-world need can help bring digital financial tools to the forefront of our attention when physical cues and human interaction are limited


☐ Are reminders about required actions likely to reach your user at a time and place when they can respond?

Reminders are most effective when they grab people’s attention at the moment when they can take action


☐ Is there a human element to letters, emails, and texts (e.g., personal information about the sender and/or photos)?

A personal touch has been shown to increase response rates and help people stay on top of their finances


» See the full playbook at ideas42.org/DFSplaybook
CHECKLIST  Inspiring Trust and Confidence

Use this checklist to build confidence in unfamiliar, virtual processes and establish trust with providers

☐ Can users easily find product reviews, press mentions, and/or other signals of credibility from peers or other trusted entities?
   Knowing that others trust you can encourage users to follow suit
   

☐ Can users imagine or check on interim steps when the digital service time is faster or slower than expected?
   Getting a sense of the effort that goes into delivering services can build feelings of appreciation and reciprocity
   

☐ Are there visual cues that confirm outcomes (e.g., payment received, transaction complete)?
   People may be accustomed to physical cues such as receipts and “paid” stamps, and want to see proof of completion
   

☐ Are there visual indicators of security on your site?
   People make judgments about the security of websites quickly and automatically using salient visual cues
   

☐ Do you share why you need sensitive information when you ask for it?
   Providing an explanation can give users a reason to respond
   
   

☐ Do the images, aesthetic style, and wording you use reflect the way users see themselves or want to see themselves?
   Users are more likely to engage when the tone of your service is familiar to them and resonates with a positive self-image
   

» See the full playbook at ideas42.org/DFSplaybook
CHECKLIST 🛡️ Simplifying the Decision

Use this checklist to help people understand product offerings and choose among options

☐ Is the information you want people to read at the top of the page or along the left side, with headers and lists to help users scan information?

*People tend to read in an “F-pattern” and focus their attention on the top and left side of the page.*


☐ Do you avoid the use of jargon?

*Technical language takes time and effort to understand. Most people will stop reading when they see jargon*


☐ Do you present a limited number of options for choosing among plans or features?

*Although people like having choices, they have difficulty choosing among a large number of options*


☐ Do you use the same attributes to describe all options so users can evaluate trade-offs?

*People have difficulty choosing among options with a complex range of attributes*


» See the full playbook at ideas42.org/DFSplaybook
CHECKLIST  Facilitating Action

Use this checklist to help people navigate hassles and follow through on actions

☐ Can someone with little or no specialized knowledge complete each step?

*Uncertainty about how to proceed can cause people to abandon a process*


☐ Have you removed onboarding requirements that may involve multiple steps?

*Ideally, onboarding should be completed in one sitting*


☐ If you cannot avoid complex steps in onboarding (for example, actions that need to be taken offline, after a delay, or in coordination with others), have you provided plan-making support?

*Creating a detailed plan can help people anticipate and navigate obstacles*


☐ For multi-step processes, is it always clear how far in a process the user has come?

*Past work reminds users of their original decisions and commitments to take up your product*


☐ For multi-step processes, is it always clear how many steps remain?

*As people get closer to the end of a task, they are more motivated to complete it*


☐ Are there options to automate recurring tasks?

*Once a task has been automated, there is no risk of forgetting to complete it*


» See the full playbook at ideas42.org/DFSPlaybook