

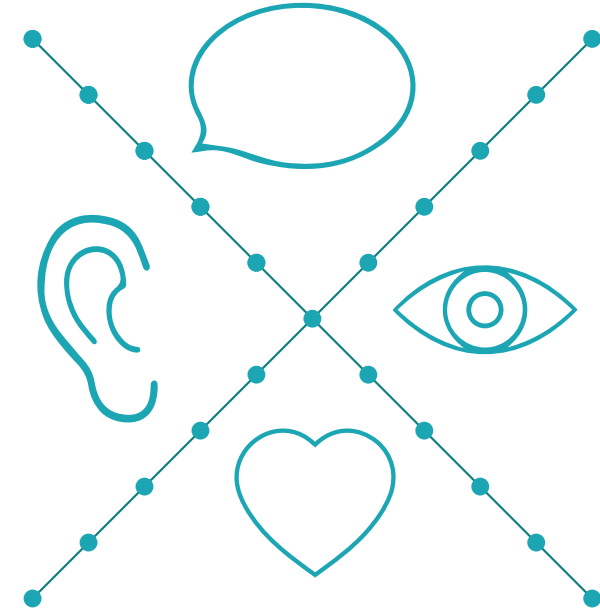


A Design Strategy and Innovation Consulting firm

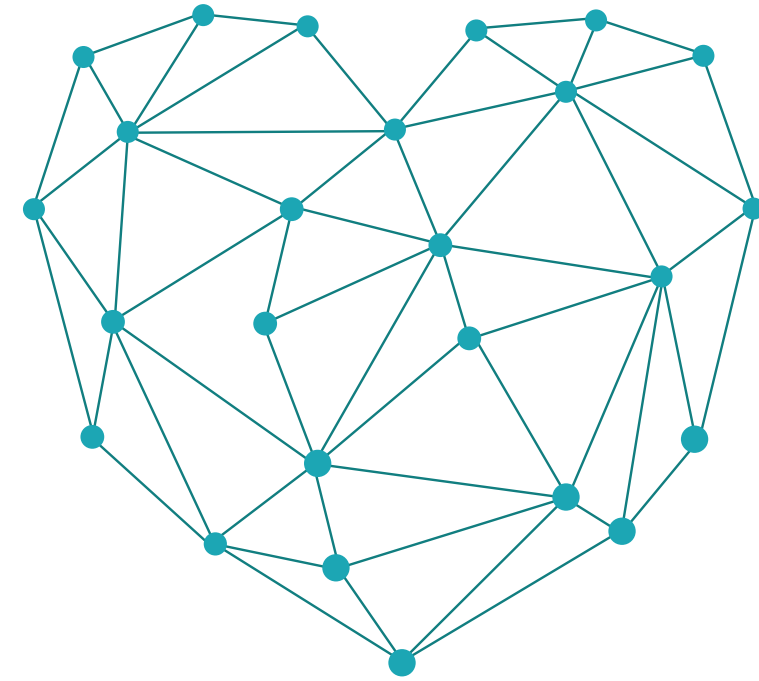
Fuelling growth by empowering organisations to innovatively solve customer problems

Our Approach

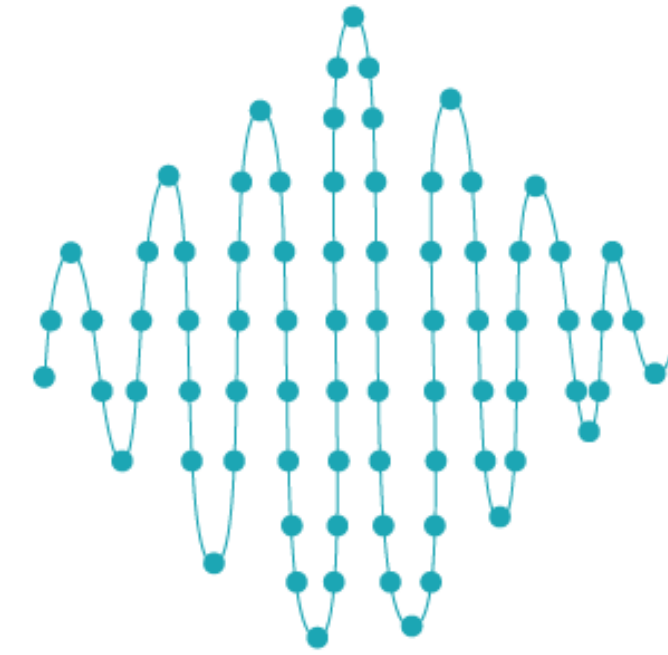
Our process is anchored in design thinking. We listen in, delving deep into user journeys and customer contexts to uncover opportunities. Opportunities, that we then nurture with strategic design solutions, rapid iterations, simulations and a host of proprietary creative tools.



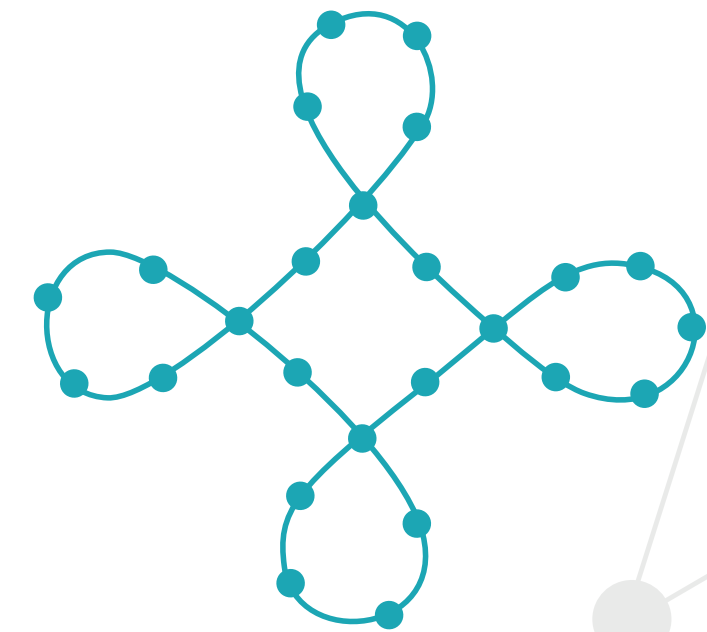
DISCOVER



INSIGHT



DREAM



DISRUPT

Our Services

"HELPING ACCELERATE GROWTH BY CREATING A CULTURE OF CUSTOMER OBSESSION, INNOVATION & EXECUTION"

We combine our strengths in understanding human behaviour, ethnography, strategy, design, technology and design thinking to **understand customer behaviour, craft transformative customer experiences, accelerate growth, build brands and nurture innovation to power businesses.**



CULTURE OF INNOVATION

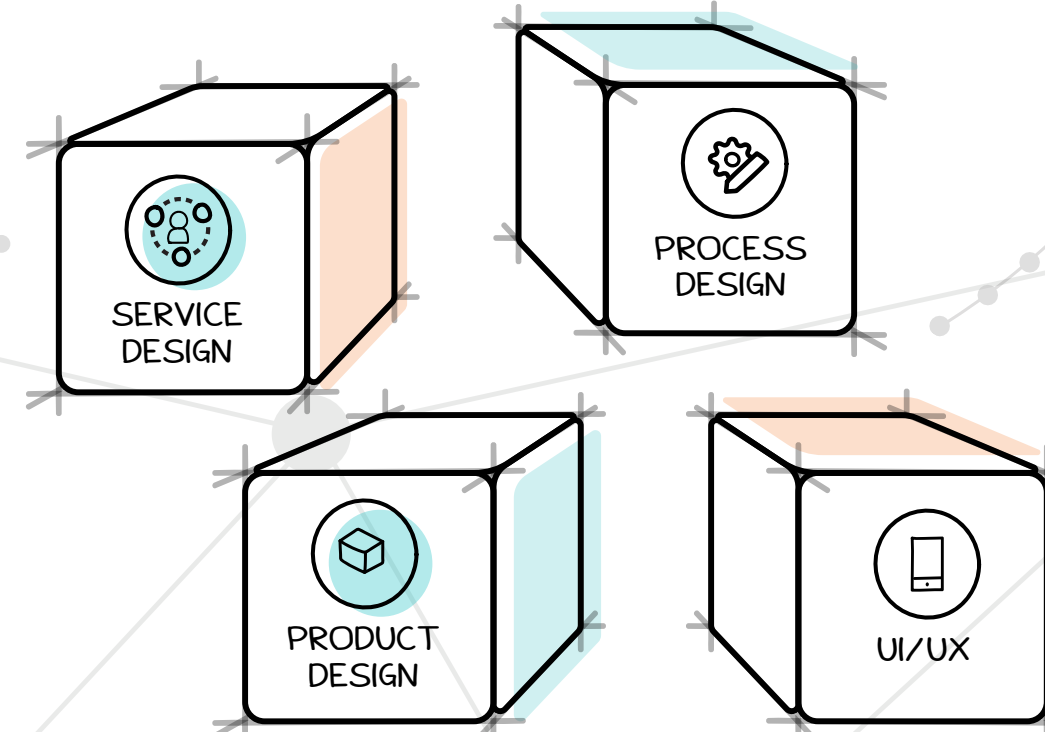
ORGANISATION LEVEL MINDSET AND BEHAVIOUR CHANGE. A **BUSINESS, PROCESS** AND/OR, A **PEOPLE** TRANSFORMATION.

EXPERIENCE INNOVATION

SOLUTION EXPERIENCES THAT DELIVER CUSTOMER VALUE & DELIGHT

CUSTOMER RESEARCH

DEEP CUSTOMER EMPATHY THAT IDENTIFIES CUSTOMER NEEDS & WHITE SPACE OPPORTUNITIES



Creating Customer Value That Grows Your Business

We strongly believe that **customer obsession** is a competitive advantage that helps **galvanise business growth**

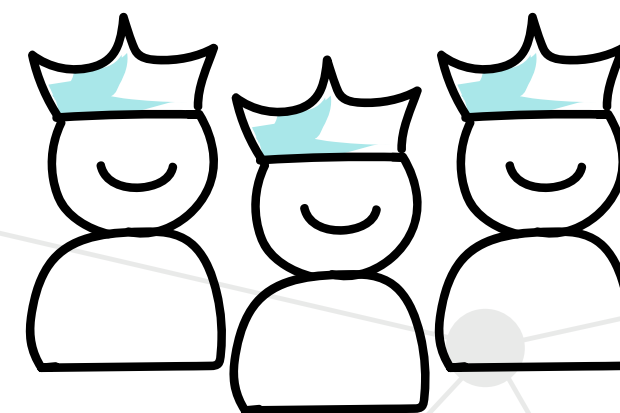


BUSINESS GROWTH

CREATING CUSTOMER VALUE THAT DIRECTLY CONNECTS TO BUSINESS GROWTH

MANY, HAPPY, ACTIVE CUSTOMERS

CREATING AWESOME CUSTOMER EXPERIENCES THAT CUSTOMERS CAN'T HELP BUT TELL OTHERS ABOUT!



CUSTOMER OBSESSION

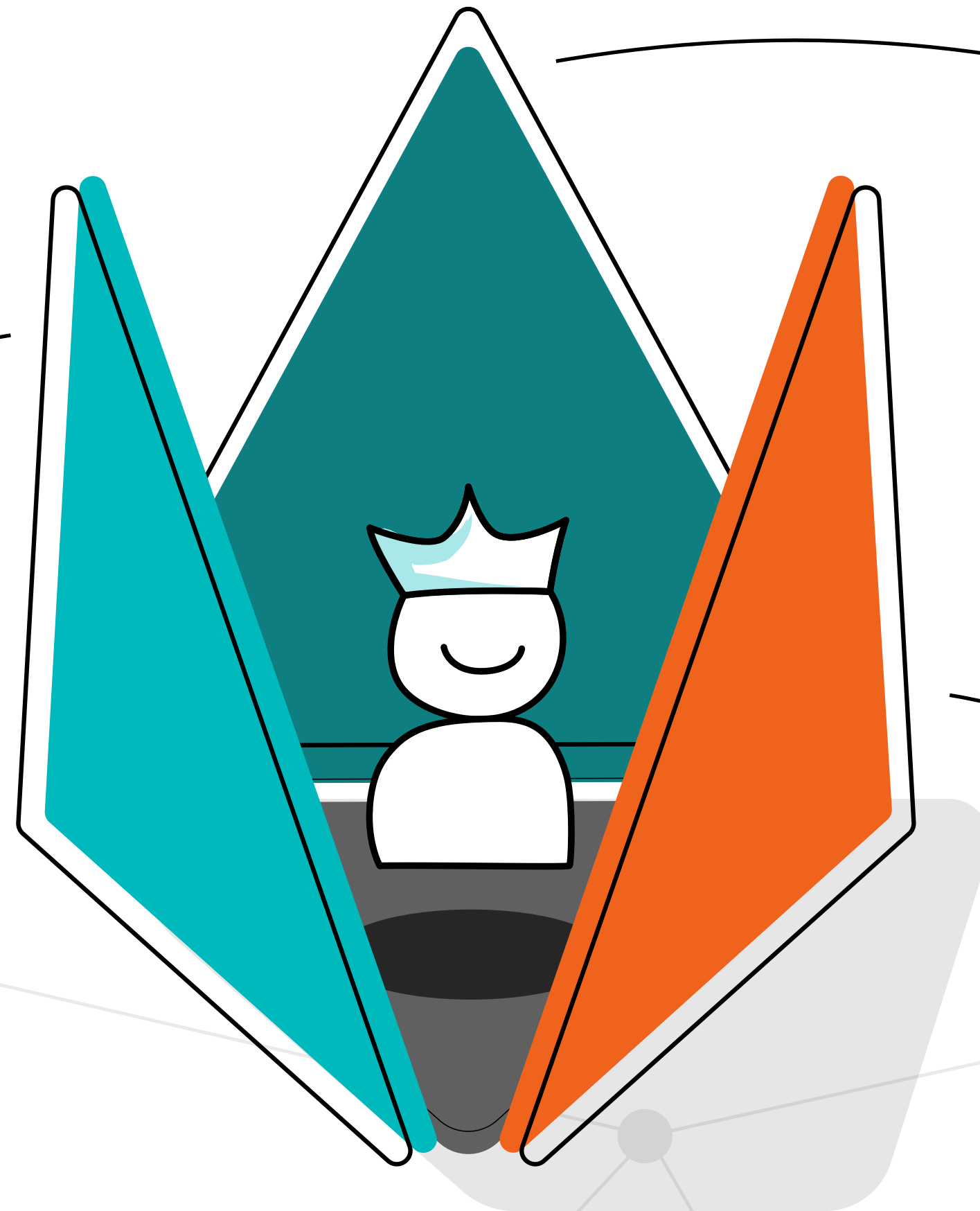
DEEPLY UNDERSTANDING CUSTOMER NEEDS. KNOWING CUSTOMERS BETTER THAN THEY KNOW THEMSELVES!

Helping Clients Grow Their Business by Understanding Their Customers

When we place the customer at the centre of our strategic & day to day decision making, **Innovation happens naturally!**

BUSINESS Marketing & Business Model Innovation

- Identification of new growth markets
- Reduce Customer Acquisition costs
- Policy design



PRODUCT Customer Experience Design Innovation

- New value creation
- Re-imagine existing solutions through unique customer value & experience
- Customer Research

EMPLOYEE Culture of Innovation

- Innovation Culture
- Customer Obsession

Helping Clients Grow Their Business by Understanding Their Customers

Examples of our work

PRODUCT

Customer Experience Design Innovation

- New value creation
Retail solution for small format grocery stores. Financial Solutions for Migrant Labor & affluent millennials
- Re-imagine existing solutions through unique customer value & experience
eCommerce solution for small sellers, connected trucks and logistics management
- Customer Research
Farmer anti-fragility, food & nutrition, education & gaming research findings

EMPLOYEE

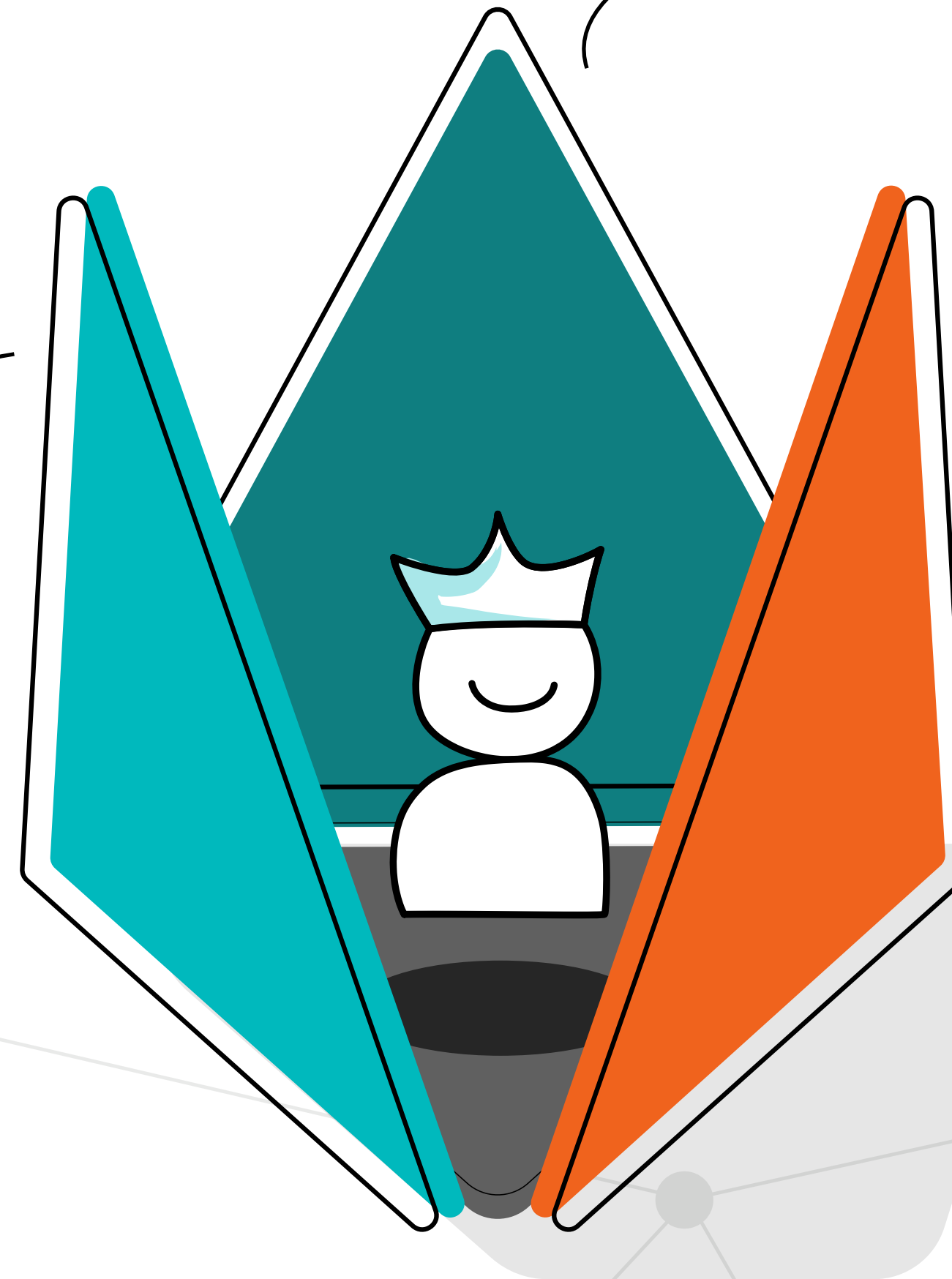
Culture of Innovation

- Innovation Culture
Vision and charter for innovation for a global auto manufacturing company
- Customer Obsession.
Customer Centricity for a global security company with a view to Long Term Business Growth. Customer driven innovation for an education focused tech company

BUSINESS

Marketing & Business Model Innovation

- Identification of new growth markets & adjacent opportunities for a global domain & web hosting company. New business models for an Indian learning company & global hardware distribution company.
- Reduce Customer Acquisition costs efficiency of a global eyewear and lens manufacturing company
- Policy design
Protection & Privacy for India



New & adjacent opportunities for a global domain & web hosting company. New business models for an Indian learning company & global hardware distribution company.

Sales

Data

Our Clients

WE HAVE BEEN FEATURED IN



THE ECONOMIC TIMES

FAST@COMPANY

BusinessLine



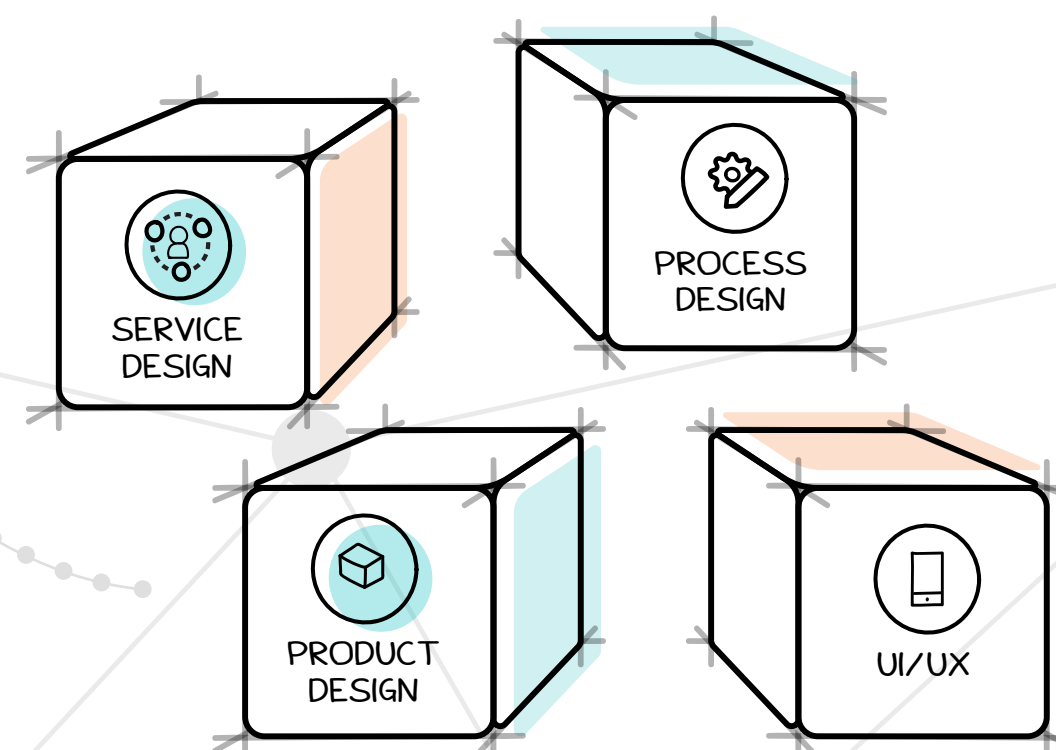


Case Study : Designing Financial Digital Solutions Across Segments

#Research #UIUX

EXPERIENCE
INNOVATION

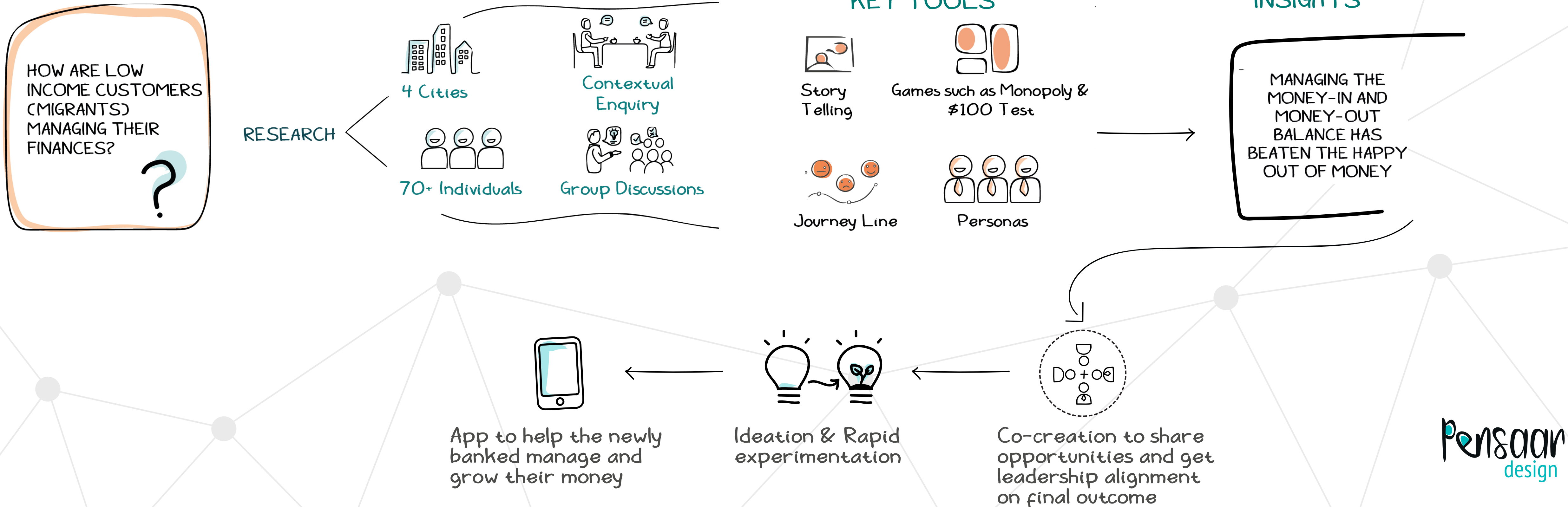
CUSTOMER
RESEARCH



Designing Financial Digital Solutions Across Segments

CONTEXT Few millennials participate in the financial solutions leaving money in low interest bearing financial instruments. When migrant workforce move from their towns to bigger cities to better and steady their wages, they also leave behind their access to informal credit lines.

OUR PROCESS Pensaar Design carried out in-depth qualitative research of newly banked, migrant and DFS initiated population across 5 cities in India to deeply understand how migrants handled their money and to decode their attitude and behaviours regarding earning, spending and saving.

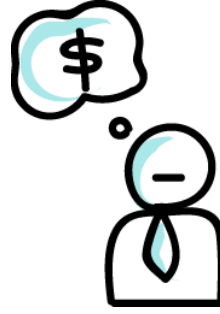


Designing Financial Digital Solutions Across Segments

OUR FINDINGS



PEOPLE NEEDED RESILIENT STRATEGIES IN AN APPROACHABLE ENVIRONMENT HELP IN RE-PRIORITIZING CONSTANTLY CHANGING GOALS



MANAGING MONEY-IN AND MONEY-OUT HAS BEATEN THE HAPPY OUT OF MONEY



WE SAW AN INTERESTING OVERLAP OF FINANCIAL BEHAVIOURS BETWEEN THE FINANCIAL NEEDS OF MIGRANTS AND THAT OF MILLENNIALS.

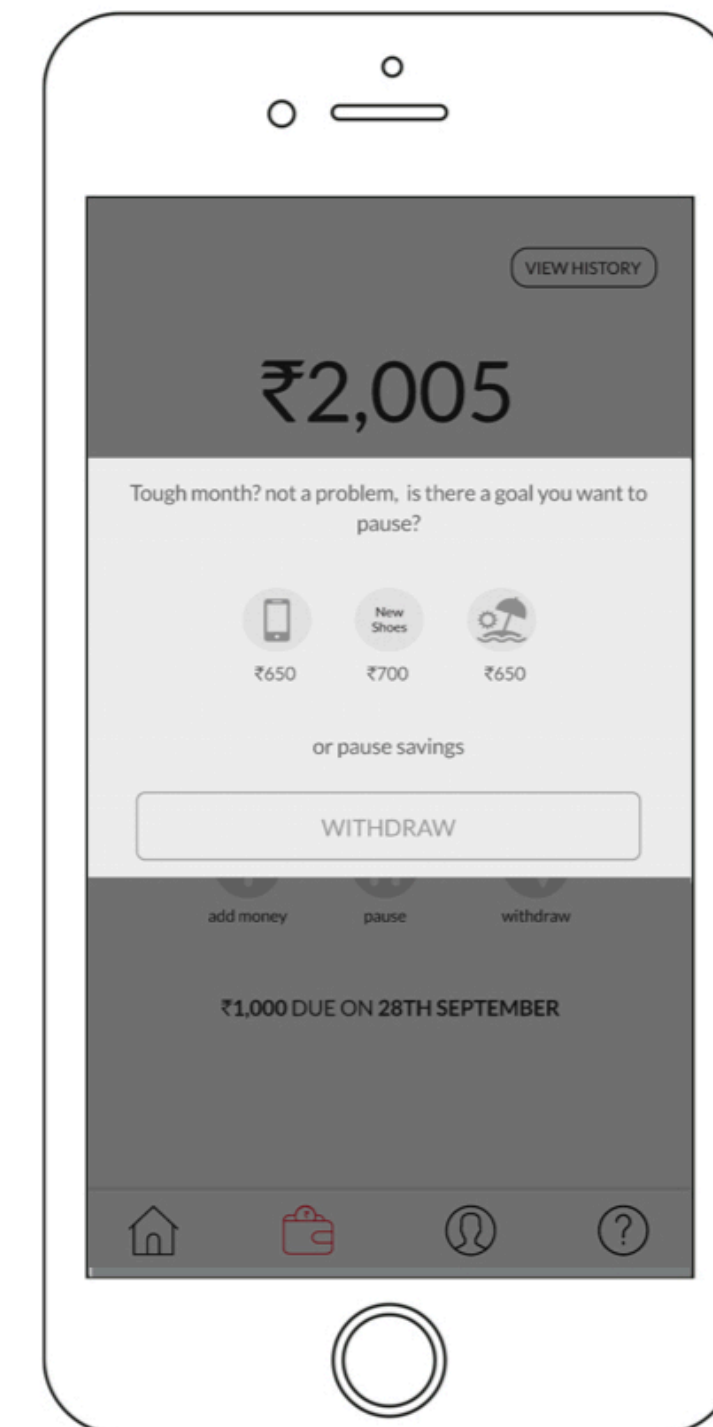
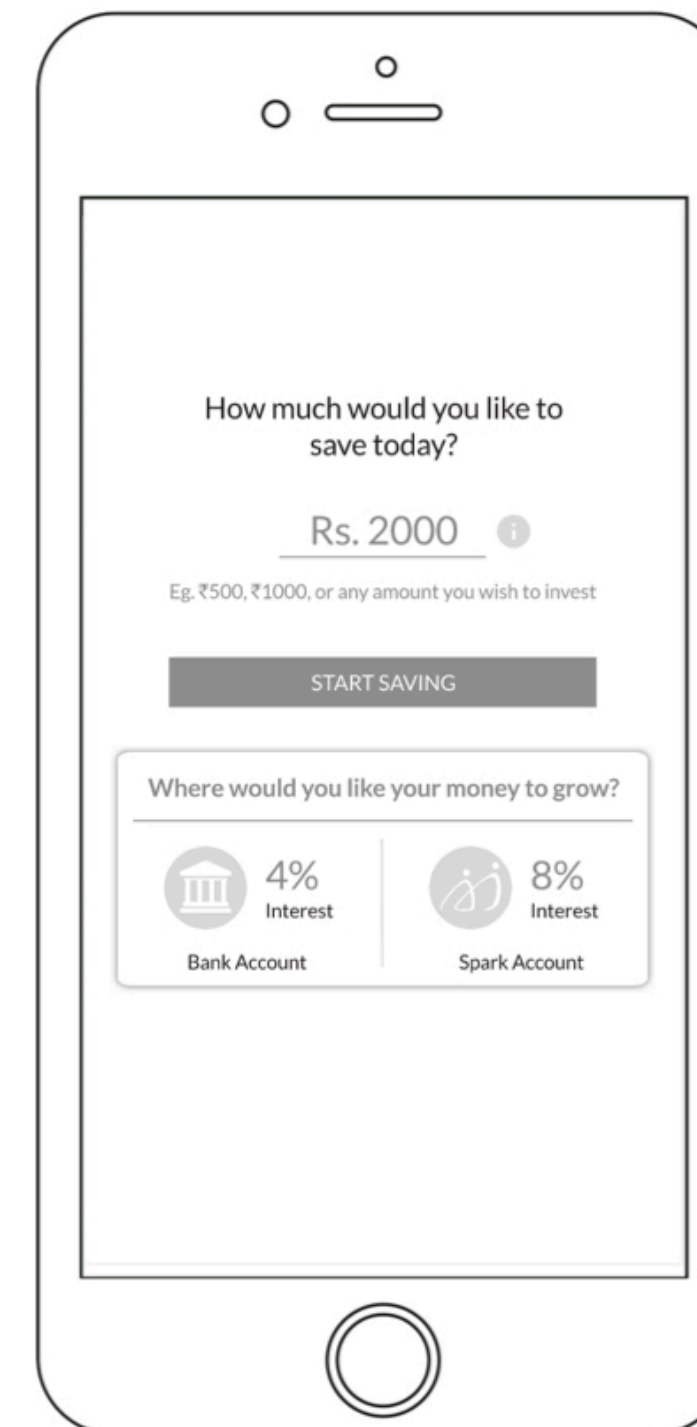
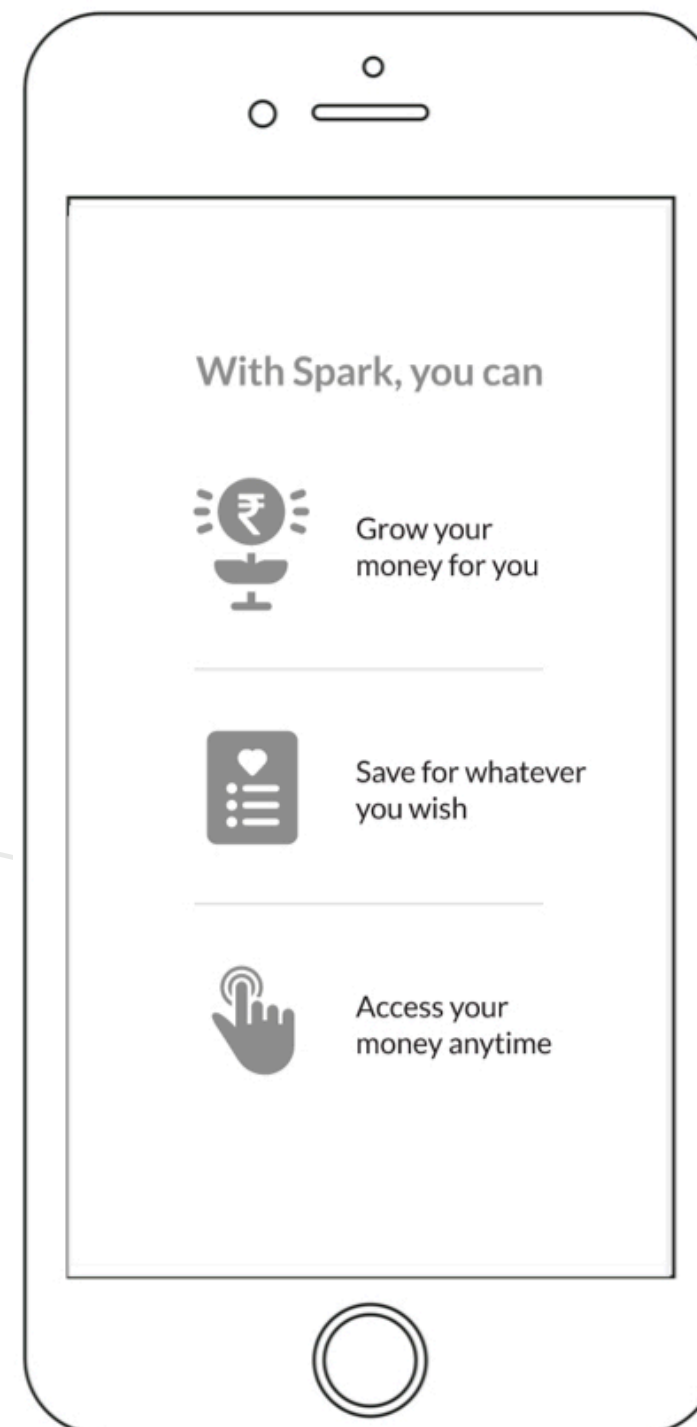
OUR SOLUTION



PUT THE JOY BACK INTO MONEY BY MAKING IT FUN AND EASY TO MANAGE

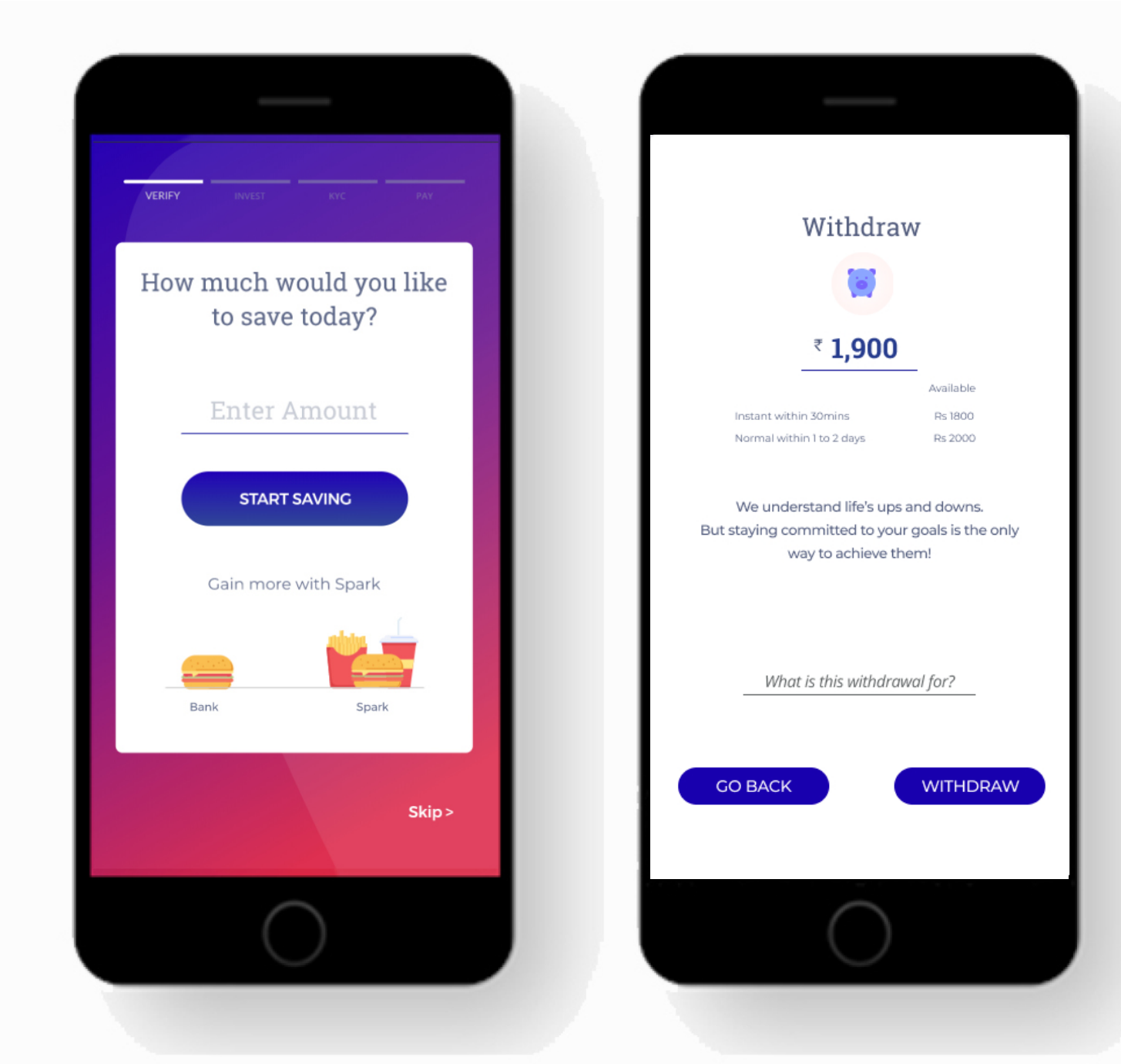
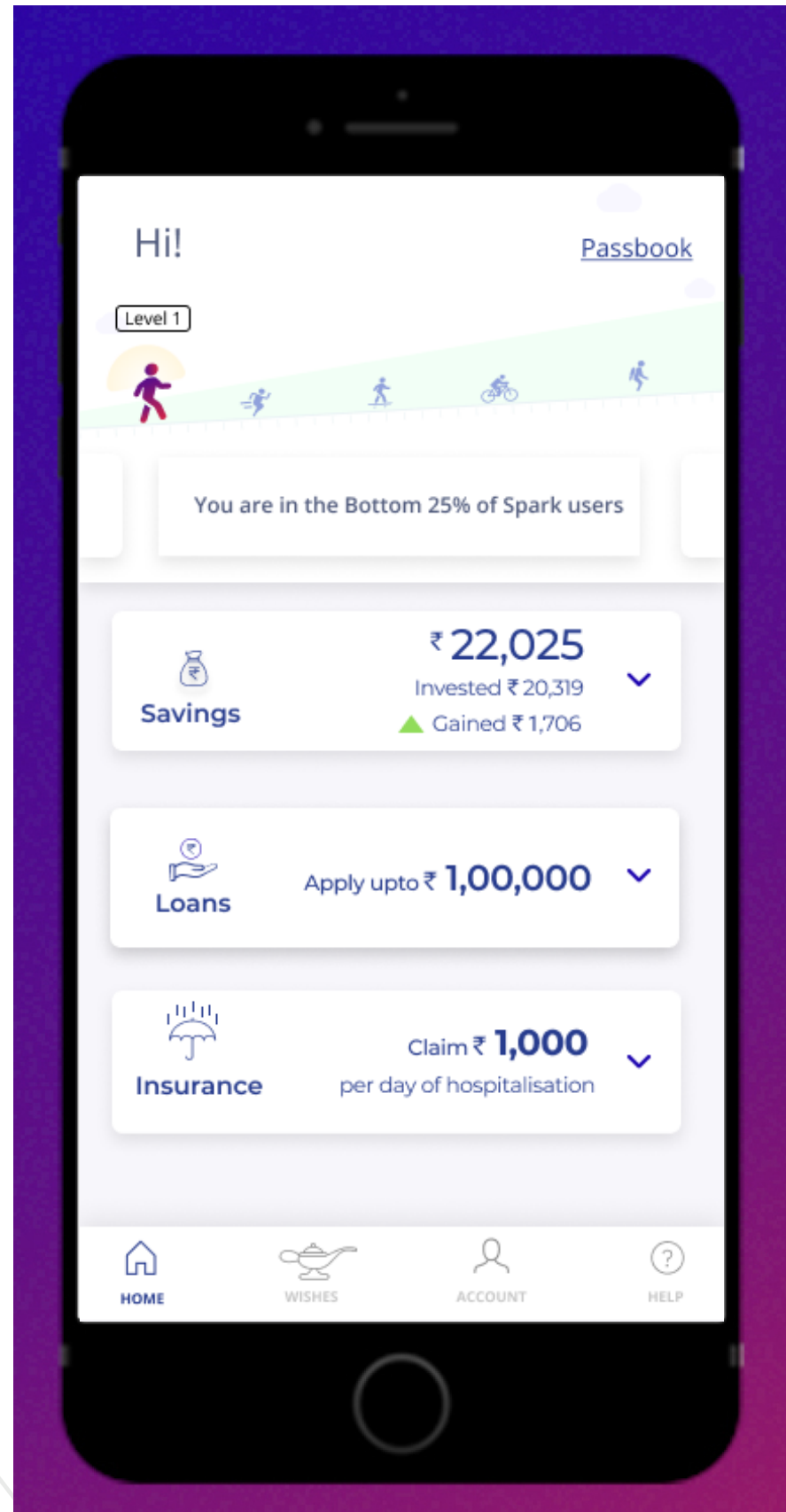


HELP SUSTAIN GOOD FINANCIAL HABITS BY PROVIDING FLEXIBILITY WHILE MANAGING CONSTANTLY CHANGING FINANCIAL NEEDS.

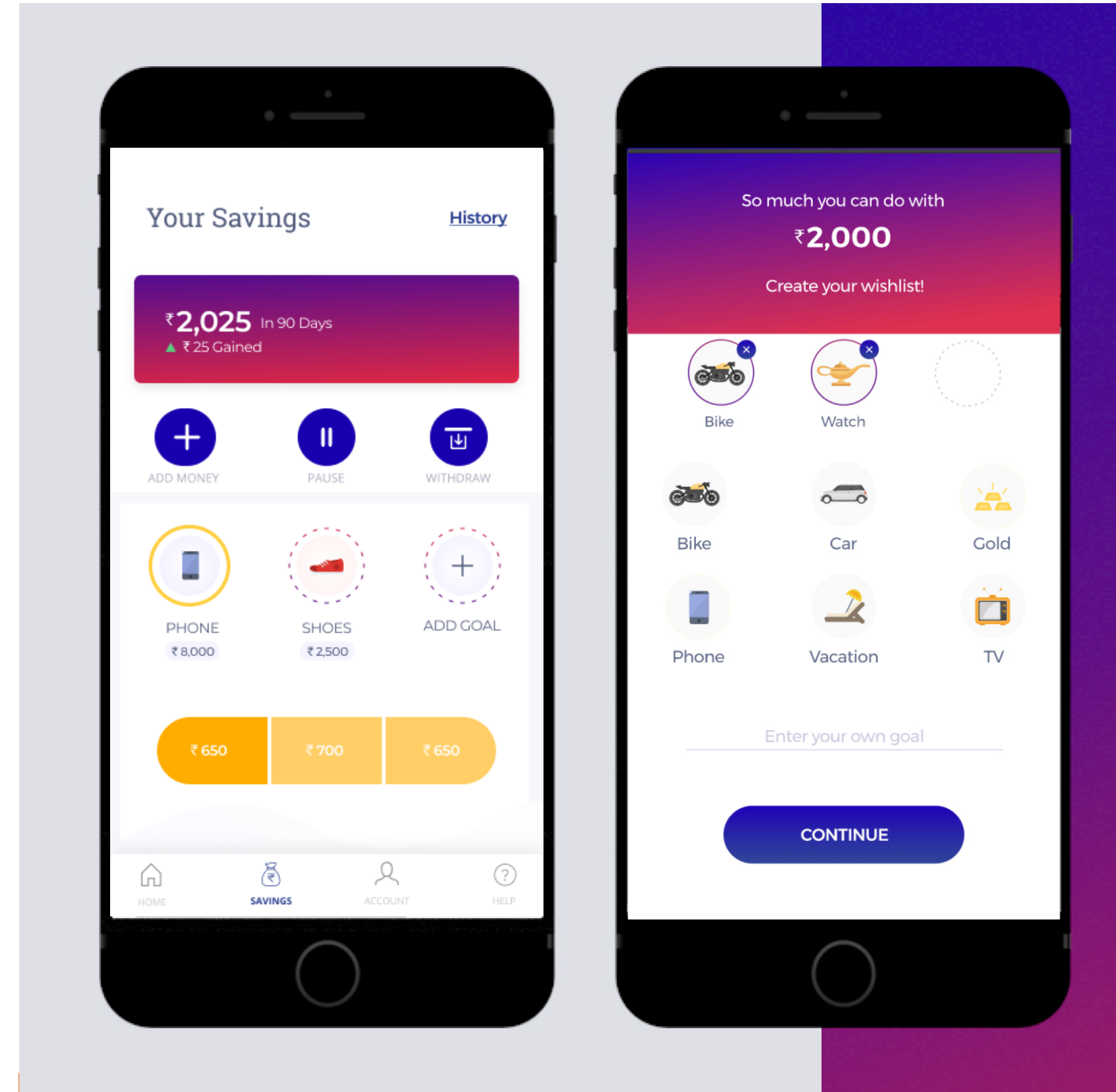


Designing Financial Digital Solutions Across Segments

OUR SOLUTION



People juggle multiple financial responsibilities. Our design provides them resilient strategies & the flexibility to cope with their constantly changing needs

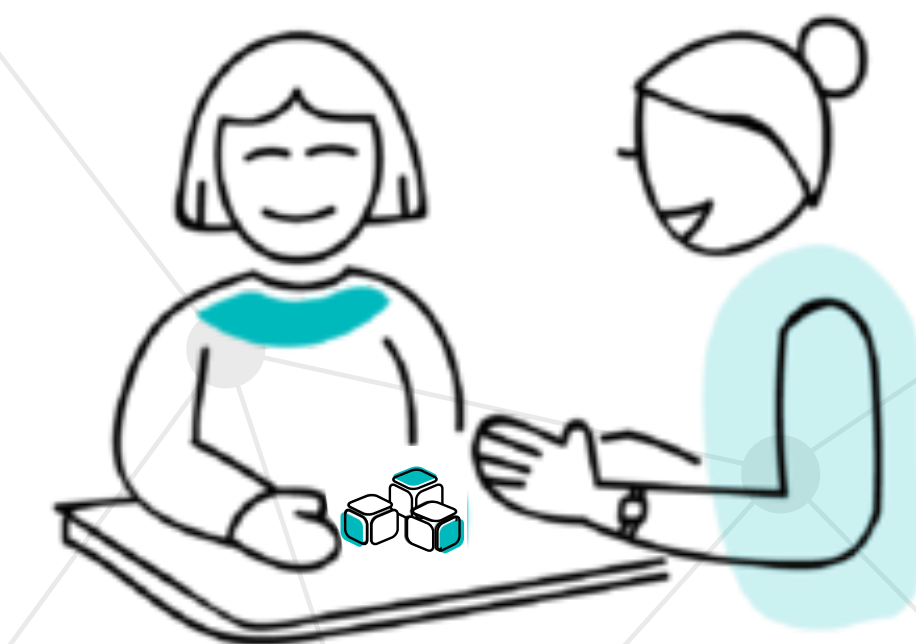


Enables people to overcome investment inertia to make their money work as hard as they do



Case Study : Influencing Policy Design - *Paying heed to the needs of the low income audience*

#Research #Rapid Experimentation



CUSTOMER
RESEARCH

Influencing Policy Design

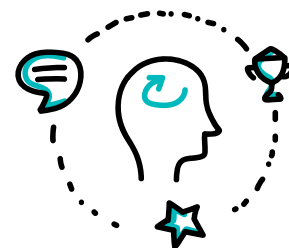
CONTEXT Given the marginalised, low income segment very rarely has anyone to advocate for them, we set out with the intent of driving financial policy design in their favour. Our aim was to understand how, when and under what circumstances data protection and privacy (DPP) influences customer behaviour.

OUR PROCESS Exploratory research to understand the Indian context and then followed by behavioural experimentation, to identify the unarticulated needs of this audience.

EXPLORATORY RESEARCH



HYPOTHESIS IDENTIFICATION



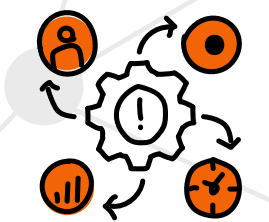
BEHAVIOURAL EXPERIMENTATION



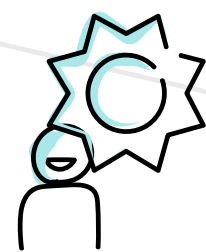
VALIDATION OF HYPOTHESES



OUTPUT TO DRIVE POLICY

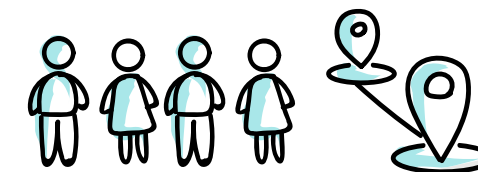


PHASE 1



Simulated experiments with the target audience to test awareness about DPP and their responses under different circumstances

PHASE 2



Continued to test experiments in different locations and also carried out online experiments to test for behaviours on different platforms

PHASE 3



In this phase we have partnered with financial service providers to run experiments online and offline and test behaviours with their customers

Influencing Policy Design

ENGAGEMENT OUTLINE

OUR RESEARCH

Targeted at understanding how the audience behaves under different circumstances, and how financial policy could be driven in their favour.

PROTOTYPING

Using a range of simple prototypes we got responses from this audience, basis which we went on to design behavioural experiments.

BEHAVIOURAL EXPERIMENTATION

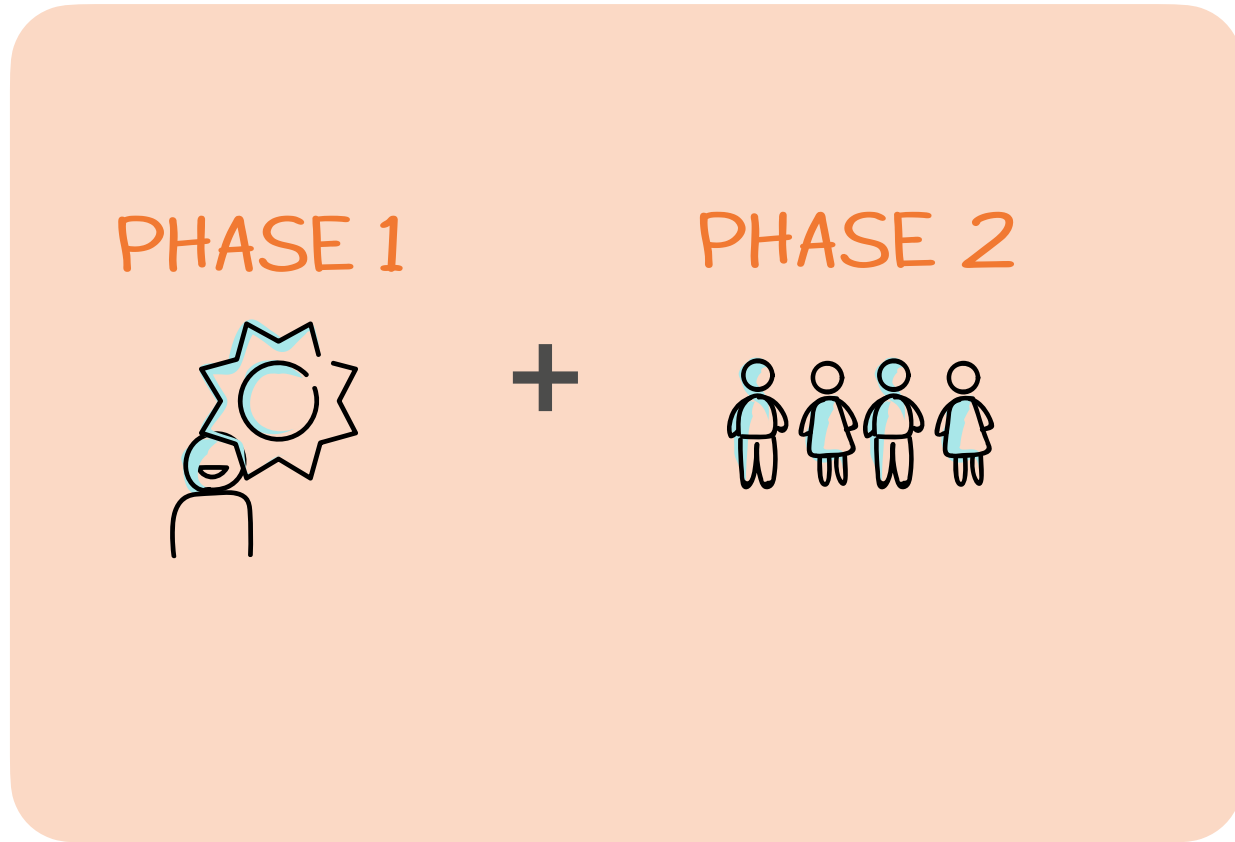
Behavioural experiments helped us test out our various hypotheses, and allowed us to narrow down to the few specific instances that had the maximum currency with the audience.

HYPOTHESES VALIDATION

Partnering with various financial companies to test out the hypotheses in a real world setting.

Influencing Policy Design

PHASES 1, 2 & 3



1578

OF CUSTOMERS ACROSS INDIA, WHO WE TESTED WITH



53.4%

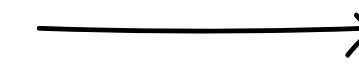
% OF CUSTOMERS WHO CHOSE DPP

Combined results from Phase 1 & 2 indicate that low income customers indeed care about their personal information and are willing to spend more money and will take the time to ensure that it is protected.



842

OF CUSTOMERS ACROSS INDIA, WHO WE TESTED WITH



54%

% OF CUSTOMERS WHO CHOSE DPP

Phase 3 further provided evidence that customers will choose to safeguard their privacy & data when given a choice

Adapting To COVID19 Restrictions for Phase 3 - Research



Pensaaan design

Case Study: Designing an Ideal Micro-Insurance Product for MSMEs in India

#ProductDesign #Strategy #Innovation



Designing an Ideal Micro-insurance product for MSMEs in India

CONTEXT

A national alliance for mass entrepreneurship was looking to develop a micro-insurance product for MSMEs that best caters to their current needs with regard to safeguarding their business and sustaining operations in the eventuality of a business interruption scenario. Our client was looking to identify key customer behaviours and mindsets to focus their efforts on, then identify relevant opportunities for developing potential insurance products and understand how to develop an appetite for the proposed products amongst MSMEs within India.

OUR PROCESS

Pensaar Design conducted a baseline study of existing business insurance products for MSMEs & in-depth qualitative research with insurance experts and micro-medium size enterprise owners across multiple locations in India. The aim was to identify specific entrepreneur behaviours and mindsets around insurance uptake as well as understand pain points to design break-in-business-continuity insurance products that fit business needs.

RESEARCH WITH EXPERTS & ENTREPRENEURS

SYNTHESIS OF ACTIONABLE INSIGHTS & GAPS



Discussions with insurance experts & entrepreneurs across India.



Analysis of existing case studies & insurance products to better understand the MSME insurance landscape.



Discussions with insurance providers and leaders through convening sessions to identify design possibilities.



Market opportunities for insurance providers to explore




Gaps between current insurance products for MSMEs & areas to be looked into

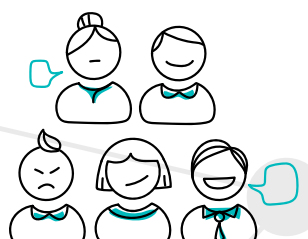


Insights from entrepreneurs & insurance experts.

PRODUCT RECOMMENDATIONS



Recommendations for insurance product structures for specific industry segments



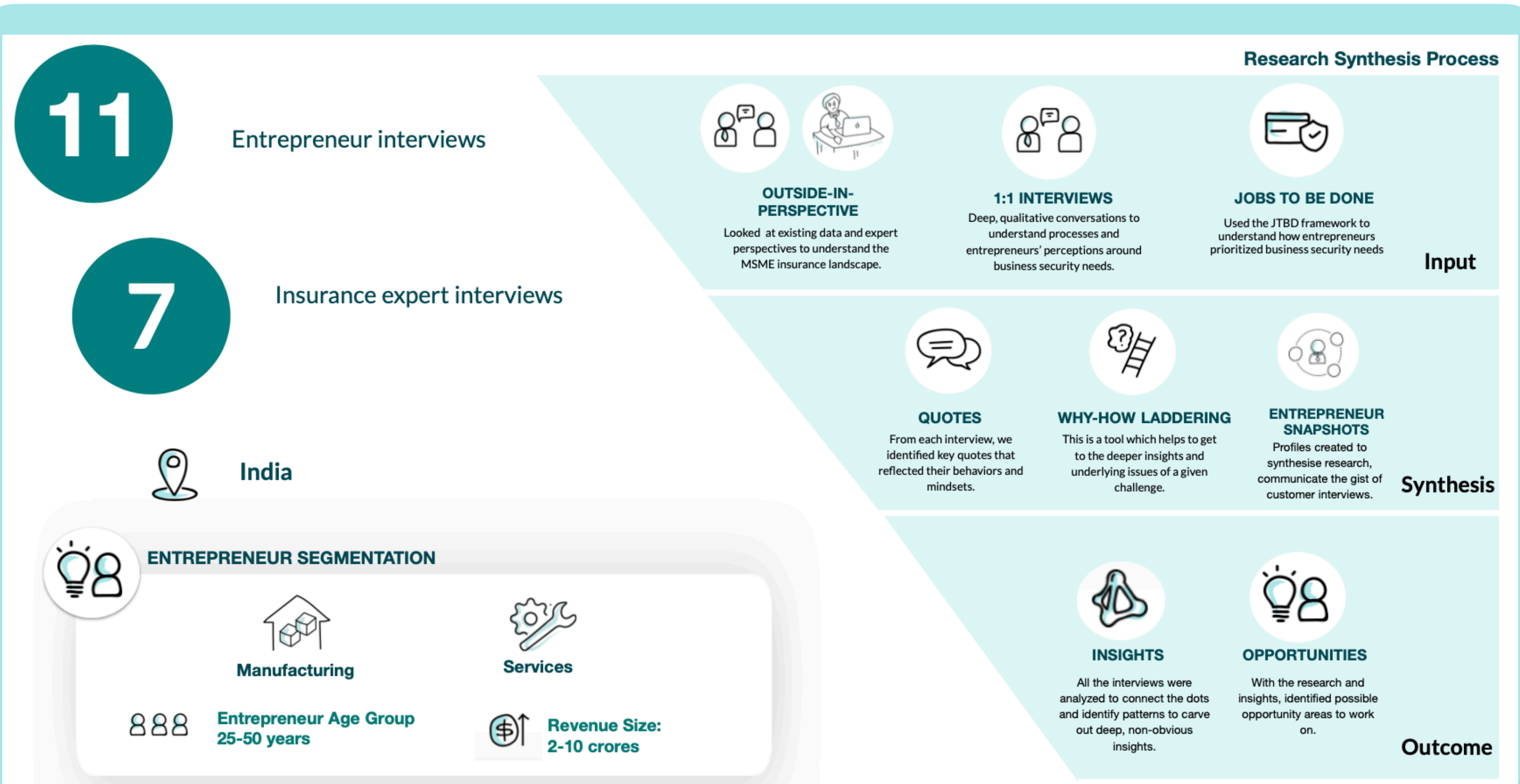
Discussions with entrepreneurs to test appetite & gather feedback on the recommended product structures.



Developing a case for Business interruption insurance for MSMEs' insurance products

Designing an Ideal Micro-insurance product for MSMEs in India

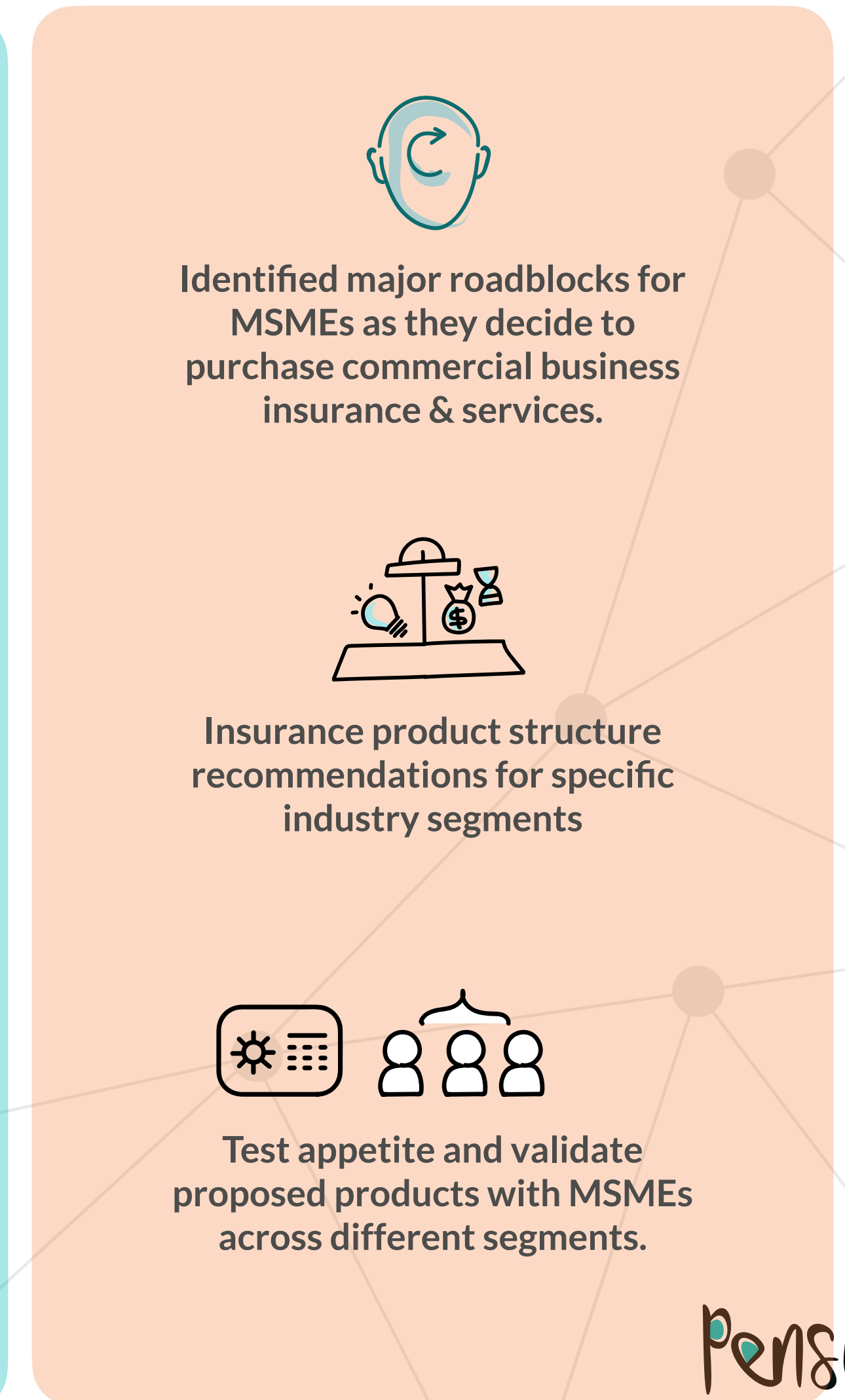
QUALITATIVE RESEARCH



CONTEXTUAL INQUIRIES WITH EXPERTS & ENTREPRENEURS

Deep-ended research discussions with insurance experts and entrepreneurs across locations within India. Understood attitudes, mindsets, behaviours and current practices through a series of exercises and conversations. We did remote interactions across multiple locations and used this information to then synthesise current mindsets and expectations.

THE OUTCOME





DROP US A LINE

Deepa Bachu
CEO / Co - Founder
deepa@pensaardesign.com
+91 99809 14755