DESIGNING A RESPONSIVE WEBSITE FOR ATYATI TECHNOLOGIES

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A thesis submitted to Indian Institute of Technology Hyderabad in partial fulfillment of the requirements for the Degree of Master of Design.
Designing a responsive website for Atyati technologies

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Examiner 1

Examiner 2
Dedicated to

My Parents,
Moquarram Hussain Khan &
Samsun Nahar Khan

My Brother,
Jithin J Nair
I declare that this written document represents my ideas in my own words. I also declare that I have adhered to all principles of academic honesty and integrity and have not misrepresented or fabricated or falsified any idea/data/fact/source in my submission. I understand that any violation of the above will cause for disciplinary action by the Institute and can also evoke penal action from the sources which have thus not been properly cited or from whom proper permission has not been taken when needed.

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About the Sponsor

Unikwan is an Impact-driven DESIGN & MOTION company creating delightful and meaningful digital user experiences that focus on user centered design. The word Kwan comes from the Chinese word Kwoon, which means house, school or style. Founded in 2012, Bengaluru, India, the company aims to become design leaders, innovators and drive the digital ecosystem in India and globally. The company utilizes an interdisciplinary approach to building client solutions where technical experts, artists, domain professionals and others with diverse skill sets come together as one: a union of thought aimed at leveraging the varied synergies resulting from this collaboration. Currently, Unikwan Innovations operate in four verticals of design:

UX/UI
UniKwan's approach involves closely studying users and interpreting their needs, actions and reactions, forming practices, testing and finally making an experience which is a delight to use.

Motion Design
An amalgamation of state of the art technology and creativity, UniKwan's motion design services have set a new benchmark which takes visual communication to the next level.

Business Innovation
UniKwan's approach to usability is grounded in a highly practical approach where user experiences are simulated in order to refine the designs. This allows UniKwan to provide a perfect experience every time, on time.

Usability
Combining principles of design thinking with a nuanced understanding of client businesses, UniKwan’s multidimensional approach helps build effective and robust client specific solutions.
Millions of people around the world have access to the internet and any business can benefit greatly by having a well designed, professional looking website because website speaks a lot about the business and represents the image of the company.

This thesis presents a case study on the website design of last mile delivery company called Atyati Technologies. The company business context as well as the capabilities and scale of operations have grown significantly in the past one decade and needed to be showcased. Atyati approached UniKwan Innovations (a design consultation company) and asked for a website redesign. The task had to be taken up by a user experience (UX) Designer at UniKwan Innovations.

This thesis collates the Methods, process and learnings from designing a website. To achieve this in a short time-line specified by the client, a lean UX method was incorporated to bring about the structure and visual design of the website.

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The ubiquitous diffusion of the internet and a burgeoning social media ecosystem have revolutionized businesses the world over. Every service is available at the doorstep on the click of a button. Every industry has gone online and is providing their services online. However, a large section of the population still remains deprived of the luxuries of these services as they don’t have access to the internet. This section of the market is called the last mile or bottom of the pyramid where accessibility is the major hurdle.

Many companies and startups are now focusing on bridging this gap and are coming up with innovative platforms to help the service providers extend their services to the last mile. Atyati is one such company envisioned to mitigate this problem and has been working in this sector for over 10 years making the financial inclusion a reality. It has now the manpower and infrastructure to expand even more and onto other verticals of services other than financial Institutions as retail, FMCG, Dairy etc.
This project presents a design case study which correlates enhanced business productivity and robust web presence. The case study details the design process adopted by Unikwan Technologies, a company focusing on digital user experience and user centered design, to offer a brand positioning and web visibility makeover to one of its clients, Atyati Technologies. The core business of Atyati is to deliver product/service offerings of their partnering institutions to consumers in untapped markets. In other words, Atyati offers “last mile services” by bridging the gap between various kinds of businesses/service providers (Governments, Financial Institutions, MFIs, Insurers, FMCG, Healthcare companies, E-commerce players, NGOs etc) and consumer bases in remote or hitherto unexplored market segments. In the context of an emerging online business paradigm triggered by novel and dynamic modes of web interaction, Atyati Technologies
addressed the imperative for a streamlined web presence through an all-encompassing website redesign. The redesign process demanded the extensive application of design research methods by Unikwan. Through a lean UX approach incorporating data collection tools such as focus groups, desk research, user testing etc., a new and contemporary website design was proposed.

Through improved user experience and information architecture, the design enabled Atyati technologies to showcase a range of favorable business aspects (thought leadership in market domains, value proposition as an employer, wide geographic presence and amenability to linguistic diversity and so on) to its target audiences.

The Designer’s job was to make sure that the business requirements and user needs come to a common balance point on the proposed website. This required understanding the business and the stakeholders, most importantly the users. A lean User Experience design method was adopted to design the website including the client in the early process to take feedbacks and iterate as the design progressed. The Thesis entails all the design methods and processes employed during the website design to build Atyati a new responsive website which works across all platforms seamlessly.
The Project started with the review of existing data and a comprehensive study of the competitor’s websites. The review puts the Designer into perspective of the business requirements and scope of the project and helps them to finalize the features of the new website. A set of usability thumb rules were selected and the competitors website were studied for each. A comparison matrix helped in finding out the desirable features and functions in the website.

After the analysis of competitors websites existing literature was studied online to understand the ecosystem of a Fin-Tech company and their visions. This helped getting a better understanding of the user requirements and future scope and possibilities of new avenues for the company. The website review was done for 3 websites which are shown below:

1. Fino Pay tech
2. Tata Consultancy Services
3. Integra micro systems.
The company is based on business and banking technology platform combined with service delivery channel. They provide end to end customer sourcing and servicing.

Finopaytech has a customer base of over 78 million across 28 states in India. They operate on a Business correspondent model and have worked successfully in both insurance and banking domains. They are backed by ICICI Bank and have good connections in the banking industry. They envision to become the catalyst in nation building by making every citizen financially secure. They also want to establish themselves as the most preferred bank to the customers by providing the simplest and most accessible financial services to grow their wealth.

The design is very old and needs update both content wise and visually. The site is not responsive and have widgets that does not follow any hierarchy. The site also fails to follow any brand attributes and uses colors that gives out random meanings. The Homepage wastes a lot of real estate in the Hero area instead of communicating a clear purpose or identity.
TCS is a large player in the Indian banking space with their own core banking software. Recently, extending its cloud computing services to enable banking services for rural customers in 5500 villages. The company is envisioning to reach over 3.5 million customers in the next three years. According to the company statistics currently, 41% of the Indian population is unbanked. Out of this 40% is unbanked in urban areas and 60% in rural areas. The Indian Bank had deployed TS BaNCS across 1802 branches to offer finely tailored products to its corporate and retail customers. Also including end to end solutions in some places with partnerships with local player. Essentially a hands-off website reach to field management.

TCS being a big company has Financial inclusion only as a part of their many verticals. It’s hard to find the page in the whole website. Apart from this the site lack responsiveness and has a limited amount of white space. The top navigation menu is a megamenu structure and is a plus for the website. However, the rest of the site looks cluttered and the visual design is outdated.
Review of Integra micro systems Website

Integra is a leading provider of innovative hi-technology products and solutions in the Government, BFSI and Telecom space, with a focus on India and Africa.

Since its inception in 1982, Integra has been at the forefront of innovation and has brought out several class leading products to the domestic and international markets. Integra has been engaged in building a technology and services ecosystem for financial inclusion and digital payments and their products have been accepted and utilized by several banks, financial institutions, financial inclusion agencies, Government organizations, and telecom operators in varied environments.

The website does not follow any design guidelines and the advertisements are confusing on the main page. The main offer is not clear here as well. They have no vision statement and branding is gone for a toss. Too much clutter and bad structuring of the site. The website fail to engage the user with a compelling story.
After a brief review of the competitors website with the design team, all the essential features were listed in a table to compare. The comparison matrix helped in collating and deciding upon what all features are desirable for the atyati’s proposed website.

A comparison matrix helps in capturing all the basic and desired functionalities in the website. These were then shared with the client along the proposed brief and scope.

## Comparison matrix

<table>
<thead>
<tr>
<th>Features</th>
<th>Fino</th>
<th>TCS</th>
<th>Integra</th>
<th>Atyati (Desired)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UI Trends</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Branding colors</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Emotional design</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Main offer</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Vision</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Heuristics applied</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Information Architecture</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Minimal Interactions</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Clean Interface</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>No</td>
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<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Parallax</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Storytelling</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Explainer video</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Graphic illustrations</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Icons</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Good Typography</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Learning from the comparison matrix the features and functionalities were concluded while planning the new website. The features were proposed to the client and a quick meeting was organized to discuss the features in detail. Every feature in the comparison matrix was explained client and their feedbacks were noted. Some main points of discussion are as follows:

1. The site should align to the current UI trends and carry the brand well.
2. The main offer should be clear so that it helps in maximum conversions possible.
3. Branding should be used properly in the site, systems and platforms within the company. This will help to understand the system constraints fully and design accordingly.
4. The site should relate to the emotions of the stakeholders and bring a feeling of confidence and belongingness.
5. Since there was a lot of content to read on the website, a content driven approach was taken, the main focus being reducing as much as text as possible and replacing them with visuals for quick comprehension.
6. Good breathing space and clean interface. For this large content to be as readable as possible it was necessary for the layout to have enough free space around the text and other elements like icons, tables, images etc. so that the viewers eyes can be focused on the subject and not get distracted by nearby elements. It also helps in clear categorization and grouping of the elements.
7. The site would be fully responsive for all screen types.
8. The site would tell a story about who atyati is.
9. The site should have a proper vision of the company.
10. A crisp and clear Information Architecture for the users to easily navigate through the large content on the site.

Based on these discussions with the client a final brief was redesigned and shared with the client. The work was then taken forward.
Since Unikwan was designing the website for Atyati, as a company practice Unikwan shared a client sheet (see appendix) with Atyati during the pitch of the project. A client sheet has tailored questions which helps to collect all the relevant data, the business requirements and scope of the project. The client had a vague idea about how to position themselves and what all things can go into the new website. So, they just requested a visual makeover of their current website. The brief evolved from the client sheet was as follows:

“Atyati is currently trying to expand their service into new verticals of the market like FMCG, Insurance, Dairy etc.

Since the company now is an independent entity with over 12000 points of service and 31000 villages covered it is essential to have a redesigned website which caters to the value proposition of the company. Atyati wants a Visual redesign of the website to provide a seamless experience of Atyati’s story and to attract collaborations with other companies. The website will also invoke a sense of pride among the employees and motivate them to become loyal employees of the company.”

Based on the inputs after understanding the scope of the work redefined brief was proposed to Atyati.
Redefined brief

“The company is a leading provider of last mile technology enabled solutions with one of the very large on field implementations across multiple banks and has the following objectives.

- Trust the organization to deliver.
- Image of the organization being in the forefront of technology, domain, and operations
- Help in branding and positioning the organization as a go to partner for last mile solutions.
- Demonstrate the ability to handle scale and the experience in building the operations from the ground up and indicate interest/focus to work with MFIs/NBFCs.
- For prospective employees and interns, convey the opportunity to work in a unique setup on a challenging problem that is almost universal.”

After the client brief was redefined, the design team spent some good time studying and assuring that the designers and developers are confident about the project. An outstanding outcome that meets the objectives of Atyati was envisioned. This included many meetings and discussions with the team members for the project. A front end developer was also hired after conducting many interviews. It was made sure that all the team members are in proper sync with the project and each other before the project starts. The rural areas were also visited, where Atyati operates to, get a feel of what Atyati was doing. This helped in connecting with the emotion that the company had been breeding since its inception.

In the next chapter, the methodologies and design tools to be used in the process along with their importance has been defined.
Any product, be it physical or digital, evokes an emotional and intellectual response in its consumer base not only on the way it works but also how it looks and feels. Whether that experience is going to be a good one or a bad one is going to make an effect on the sales, and this is Exactly where a good UX Methodology proves itself to be absolutely crucial.

In this project, Atyati being a ready to go to the market company, time was a very crucial factor and hence a lean UX method was adopted to complete this project.
Lean UX is a useful technique when working on projects where the Agile development model is used. In Agile models there's not enough time to deliver UX in the same traditional way of elaborate User Research so, the project is divided into milestones and client feedback is taken after each. Lean UX is focused on the experience under design and is less focused on deliverables than traditional UX. It requires a greater level of collaboration with the entire team. The core objective is to focus on obtaining feedback as early as possible so that it can be used to make quick decisions. The nature of agile development is to work in rapid, iterative cycles and Lean UX ensures that the data generated after each feedback loop can be used in the next iteration to provide more optimized solutions.

Following UX methodologies were to be implemented for the completion of the project.

4.1.1 USER RESEARCH

User research focuses on understanding user behaviors, needs, and motivations through observations, task analysis, and other feedback methodologies. There are mainly 2 types of research followed in User centered design:

Secondary research or Desk research: Desk research is not about collecting data. The researcher reviews the competition, previous research findings, and online content to educate himself about the client and to gain a broad understanding of the field.

Primary research: Primary research is designed to meet the companies unique and specific needs. The research includes focus groups, surveys, interviews, and observations. Primary research aims to answer questions relevant to the company and gives more
specific results.

4.1.2
MIND MAPPING

Mind mapping is a highly effective way of getting information out of the brain. It is a creative and logical means of note-taking and note-making that literally "maps out" the ideas. The great thing about mind mapping is that it puts the ideas down in any order, as soon as they pop into the head. The participants are not constrained by thinking in order. It’s Simply throwing out any and all ideas, then worry about reorganizing them later.

4.1.3
OUTLINING CONTENT

The random Ideas generated during a mind mapping are checked for redundancies and repetitions. Impractical ideas are discarded and the rest of the data generated is labeled properly to carry out a card sorting exercise.

4.1.4
CARD SORTING

Card sorting is a method used to help design or evaluate the information architecture of a site. In a card sorting session, participants organize topics into categories that make sense to them and they may also help label these groups.

There are two types of card sorting practices:

Open Card Sort:
Participants are asked to organize topics from the given content into groups that make sense to them and then name each group they created appropriately.

Closed Card Sort:
Participants are asked to sort topics from the given content into pre-defined categories. A closed card sort works best with a pre-defined set of categories.
4.1.5 BUILDING INFORMATION ARCHITECTURE

Information architecture is the structure of a website, application or other project, that allows us to understand where the users are and where the information they want is in relation to their position. IA results in the creation of site maps, hierarchies, categorizations, navigation, and metadata.

4.1.6 CREATING WIRE-FRAMES

Wire-framing is like an architectural blueprint in any screen design process. It defines the information hierarchy of the design, making it easier to plan the layout according to how the user processes the information. It also takes care of all the user flows and gives the clients an early idea of how the site is going to function.

4.1.7 CREATING LOW FIDELITY MOCK UPS

A prototype that is sketchy and incomplete, that has some characteristics of the target product but is otherwise simple, usually in order to quickly produce the prototype and test broad concepts with the client.

4.1.8 CREATING HIGH FIDELITY MOCK UPS

A high fidelity mock up is a static high-profile visual design draft of a design or device, used to represent the structure of information, visualize the content and demonstrate the basic functionalities in a static way. Mock ups provide visual details, such as colors and typography and are built to give the viewer a more realistic impression of how the end product will look.
The High fidelity mock ups are forwarded to the development team. The mock ups are packaged with all the specifications and assets like Icons, Images, Videos, Content, and fonts. A Google spreadsheet should be maintained for monitoring the progress of the development.

The design team and the development team must update the status on the spreadsheet every day.

Once the methodology was planned and briefed to all the stakeholders of the project, design team moved forward to start the research. The next chapter explains the process in details.
User research is used to understand the needs and pain points of the users of the product. It helps the designer getting into the user's shoes and think from his perspective. For this project, an understanding and discovery was required of what the users probably would look for in a financial technology (fin-tech), last mile service company website. The primary users were understood from the competitor's website analysis and meetings with the board of directors. A literature review was done to understand the domain of the business and the stakeholders in the market. Moreover, who are the competitors and where should the website stand among its competitors was also decided.
The secondary research started with analyzing existing data to understand the last mile service market in the financial inclusion scenario. For this, a number of websites those were currently working on the field were visited. Atyati also provided some documents and reports on financial inclusion and last mile delivery which helped in shaping the context of the scenario.

5.1.1 What is Last mile?

The last mile is characterized by a large number of low-value transactions spread across geographically distant locations, poor connectivity and infrastructure and low penetration of technology and Financial policies. There are a lot of hurdles to overcome in order to provide services to the last mile and bringing the bottom of pyramid people inside the financial amenities like insurance, loans, cashless transactions, retail, e-commerce etc.

The government has devised a lot of policies and mandates to reach to the poor and help big institutions to offer their services across the country. Unfortunately, the policies are made but they fail to reach the last mile due to poor infrastructure and technology. Moreover, corruption is a disease that is eating away the funds and concessions that the poor deserve. To end this problem, smaller private companies are now coming up to bridge the gap between such policies and the consumers. These companies like Atyati, TCS, Finopay tech interfaces with the Banks and other financial institutions and provide their technology and service delivery chain to reach the unreached. Thus helping in the financial inclusion.

To conclude from the secondary research, Financial Inclusion started as early as 1969 but couldn’t have much success until new technologies
came which could support the process and reach. Atyati’s inception in 2006 gave promising solutions in the last mile banking. It also innovated solutions over the years to provide full end to end solutions, especially for the last mile. Now the company envisions to become the leaders in the Domain with their competence and experience and thought leadership.

5.1.2 Why was Atyati’s Website important?

Atyati has done promising work in the financial inclusion sector over the last decade. They have managed to develop a technology that can handle all the transactions within a single device with proper software support and a huge network of feet on street spread across 30,000 villages in India. They have served more than 1.45 crore customers in India and are growing in an exponential manner. Atyati currently is partnering with 10 banks in India and is willing to expand. For this, they would require more collaborations and partnerships with banks and other financial institutions. Apart from this they also want to start new verticals of business that require last mile delivery chain like E-commerce and Dairy. The company needs a face and a value proposition that makes it a preferable choice for prospective partners. This need for value and identity envisioned a new website design that can speak for the company.
From the secondary research, competition analysis and the workshop organized at the company about the needs/requirements of the customers as well as the company, the target audience of the website were finalized. Apart from the usual customers, other prospective avenues were suggested to the offerings of Atyati which will attract new sets of the users.

The demograph of the users included all the current and prospective clients from banks all around the world and other financial institutions. Also the current partners and prospective partners to go who would help Atyati with the technology and support. A major importance was given to the company’s employees as they wanted to feel that they belong and own the pride in working with Atyati. Apart from this, the board members frequently participate in conferences and meetings and would discuss the company to people. These people get back to Atyati through the website.

After the target audience was defined, a field research was organized with a set of questionnaires as explained in the next chapter.
Primary research

A cross section of stakeholders was interviewed in order to build the personas. Questionnaires were made for the target audiences and feedback was taken on the same from the client as well. The interview was focused on the content requirement and expectations they would have from the website.

The 1st workshop was held with the board of directors and the employees of the Atyati. This workshop included a brainstorming session followed by a whiteboard thinking exercise. The whiteboard activity was kept open for all and each of the participants came to the white board and jotted down as many ideas and suggestions they could think of. The focus of the workshop was to keep an open mind and everybody was encouraged to bring their ideas without any inhibition. All the stakeholders and their expectations were gathered. Various patterns were formed and all similar entities were formed into categories and those categories were formed into a group. The participants titled all the categories and kept it for content outlining.

The board of directors also proposed many ideas like connecting with the last mile customers through a multilingual video explainer of what atyati does. A suggestion for keeping a video testimonial on the website was suggested as testimonials provide social...
proof but also having a video testimonial will be comprehensible for the target audience, most of which are Bank managers of unreachable villages.

An Atyati employee, a bank manager and an aspiring employee also took part in the session. The data collected shown in next page was as follows:

**Data from the White board workshop:**
The whiteboard session was free brainstorming on what all content the users will expect on the website. This session has participants from UniKwan as well as the board of directors from Atyati.

![Image of whiteboard session notes](image)
<table>
<thead>
<tr>
<th>ALL BANKS</th>
<th>END USERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>PMJDY Mandante</td>
<td>Rural wallet</td>
</tr>
<tr>
<td>Loan Recognition</td>
<td>Urban wallet</td>
</tr>
<tr>
<td>Size of Network</td>
<td>Cashless Economy</td>
</tr>
<tr>
<td>Services</td>
<td>Explainer videos</td>
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<tr>
<td>Insurance</td>
<td>Technology platform</td>
</tr>
<tr>
<td>Geographies</td>
<td>MICRON FINANCE INSTITUTIONS</td>
</tr>
<tr>
<td>Customer testimonials</td>
<td>Bottom of pyramid</td>
</tr>
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<td>Banking products</td>
<td>Lending</td>
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<tr>
<td>Platforms</td>
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</tr>
<tr>
<td>Compliances</td>
<td>Process and work flow</td>
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<tr>
<td>Business correspondence</td>
<td>Compatibility</td>
</tr>
<tr>
<td>Rural financial inclusion</td>
<td>Localization of platform</td>
</tr>
<tr>
<td>Urban financial inclusion</td>
<td></td>
</tr>
<tr>
<td>Organization structure</td>
<td></td>
</tr>
<tr>
<td>People</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SYSTEM INTEGRATORS</th>
<th>EXISTING CUSTOMERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Products</td>
<td>Rural Wallet</td>
</tr>
<tr>
<td>Solutions</td>
<td>Updates</td>
</tr>
<tr>
<td>Offerings</td>
<td>Platform Road-maps</td>
</tr>
<tr>
<td>Current platform Integrators</td>
<td>Employments</td>
</tr>
<tr>
<td>Revenue Model</td>
<td>Geography</td>
</tr>
<tr>
<td>Implementation methodology</td>
<td>Partners.</td>
</tr>
<tr>
<td>Support Methodology</td>
<td></td>
</tr>
</tbody>
</table>
After collecting the data from the board of directors and the employees of the company itself a lot of content requirements were generated. To add to this further interviews were conducted with the bank managers (clients), Retailers, Business Correspondents and aspiring employees. The data found from these were interpreted and converted into sound bytes of the users. Sound bytes are user statements that are important or crucial to the design and cues are derived from it. These sound bytes are interpreted into user requirements for the website and gathered along with the previous content categories.

There were 5 main categories that were observed and the user requirements were mapped under these categories namely “All Banks”, “Micro finance Institutions”, “System Integrators”, “End Users” and “Existing Customers”.

5.3.1 All Banks and Existing Customers

Banks were generally interested in checking PMJDY (Pradhan Mantri Jana Dhana Yojna) Mandate, the size of the network, kinds of services Atyati would provide, what all geographies the company has its footprint, compliance, and interface platform. Apart from these other requirements for Banks were loan recognition,
Insurance, customer testimonials, business correspondence, rural and urban financial inclusion, support methodology, the organization itself and its structure and people.

5.3.2 Microfinance Institutions

Microfinance Institutions were interested in BOP (Bottom of the Pyramid), lending, process and work flow, platform capability and localization of the platform.

5.3.3 System integrators

The system integrators mostly looked for products solutions and offerings. Revenue model was also an important factor for the MFIs and they wanted a strong implementation methodology.

5.3.4 End user

The end user had requirements which could be addressed by having new products like Rural and Urban wallets, Cashless economy and explainer videos in local languages to understand what the company does.

The User research helped in creating the user requirements and expectations from the website. The interviews gave an extensive insight on how the content is perceived by different users. Finally the whiteboard session and the user interviews gave a lot of data as user requirements to work upon. The gathered requirements were taken forward to do a detailed mind mapping and extrapolate on all the content required for the website.
The data collected for the primary research helped in creating personas and user needs. The next step was to get into the user's shoes and start mapping all the features and content the users will need on the website. During this process, a lot of permutation and combination of the available data was sought for. A lot of redundancies were to be removed and new aspects were to be added. The 1st step in the process was to think like the user which would have been achieved by building and empathizing with the persona and mind mapping all the possible features and functions.
In this project, a Lean UX process was followed where the focus is more on short term deliverables rather than extensive user research. These deliverables are then validated through the client feedback along the iterative process. Personas, for instance, can become too bloated and overwhelming with a lot of information about the users making it hard to focus on the behavior and user needs.

For this process, the first draft of personas were imagined with the internal discussions within the clients and later validated through research. A short and precise Roman Pichler Persona Template (as shown in figure) was used for this project. A short and quick persona template was used to empathize with the users. For this project three personas were created with the client and then validated from the primary research data. The three personas were created to cover the current and prospective client, the employees and aspiring employees. These personas would help in mind mapping all the user needs for the website and eventually generate the Information Architecture of the website.

“Personas are archetypes built to identify the real user’s profile, needs, wants and expectations in order to design best possible experience for them”

~ UX-Lady.com

<table>
<thead>
<tr>
<th>PICTURE &amp; NAME</th>
<th>DETAILS</th>
<th>GOAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>What does the persona look like? What is its name? Choose a picture and a name that are appropriate and that help you develop sympathy for the persona.</td>
<td>What are the personas relevant characteristics and behavior. For instance, demographics such as age, gender, occupation, and income; psycho graphics including lifestyle, social class, and personality; behavioral attributes like usage patterns, attitude and brand loyalty. Only list relevant details.</td>
<td>why would the persona want to use or buy the product? What benefit does the persona want to achieve? Which problem does the persona want to solve.</td>
</tr>
</tbody>
</table>

fig: 6.1 A Roman Pichler’s persona template.
6.1.2
Persona 1: Kumar Raju

This persona covered the feet on the street ecosystem. They are the touch-points with the banks on the field.

**KUMAR RAJU**

Business Correspondent  
Graduate  
Uses smartphone  
4 years experience  
26 years old

**GOALS:**  
- Plans his daily activities based on the mails he receives.  
- Follows up with the district managers.  
- Receives and Makes excel transaction reports to send to bank.  
- Converts text file received from the bank to excel file and customizes it to send to all the BCs staff.

**DETAILS:**  
He is a BC partner team member. He takes care of 2 districts namely Purva Mednipur and Paschim Mednipur. He has 3 clients - UBI Central bank of India and UCO bank. He has been working for 4 years in atyati and before this he was with emami. He heard about atyati from his old college friend.

6.1.3
Persona 2: Rohit Sharma

This persona covered all the clientele. They are the main visitors of the website and covers 60 to 70 percent of the web traffic.

**ROHIT SHARMA**

Bank Manager  
MBA  
Uses Smart phone  
15 years experience  
49 years old

**GOALS:**  
- Wants to increase the customer base of his Bank Branch.  
- Wants to collaborate with companies that can help them reach the poor.  
- Wants a seamless on-boarding and trustable source.  
- Searching for ways to compare between all the last mile delivery service companies.

**DETAILS:**  
A very experienced person and has a vast knowledge about business. He has played a major role in bringing his bank a huge coverage and revenue. He is Married with two kids and is a humble person. He makes decisions after a lot of research and thought.
6.1.4
Persona 3: Pankaj Yadav

This persona helped in empathising with the company workers who feel a sense of pride and belongingness for Atyati technologies.

PANKAJ YADAV
Company employee
Software Engineer
Uses iphone
5 years experience
30 years old

DETAILS:
The responsibilities of the family which made him opt for a job outside his city. Very hard working and career oriented. Wants to grow big in his current job. He is currently looking for a bride to get married.

GOALS:
- Wants to know the projects his company is currently working on.
- Needs an insight on the overall progress and size of the company.
- Wants to show his friends where he works by directing them to the website.
- Wants to get married and hence the job designation and status matters to him.
- Wants to share information about his company to aspiring employees in his circle.
Information Architecture (IA) is the most vital part of a UX process. This method helps evaluating if the content makes sense to the user or not. A good Information architecture helps user to locate information and have a good sense of respective position in the user journey. IA defines the structure and hierarchy of the data. Be it a lean UX or agile UX method, Information architecture is the most crucial one and it decides how the project will turn out. IA helps to group and structure data from the users perspective and hence the users play a vital role in deciding the IA.

A mind mapping exercise was carried out empathizing with the personas and all the possible content titles were mapped. This was followed by outlining the content and selecting the content that makes sense in the context of the client brief and redundancies were discarded. With all the titles at place and chunking them into logical categories through card sorting, the 1st draft of the Information architecture was created. This was shared with the client for reviews and further iterations. The process is elaborated below.

6.2.1 Mind mapping.

Mind mapping is an effective way to generate, visualize, structure, and classify ideas. Hence, a mind mapping exercise was carried out with a team of designers. Empathizing with the personas, one at a time, all the possible content required on the website were mapped. All strength and weaknesses of the competitions were also mapped. The team also proposed new ideas to present the value propositions. Mind mapping gave an
extensive data about topics and functions that need to go to the website. However, this raw data had a lot of redundancies. So to make the data crisp, all of these ideas and content requirement were noted and kept for content outlining.

The Data generated is shown below:

\textbf{Data collected from mind mapping}

about
impact
facts and figures
services
products and platforms
media
users
testimonials
clients
social links
what we do
facts and figures
how we work
process
ecology
network
coverage
value proposition
users
vision
mission
people
employees
careers
investors
policies
compliance
organization
structure
topics white papers
gallery
case studies
case studies
downloads
FAQs
NGO
retail
Govt.
Banks
prospects
collaborate
queries
branchless
expansion
in banking
mobile micro credit
delivery
seamless tracking
of disbursement
cashless public
distribution system
healthcare data
collection
and monitoring
creation of rural supply chains
Managing supply chains
ganaseva
framework
careers
news
updates
regional addresses
corporate address
contact

\textbf{fig: 6.2 Mind mapping exercise.}
6.2.2 Content Outlining

After gathering all the possible topics as listed before, likely to go to the website, the design team started grouping and filtering it. The content created by mind mapping was shared with the client for review. Any redundancies and repetitions of topics were removed. These topics were then refined and made into crisp and contextual titles. All the titles were then transferred to sticky notes for further grouping and structuring. This was followed by a card sorting session.

6.2.3 Card sorting.

The first step to build an Information Architecture (IA) is to have a complete list of all the titles/activities that can take place on the website which can then be used to properly group and arrange
according to their importance and relevance.

For Atyati’s website, a sample of 5 users including, the CEO of the company and managers from the partners, were recruited and asked to do a card sorting workshop (card sorting happened in the company where photography was prohibited. The contextual image presented here is a recreation of the workshop). The card sorting helped to chunk the data and remove redundancies further. Some content which initially looked important now were discarded.

Up to 3 iterations were carried out to finally decide the information architecture of the website.
The second version of the information architecture was more focused and tailored although the client’s vision was not properly coming out. The client wanted to showcase themselves as the go to partner for last mile services. The team decided that the site will be made light to use and all the informative articles about the process and technical specs will be provided as downloadable links in the site. The final IA was frozen with complete restructuring through card sorting.
6.3

Content Gathering

Content gathering is used to prepare all the text content to go to the website. An excel sheet is prepared with all the titles, asset list, specifications and sent to the client to start creating the content. The excel sheet also helps in tracking the status of the content writing. Once the IA was frozen, the design team put together a document for content gathering. This was achieved by giving the client basic wire-frames for them to understand the size of the data visually. This also helped them align with the designers as to how the website will look. The content inventory helped the clients where to upload the content. Suggestions were made for each title about the importance of the content in the website and how the information should be arranged.

![Google sheet](fig:6.5)

A screen shot of the content gathering Google sheet
Wireframing primarily allows you to define the information hierarchy of your design, making it easier for you to plan the layout according to how you want your user to process the information. Low fidelity wire-frames are generally a very simple place to start the design. They attempt to define navigation, framework and basic structure. They are often produced in tools like Balsamiq for an intentionally hand-drawn and informal look.

For this website very simple low fidelity wire-frames were created in illustrator and then shared with clients for feedback. The client's feedback helped shape the wire-frames. The interactions were kept to a minimal and a clean layout was used.

Fig. 6.6
An example of a low fidelity wireframe
In June of 2005, Dr. S Satichandra, the former Regional Director of RBI and the then Research Director of IIIT Bangalore, conducted a pilot project. The objectives in conducting this pilot were:

- Improving governance - through transparency and documentation
- Improving quality of service - by leveraging IT
- Achieving poverty alleviation & economic development
- Generating rural employment
- Participating in this pilot were Syndicate Bank, SBI, ING Vysya Bank, Vikas Grameen Bank, and PACs.

Integration to their banking core was done with mobile ATMs. The framework was to be the creation of a banking ring at the core, encapsulated by a ring of utility services at the next layer and a layer comprising health, education, and governance as the outside layer.

The vision fulfilling this endeavor was one of universal "Inclusion" and the success of this pilot spawned the creation of a tyati.

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Fig: 6.7
Wireframing the final layouts for Atyati website.

Fig: 6.8
Wireframes for pages named "Inception" and "Policies"
Fig: 6.9 Wireframes for pages named “People” and “Industries”
Branchless expansion of a banking network

Mobile micro-credit delivery

Seamless tracking of disbursement of government benefits

Gamified Public Distribution System

Health care data collection and measuring

Creation and management of rural supply chains


Fig: 6.10
Wireframes for pages named “Services” and “Vision”. 
6.4 Visual User Interface

The Visual user interface is the final look and feel of the website with all the content, images and iconography are rendered to pixel perfection and handed over to the developers to start writing codes for it. The format for such high fidelity mockups can be many but most widely Photoshop is used to create the visual design. Photoshop helps the developers to extract the dimensions, images, content and recently CSS codes for further use. Many new tools are now available in the market now for creating mockups. They are also making the design light weight and ready to access online. A few of such tools are: Photoshop, Illustrator, Adobe Xd, Sketch, Invision, Webflow, JustInMind, origami, UXPin etc.

After sharing the wire-frames with the client and getting its approval, the design team started working on visuals of the website. This process went through constant iterations and improvements (See appendix). Some Homepage ideas were rejected (presented in the appendix as “Rejected Concepts”). The color, typography and iconography were finalized and the final mockups were designed using all the real content. They are illustrated below.

6.5.1 Color

Color is one of the most powerful tools in the designer’s toolkit. Colors can be used to impact users’ emotions, draw their attention, and put them in the right frame of mind to make a purchase. It’s also one of the main factors in customers’ perception of a brand.

Color also plays a key role in logos. Some companies use hues that are quiet but
eye-catching, while others scream for attention.

What do specific colors say, and how have famous brands used them to their advantage? This infographic gives some examples that every business can learn from.

The main colors for the website were derived from the current logo. The bright orange color shows the energy and confidence of the company to expand and excel. Two lighter shades of orange were chosen to separate the states in the map in one of the widgets.
It also helped in creating some depth for certain elements. The classic black is used to mainly blend all the colors together and created strong partitions and boundaries. A light sky blur and gray are used to give the back ground and foreground separation. The colors used in the text background are very subtle to eyes for better reading experience.

6.5.2 Typography

This project uses “Droid Sans” as the basic typeface. Droid Sans is a humanist sans serif typeface designed by Steve Matteson, Type Director of Ascender Corp. Droid Sans was designed with an upright stress, open forms and a neutral, yet friendly appearance. Droid Sans was used for this project as it is optimized for user interfaces and comfortable for reading on a mobile handset in menus, web browser and other screen text.
Typography is a fundamental element in any design. The main reason to have websites in the first place is to display information, and for that information to be consumed by users who come across it. While there may be many other elements to a website, at the core is content. That content needs to be easily read, digested, understood. A solid typographic base helps making the content easily accessible to the user.

6.5.3 Iconography

Design is all about communication. If the content fails to hook the visitors the information to be communicated becomes redundant even if it is of utmost importance. When initially viewing a website, most users will first scan the page for visually interesting content, and only after something grabs their attention will they actually begin reading. Icons are a simple, effective way to draw users into the content of the website.

As Atyati’s website is content driven and has a lot of content to read, the contents were categorised and chunked for easy reading. This was achieved by using contextual icons for grabbing the attention of the visitor.'
Explorations and final selections:

Fig: 6.12
Explorations for the category icons.

Main categories icon:
Solving the challenge of reaching the unreached

with our technology and distribution expertise we offer last mile services in a transparent, efficient and an effective manner.

Fig: 6.13
Final Screens
Desktop

Fig: 6.14
Final Screens
Mobile
Fig: 6.15
Final Screens
Services page
Solving the challenge of reaching the unreached

with our technology and distribution expertise we offer last mile services in a transparent, efficient and an effective manner.

We help you expand your footprint

we manage the entire last mile ecosystem to ensure that organisations are able to address the market at the bottom of the pyramid

21,000,000

HAPPY CUSTOMERS

12,000

POINTS OF SERVICE

31,000

VILLAGES COVERED

18

BANKS AND COUNTING

Reaching the unreached

To provide underserved segments the complete spectrum of services at the last mile across verticals

Watch our Video

Our differentiators

Providing last-mile solutions with our experience and expertise gained over a decade

We are a strong

We have our proven tech know-how and domain knowledge in BFSI,

Fig: 6.16
Final Screen
“Homepage”
About Us

we are here to help you connect with the last mile

Who we are

Our Mission

- Solving the challenge of reaching the unconnected with our technology and distribution expertise in a transparent, efficient and an effective manner.

Board of Directors

Prakash Prabhu, Director & CEO

Prakash Prabhu, Director & CEO
07
Summary, learnings and conclusion
Millions of people around the world have access to the internet and any business can benefit greatly by having a well designed, professional looking website because website speaks a lot about the business and represent the image of the company.

This thesis tried to present a case study on the website design of last mile delivery company called Atyati Technologies. The company business context, as well as the capabilities and scale of operations, have grown significantly in the past one decade and needed to be showcased. Atyati approached UniKwan Innovations (a design consultation company) and asked for a website redesign. The task was assigned to me as a user experience (UX) Designer at UniKwan Innovations.

This thesis collated all the methods, process and learnings from designing a website. Since a short timeline was specified by the client, a lean UX method was incorporated to bring about the structure and visual design of the website. The site was developed in HTML5 language and hosted on the server with the domain www.atyati.com, as provided by Atyati Technologies Pvt. Ltd.
This was a complete process of creating a website from scratch. A lot more than design is required when doing a web presence project. Through this project, I learned about how to pitch for a project and how to carry it forward managing time and people for the successful completion of it. I learned how to create questionnaires and conduct interviews and then interpreting the user comments into design cues. During the development phase a strong understanding between the developers and designers is required for creating pixel perfect websites within the time-line. Also, involving the client in every step ensures the direction and approach of the design. This project helped me understand the importance of proper communication with the client at every step of the process. A lot of time is saved as the changes are suggested in the beginning of the design process.
Conclusion

The project started with a problem of having a strong value proposition in the market for Atyati Technologies. Being in financial inclusion service and envisioning an expansion in other last mile delivery services, the clients were involved in the process to tailor the website design as per business requirements. Understanding the context was a major step in the process that gave clarity in terms of who are the competitors and building a proper client brief. A methodology that allowed us to complete the project within the time limits was formulated and a team of designers, developers, content writers, photographers and videographers was formed. A User research was done in the Company and in the field for which the team traveled to Kolkata and data was collected for interpretation and content creation. The data included user statements, photographs, videos, and client testimonials. This was followed by persona creation which helped in empathizing with the users of the website and mind mapping all the user requirements. The data from the mind mapping created the Information architecture with the help of card sorting. Once the information Architecture was finalized the design team created wire-frames and the look and task flows were defined. The content created was given for copy-writing and the final User interface was created. The UI underwent a lot of iterations to match the client expectations. Once the UI was frozen it was sent for development and a fully responsive website was hosted on www.atyati.com as the deliverable. The process took a lot of understanding of the design methods and managing the team to work in sync with each other. A constant communication with the client was very important in order to keep the design requirements and the clients on the same
The Current website is live and running. However, a few ideas were not used in the final implementation of the website due to time and resource shortage. Some of these features were envisioned to add in the future.

i) A User testing was required which can be carried out later to test the conversions.
ii) The site can be upgraded from a responsive design to an adaptive design.
iii) The Branding can be made better and uniform across all the systems of their company.
iv) Better visuals and icons can be designed specifically for the BOP users.
v) User interactions can be enhanced by using animated transitions.
v) A professional photo shoot can be done to give the website an edge.
vii) Video testimonials can be added in future to better connect with the clients and prospective partners.
viii) A media section can be added as a separate page for all the media coverage and news about the company.
08

Reference
Online sources


Appendix
We’ve put together this handy worksheet to help you capture your vision for the project. Think of this document as a business plan for your website. The more information you can give us, the better we’ll be able to respond. Answer each question in a clear and concise manner, and skip any questions that don’t pertain to your project.

All about you

What’s the name of your company and intended website?

atyati Technologies private limited
www.atyati.com

Describe your company...
1. End to end solution for last mile banking & financial services – competence in building technology enabled distribution networks that work online with the bank’s systems
2. Technology platform to support last mile branch less banking with end to end support for basic products required by MFIs and differentiated banks
3. Allowing corporates to extend their enterprise technology to the last mile – GANASEVA platform supports multifactor customizable client applications that work in a seamless manner with a centralized server
4. For Government owned public sector banks, servicing 17 million customers across 10,000 agents across 24,000 villages
5. For private banks, low cost core banking system for relatively low net worth customers serviced by remote rural branches
6. Technology and operating support for micro-loans, deposit mobilization, insurance, remittance & savings
7. Credit management system for banks to enable monitoring of their lending to MFI partners including credit bureau integration

Describe the concept/product/service your site will provide...
1. Help in branding and positioning the organization as a go to partner for last mile solutions
2. For banks & financial institutions:
   a. Convey competence in domain, technology & operations to design & manage their financial inclusion projects
   b. First level detail of technology platform & operational process
   c. Demonstrate the ability to handle scale and the experience in building the operations grounds up
3. For MFIs & NBFCs
   a. Similar to banks
   b. Indicate interest / focus to work with MFIs / NBFCs
4. For partners (Technology / operations / consulting)
   a. Showcase successful ‘feet on street’ partnerships
   b. Indicate the breadth of devices & technologies – tablets, smart phones, fingerprint readers, smart card readers and so on
5. For prospective employees / interns
   a. Convey the opportunity to work in a unique setup on a challenging problem that is almost universal (last mile reach,
financial inclusion)

What are you trying to do?

Give us your main reasons for commissioning a new website...

1. Earlier website outdated and built at a stage when the organization was incorporated and pre-revenues
2. Business context as well as the capability of the organization, scale of operations grown significantly enough to be showcased
3. Often times, after any specific meeting people look up the website and are disappointed
4. Some of the key word searches do not throw up the site
5. Convey the organization value proposition to stakeholders as well as people interested in domain / technology

In order of importance (most important first) what are the business objectives for your site (e.g., improving sales rate, increase customer satisfaction, reduce time searching)

1. Reference by prospective customers / partners / employees who are able to correlate and ratify the organization value proposition that is stated
2. Indicate the organization competence to prospects in the industry
3. Showcase abilities not just as a solution provider but as a thought leader to be thought of as a trusted partner to the customer

What is your measure for success - and what are you hoping to achieve? (i.e., 20% increase in sales)

1. Awareness in the market
2. Increase in enquiries and invitations to some of the closed tenders
3. Positioning as an attractive option for all stakeholders
4. Instilling some amount of ownership and pride within employees to direct people to website

What aspects of your current site work well?

Site is hardly used.

Who are you doing it for?

Who’s coming to your site? Describe the different types of visitors to your website in as much detail as possible.

1. Current visitors to site are mostly prospective clients, employees, partners or others in the market who we meet in different forums and who look up the site

How do you think your audience currently perceives your company and the services you offer?

1. Not much awareness of the organization – most marketing & customer enquiries are more based on word of mouth and existing customer references
2. Most stakeholders know one dimension of the organization – mostly as
What do you imagine people using your site for? What will they want to do there?

1. Understanding the organization and its capabilities
2. Recognizing the need for last mile solutions
3. Getting answers on how to unlock the potential in the last mile through real life examples
4. Basic domain understanding of the key concepts applicable to the last mile – especially financial inclusion
5. Information to decide to partner with atyati or be associated
6. Excite prospective employees enough to consider atyati as a desired employer

Outline any ideas for features you have for your site.

1. Light and easy to use
2. Information presented in an easy to read and understand manner – can be videos or specific illustrations
3. Collation of up to date information on happenings in the sector / news
4. Some small feature to show ability to operate in different geographies and languages (either through end consumer speak or illustrations translated into the local language)

5. Show case value proposition as an employer
6. Establish thought leadership in domain and technology

Design Concept

Tell us a bit about your competition. Who are the runners and riders in your field?

1. FINO – Pioneer of the financial inclusion – business correspondent model. Has worked successfully in both insurance and banking domains. Backed by ICICI bank and good connects in the banking industry. Currently they have a payment bank license and are not too much bidding for several RFPs. They used to be the largest installation and have their own technology platform plus operational staff.

2. TCS – Is a large player in the Indian banking space with their own core banking software. They also have a financial inclusion module which is used across lots of banks as a technology gateway. They prefer to do technology only deals. They provide end to end solutions in some places with partnerships with local player. Essentially a hands-off approach to field management
MOM for Atyati 9-11-2016 (CHANGES TO BE MADE)

For Homepage
* change the title to “solving the challenge of reaching the unreached.”
* Display the facts and figures after the hero area.
* put Data points into the thumbnail of Hero area Video
* Remove the images from the section “how we do it” and put it in a storyline layout.
* Content for coverage “include more statistics about the specific areas” Content to be provided by atyati.
Based on the Content provided, Design team will decide the representation for mobile and web.
* For the timeline section replace the circles with icons of people showing growth.
* The timeline section will be retained or removed based on the video script.
* Remove BOP terminology from the homepage and keep It focused on last mile services.

For About Page
* Remove the section “thought leadership”
* Change the Awards section into impact or put it inside the client testimonials.
Rejected concepts

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion

Founded as a technology company operating in Financial inclusion
Prototype CD

The working prototype is attached here in the video file format as the HTML code is not accessible due to Non-disclosure agreement.