

THE JOURNEY OF WORDS

HOW CULTURE SHAPES UX WRITING

PRESENTED BY: KAPIL

SENIOR UX WRITER

WHAT IS CULTURE?

- **Culture** refers to the shared beliefs, customs, values, behaviors, that are learned, shared, and transmitted within a society or group, influencing the way individuals interact, and perceive the world.
- Culture is often originated from or attributed to a specific region or location.



CULTURAL DIFFERENCES

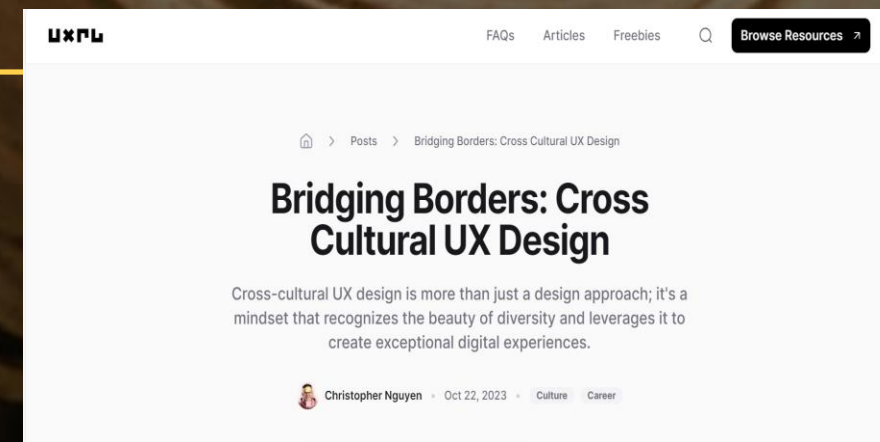
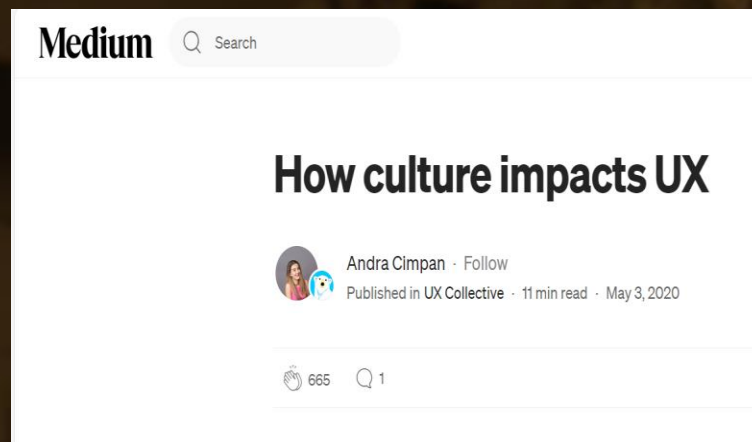
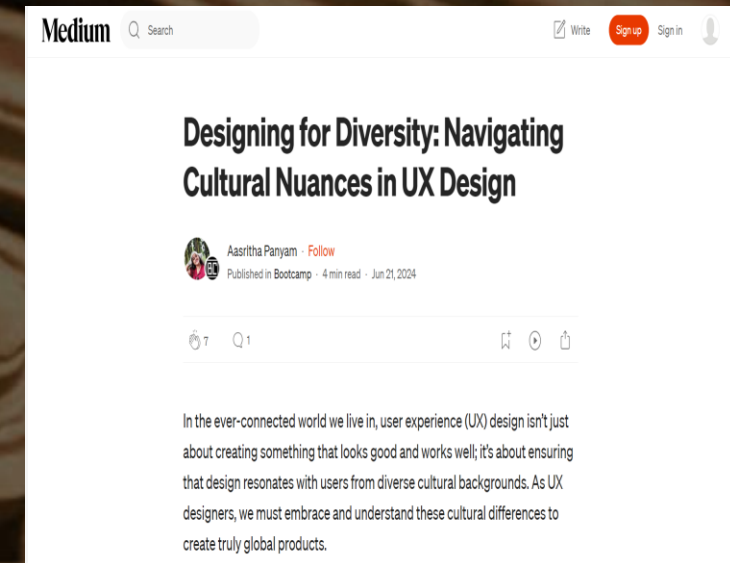
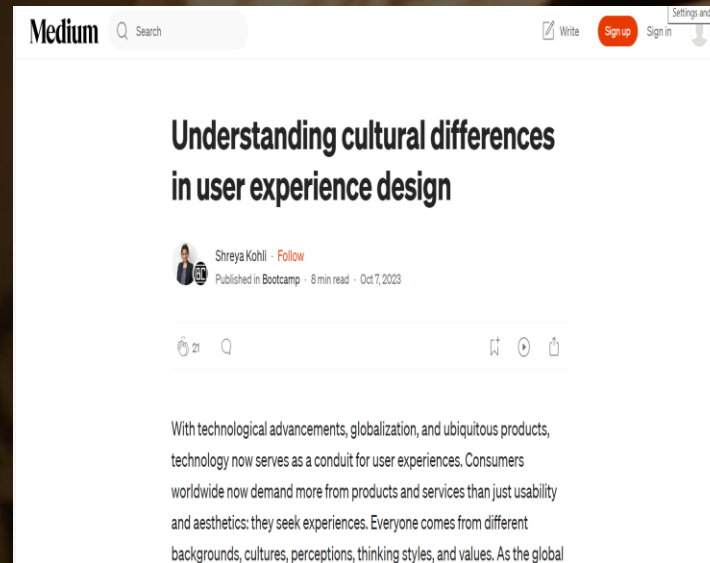
- Variations in values, beliefs, behaviors and customs that exist between different groups of people based on their cultural background.





Can you think of a time when cultural differences impacted your understanding or interactions with someone else?

CULTURAL DIFFERENCES IN UX DESIGN



UX WRITING ASPECTS AFFECTED BY CULTURAL DIFFERENCES

Information Architecture

- The art and science of organizing information

Layout

- Arrangement of text

Storytelling

- Words and narratives illustrating user journeys

Level of formality

- Degree of professionalism used in tone

User addressing

- The way in which user is addressed in the experience

Humour

- Degree of wit or levity used in communication



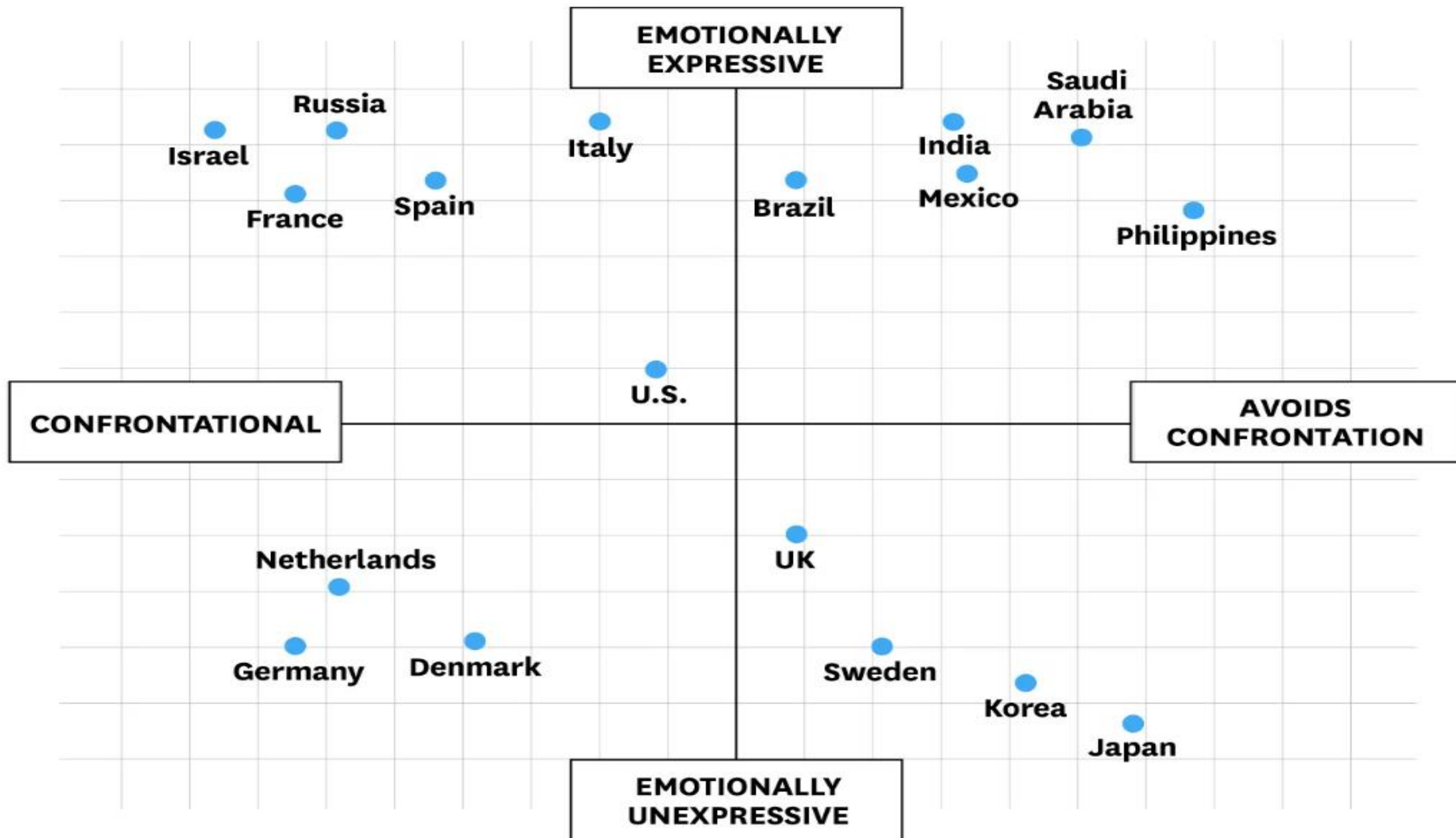


CROSS CULTURAL ANALYSIS: BANKING SYSTEMS

- The goal of this analysis is to explore the cultural influences on UX writing in real-time more practically.
- While banking fundamentals are universal, cultural perspectives significantly shape how banking is perceived across different regions and religions.
- Moreover, varying country-specific laws and regulatory frameworks play a crucial role in shaping these perspectives.



How do religious beliefs influence the way banking practices are structured and conducted?



CROSS CULTURAL ANALYSIS: INDIA VS GERMANY



COMMERZBANK



DIFFERENCE 1: NUMBER OF OPTIONS

- The term "number of options" refers to the choices available to users when using a product or service.
- German banks typically offer 3-5 options, while Indian banks tend to provide a wider array of choices.
- Indian banking websites often feature footer sections with numerous options, contrasting with German banks that prioritize fewer options and more whitespace.
- This difference stems from cultural perspectives: in India, a greater number of options signifies quality and variety, whereas in Germany, fewer options are often preferred.

EXAMPLES

Available in : **Hindi**



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- CAREERS
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- CORPORATE BANKING
- EX-EMPLOYEE
- ANNOUNCEMENTS
- FOREX CARD RATES
- VACANT LOCKERS
- PENSIONERS PORTAL
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- APR CALCULATOR
- PHOTO GALLERY

- ESG STATEMENT
- GREEN DEPOSIT POLICY & LENDING FRAMEWORK

- RTI ACT
- REGULATIONS
- REGULATORY DISCLOSURES
- DISCLAIMER
- **IMPORTANT LINKS**
- RBI KEHTA HAI
- RBI MONETARY MUSEUM
- GENERAL INFORMATION ABOUT THE MUSEUM
- PRADHAN MANTRI JAN DHAN YOJANA
- INTEGRITY PLEDGES
- OTHER LINKS
- E-VOTING
- SMART ODR
- E SYNDICATE BANK DP DETAILS
- CKYCRR AWARENESS
- PRIVACY POLICY FOR LOAN RECOVERY APP

- ONLINE ACCOUNT OPENING
- PRE-FILLED APPLICATIONS FOR RETAIL LOAN PRODUCTS
- DOWNLOAD TDS CERTIFICATE FORM 16 A
- GST INVOICE PORTAL
- CANARA E TAX
- NACH E MANDATE
- CCIL FX RETAIL PLATFORM
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3.00%
Interest pa


Hello, what can we do for you?




I need a checking account




I need a loan



I want to invest money



I need construction financing



I would like a consultation appointment

Number of options: Postbank (Germany)

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SIP Calculator

Education Loan Calculator

Retirement Calculator

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Complaints and Grievance Redressal

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Personal Loan

Home Loan

Car Loan

Ways to Bank

Digital Banking

Mobile Banking

Internet Banking

iMobile Pay

WhatsApp Banking

Pockets

Ask iPal

ATMs and Branches

ICICI Bank Group Websites

ICICI Foundation

ICICI Lombard General Insurance

ICICI Prudential Life Insurance

ICICI Prudential AMC

ICICI Venture

ICICI Direct

ICICI Securities Primary Dealership Ltd

Explore

Interest Rates

Service Charges and Fees

Account Activation Process

Important Information Related to Digital Lending

Other

Career Opportunities

Do Not Call Registry

Customer Service Policies



Business Conduct and Ethics

Use of Unparliamentary Language by Customers


Fair Practice Code for Lenders

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Help & Contact

Here you will find quick help on important topics as well as the opportunity to contact us.



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First aid if you lose your card: Everything you need to know about blocking your card and ordering a replacement card.



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Our cash finder shows you all the options for free cash withdrawals in Germany.

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Referral program
Schufa information
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Popular

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DIFFERENCE 2: INFORMATION ARCHITECTURE (RICHNESS OF CONTENT)

Indian Banking Websites:

- Abundance of information across various formats including blog posts, comprehensive self-help guides, numerical elements like loan calculators.
- Educational videos on banking products and financial literacy.

German Banking Websites:

- Less extensive content compared to Indian counterparts, fewer blog posts or articles on financial subjects.
- Basic self-help guides with limited details, sparse use of numerical tools or calculators.
- Minimal presence of educational videos or multimedia content.

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flow

Thought leadership platform for corporate clients

latest insights and articles



dbSustainability

Supporting clients with ESG integration into investment processes

latest reports



Climate Statement

Deutsche Bank's numerous climate-related activities

fighting climate change



DE



Share price (EUR)

15.87 ▲ 0.13
EUR

Intraday (Xetra, Jul 4, 21:05)
Relative Change: 0.8%
High: 15.88 EUR
Low: 15.72 EUR

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Blog Post: Deutsche Bank: Germany


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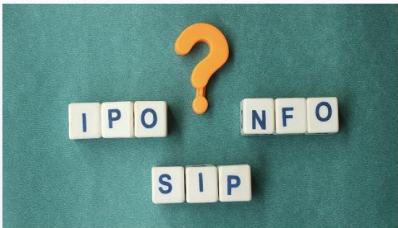
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Credit Card

Know More



Digital Savings Account


Know More

View All

Open Dialogue

Expert views & insights on macroeconomics & markets


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https://www.axisbank.com/courier-scam-awareness

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Service Topics



Contacts

We have an open ear for your concerns - whether you are a customer or not.


[All contacts](#) →



Price Information

Up-to-date, fast, and complete information provide the basis for successful investment decisions.

[Overview of price information](#) →



Overview for Suppliers

Commerzbank procures a wide range of goods and services to become the best bank for its clients.

[To the overview](#) →

[Information Volume: Commerzbank \(Germany\)](#)

DIFFERENCE 3: VOICE & TONE (LEVEL OF EMOTIONALITY)

Indian Banking Websites:



- Emphasize an emotional tone in communication.
- Focus on emotional themes such as pride, love, peace of mind, and personal experiences.
- Communicate values of care and support to connect emotionally with customers.


German Banking Websites:



- Utilize a subtle and practical tone.
- Highlight practical aspects such as comfort, convenience, flexibility, security, and safety.
- Focus on providing clear, factual information to meet customer needs effectively.


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 We make you feel special

Important Notices:

1. ₹ 2,000 Denomination Banknotes – Withdrawn from Circulation


2. [Reserve Bank – Integrated Ombudsman Scheme, 2021](#)

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GREAT OFFERS FOR GREAT EXPERIENCES

HANDPICKED OFFERS


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Get 10% instant discount on



Get your markup fees waived





Emotional Tone: ICICI: India

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The Sparkasse checking account is full of advantages

- ✓ Make contactless and mobile payments with **Apple Pay** or the app ¹ “**Mobile Payments**” for your Android™ smartphone
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The account that reflects your success

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Specialé Salary Accounts

SPECIALÉ

Salary Account

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HDFC SKY: Invest in MFs, Stocks, IPOs, F&O and more. ZERO brokerage for first 30

HOME

PAY
Cards, Bill Pay

SAVE
Accounts, Deposits

INVEST
Bonds, Mutual Funds

BORROW
Loans, EMI

INSURE
Cover, Protect

SHOP
Offers, Discounts

Calculators For Your Needs

Offers for You

Need Help?

Personal Loan EMI Calculator

Calculate your monthly outgo with our personal loan EMI calculator

Home Loan EMI Calculator

HDFC SKY

Zero brokerage,
1st 30 days



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Insta Service

Fraud Awareness

PRODUCTS

SERVICES

ASK EVA

QUESTIONS

REQUESTS

Emotional Tone:

HDFC (India).

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What we strive for

In response changing expectations in today's always-on digital society, ING wants to provide you with an experience that is personal, easy, relevant and instant.

Personal is about recognising you as an individual and getting to know your needs, goals and challenges so you feel valued. For example, we should not ask you for information twice when we interact with you, and we tailor messaging to your specific situation.

Easy is about taking the complexity out of banking, making it intuitive, transparent and understandable so you feel confident. For example, we aim to clearly price products and services, we avoid complicated jargon and we're always accessible.

Relevant is about bringing value to you, anticipating your needs and proactively providing the right insights, advice and solutions at the right time, making you feel empowered. For example, guiding you on difficult financial decisions, like re-financing a mortgage in an environment of rapidly increasing interest rates.

Instant is about having solutions at your fingertips that put you in the driver's seat of your finances and making you feel in control by allowing you, for instance, to switch seamlessly between self-service banking on the app and personal advice in a branch.

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Private customers Business customers Corporate banking Career

Cash & Branches 



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Accounts & Cards

Loans

Securities & Savings

Real Estate & Financing

Insurance & Pensions

Your access to all online services



Whether you want to carry out your daily banking transactions, change your address, reorder account statements or increase the limit on your credit card: you can carry out a wide range of tasks online yourself. Quickly, conveniently and securely.


Use online services






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Seamless digital process



Minimal documentation



Hassle-free disbursement




Create memories with your loved ones in your dream home!

With an ICICI Bank Home Loan


AVAIL A HOME LOAN NOW *T&Cs.

Offers for you!!




Savings Account
Open Insta Save Account in 4 minutes.

OPEN NOW >




Credit Card
Get the right card for you.

GET CREDIT CARD, INSTANTLY >



Home Loan
Digital sanction with benefit of special processing fee


AVAIL HOME LOAN, NOW >




Personal Loan
For all your needs, up to ₹ 50 lakh

AVAIL PERSONAL LOAN, NOW >


Grow your Investment




Fixed Deposit



Mutual Fund




Invest in Stocks



Retirement Planning



For your banking needs & resolution,

 **1800 1080**

CONTACT US

FIND THE RIGHT PRODUCT FOR YOU

LIFE STAGE SOLUTIONS

DIFFERENCE 4: PUNCTUATIONS

Indian Banking Websites:



- Use punctuation marks that convey emotional emphasis, such as exclamation marks.
- Employ punctuation to express enthusiasm, urgency, or positivity in their messaging.


German Banking Websites:



- Typically use minimal punctuation, often limited to subtle full stops.
- Focus on clear and concise communication without emotional punctuation marks.


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Digital sanction with benefit of special processing fee
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Emotional Tone: ICICI India

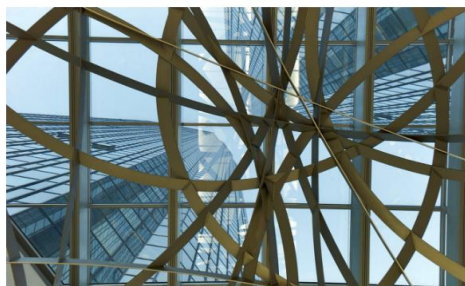
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Products and services



Client centricity

Deutsche Bank's set-up includes four divisions that are well-positioned to grow:

- a leading European Corporate Bank based in Europe's largest economy,
- the Investment Bank focussing on its traditional strengths in financing, advisory, fixed income and currencies. It continues to provide strategic advice to corporate clients including a focused equity capital markets business,
- the Private Bank focussing on private customers across all segments as well as business clients. It will build on its position as market leader in Germany, as a focused bank in Europe and a highly competitive wealth manager,
- the asset manager DWS continues to pursue its objective of becoming one of the top-10 asset managers globally by investing in growth areas and playing an active role in the consolidation of the asset management industry.

Responsibility

We aim to do business in a responsible and sustainable way that has positive impact. We support education, enterprise and communities through our corporate social responsibility. We're proud that many of our employees take part in civic engagement. We believe art and culture should be open to all. We support young sporting talent too.



DE



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on Flights,
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Monday



Up to 20% off
on Flights,
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Monday &
Thursday



Up to 15% off
on Flights,
Hotels & Buses.
Tuesday &
Friday



Up to 15% off
on Flights,
Hotels & Buses.
Wednesday &
Saturday

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Purpose



Dedicated to our clients' lasting success and financial security at home and abroad.

Strategy

Deutsche Bank is the leading German bank with strong European roots and a global network. The bank focuses on its strengths in a Corporate Bank newly created in 2019, a leading Private Bank, a focused investment bank and in asset management.

Business

Deutsche Bank provides financial services to companies, governments, institutional investors, small and medium-sized businesses and private individuals.

Roots

Deutsche Bank was founded in 1870 to accompany German businesses into the world, and has worked across borders ever since.

DE



Confrontation Tone: Deutsche Bank: Germany

DISCLAIMER: NOT ALL DIFFERENCES ARE CAUSED BY CULTURE

- **Not all differences in UX writing seen and discussed between Indian and German banking websites are solely influenced by culture.**

Other factors that can contribute to these differences include:

- Brand voice and tone
- Target audience
- Market trends
- Personal preferences of the writer/designer
- User/customer preferences
- **However, culture does play a crucial role in shaping writing styles and choices**

INCORPORATING CULTURE IN UX WRITING PROCESS

- Balancing cultural awareness and avoiding prejudices is crucial in UX writing.

It's essential to:

- Incorporate cultural considerations thoughtfully and without fear.
- Maintain clarity and precision in communication.
- Conduct thorough desk research, including primary literature, research papers, and online content.
- Diversify research sources to gain a comprehensive understanding.
- Work with localization experts
- Work with tools, literature, models and theories.

CULTURAL DIMENSION MODEL: GEEST HEFSTEDE

- Developed by Geert Hofstede to understand cultural differences.
- Key Dimensions: Power Distance, Individualism vs. Collectivism, Masculinity vs. Femininity, Uncertainty Avoidance, Long-term Orientation.
- Applications: Helps in cross-cultural communication, negotiation, and organizational behavior.
- Insights: Influences decision-making, leadership styles, and teamwork globally.
- [Country comparison tool \(hofstede-insights.com\)](https://hofstede-insights.com)

AI's FUTURE IN TAILORED UX WRITING



“

"Think like a wise man but communicate
in the language of the people." -- William
Butler Yeats

”

- HOMER, THE ODYSSEY



THANK YOU!