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myTarget Insights

(a.k.a. "Hey, the little guys want to see their big data.")

Purpose

The purpose for the app is to make customers aware and educate them on their spending habits both in physical retail locations as well as online at Target.com. Think of this as the personal Google Analytics dashboard of the Target customer.

Big data, APIs and data visualizations are huge right now but these tools mostly reside in the hands of trained professionals. Who says that the average Target customer wouldn't benefit from seeing their buying trends depicted through a custom dashboard? I would argue that through the Insights dashboard, Target can educate customers on how to spend smarter, show them what other shoppers recommend and keep them up to date on sale items that they regularly purchase.

The goal is to show the customer not only how much they are spending but also what they are purchasing and how frequently. The app would suggest money saving tips such as, "you could purchase the Method brand shampoo and save $6 per month." This also allows Target to market its branded products. There are multiple opportunities for cross-selling within the app. Pairing objects together, suggesting a slightly better quality product and offering up customer reviews to help the customer choose the best product for their situation.

The transparency in their purchasing habits would build trust with the Target customer. Transparency is a hot topic and allowing the customer to access their information where and when they want it, allows Target to appear current in the marketplace and dialed in with the customers needs in mind – user centered design.

Technical

myTarget Insights, would simply lay on top of the current iPhone and iPad apps. All that would be needed would be a simple "Insights" button to allow the user to navigate to their dashboard and the current landing page. The app could easily be reworked to allow for a few charts and graphs to be incorporated. All current search and shopping functionality within the app would stay as it currently is. This idea of an overview "service layer" dashboard could also be ported to the browser environment quite easily.

Wireframes

The wireframes depict:

- myTarget Insights main bar chart would show spending over time. Each time segment (day, week, month, etc) would have a spending average depicted as a bar. The bar would be clickable where the user could get additional details.

- The "You could save x dollars…" section would take the user's historic purchasing trends and forecast future savings by choosing Target branded products. The main

idea is that you are taking historic data from the user and making it proactive. When clicking in this section, the interior page show how myTarget Insights arrived at "x" savings over 6 months. Lets do the math and prove it to the user that they can save this amount. Lets also make it easy for the user to research these "suggested" products by offering up a popover box with prices, options and customer reviews.

- In keeping with the purchases over time, lets show them via a calendar section when they made purchases. A quick popover shows how much was spent as well as a copy of your receipt. myTarget Insights could also be used to reference past purchases. If you loose a receipt, no problem, pull it up on your phone or iPad to reference in one easy to find place. Returns made easy.

- myTarget Insights should also be used as a jumping off point to encourage purchases. Running low on an item, find it your receipt or Top Purchases; click on it, and the app will take you directly to that item in the online store. The dashboard should allow customers to mentally jump from "ah, I did purchase that last month," to "oh, I liked that product and I need a refill."

I see myTarget Insights as an invisible layer for the user. If the user doesn't care about their spending habits, cool, no need to use it. But for the budget conscious shopper, this tool could be very useful in setting budgets and staying on target. With smart phones in everyones pockets, this could be your handheld buddy to track purchases. "What size did I buy last time?" or "What color do I have at home?" It's just another layer of intelligence, where you need it and when you need it.

Limitations

In reviewing the API documentation, many of the functional requirements of this concept rely heavily on accessing the customer's personal buying data. The API documentation focused around store and product availability and not so much on customer user trending. If these pieces of information were not service enabled, this concept would be very difficult to pull off. However, personal data could be pulled from a "perks" card account. For example if a store has a frequent buyer program tied to a customer phone number or key chain scan card then this data would be readily accessible.

The app also assumes that you have a Target user account. Currently, the iPad app does not require you to sign-in to user the app. I really do not see this as a huge hurdle because it's standard practice in the app industry to require users to sign up for a user account.

Conclusion

I hope you like my idea. I think it's a great combination of data mining, web 2.0 technologies and mobile technology all building a smarter environment for the user.

Thank you!