

UNIVERSIDAD VERITAS

INTERNATIONAL MASTER OF INTERACTION DESIGN

SERVICE DESIGN
DIGITAL BANKING

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SAN JOSÉ, COSTA RICA OCTUBRE 2015

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INTRODUCTION

Background

Service design is the activity of planning and organizing people, infrastructure, communication and material components of a service in order to improve its quality and the interaction between service provider and customers. The purpose of service design methodologies is to design according to the needs of customers or participants, so that the service is user-friendly, competitive and relevant to the customers. Based on that During the Service Design course that is part of the interaction design masters program, we researched and developed a service design concept around the topic of digital banking.

Taking in consideration that digital banking is the new buzz word in the banking sector, with banks all around the globe hopping onto the digital bandwagon. Just like how the introduction of mobile technology massively disrupted innovation in the banking sector, digital banking is now doing the same. Banks of all sizes are making sizeable investments in digital initiatives in order to maintain a competitive edge and find good solutions to improve their services and make their user happy by provide them new digital services to satisfy their necessities.

Our goal

Design a financial service for digital users who are not digital banking users yet by addressing their needs, intentions, and contexts.

Opportunities

- Communicate with the user by a clear, simple and common language
- Create a guided process, from the onboarding to daily activities, in which we can provide a strong customer experience as a means to create a long lasting loyalty
- Create a personalized interaction so that customers won't have to go over the same meaningless processes every time
- Design a service to build trust, a sense of safety and a broader relationship than just opening an account
- Deliver the service to the users so that they can take the best advantages out of it
- Design an effective way for users to receive the same brand experience from all the different channels that the bank uses
- Create a connection between the digital channel and the branch in order to overcome the need for a human being at moments of truth

Success criteria

- Enhance and surface Value Proposition for online banking: Simplify and improves people's life
- Does that in such a way that differentiates from the competition
- Becomes part of ordinary day to day life, seamlessly / effortlessly

Timeline

Week 1 - “Introduction”

Presentation to Service Design and it's principles, brief history and case studies and research planning.

Week 2 - “Exploring consumer needs and intentions”

Getting to know the user goals and needs through research activities such as interviews and safaris. Mapping research findings with different tools such as service blueprinting, journey mapping, Co-Design research and planning

Week 3 - “Generating to learn”

Designing the Co-Design Workshop. Workshop with different stakeholders, Workshop debrief, ecology mapping and actor intentions findings for valuable insights

Week 4 - “Synthesizing “what is” to “what could be”

Emerging themes and insights into design principles, ideation and concept sketching/prototyping activities and test planning

Week 5 - “Developing concepts”

Interviews and co-design testing, storyboard, blueprinting, sketching and service modeling

Week 6 - “Communicating the service concept”

Experience concept refinement and testing

Week 7 - “Producing, Reviewing”

Video storytelling and film production

Week 8 - “Presenting the final service concept”

Deliverables Building: Insights and design principles refinement, experience videos, service model and roadmap and final presentation

PRIMARY RESEARCH

Approach

We set out to gain a deep understanding of prospective online banking users by personally meeting people face to face. Interviewing was the main research method we carried out with them in order to generate input about what their needs are and how the context in which they unfold. We also did guided explorations of the online banking platform, called Safaris, where people were asked to do a transaction and comment step by step their thoughts. By organizing this input using several maps and frameworks we brought patterns to surface and were able to identify several important findings.

Interviews

In order to know more our users and get key information we performed some interviews and get their general insights, thoughts, feeling and their perspective about the digital banking. Based on that we develop a strategy questions to identified what our users value most and what they don't of banking digital and not digital services and which is the role of technology and banking on their live.

Safaris

The other Research methods that we use in order to get key data from our users was the self, family and friends safaris to understand the current service. In order to get additional data, we went on location by ourselves and with family and friends to use the current digital bank service in order to experience what it is like first-hand.

Our two main goals were Gather information about a service in the real world and Identify what makes for a good service experience across many different service types.

Using this method was a useful exercise at the beginning of a design process. because gave us a rich understanding of services and are relatively easy to structure and help us as a team tune into service touchpoints and experiences, and interrogate these in new ways.

Safari - Interview

Findings

- It was very helpful to use “Ubicamos”, in order to have a # ticket before the user arrived to the bank
- As soon as the user arrived to the bank, noticed that was very crowded but having their digital ticket let it he knows that he have to wait 5 minutes was very helpful for me
- Around 3 - 4 minutes the user was successfully attended
- The people on the bank was very friendly and collaborative
- the users usually use the bank application to make payments and user transferring money from his account to others accounts
- The experience with the current mobile platform is useful because is quick.
- The user will like to be able to save account or add new ones on his favourite list from the mobile app
- The user will like to be able to reset his password without calling or going to the bank
- The user don't know nothing about other services or apps that the bank offer
- The user used FULL ATM as well, but will be helpful to find more of this ATM around the city
- Bank digital services aren't human-oriented design, instead, they are focused on features and channels
- The users love to feel accompanied and guided
- Users are worried about making mistakes and the services do not currently help in preventing them



User Journey

The journey map was created with the goal to understand, analyze what the user do during the process, what they were thinking and how did they feel about their experience. Our journey map created is mapping out the total customer experience across all touchpoints between the customer and the organisation, from initial contact, through purchasing, after sales support, and hopefully onto renewal / repurchase. It maps the experience that:

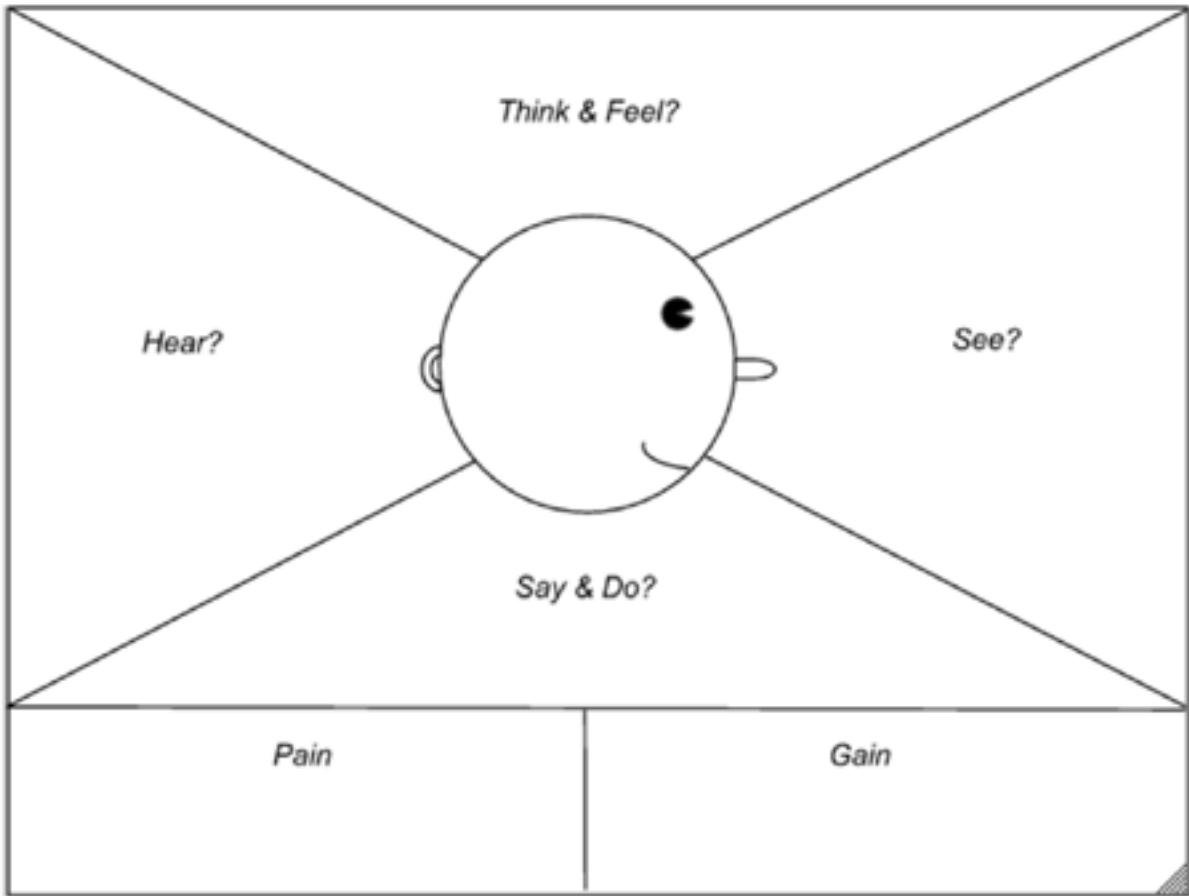
- you want to provide to the customer
- the customer would like to receive

And what are the most important factors from the customer's' perspective in determining whether they will remain loyal to your brand. The gaps between the desired customer experience and the one actually received – the “moments of truth” – indicate where the actions need to be focused.









Empathy Map

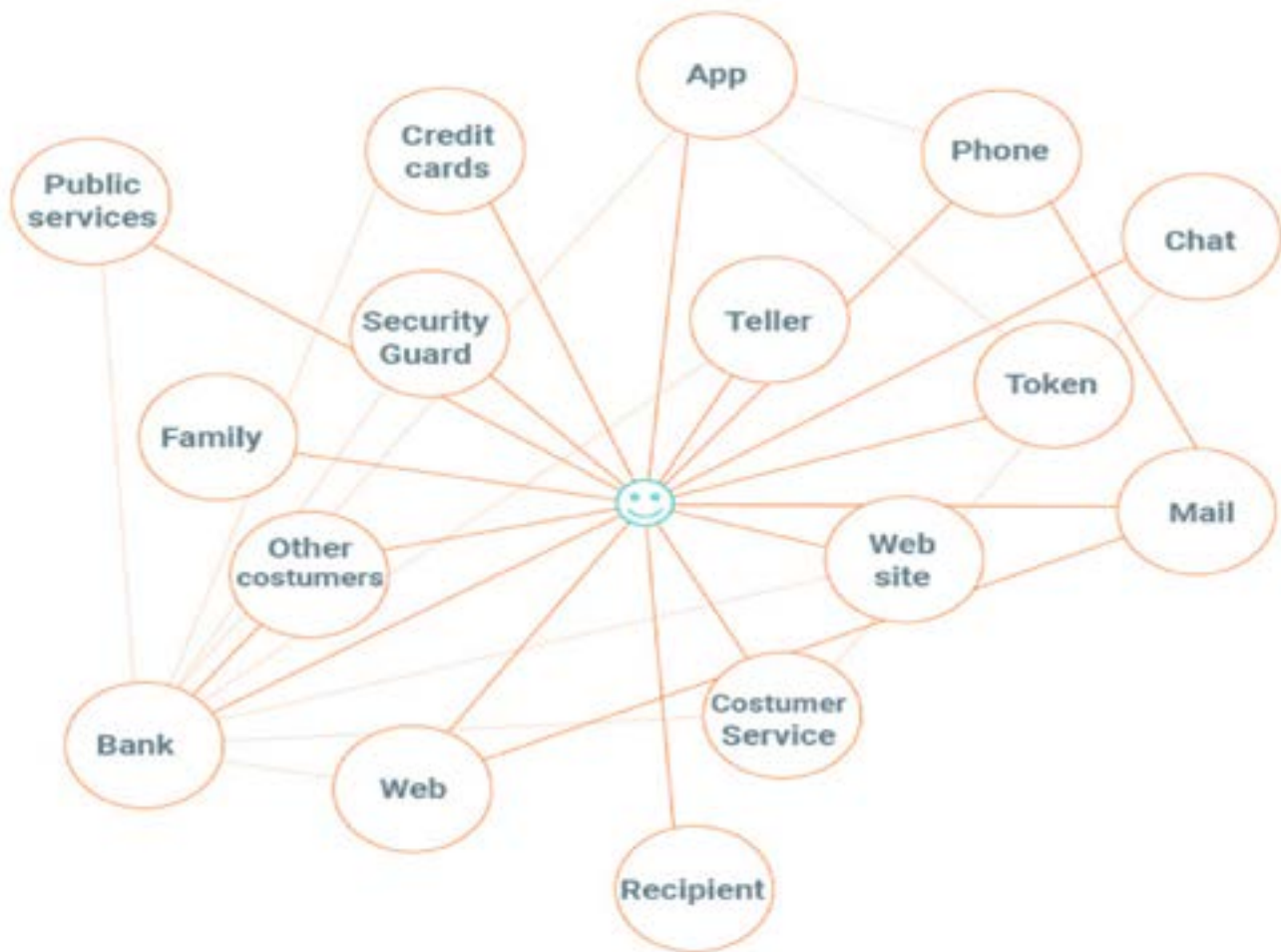
An empathy map is a collaborative tool that we used to gain a deeper insight into our users, our empathy map represent a group of users that help us to understand user Pain Points, Gain Points, what users hear and think/feel, see and say/do.



Ecology Map

Then, with all the information gathered we need to create a graphical representation of the systems at play in an individual's life based on our main topic financial/bank services. This help us to understand how value is created and exchanged within the system.

						
	Hear	Think/ Feel	See	Say/ Do	Pain	Gain
ALL	They want my money I don't want to be a market value I am busy!	"This is serious" Banks are boring	Brand	Doing things from home	Memorabilia A lot of steps	
BANK	A lot of people, Long lines, Wast of time	Someone else is doing "things" for me	People, behaviors	Wait	Have to go there, time	Relief
ONLINE	Pragmatic	Afraid of make mistakes Lack of confidence	Ads Promos Balance	Navigate A lot of steps clicking confirmations	Unsecure feeling	Time Control Accessbility
MOBILE	Unsafty Paranoia	Confusion	Less ads Balance	Navigate A lot of steps clicking confirmations	Submitting info could be uncomfortable Unsecure feeling	Time Accessbility Independence



CO-DESIGN

Approach

Co-Design or Participatory Design is an approach to design that strives to actively involve all stakeholders in the design process to help ensure the final result meets their needs. With that very same goal in mind we designed a workshop activity for the bank employees and customers to attend so that we could gather each stakeholder perspective and learn about how to improve the bank's digital experience and make it part of people's daily life. After the workshop was done, we wrote down the most relevant inputs we got on post-it notes and built a map for finding relations and patterns among them that would lead us to new findings.

Co-Design Workshop

We designed one activity workshop using the wire framing as one of the most valuable parts of any service design project. It can save us as designers tons of time by hashing out the details of a site's architecture, functionality, and content prior to actually starting a service design.

Our main objective was to understand how client and employees see in their minds the key components to make the bank digital services quick, useful, secure, easy to use and convenient for them in order to improve their digital experience and make it part of their life.

Co-Design



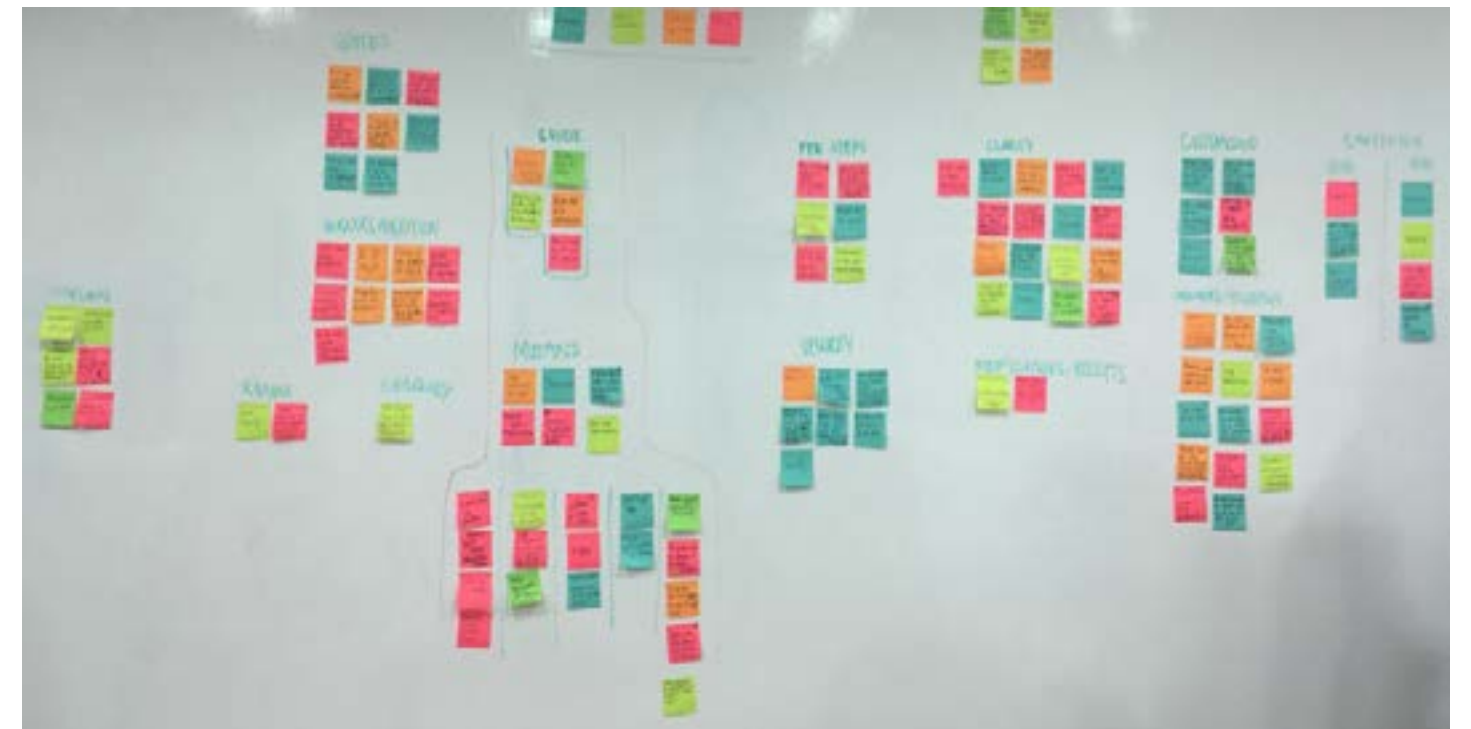
Workshop Debrief

We spent a lot of time trying to organise our ideas and came up with steps of how we are going to tackle the activity. Once we agreed and have our objective and goals defined we split the team into sub teams and divided responsibilities. Team 1 worked on the scripts that we used on our face to face with clients and employees, and team 2 worked on set up each work table (2 tables) and defined how the activity must be step by step.

We had the opportunity to rehearse one time the complete activity and be able to get key feedback and improved our activity. Once we were sitting with our user we felt comfortable and we were able to make them comfortable too and get the information we need to get our insights and key findings by also getting their artifacts of the co-design session.

Framework (+/-)

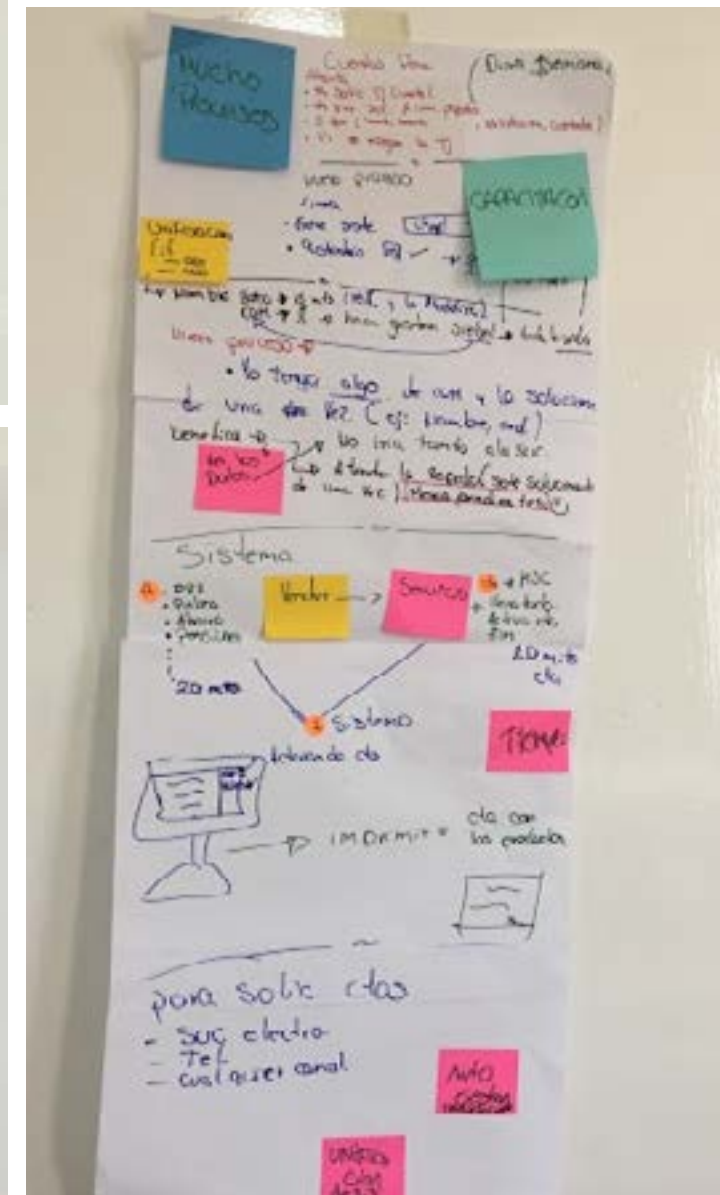
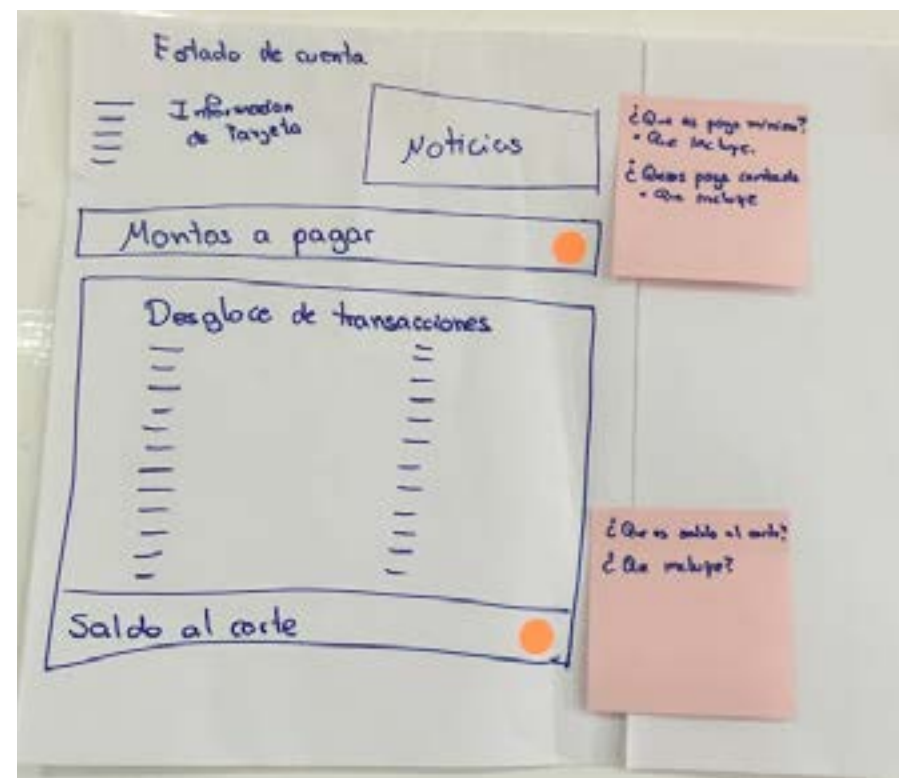
The framework used was the one where we identified positive aspects, negative aspects and new ideas that were proposed by the users, then we classified the different ideas on groups based on security, guides, clarity, and emotions



Co-Design Process

Findings

- Feeling secure is the most important key item for the user
- Users need to feel that the digital bank tools are part of the bank
- The users love to feel accompanied and guided during the process
- Bank digital services aren't human-oriented design, instead, they are focused on features and channels
- The user wants to be in absolute control of their money and digital system iterations
- Current information provided by most banks is not enough to empower their customers on the use of their digital services
- The first user experience using the bank digital services is a key decision for them to use it again or not
- The users are willing to use the bank digital services if they receive a tutorial before using it



SYNTHESIZE

Approach

This stage is all about transforming the vast amount of information we gathered on previous stages into more concise learning. For doing so first we identified the different types or categories of people we found based on their needs (people with similar needs should fall into the same category). For each category we built a single page document that exhibited the most relevant qualitative characteristics of the person they represent. We call these “Personas” and we use them for both generating empathy and maintaining the alignment between the needs of that “Persona” and the design product/service throughout the whole process. Later on we used these “Personas” to help us conceive how the service should address each user’s needs and state the Design Principles. Finally, we developed, opportunity statements that helped us find a direction for which to drive our design.

Insights

- The language that the platform speaks lays the foundation for the user’s trust.
- Each time the customer uses the application, the experience must be flawless, clear, and easy to use. The user should never find himself lost or feeling alone
- Digital banking services are not user-centered these services are focused on features and channels
- When it comes to bank transactions they are usually related with decreasing your budget, this normally makes people feel unhappy
- People check their accounts not just know how much money they have, but to understand how to live their lives
- People are usually busy when they use online services and they are also scared of making mistakes

Persona

Nela

Accountant. 34 years old. Heredia.



"What is a BAC token?"
"Whenever I have to go to the branch I only use the kiosks, I don't have time for tellers and long lines"

GOALS
- Feels confident about her family's finances.

NEEDS
- Constantly keeps track of finances.
- Avoid spending time on the branches.
- Paying the loan she has with the bank.
- Paying the home services like phone, energy and water.

Opportunity

- The users love to feel accompanied and guided during the process
- Let the user think that they have the control
- Feel secure is the most important key item for the user
- Users needs to feel that the digital bank tools are part of the bank
- Make bank digital services more human-centered: today, they are focused on features and channels rather than the tasks people do
- The user wants to be in absolute control of their money and digital system iterations
- Current information provided by most banks is not enough to empower their customers on the use of their digital services
- The first user experience using the bank digital services is a key decision for them to use it again or not
- The user are willing to use the bank digital services if they received a tutorial before to use it

Design Principles

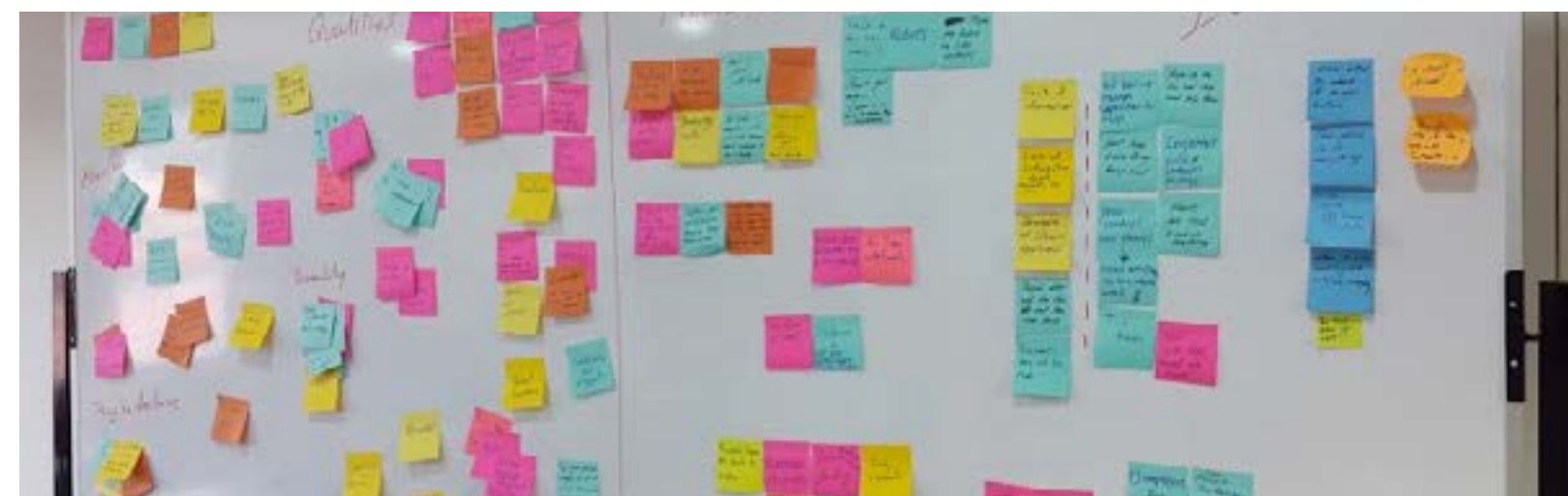
- **Have a clear goal:** No secret steps and big results. Whether small steps or big steps, always let the user know the goal and allow the user to know what is going on
- **Show me how this works:** Explain the steps of the transaction, Always be there in case of any doubt. Give feedback to every important decision
- **Help me but let me be in control:** Let me be in the driver's seat and make the decisions, but help me make the right ones
- **Only show me what I need when I need it:** People get overwhelmed when they see too much at once. Break tasks and information into small, digestible chunks. Hide options that aren't essential at the moment and teach people as they go



IDEATION

Approach

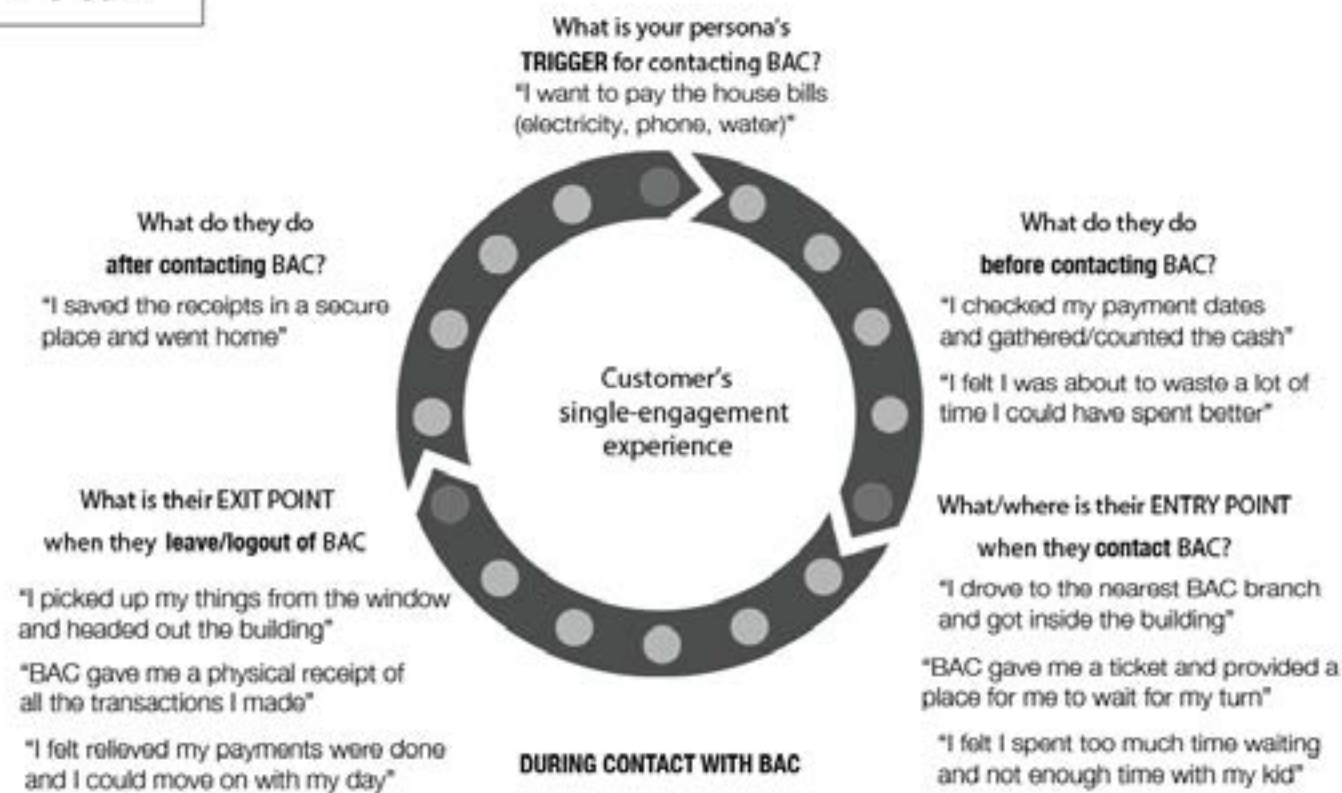
Once the foundations of the design were put in place on the previous stage we set out to generate how the whole service should behave based on several design tools or frameworks. These frameworks state among other things how would a typical user journey through the service be, what are opportunities and constraints we have to run our design through and what are the different layers the complete service offering we propose have. We strive to clearly state where is the value of our service proposal and how this value it's aligned with the users and the context we are designing for.



Lifecycle / Engagement Map

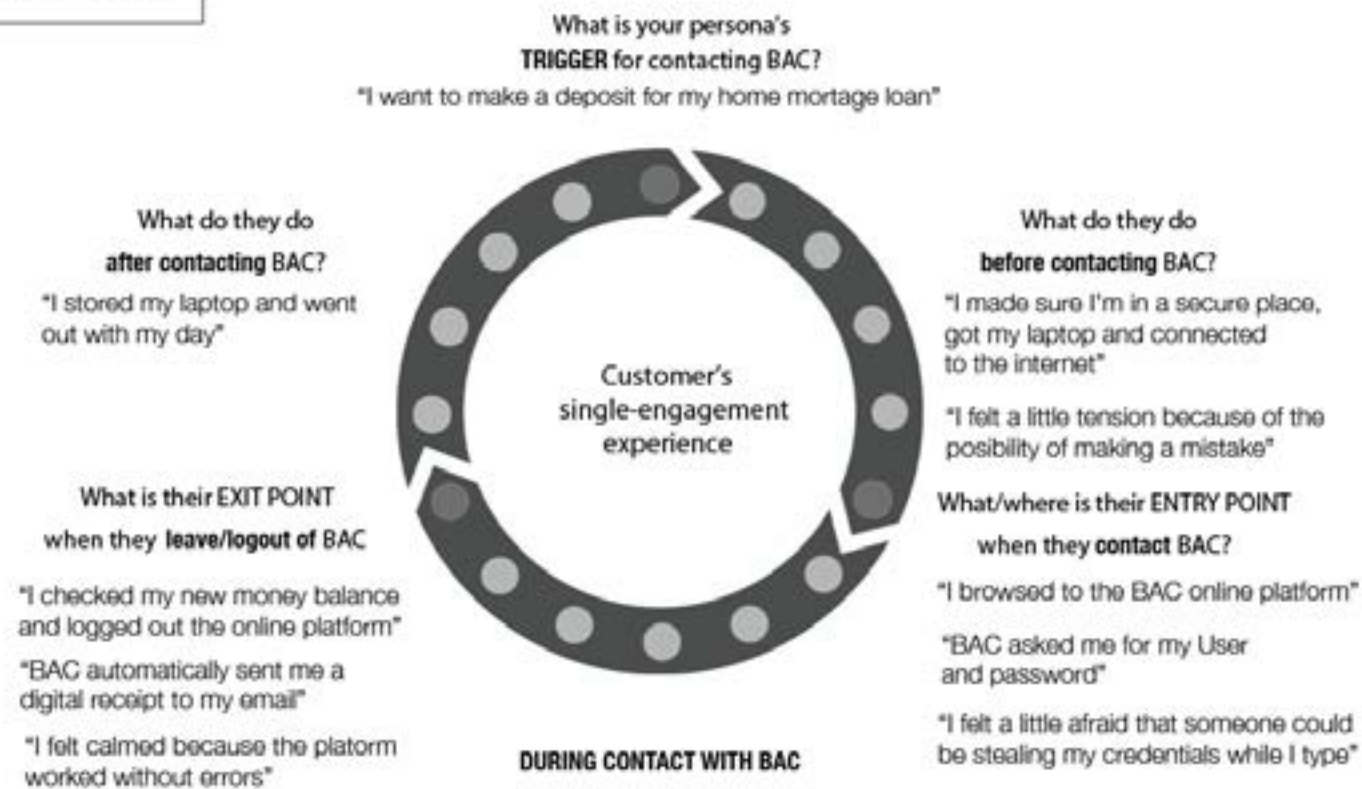
Marianela
Accountant
34 Years
Heredia

Customer engagement lifecycle, trigger-sequence



Alex
Designer
27 Years
San Pedro

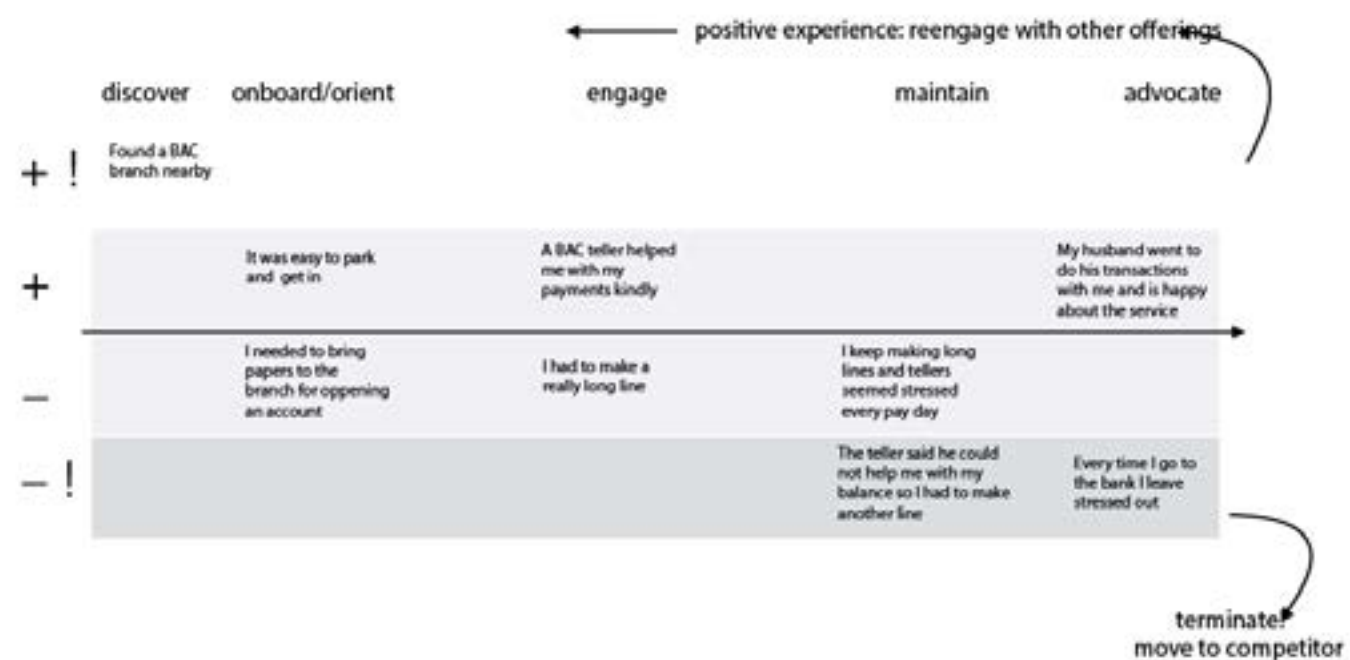
Customer engagement lifecycle, trigger-sequence



Marianela
Accountant
34 Years
Heredia

Customer engagement lifecycle, emotional journey

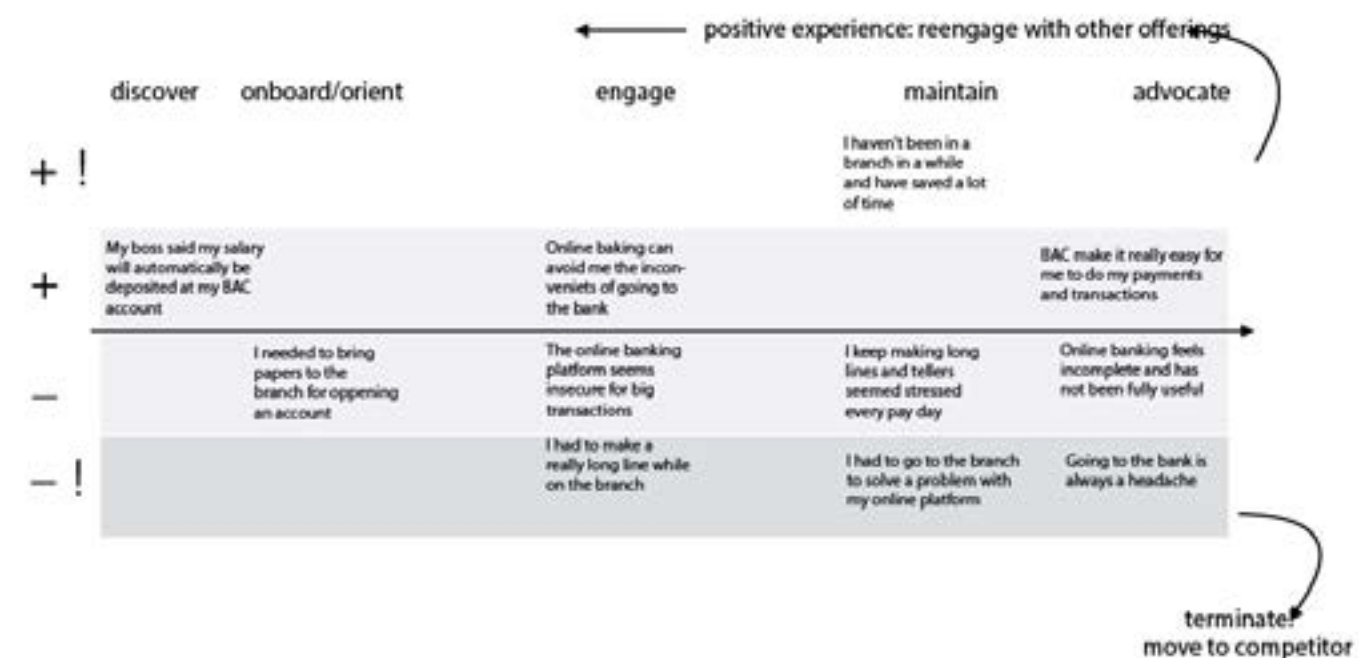
DURING CONTACT WITH BAC:



Alex
Designer
27 Years
San Pedro

Customer engagement lifecycle, emotional journey

DURING CONTACT WITH BAC:



Perception / Expectation

Marianela
Accountant
34 Years
Heredia



EMOTIONS: Unsatisfied, stressed, resigned, insecure

WHY: "Most of the time I end up doing never ending lines"

INSIGHT: Going to the bank is a waste of time that Marianela rather avoid if she could get over her fear/insecurity regarding managing money with technology

Alex
Designer
27 Years
San Pedro

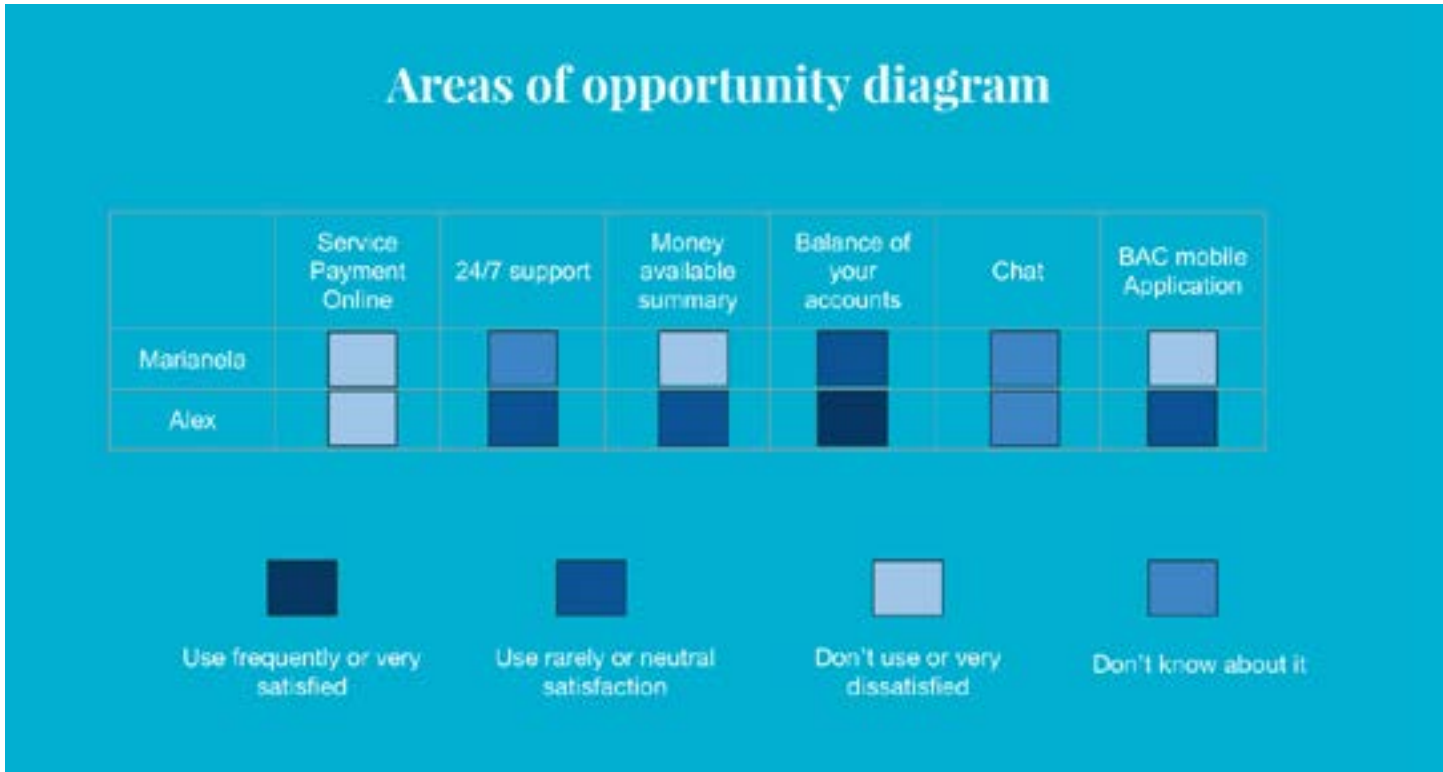


EMOTIONS: Unsatisfied, tense, disappointed, bothered

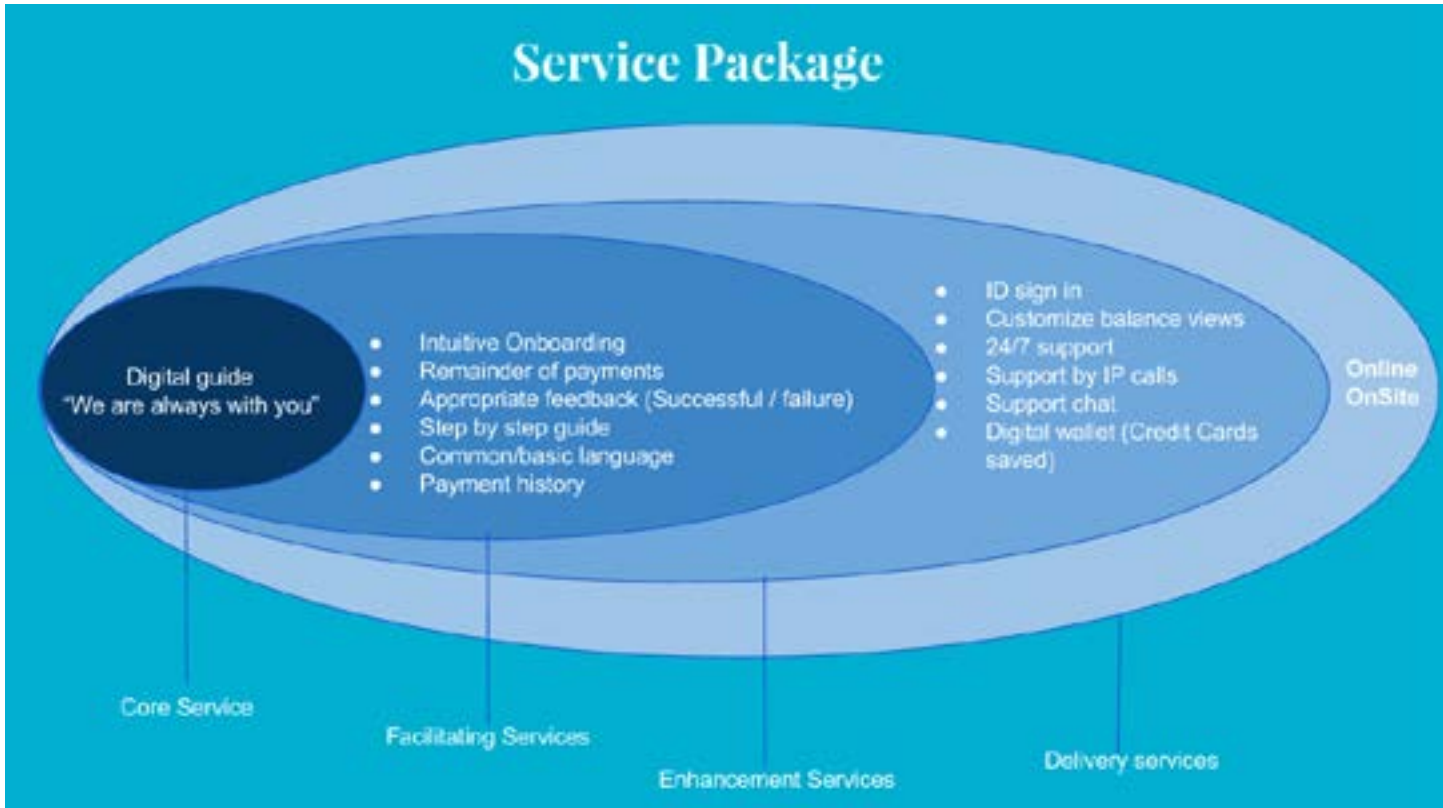
WHY: "I do not trust the Online Platform for big payments or important transactions"

INSIGHT: The distrust Alex feels regarding the online banking platform and the possibility of an error online (him's or the platform's) with his money scares Alex so much that he sometimes would rather go to the branch

Areas of Opportunity



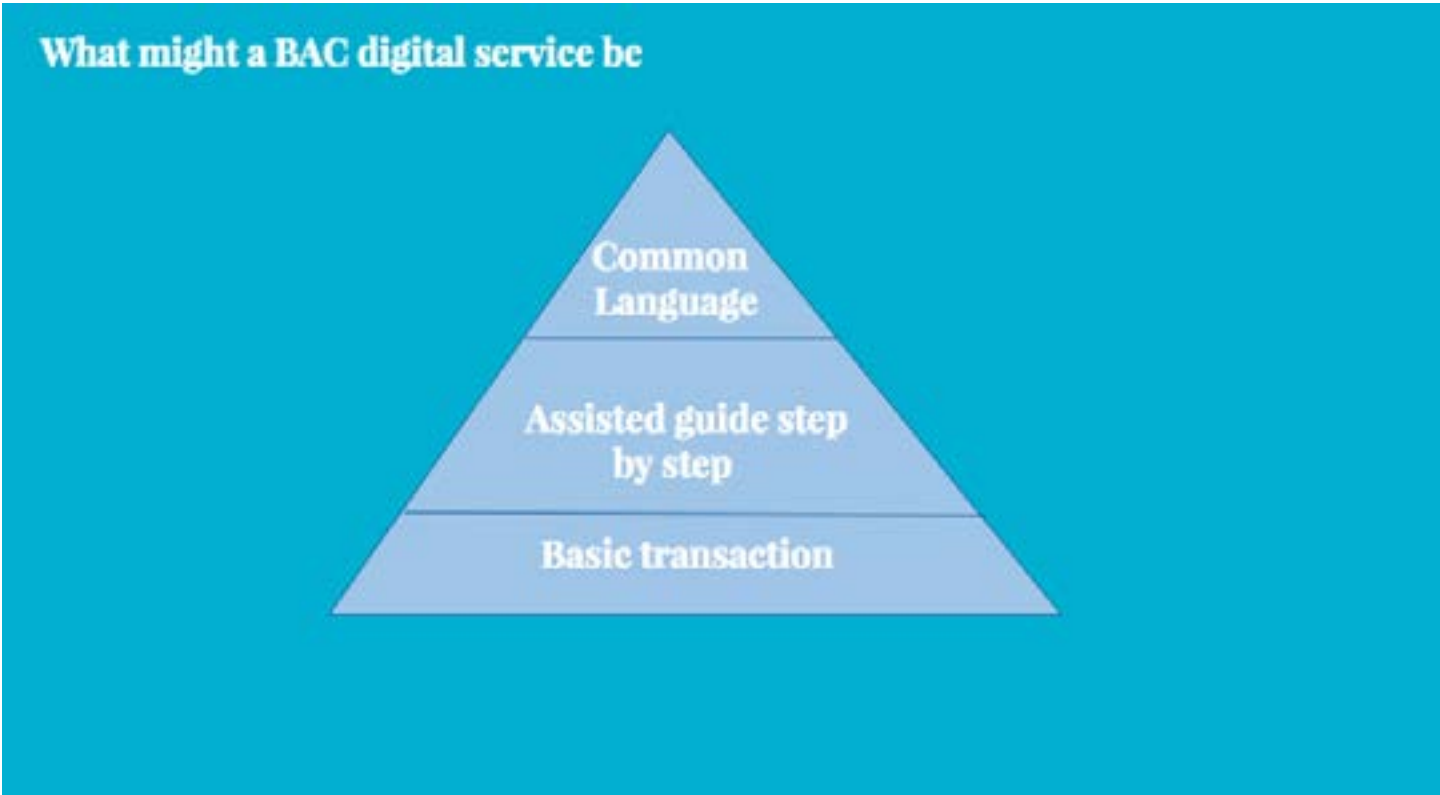
Service Package



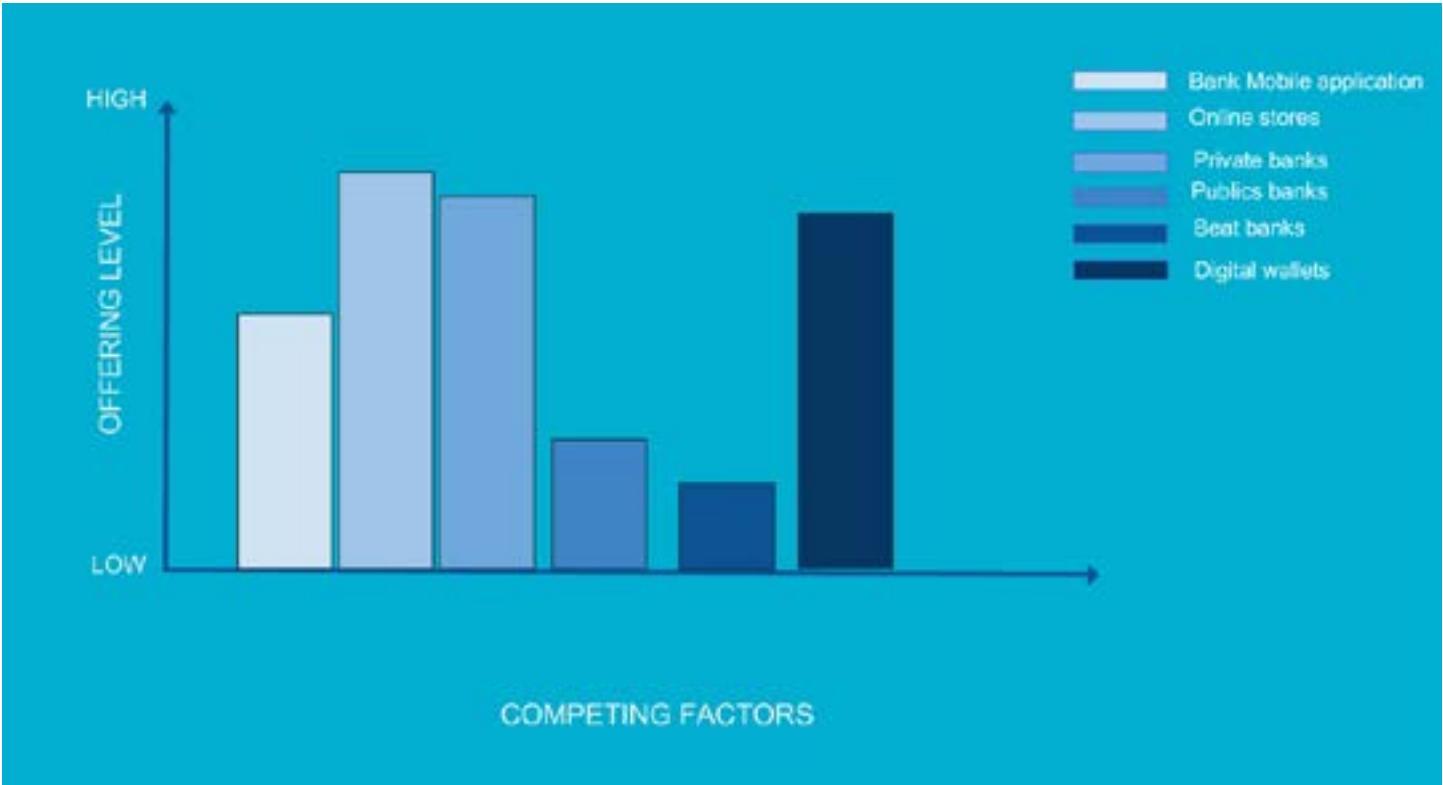
Value Categories



Service Tiers



Competing Factors



Ideation



SERVICE DESIGN

Proposal

Our user needs to manage their money and make their payments in an effortless way. **They need to feel** that using a digital platform will be as secure and confident as going to bank. **We help them by** providing a simple digital bank application that can be used anywhere; any time, so that they can: See their balance, pay their services and make transactions anywhere and at any time with a 24/7 support guidance getting time back to spend it on more meaningful ways



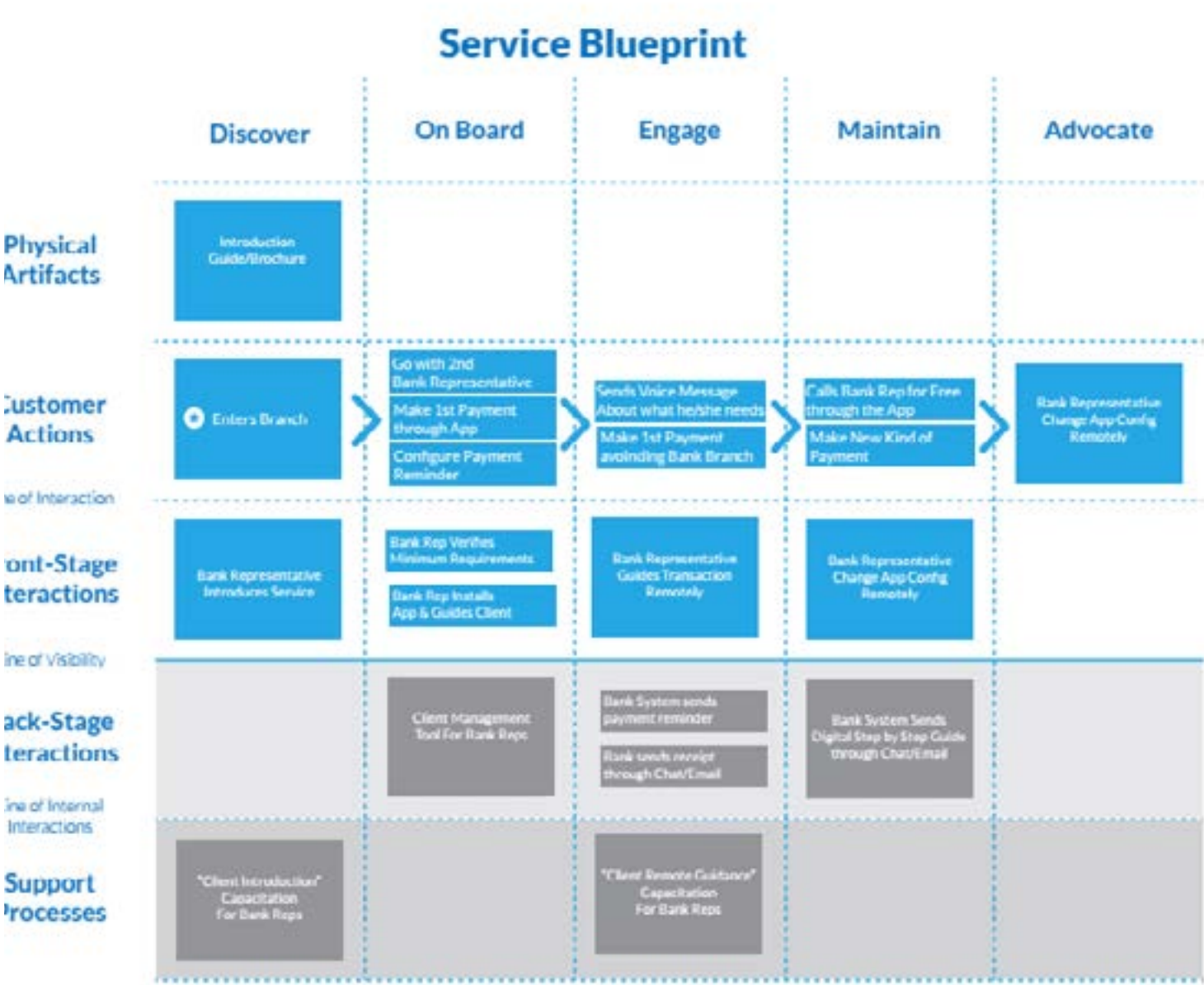
Blueprint

Service blueprinting is a technique that analyses a process breaking it down into its subcomponents and identifying the relations within them. It's used for service innovation and for diagnosing problems with current services and helps support structural change.

Taking into account the user journey map developed during previous stages we set out to make a blueprint of our envisioned service. The service main focus is on never letting the user feel lost or alone. Personal interaction with bank representatives within the app is a key element on the design: people that guides them and even do things for them so that they can grow in the app understanding and engaging.

The experience would start on the bank branch when the client first enters the main door. A bank representative near the door will welcome the person in and ask him about how many transactions is going to make, and what kind, checking also that the client has the minimum requirements to make the transactions he/she wants to make. If the person meets the selection criteria this bank representative will introduce the service and give the person an introductory brochure. If the client is interested he will continue to introduce a second bank representative to guide him through the rest of the onboarding process.

Once the person goes with the 2nd bank representative to a nearby kiosk, the bank representative will install the app for him and guide him through the transactions he came to do on the bank



Prototyping

With the goal to know what the users think about our solution, we executed three sessions with different users with the goal to test our prototype in a simple and quick way to get what is useful, what works, what is not useful or not is working and finally which areas of improvements we have that we need to add or change to make it better.

What we tested:

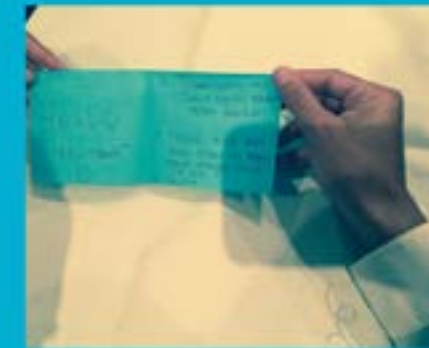
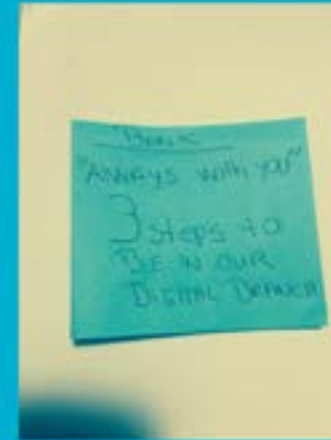
- Three-step brochure that will be available in bank branch
- Application sign-in
- Home screen
- Chat and call support screens
- Search screen

What our user love

- Fingerprint or ID sign in sign in
- Live chat/call like whatsapp 24/7 available
- Onboarding phase
- The wording used on the application was clear and easy to understand

Experience prototyping

Test User 1



Test User 1



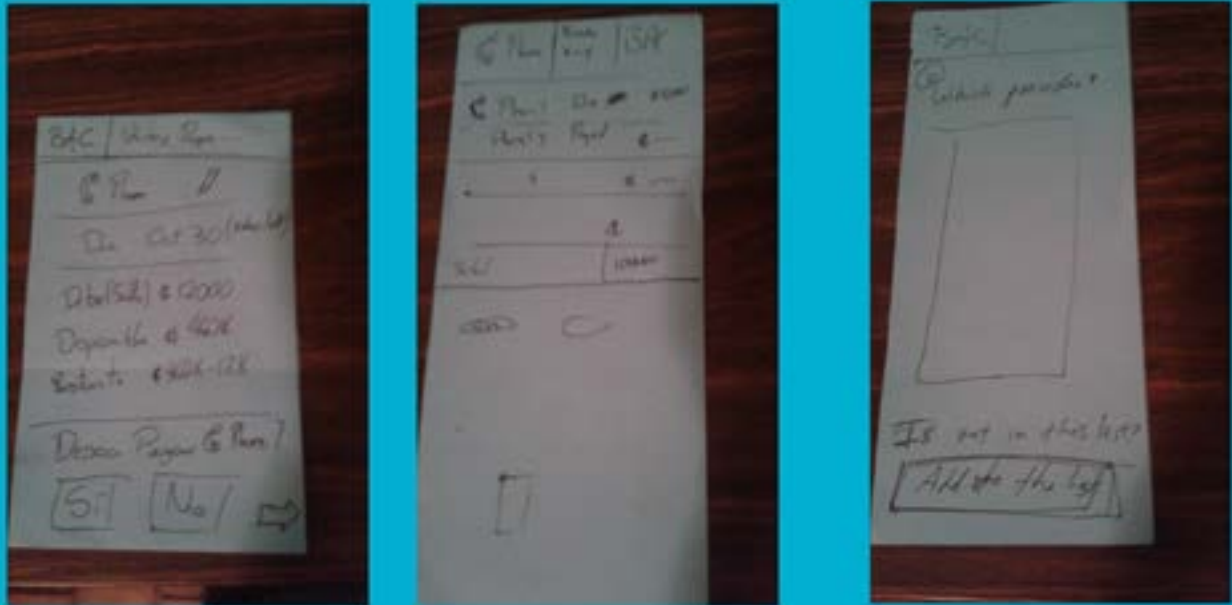
Test User 2



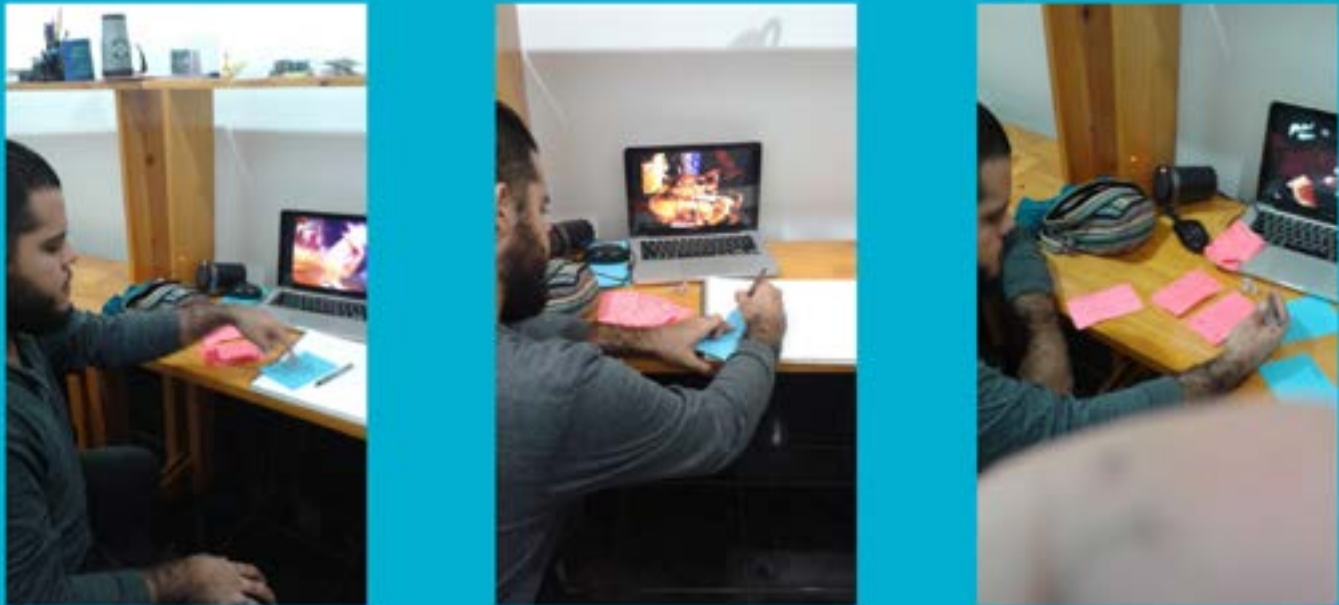
Test User 2



Test User 3



Test User 3



Refining aspects

One of the first things we refined was when and how we approached clients. Initially we thought that tellers should introduce the service just after finishing the client's transactions but people told us that if doing a transaction with the app would take them 5 minutes why tell them about it after doing a much longer line? Also they pointed out they didn't find the teller as the adequate person to introduce the service.

Regarding the Home screen and functionality within it, people liked that we showed information like the due date of each payment, and how many days they have left to do the payment. However there was still critical pieces of information missing, for instance, when confirming a payment having on screen the amount of money that will be left is essential for been able to make the right decision quickly.

About the support, people agreed also that video chat is too intrusive, so they the support free calls but without video.

SERVICE MODEL

Service model

Features

- Clear, simple and common language.
 - Fingerprint or ID sign in.
 - Live chat/call with a bank representative (like whatsapp interface).
 - Digital assistant like siri.
 - Feedback when there is poor internet connection and not allow make transactions during this time.
 - List of the service to pay order by due date.
 - Customize remainder of user payments.
 - Success/failure message.
- See the service payment detail before perform the pay.


Video add pictures of the video

<https://vimeo.com/groups/335856/videos/144173518>

DIGITAL BANK

We are always with you


Nela




Need to Manage her money and make her payments in an effortless way. She needs to feel that using a digital platform will be as secure and confident as going to bank


Meet Nela, she needs to manage her money and make her payments in an effortless way. She needs to feel that using a digital platform will be as secure and confident as going to bank

She needs to spend time with her family every day







She works every day



Her daily agenda is very tight


Nela has to make several payments through the month, she always forgot the due date of her payments and payments amounts

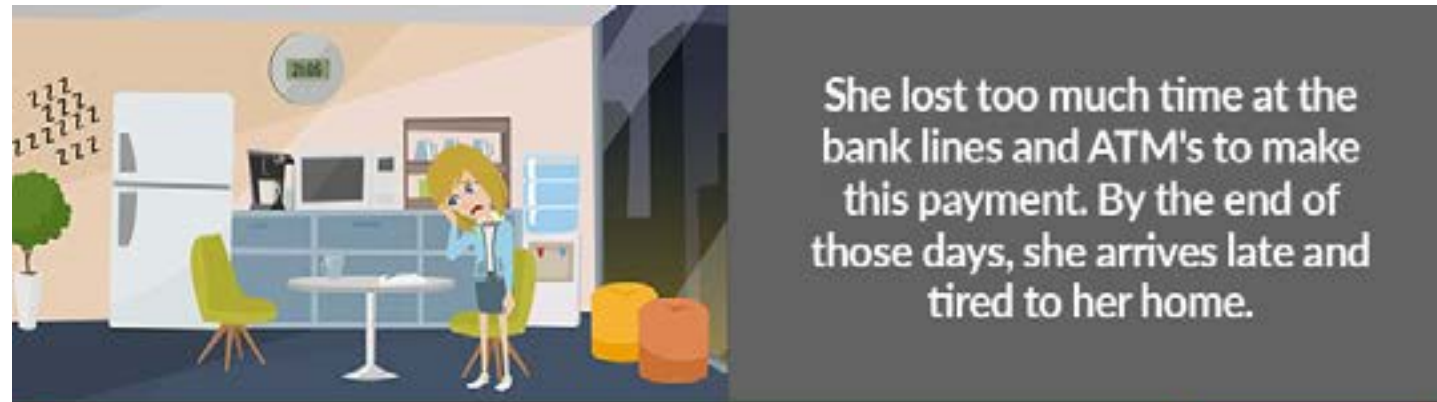




She doesn't understand the digital application of the bank
She would love to make their payments through the digital bank application.

However, she doesn't because she has several questions on his mind
Unfortunately, after work and during the weekends she has and make her payments into the bank, instead of spend quality time with her family.





She lost too much time at the bank lines and ATM's to make this payment. By the end of those days, she arrives late and tired to her home.

We know Nela's problems and yours

We are providing a simple digital bank application



That speak your language and can be use from any where at any time.

Sign in with your:
Id:
Password:

Money available
\$5000

What do you
want to do?



We guide you from the beginning, and we will always be there for you through our live chat, IP calls and your digital bank personal assistant



24/7
Chat
Support



24/7
Live Calls with a
bank
representative



24/7
Digital bank
personal assistant



Get your live back and, enjoy your family, work and money

Further opportunities

- Users must see their available money most of the time
- The list of the service to pay order by due date
- Summary views (Simple and clear) are important
- It will be very important how bank representative will make the first service introduction
- Edit/Add or new configuration must be Step by step
- Have an option to see the service payment detail before perform the pay
- Next and back screens to complete processes
- have a interactive autocomplete search different contents
- Always generate feedback when there is poor internet connection and not allow make transactions during this time
- Money available, accounts, credit card balance is must
- Quick shortcuts are important
- Reminders and notifications are important
- Keep it simple and clear
- The service must be offered when the user arrived to the physical branch

TEAM

Research team

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John Howard
Maikol Araya
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Luis Carlos Corrales
Andrés Lara
Alejandro Vílchez
Lidier Artavia

- Design team**
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Computer science, technical project manager, certified Scrum Master project and product owner.

Love: to travel and learn about new cultures
 - Jose Lidier
Computer science

Love: Play Chess and Music

