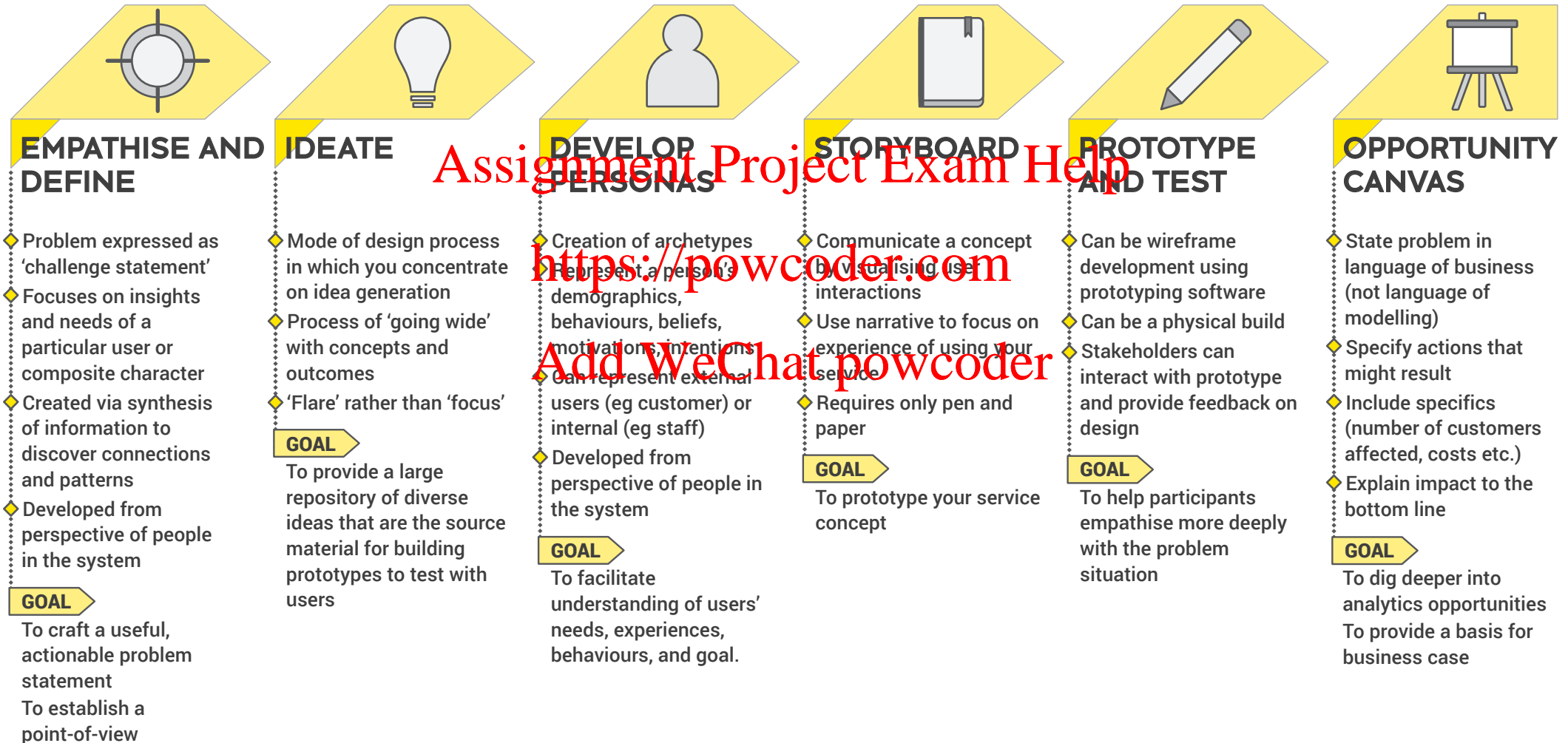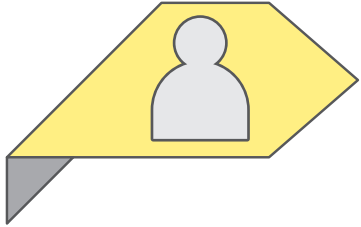# DESIGN THINKING

Design thinking is a holistic approach that aims for innovation in a similar manner to the way designers would.

Design thinking involves using a designer's sensibility to satisfy user requirements, based on technological feasibility and practical business strategy, to create a prospective market or value for customers.

(BROWN 2008)

EMPATHISE AND DEFINE

- Problem expressed as 'challenge statement'
- Focuses on insights and needs of a particular user or composite character
- Created via synthesis of information to discover connections and patterns
- Developed from perspective of people in the system

GOAL

To craft a useful, actionable problem statement

To establish a point-of-view

IDEATE

- Mode of design process in which you concentrate on idea generation
- Process of 'going wide' with concepts and outcomes
- 'Flare' rather than 'focus'

GOAL

To provide a large repository of diverse ideas that are the source material for building prototypes to test with users

DEVELOP PERSONAS

- Creation of archetypes
- Represent a person's demographics, behaviours, beliefs, motivations, intentions
- Can represent external users (eg customer) or internal (eg staff)
- Developed from perspective of people in the system

GOAL

To facilitate understanding of users' needs, experiences, behaviours, and goal.

STORYBOARD

- Communicate a concept by visualising user interactions
- Use narrative to focus on experience of using your service
- Requires only pen and paper

GOAL

To prototype your service concept

PROTOTYPE AND TEST

- Can be wireframe development using prototyping software
- Can be a physical build
- Stakeholders can interact with prototype and provide feedback on design

GOAL

To help participants empathise more deeply with the problem situation

OPPORTUNITY CANVAS

- State problem in language of business (not language of modelling)
- Specify actions that might result
- Include specifics (number of customers affected, costs etc.)
- Explain impact to the bottom line

GOAL

To dig deeper into analytics opportunities

To provide a basis for business case

PERSONA DEVELOPMENT

NAME
Frida Kahloff

PERSONAL INFO   52
USA Finance Manager
Partner + 3 kids

Hobbies: running & piano
Likes job, but family is everything.

LOVES
Travel and exploring local areas independently

HATES
Rude or aggressive drivers

TYPICAL DAY
* Get up early & have breakfast   * Back to hotel
* ~~check Social media~~   * Evening meal
* Sight seeing - ALL DAY   * Bed.

HOPES + FEARS
I'm looking forward to exploring Sydney and the surrounding area. I'm worried about driving on the left-hand side of the road, negotiating Roundabouts, and that I might be looking in the wrong direction. I'd be devastated if I had an accident while my family is in the car, Particularly if someone got hurt.

CLASSIC QUOTE
"What's the worst that could happen?"
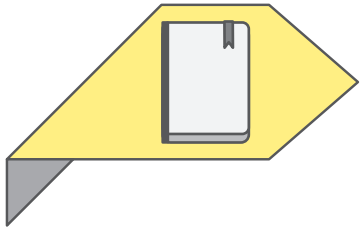
STORYBOARDING

Customer is from USA and on vacation in Sydney. They need to hire a car for a couple fo days to do some sightseeing with their family.
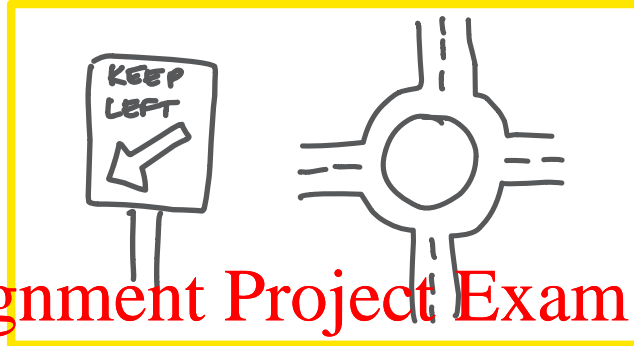
USA drives on the rigth - Australia drives on the left. Australia has roundabouts - these are very rare in USA. Must drive clockwise around a roundabout and give way to traffic from the right - the opposite to USA.
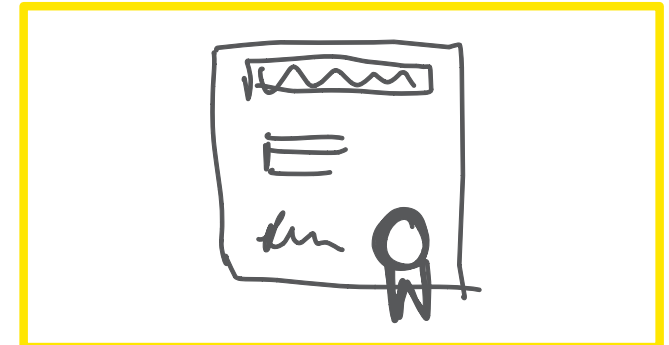
Customer does a web search and comes across GoGet, a car-sharing scheme. The reviews are good so they decide to sign up and make a booking.
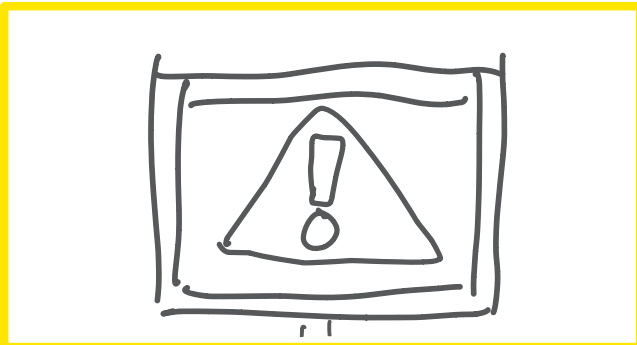
GoGet booking system algorithm flags customer as high risk of having collision and causing vehicle damage.
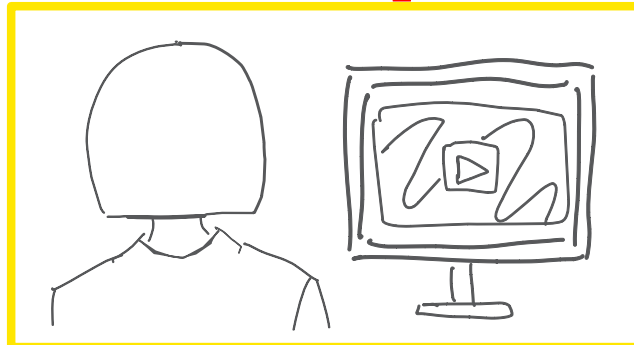
Customer sees increased insurance excess and/or increased rental rate. customer is offered opportunity to take driving awareness online training in exchange for reduced excess.
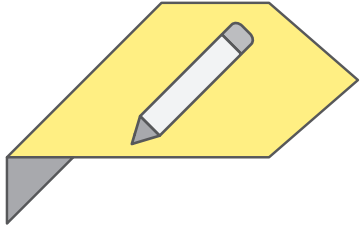
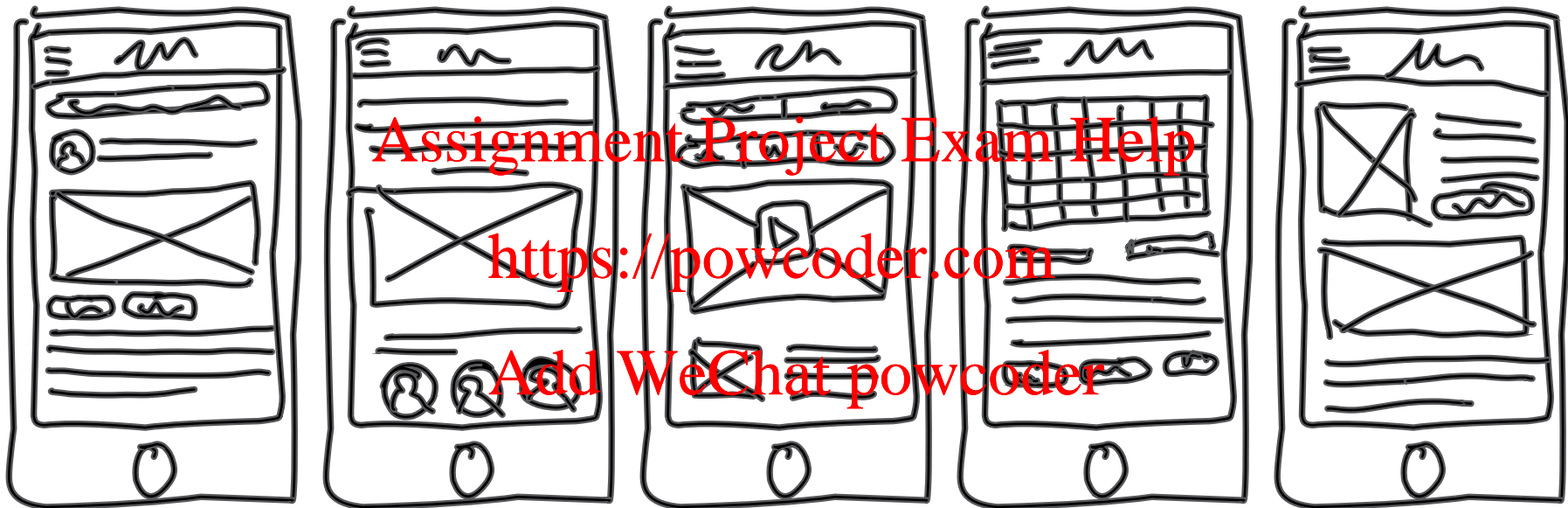Customer takes online training, passes and gets reduced excess.

PROTOTYPING

OPPORTUNITY CANVAS
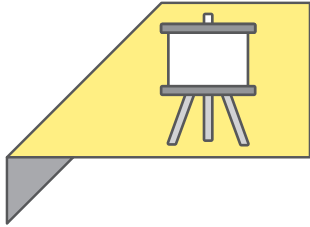
USERS & CUSTOMERS

Users - GoGet fleet management

Customers - GoGet Customer (vehicle driver)

PROBLEMS

Vehicles that are damaged in collisions result in expensive repair costs and reduced vehicle availability.

SOLUTIONS TODAY

All drivers are treated the same, regardless of risk profile

SOLUTION IDEAS

Build a predictive model to identify customers at high risk of being involved in a collision

HOW USERS USE SOLUTION

High risk customers will be treated as special cases. This could include higher charges, increased excess, special advice (eg driving on the correct side of the road and negotiating rounabouts)

ADOPTION STRATEGY

Users will be given report of high risk customers and prescriptive analytics will initiate action

USER METRICS

Reduction in the number of collisions

BUSINESS CHALLENGES

Repair costs are significant expense item for GoGet resulting in direct cost (bodyshop) and indirect cost (increased premiums). Customers face increased usage cost due to spreading cost of accidents across all users.

BUDGET

Budget to be developed

BUSINESS BENEFITS AND METRICS

1. Reduction in number of collisions
2. Reduction in repair costs
3. Reduction in insurance premiums
4. Change in revenue due to change in customer behaviour (eg impact of increased excess)