**Week 3 Lecture**

* Test with an audience right away

**Behaviour**

* People overestimate reactions to future events (ex. Happiness)
  + Be careful of a user’s belief of their future feeling
  + Future reactions are not as strong as believed
* People expect online interactions to follow social rules
  + Ex. Asking for personal details before actual interaction
* People lie
  + People lie to deferring degrees depending on media (most through phone and least through pen/paper)
  + online surveys are more negative

**Interviews & Surveys**

1. user interviews
   * depth over sample size 🡪 can’t be statistically significant
   * let introverts do the interviews
   * start with screener questions to ensure you talk to the right people (ex. Tell me about the last time you talked to bank’s financial advisor)
2. questions
   * leading question: gives clue or points to answer you’re looking for (ex. How often do you go to the gym?); can use to build trust
   * shallow or binary question: yes or no responses (ex. Do you like ice cream?)
   * personal bias: giving your point of view which can bias interviewee (ex. Yeah I think that’s a bad feature too); exception is when playing devil’s advocate
   * unconscious bias: sometimes we say things without realizing the bias in it (ex. “Where do you guys go …”
3. assumptions
   * insult
   * run the risk of being wrong 🡪 embed into design 🡪 alienate users
4. research
   * data on human scale; anecdotal

**Industry Guest Lecture**

* TD Lab – aiming to change how customers experience banking
* Trust and transparency
* Focus on Gen Z 🡪 brand conscious, political/environmental impact
  + Managing money – budget, plan, reserves for growth
  + Managing aspirations – schooling, identity, values
  + Managing lifestyle – housing, social, travel, hobbies
* “How might TD better establish a value-based relationship with Gen Z that is grounded in trust and reciprocity?”
  + Ideal customer
  + Compliment/differentiate from existing experiences
  + What does customer define as value?
  + Return expectations
  + Gamification (“nudge theory”)
  + Lending, credit cards, account based products are currently young people focused
* “success metrics”: 1) creativity 2) potential monetization 3) engagement 4) acquisition