SIMPLE

How to Empathy

...with computers

What is the most cliché way
to start off a talk at Simple?

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ah yes, here we go…

What even is *empathy?*

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Let's step back a sec though. Let's talk about money, because that's why we're all here.

What problems does
Simple hope to solve?

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Why do you work here? What do people feel when they think about their money? Granted, people don't always feel bad things when they think about money, but if they didn't at least sometimes feel bad things, we wouldn't have a problem to solve and I wouldn't be talking at you right now.
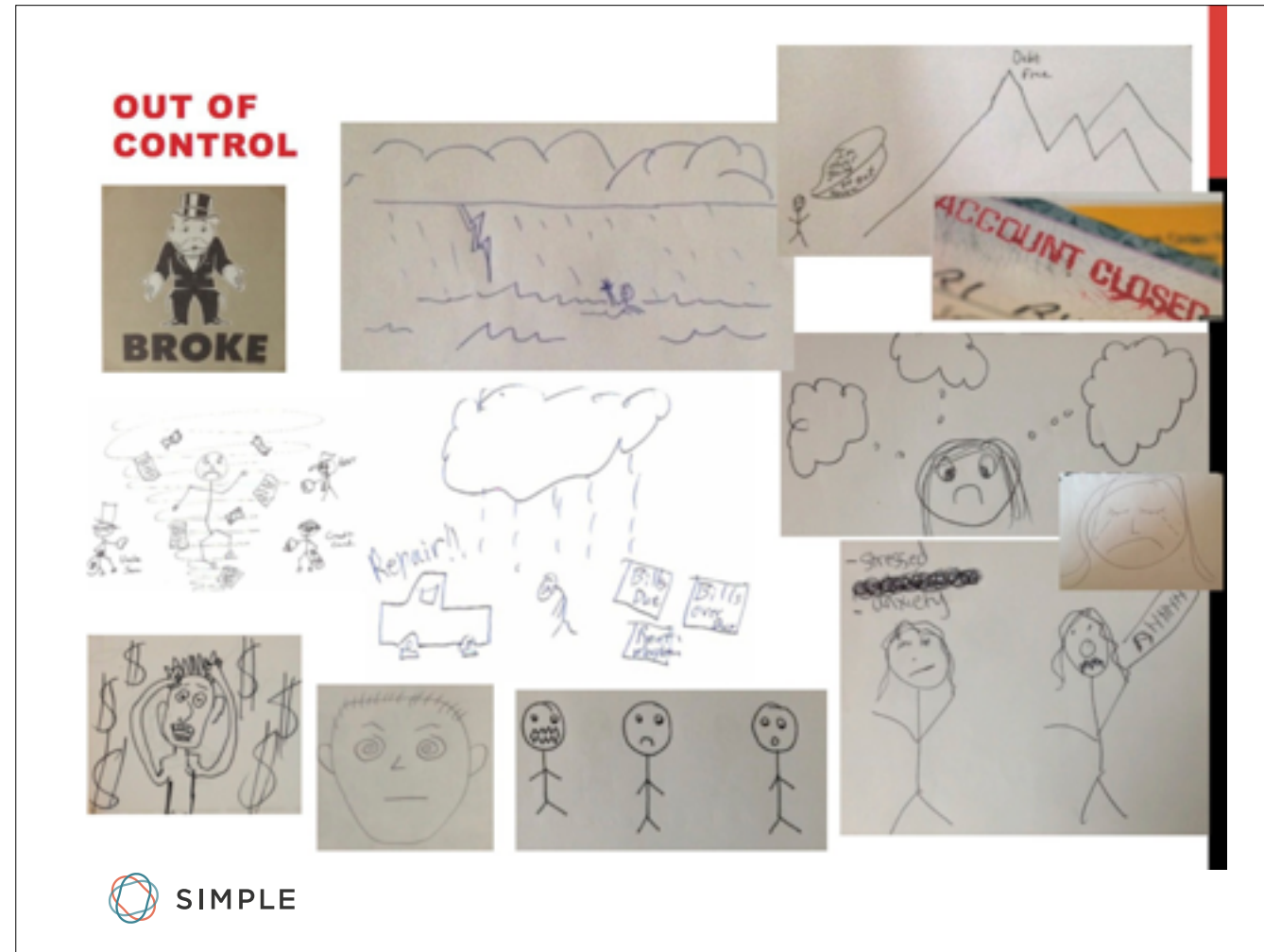
Our branding agency, The Great Society, interviewed people in Simple's target demographic; customers, non-customers, former customers, etc. This is how TGS peeps felt about the prompt "money", and you can see how TGS sums it up: they feel out of control. So, cool. Simple is definitely designed to help with that— to give our customers financial control

What makes Simple different
from Mint dot com?

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Since Mint also gives its customers financial control, this is a common question folks ask when they hear about Simple for the first time. You'll see why this is relevant in a second. (By the way, I'm not going to say that the answer is empathy.)

Money Problems = Lack of control

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Think of your own money problems, and your own feelings about them. Now, a lot of our money problems could be solved by having more money, but Simple and Mint and banks can't really help with that. We hear that there's [animate] a lack of control, and both Simple and Mint give customers better control over their finances.
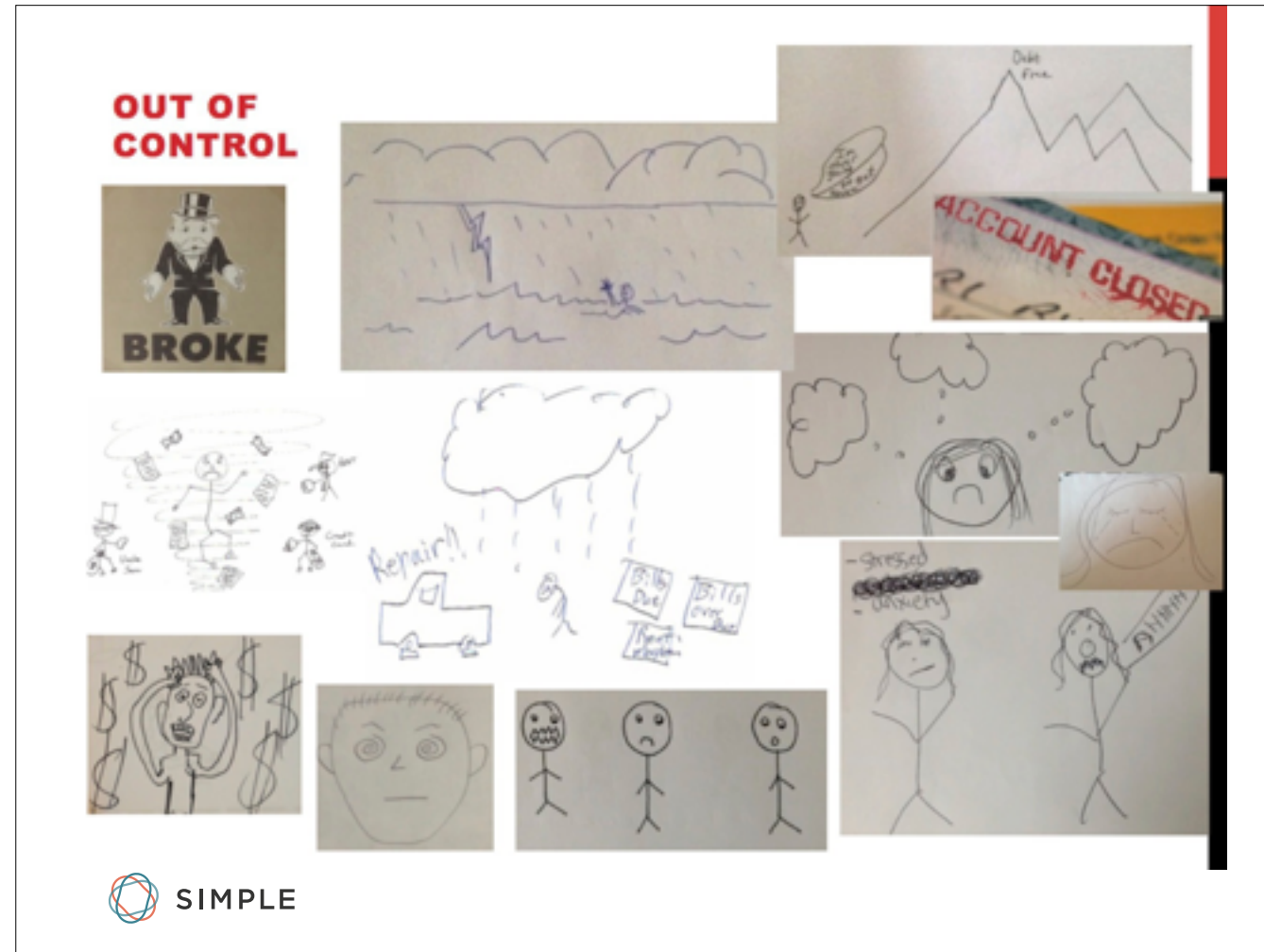
We hear, loud and clear, that money problems are strongly associated with a lack of control…

Simple

=

Control

SIMPLE

… so we give people control, and help them engage actively with their money. But there's something else that lack of control brings to the party with it.

You can see another thing here besides lack of control. Look at all those unhappy faces. Doubt, worry, stress, anxiety, shame.

> *"I want something that encourages me to save, but doesn't guilt-trip me for my current situation.* A number of friends signed up on Mint.com last year/this year, and most quickly got warnings about "OH NO; YOU HAVE NO SAVINGS; DANGER DANGER; YOU ARE IRRESPONSIBLE" -- even right after being paid. That's not very helpful! They know they're living pretty paycheck-to-paycheck, and wouldn't if they could avoid it -- *what they need is encouragement, not shaming."*
>
> *- Awesome future customer, September 2011*
>
> ◎ SIMPLE

And bank communication often reinforces that feeling. It's well-exemplified in the way Mint (and lots of banks) communicates with customers, as personified by this letter from a future customer. (This was Liene, who now works for Simple, BTW)

Money Problems

=

Lack of control

+

Shame and anxiety

SIMPLE

So it's that lack of control PLUS shame and anxiety that make people feel particularly awful about money issues.

This is, I think, one of the big things that differentiates us from other financial tools and from big banks, too: We know that shame and anxiety make people tune out and avoid their money. We want our customers to feel empowered and engaged, because that's how our product works, and it's also our philosophy.

Back to this slide. You've probably guessed by now what our secret sauce is. This is, I think, one of the big things that differentiates us from other financial tools and from big banks, too: We don't want our customers to feel guilty or anxious, because that's when they tune out.

Empathy is the antidote to
shame and anxiety

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We actively seek to negate the traditional shame and anxiety that comes with bank messaging (ie, you fucked up, you are a terrible human being) by employing/deploying empathy. We do everything we can to infuse empathy into our product. From how we train our CR agents to how we write copy, to how we design and name features.

The anti-shame,
no-anxiety
bank.

SIMPLE

We can be this. And we can win by being this. By using empathy.

so, what is empathy, as Simple sees it?

Empathy:

A deep understanding
and fervent belief
that *we're all human.*

This is straight from our company values. Empathy is connecting on a human level with another human.

So, how do I empathy?

Our challenge is that we can't be in person with our customers. At best, we're on the phone with them. Most of the time, it's passive; they're using our features or reading copy we've written. How do we put empathy there, where there's no give and take? Well, I'mma show you how to make your brain AMAZING at empathy, and how to avoid seductive solutions that feel like empathy, but really aren't helping you or the customer.
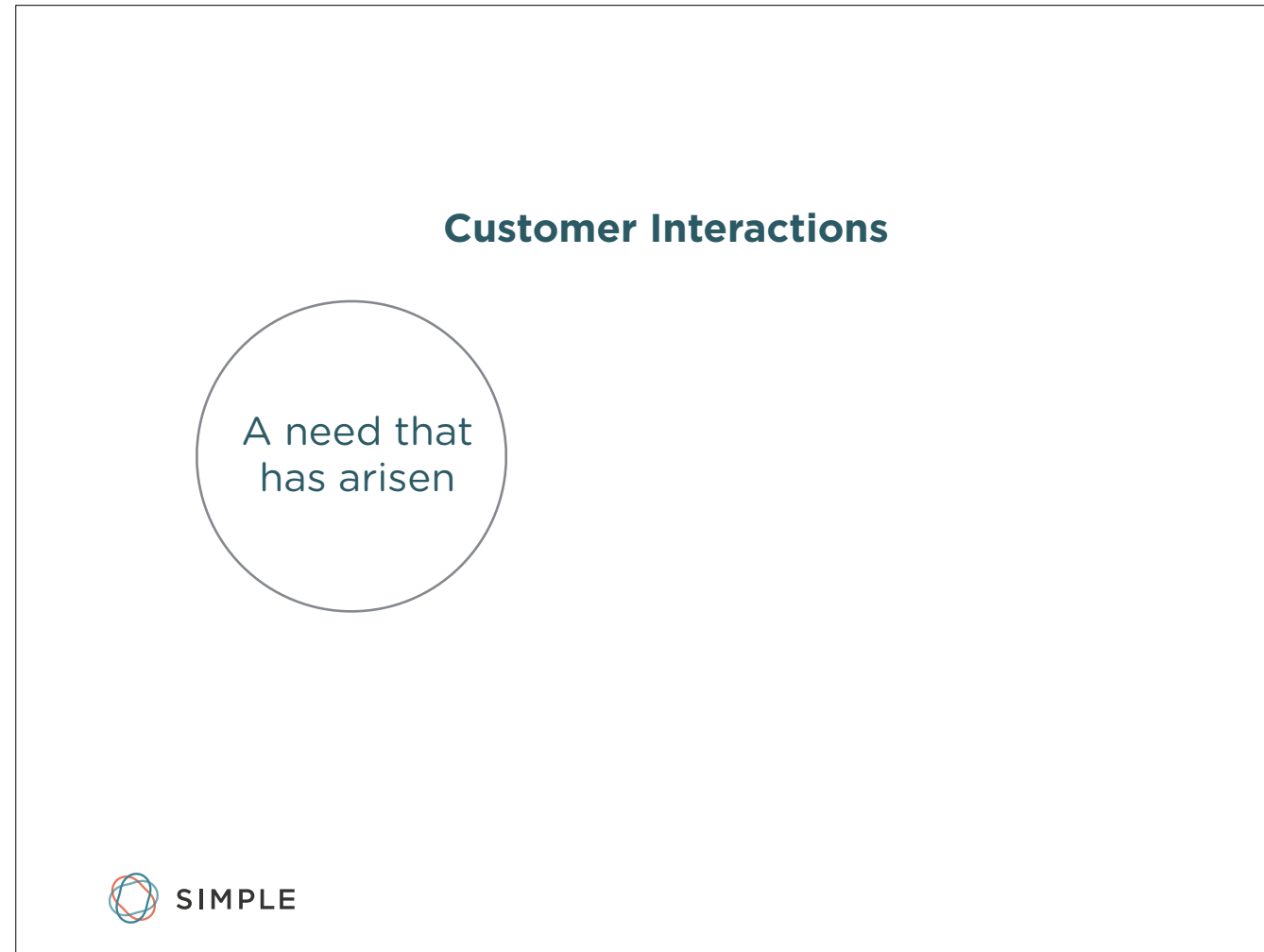
This is a very basic customer interaction. This could be anything from a CR support message being received to a UX problem.

Of course, it starts with a need.

Customer Interactions

A need that has arisen
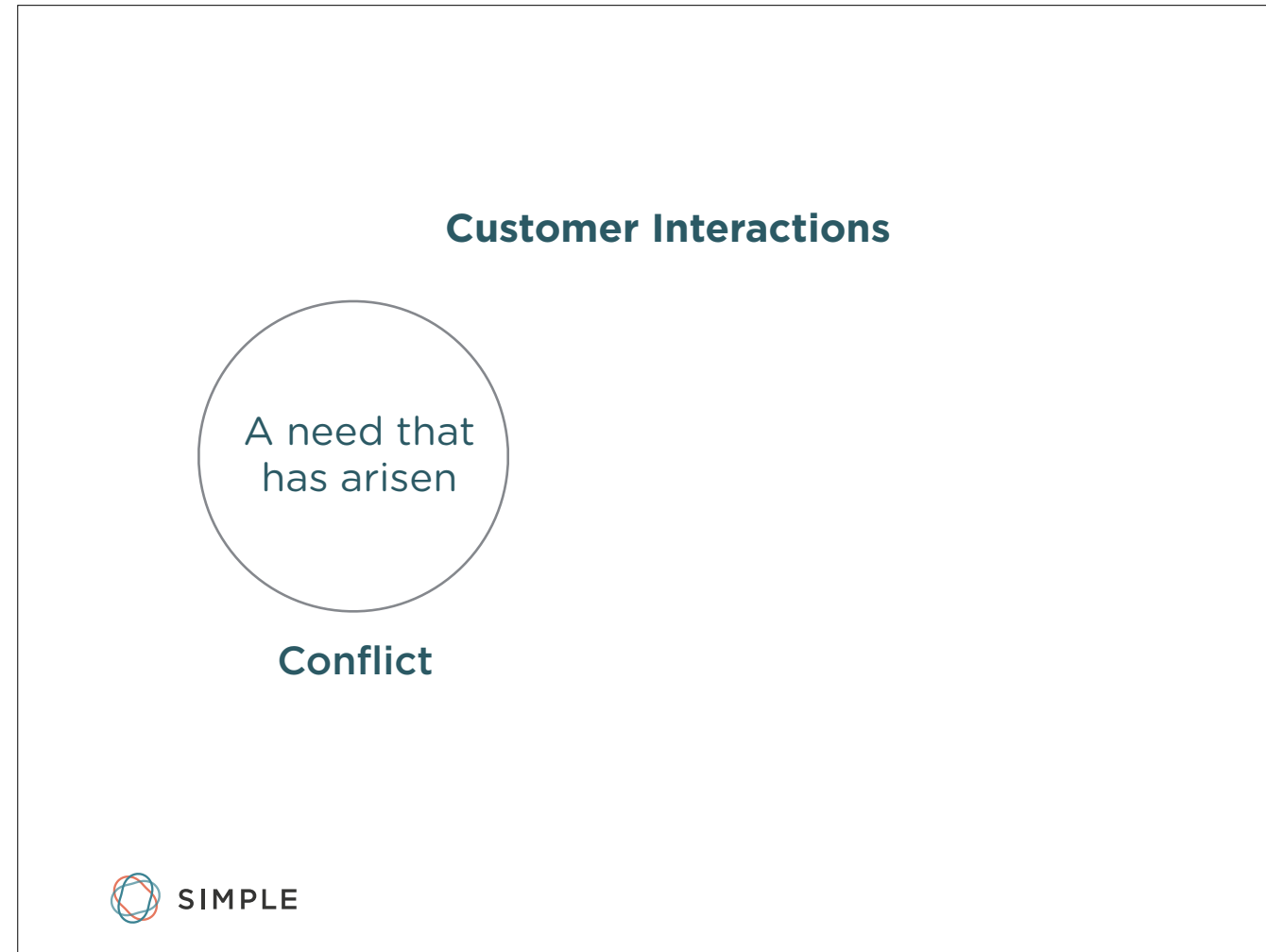
Conflict

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That's the conflict. Here, I'm using the term "conflict" very loosely. It simply means the impetus for a choice you need to make. In the literary world, "conflict" just means someone wants something and doesn't yet have it. If you're here from CR, the "conflict" could be, obviously, an issue the customer is having. If you're designing UX, the "conflict" is the need for a user to take an action of some type. It can really refer to any point of entry for communication of any type— written, verbal, or interactive.

Customer Interactions

A need that has arisen

The choice you make to address the need
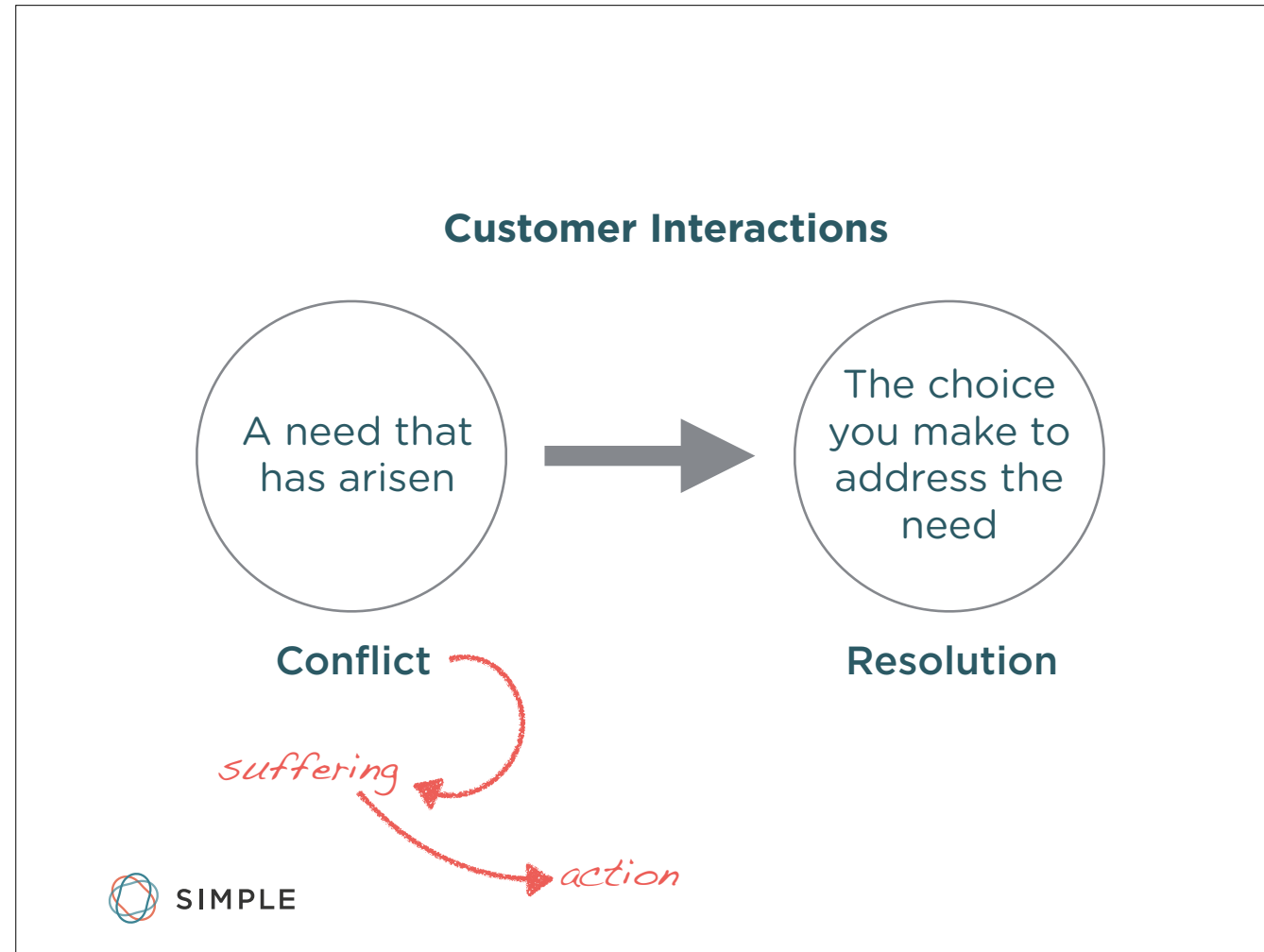
Conflict

Resolution

SIMPLE
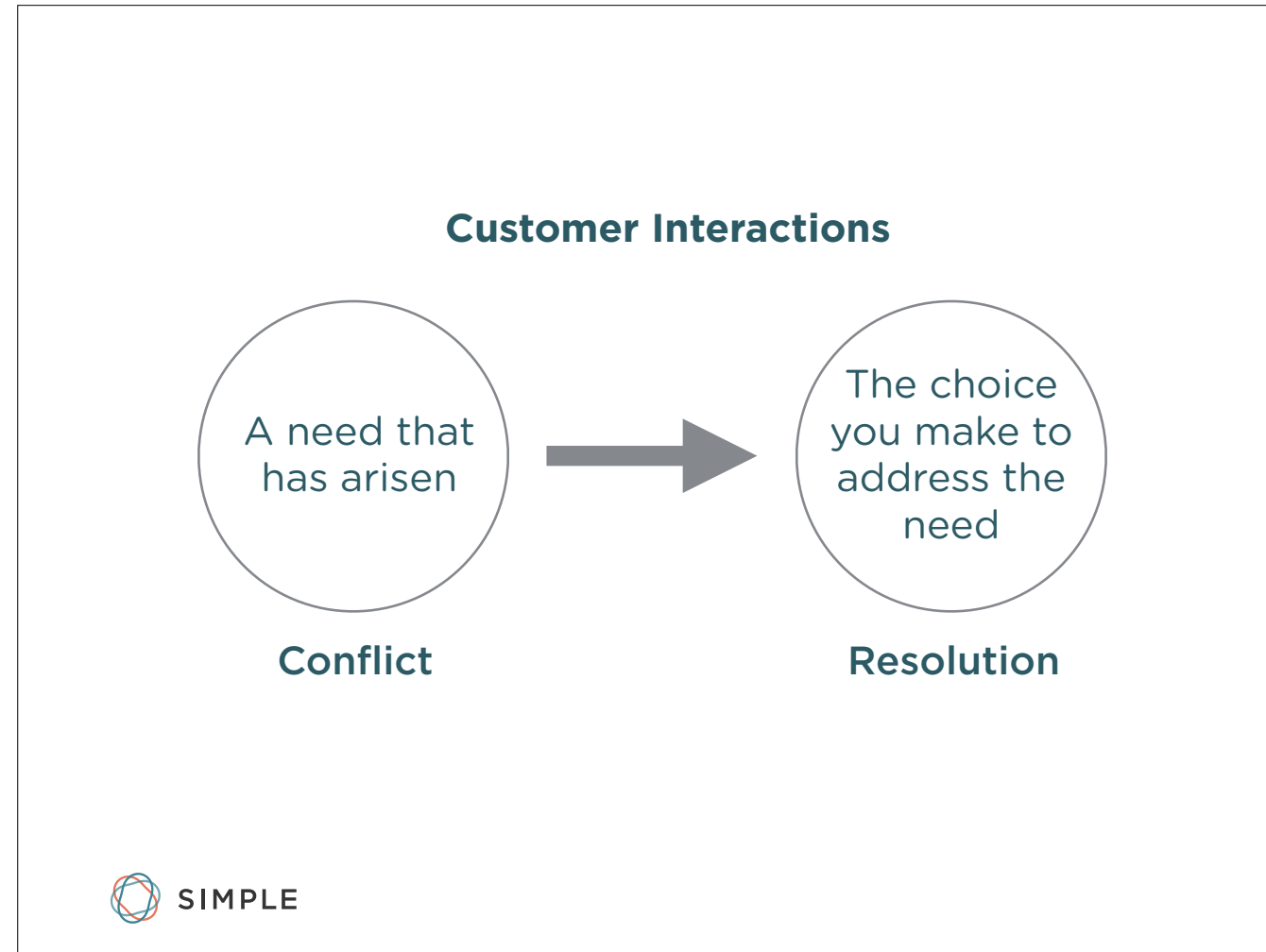
So this is the traditional way we think of the things we do. We see a need, and we make a choice to address it. Conflict —> Resolution.

But we need to do better. This makes all kinds of logical sense, but this process is actually quite flawed. But it's not our fault, our brains are just trying to help us. So, I used the word "conflict" for a reason. I used it because "conflict" implies discomfort or uncertainty. If you'll forgive a word that's a little too intense, "conflict" means there is suffering— even if it's only the tiniest bit, like "should I click this button?" or "did my rent check go out?"
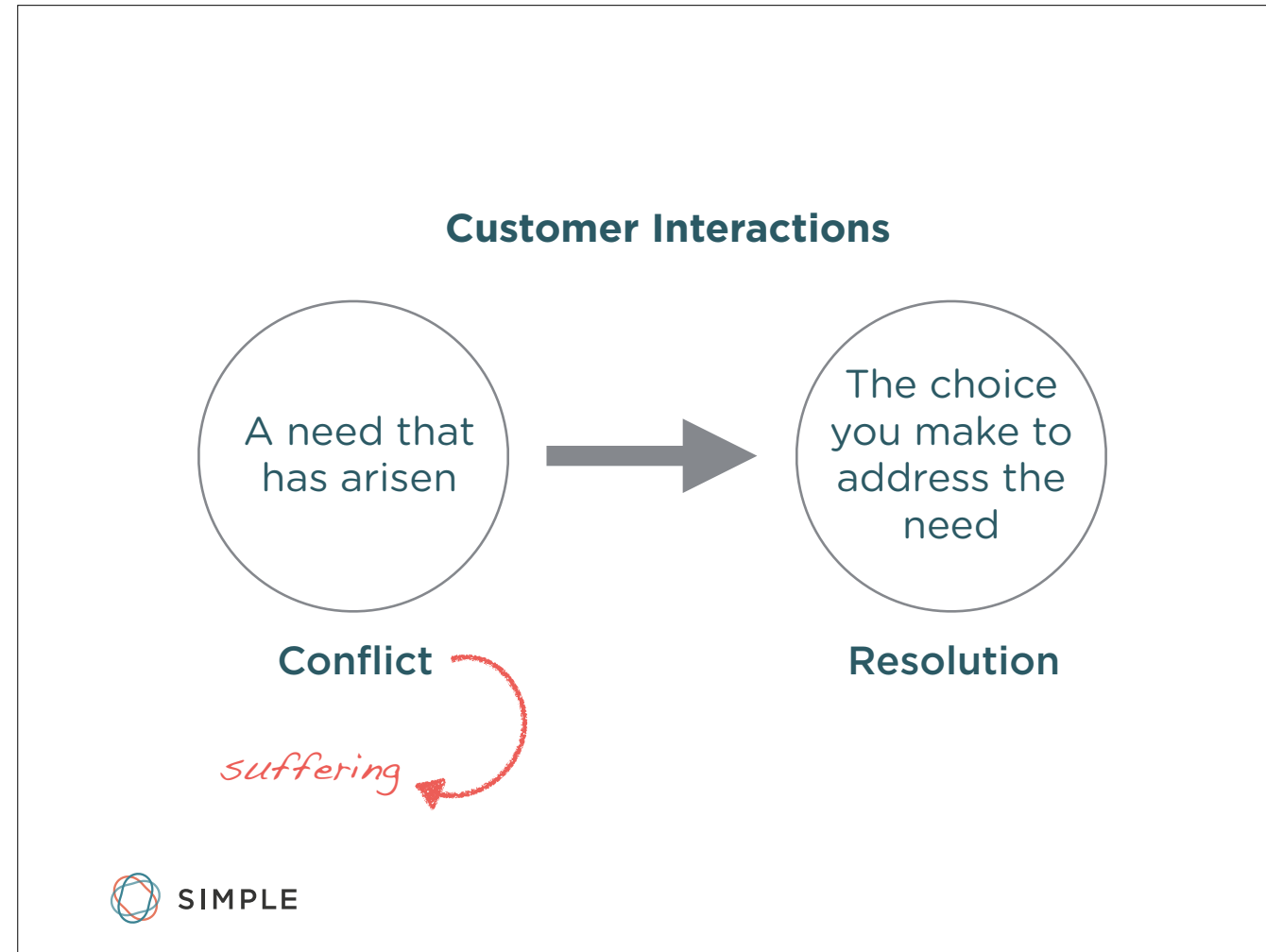
So as humans, when we notice other human suffering, we actually have neurons in our brains that give us the ability to feel their suffering inside of us. If we see someone getting poked in the finger with a needle, we can actually feel a tiny percentage of that pain in our own finger. But! We can't go around like that all the time; that would be hellish. So when we feel that suffering, we immediately move to alleviate it, in order to protect ourselves.

Customer Interactions

A need that has arisen → The choice you make to address the need

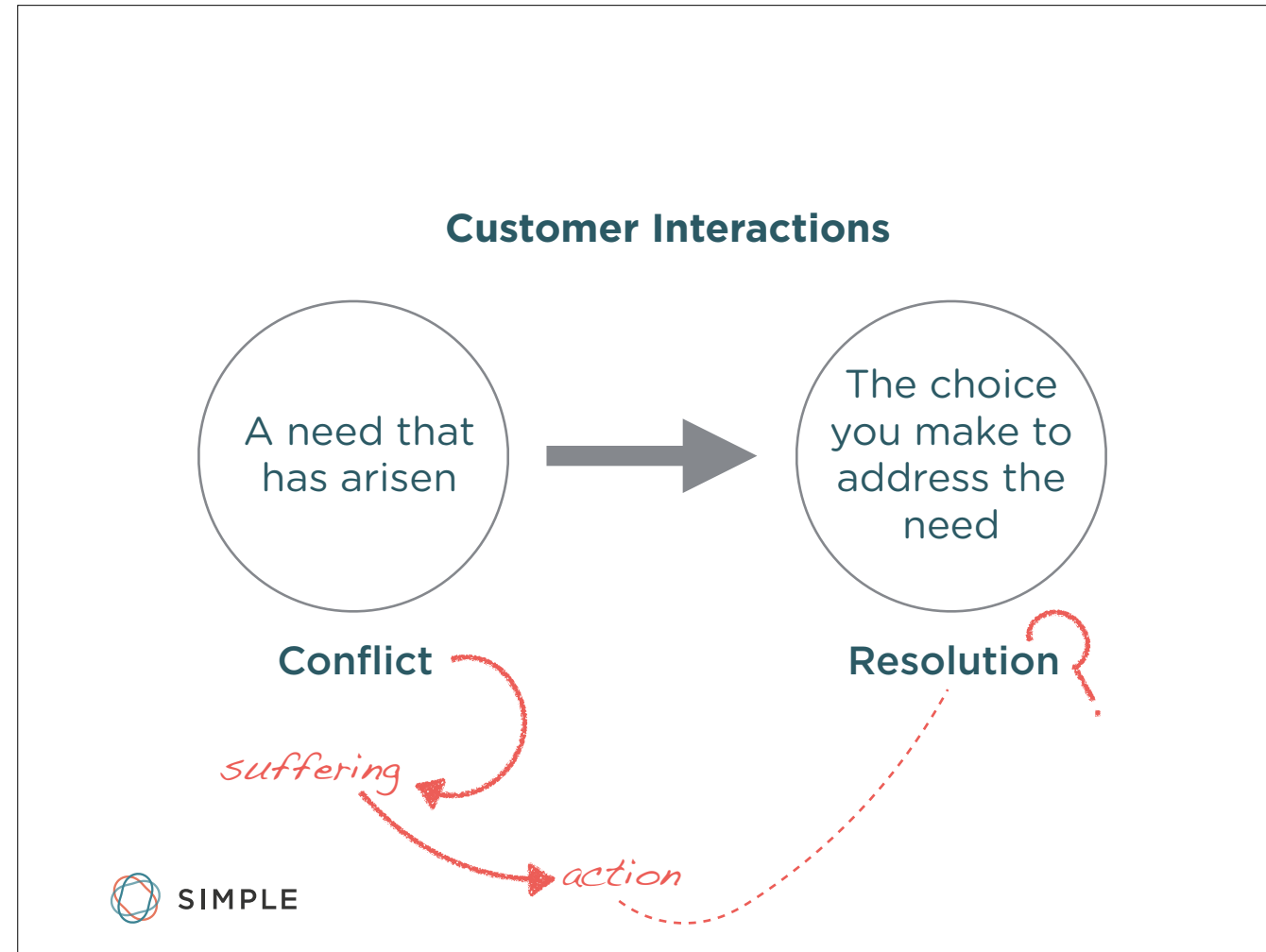Conflict   Resolution

suffering
action

SIMPLE

You see this a lot with people who aren't good at dealing with feelings. Someone says "my dog died" and your bad-at-feelings friend one-ups them. "well, my other friend just found out they had cancer, so it could be worse." Or they get all sunny "hey! Look on the bright side, you don't have to pick up poop anymore!" That's not actually helpful. These people— let's call them One-Upper and Sunnysider— don't know it, but they're actually just trying to protect themselves by surrounding themselves with walls of irrelevance so they never have to actually engage with your pain. The One-Upper immediately thinks of something worse, to minimize the suffering he'd otherwise experience. The Sunnysider immediately thinks of something, anything good about the situation, again, so he doesn't have to actually sit with that bit of suffering.

Now, we're probably not really in danger of being Those Guys to our customers, but there's a third not-getting-it person that we *are* in danger of becoming.

Customer Interactions

A need that has arisen → The choice you make to address the need

Conflict   **Resolution**

suffering

action

SIMPLE
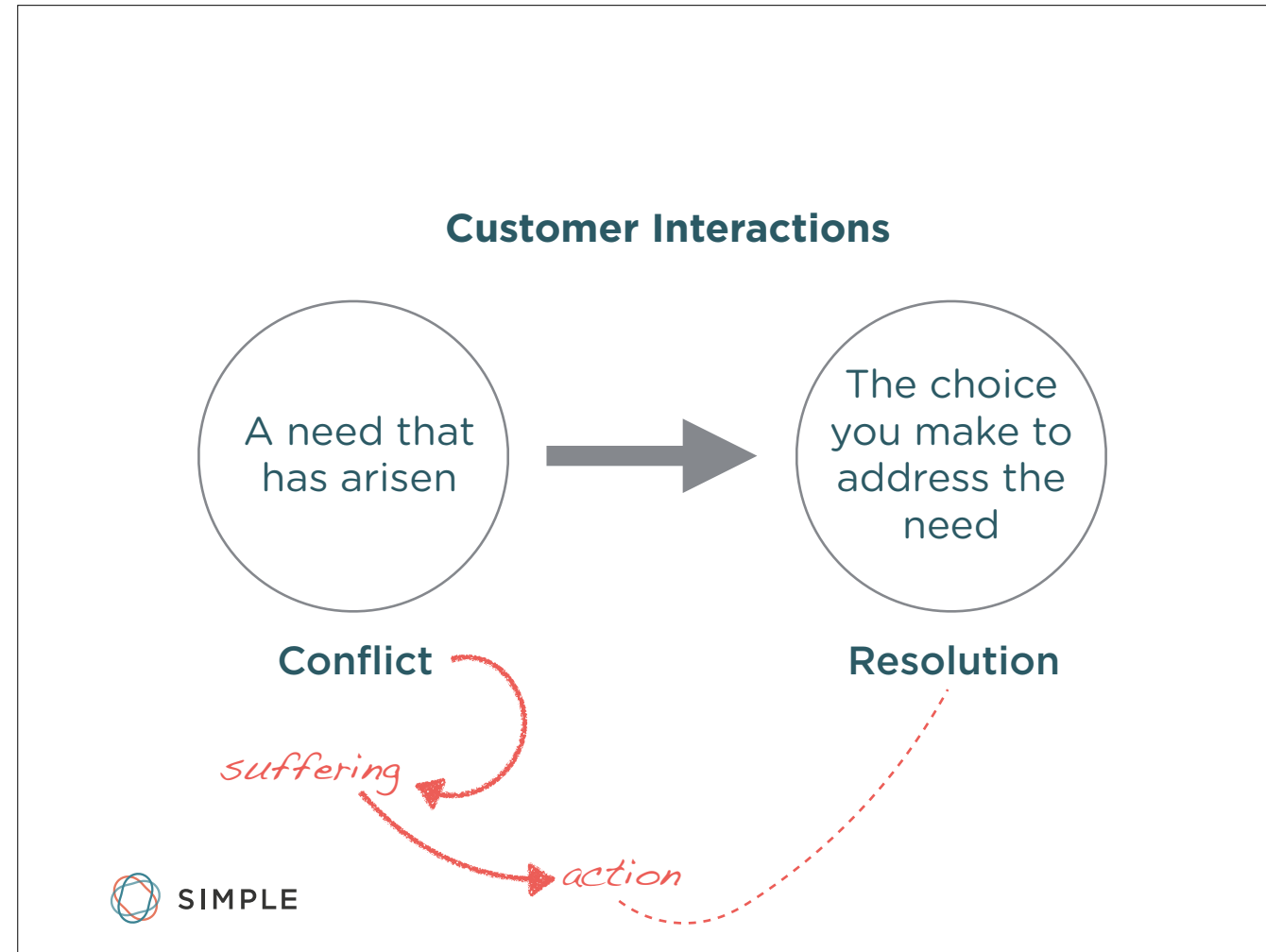
That person is the Solutions Guy. Solutions Guy says "oh! your dog died? I know someone whose dog just had puppies, let me call them right now!" This thinking is seductive to people such as us. We're good at what we do. We've seen this type of problem before and we know the answer— it's a known quantity. But does this really help?

Customer Interactions

A need that has arisen → The choice you make to address the need

Conflict   Resolution

suffering

action

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Well, not really— although we might accidentally get to something helpful, we are still taking the action **to make ourselves feel better and more empowered in the face of our own powerlessness** rather than attending to the person who's in pain. We're still putting something between ourselves and feeling what they're feeling, it's just that it happens to look helpful. But it isn't. Most of the time, a puppy isn't what the person grieving their dog needs. At the end of the day, Solutions Guy isn't that much more effective than Sunnysider and One-upper. All three bad-at-feelings people have a totally understandable reaction to pain— but it isn't empathy. Remember what we said about empathy.

Empathy:

A deep understanding
and fervent belief
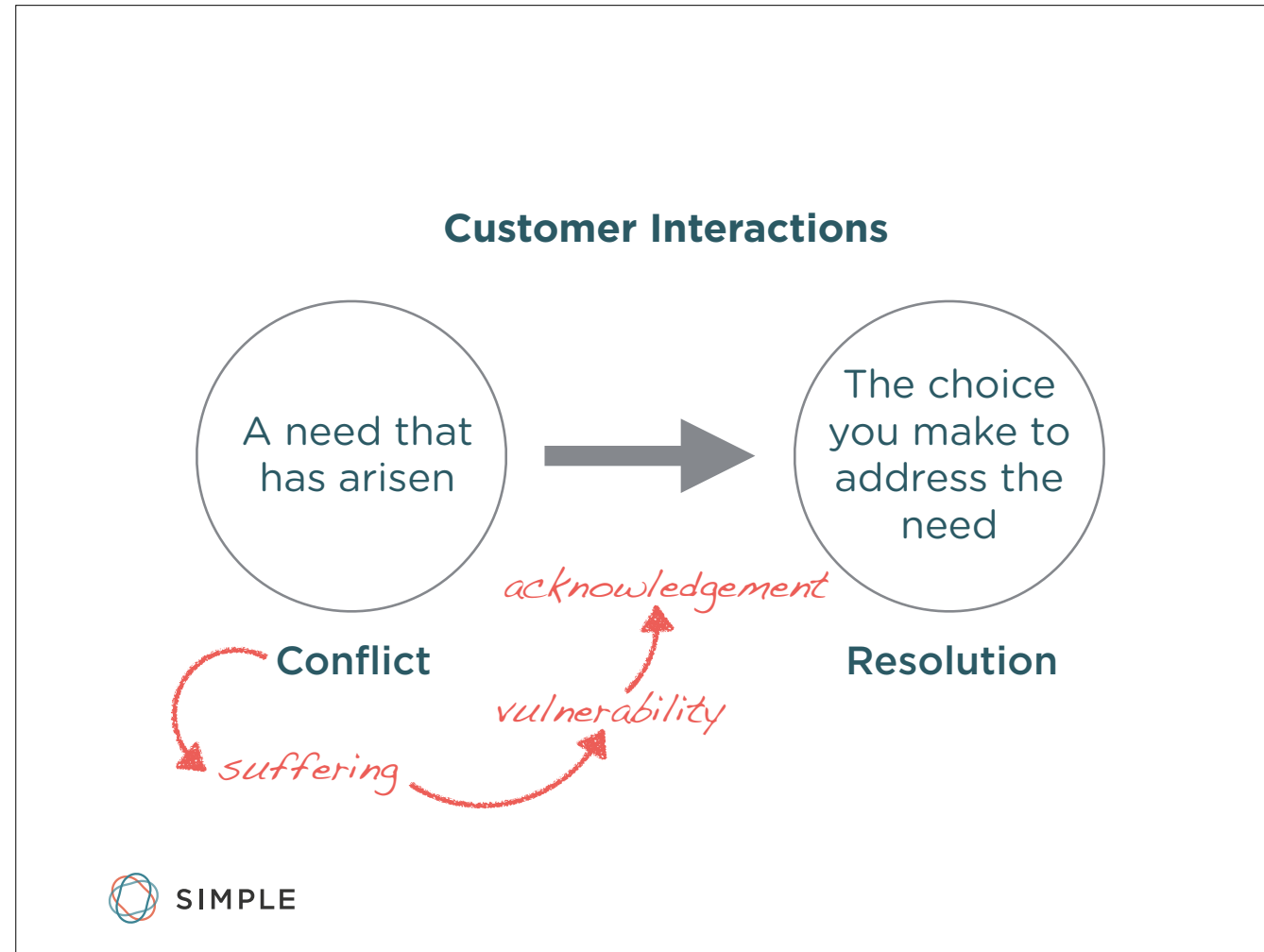that *we're all human.*

When we make those reactions, we are not doing empathies because **we are not acknowledging the common humanity between us and the person who's suffering**.
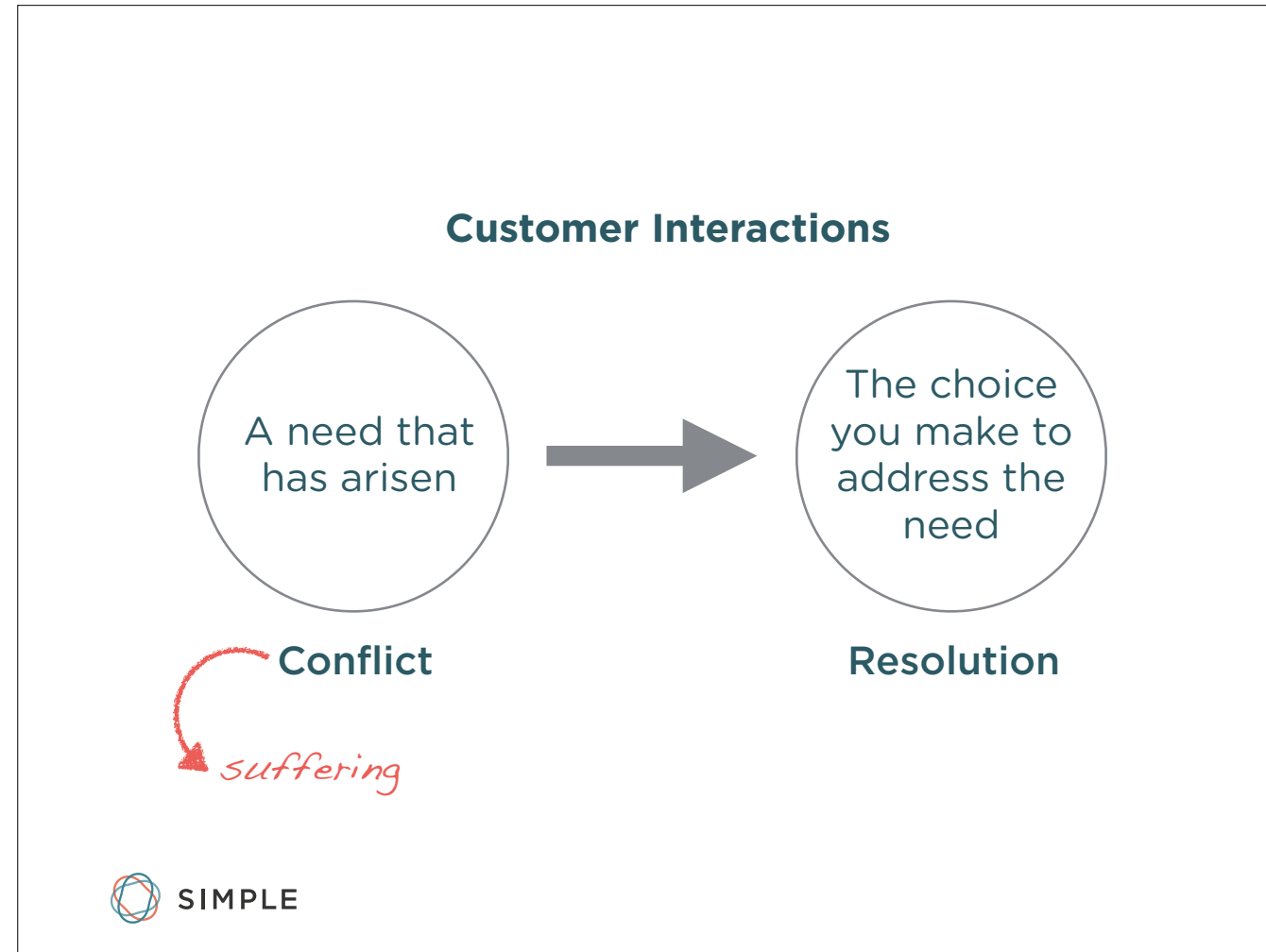
So what do people need, then, when they're suffering? How do we actually help **alleviate THEIR suffering instead of preventing our own**? How do we acknowledge common humanity?
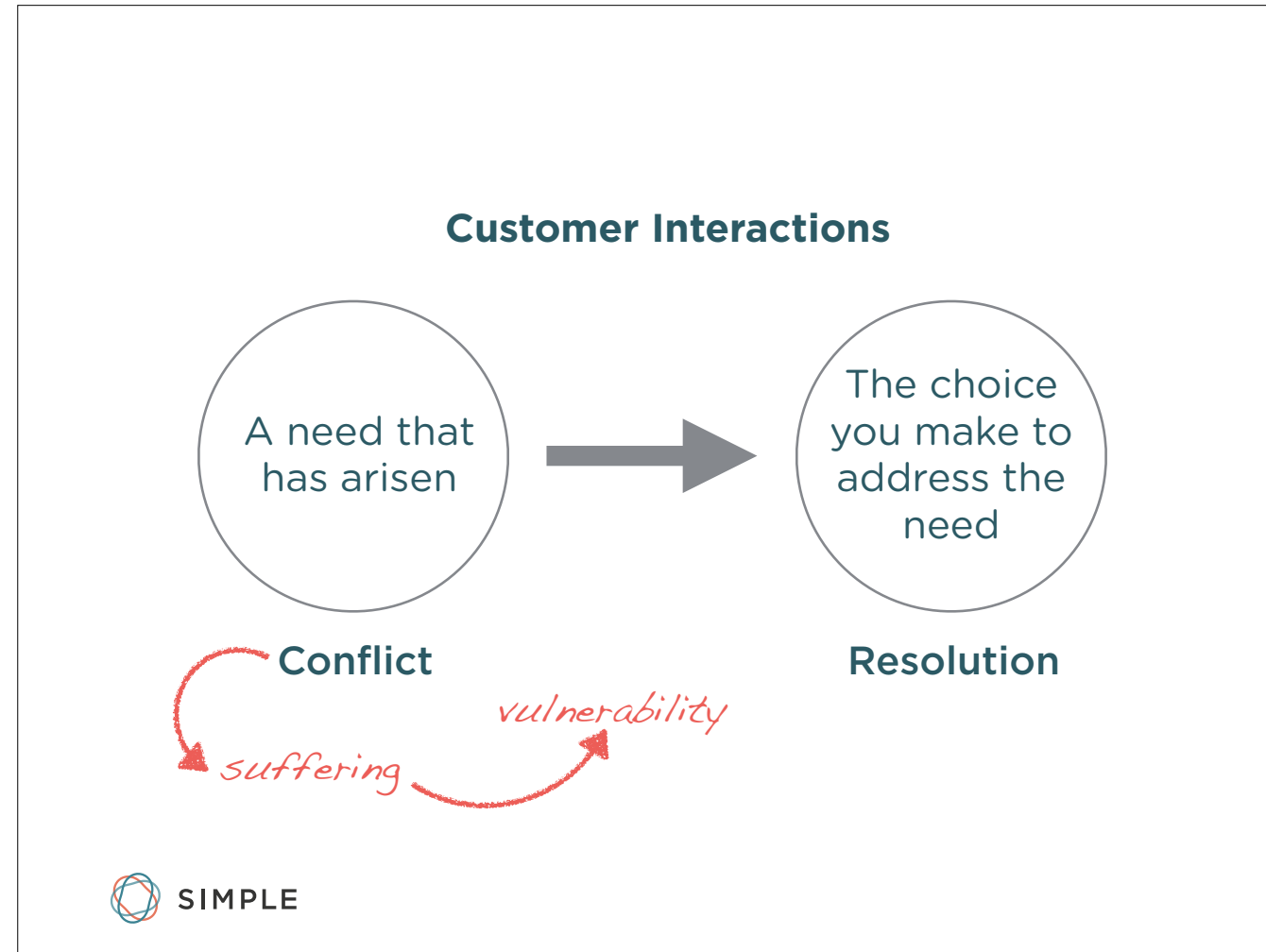
Vulnerability. It means allowing ourselves to feel that pain, and to avoid the impulse to fix it or avoid it. Vulnerability is hard, because it means finding that little part inside us that is in similar pain. But vulnerability is vital, because it's the only way we actually **hear and understand**. But we can't just be vulnerable and call it empathy, because then we're just sitting around feeling a little bit bad about everything, which doesn't really help us or anyone who's suffering.

Customer Interactions

A need that has arisen → The choice you make to address the need

acknowledgement

Conflict   **Resolution**

vulnerability

suffering

SIMPLE

The other ingredient is acknowledgement. An interesting fact about that feeling-someone-else's-needle-poke thing: normal humans watching other humans get poked in the arm or leg felt the pokey feelings in their arm or leg. But acupuncturists (who spend all day poking people with needles) didn't: they recognized intellectually the pokee's pain. A completely different part of their brains engaged (the medial prefrontal cortex), and their brain began the work of actually thinking about the environment of someone else's mind. This is really good for everyone involved in acupuncture, because if the acupuncturist were feeling awful every time they poke someone, they'd be bad at their job.
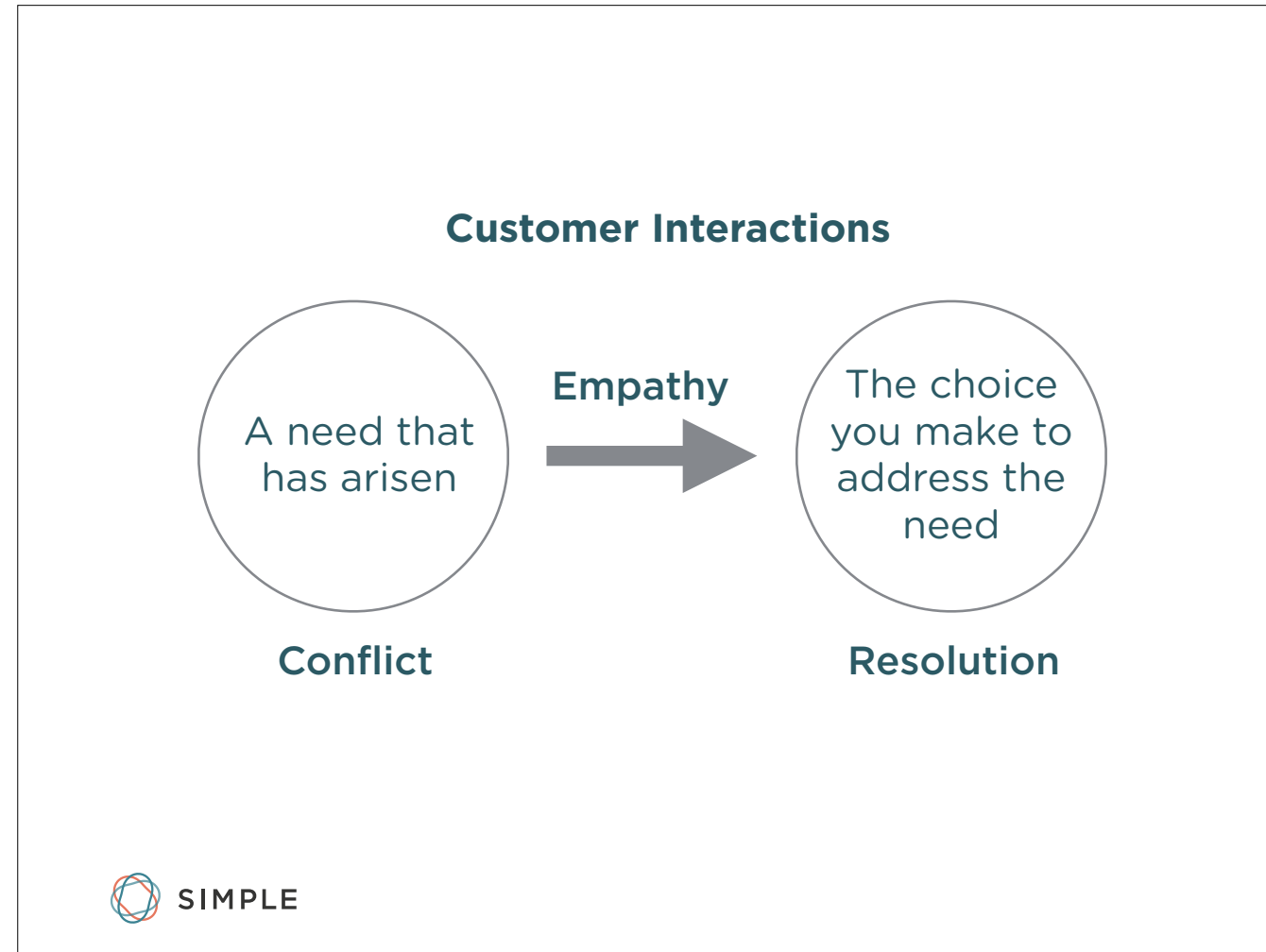
To be acupuncturists of banking, we need to take the **emotional understanding we get from vulnerability**, and the **intellectual understanding we get from acknowledging the ways we identify with suffering.** We need to hold on to both the emotional and the intellectual, in a healthy balance.

Too much emotional understanding of suffering isn't useful: it makes us weepy puddles on the floor. We're paralyzed by secondhand grief.

Too much intellectual understanding isn't useful either: slaughterhouse workers, for example, often eventually become immune to suffering, pain, and death. Good for their jobs, bad for every other area of their lives.
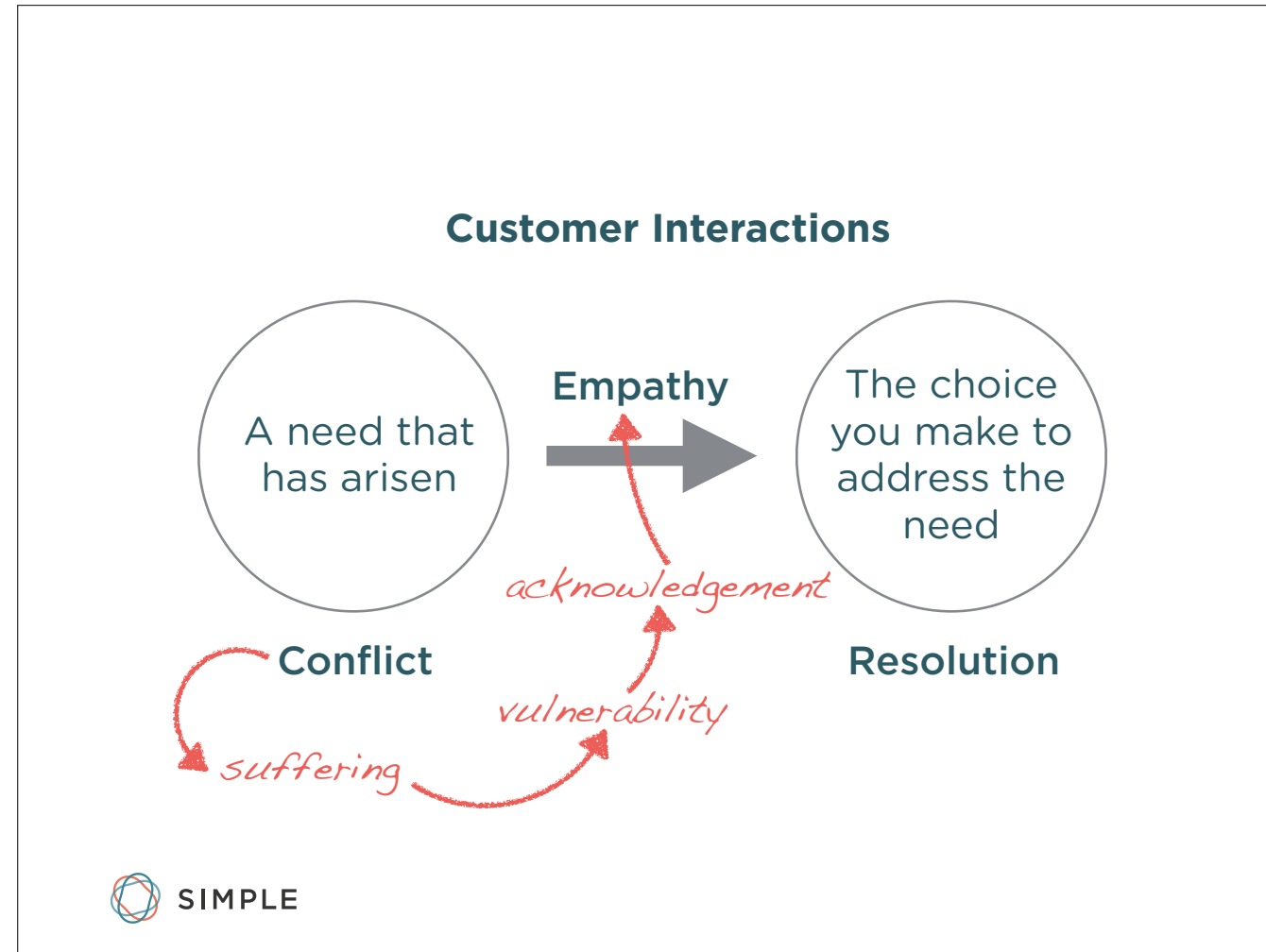
…got actionable empathy. The sweet spot where we become the acupuncturists of banking, so to speak. A beautiful hybrid of our best **emotional understanding** and our best **intellectual understanding.**

Customer Interactions

Conflict → *Empathy* → Resolution

A need that has arisen → The choice you make to address the need

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So empathy is the way we make our process complete and strong. Empathy—the addition of true humanity to the mix— is the step we take between identifying the conflict and deciding on our resolution.
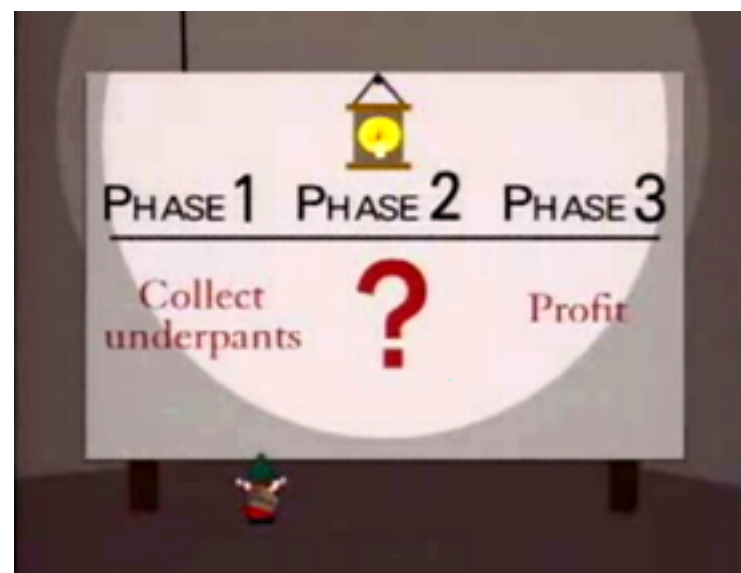
With any customer interaction,
between the conflict and the resolution
is where you empathy!

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Esoteric Hippie Concept Roundup
"so... when is the part where this is about my job?"

- **Our brains have shortcuts to keep us from feeling pain.**

- **But we need to feel pain in order to empathize well. Surprise! Vulnerability makes you *better* at your job.**

- **Vulnerability + Acknowledgement = Empathy!**

- Empathy gives you a **hybrid intellectual/emotional understanding** of someone's thoughts and feelings. (i.e., acupuncturist brain)

- **Empathy is the thing we do between the conflict and the resolution.**

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So, to recap: [narrate slide as it's animated]

Okay, so that was about big feelings, and your job is answering support messages or writing app copy or designing interactive elements. Do you need all that stuff about being vulnerable and dogs dying and acupuncture and stuff? Yep. Hang with me. I promise it'll be useful.

Strategies for empathy in your work

(Jeez, friggin' *finally.*)

So! HOW DO I EMPATHY?

There are two types of empathy:
Proactive and Reactive

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My theory [maybe someone else has thought of it, but unlike other parts of this presentation, which rely on a hybrid of my work and other people's scholarly research, this is just my work as far as I know]

Proactive Empathy

Predicting emotion, preparing context

Use proactive empathy when you don't necessarily know the emotions of the person whose conflict you're solving. This is for stuff like in-app copy, UX, blog posts, knowledge base posts, marketing emails, and anything where you are creating a resource or interaction.

Prepare, instruct, give context, increase chances of success

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Proactive empathy is useful to you when you don't have input from the person whose problem you're solving. [allow time to read/synthesize the paragraph]

Here are some key phrases to think about for your proactive empathy. [prepare, etc.]

And here's how you do that.

Proactive Empathy Questions:

- How might someone feel as they perform this interaction?

- What might be some pitfalls or barriers to their understanding?

- How do I want them to feel at the end of this interaction?

- How can I set them up for success?

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As we said, empathy is the thing we do between the conflict and its resolution. And our application process is a great place for proactive empathy.

Proactive Empathy Questions:

- How might someone feel as they perform this interaction?

- What might be some pitfalls or barriers to their understanding?

- How do I want them to feel at the end of this interaction?

- How can I set them up for success?

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Here's the conflict. In this case, you don't know where they're coming from, but they want something, and how well you provided it will determine their satisfaction.

How might someone be feeling when they reach our application page? [skeptical, skittish, hesitant; excited, eager] https://github.banksimple.com/BankSimple/howtowrite/blob/master/Big%20Stuff/Articles/Application.md

Proactive Empathy Questions:

- How might someone feel as they perform this interaction?

- What might be some pitfalls or barriers to their understanding?

- How do I want them to feel at the end of this interaction?

- How can I set them up for success?

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I ♥ BEING PROACTIVE

Here's the chance for empathy. How do we talk to the person who is feeling this thing— not what do we say, but how do we talk?

[Copy from howtowrite:

"The skeptical, skittish person should be reassured by both the friendly tone and the get-down-to-business attitude these pages will convey. The explainer text should be straightforward and easy to understand, while the application itself should seem bank-y.

Other things to consider:

The power dynamics here are unequal. in reality, the applicant has all the power: we need new customers, and it's ultimately their choice. It's ours to lose. However, they will FEEL at our mercy: we are asking for all their personal info, on the internet, after possibly just having met them (the average person stays on our website for only a couple of minutes before either leaving or signing up). Whether they choose to continue with the application or not, making them feel empowered will help them feel as though they've made the best choice."]

Proactive Empathy Questions:

- How might someone feel as they perform this interaction?

- What might be some pitfalls or barriers to their understanding?

- How do I want them to feel at the end of this interaction?

- How can I set them up for success?

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I ♥ BEING PROACTIVE

The resolution will be a lot better if we understand the above questions. **What do we want to convey?**

[From howtowrite:

- Reassurance, understanding, trustworthiness: we know this could feel a little daunting, but you can trust us to keep your information safe.

- Seriousness, security: we're not just a friendly internet company, we're also a bank. You should feel safe keeping your money here.

- You're signing up for a bank account: some people don't realize that, and are jarred by the personal information we request.]

How do we convey it? What words do we say?

[from howtowrite:

Example copy:

- *"Whoa! This is a lot of information. Why do you need all this?"* We use this information to verify your identity and check your eligibility to open an account with our partner bank.

- "Still want to know more before you give us all this? We totally get it. Check out our FAQ".]

Reactive Empathy

Responding to known emotion, creating solutions

Use reactive empathy when you know the emotions of the person whose conflict you will resolve. This'll be for support messages, social media, Desk emails, and really anything where you are responding to contact.

Understand, acknowledge, connect, empathize, provide assistance, set up future success

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Reactive empathy is useful when you know how the other person is feeling. [allow time to read/synthesize the paragraph]

Here are some key phrases to think about for your reactive empathy. [understand, etc.]

Reactive Empathy Questions:

- What is the conflict?

- What is the underlying big issue?

- What can I do to address the underlying issue?

- What can I do to address the conflict?

- What can I do to set them up for future success?

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Our Reactive Empathy example:
Responding to a Facebook comment

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Who doesn't love Facebook comments?

Not everyone here will need to answer Facebook, but roll w/me

Reactive Empathy Questions:

- What is the conflict?
- What is the underlying big issue?
- What can I do to address the underlying issue?
- What can I do to address the conflict?
- What can I do to set them up for future success?

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We'll start here, since the conflict will be whatever the person says it is.

This is actually where the thing happens. This is the point where your brain will try to protect you. This is key. The conflict might be that their card was declined. But the underlying issue is that they felt embarrassed, scared, or worried. If you're not careful, your brain's safeguards will kick in here, and you'll go right to a solution.

https://github.banksimple.com/BankSimple/howtowrite/blob/master/Big%20Stuff/Articles/social-reply.md

Here's where you do the empathies— vulnerability, then acknowledgement. Their card was declined, but they felt confused and angry. Your response to that will be just as important as your response to the decline itself. How can you respond to that? How do you show vulnerability in your acknowledgement? What feeling do we want to convey [reassurance, understanding, alliance with their needs] How do you want the person to feel when they read it? [reassured, informed, comforted, at ease]

And here's where you've used your empathy superpowers to come up with an awesome and more whole resolution. What might you say?

Some examples

of ways you can use
your empathy

Correct for your knowledge of the situation

- **You know too much:** For example, don't say "RDC" to a customer or even "on our backend." These things don't make much sense and will make people feel like you're talking over them. Don't assume that they might understand how filling out an application for a bank account works. They probably don't know the nuances of ACH transfers. Get on their level, every time.

- **Keep it fresh, 'cause it's their fucking money:** maybe you have dealt with this situation 50 times already today. Maybe you are aware that a minor display bug doesn't mean our bank is broken. The customer is experiencing the issue for the first time. They have no way of knowing what's a big deal. *And it's their **money.***

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Correct for your knowledge of the situation

- **Cuts both ways:** we might be losing our shit internally about an issue that, turns out, isn't that big of a deal to customers. We might see a massive failure where our customers see a minor inconvenience.

- **You care so much more than they do:** even our biggest fanboys can only love a bank so much. Don't be in love with your pet project so much that you forget to consider whether and how it benefits users of all activity levels.

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Be real about money.

- **Don't avoid it:** a few of our customers are mega rich. More of them are downright poor. Most are somewhere in between.

- **#realtalk:** The best way to "worry less about your finances" is to have a lot of money. This option isn't available to many of our customers, and they're the ones who most need to use Simple robustly. It's fairly likely you're more well off than they are. Be mindful. Don't assume anything about someone's values.

- **No, really:** if, say, you're making example Goals, don't make it all yoga and skiing. Some people have loans to pay. Some people are behind on bills. There's no shame there.

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Finally
Some things to
remember from all this

Empathy = vulnerability and acknowledgement in the face of suffering.

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Potent, actionable empathy is the combination of emotional understanding (vulnerability) and intellectual understanding (acknowledgement).

Too much emotional understanding of suffering = weepy puddle on the floor

Too much intellectual understanding of suffering = slaughterhouse worker

Right combo of both = acupuncturist!

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Empathy is the thing we (should) do **between the conflict and the resolution** of a problem.

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Proactive empathy - predicting emotion, preparing context.

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Reactive empathy - responding to known emotion, creating solutions

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That's it. Thanks!

PS, This image is actually of my garden, and I'm kinda chuffed about that.

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Some research I looked at for this talk:

- **A lot of the larger concepts came from the work of Brené Brown** http://cultureofempathy.com/References/Experts/Brene-Brown.htm

- **This essay by Michael Sahota about one of Ms. Brown's books:** http://agile.dzone.com/articles/how-express-empathy-%E2%80%93-avoid

- **V.S. Ramachandran's research on mirror neurons:** http://greatergood.berkeley.edu/article/item/do_mirror_neurons_give_empathy

- *Mindwise: How We Understand What Others Think, Believe, Feel, and Want*, by Nicholas Epley: http://www.amazon.com/gp/product/0307595919/ref=as_li_ss_tl?ie=UTF8&camp=1789&creative=390957&creativeASIN=0307595919&linkCode=as2&tag=gregooscicen-20

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