Lagos Business School

Customer-Centred Design Toolkit /

02
PROTOTYPE

LAGOS BUSINESS SCHOOL
PAN-ATLANTIC UNIVERSITY

In collaboration with:
Dalberg

Lagos Business School

Customer-Centred Design Toolkit

The Sustainable and Inclusive Digital Financial Services (SIDFS) initiative of the Lagos Business School, supported by the Bill and Melinda Gates Foundation, engages in research and advocacy projects with the vision to create an inclusive ecosystem for financial services. The initiative seeks to catalyse the financial services landscape by enhancing the evidence base for financial inclusion as well as ecosystem capacity to build sustainable solutions to Nigeria's financial inclusion challenges.

The overwhelming acceptance and acclaim of our annual State of the Market Report (SoMR) has encouraged us to continue to highlight and proffer evidence-based thought leadership to the financial service community. Now we want to move from research to outcomes.The SIDFS team has established a **Product Innovation Lab** with the mandate of supporting financial service providers (FSPs) to bring innovative products and services to currently underserved segments. **Through the lab, we hope to expand our role by supporting FSPs to design, test, and launch new solutions to the market for previously untapped customer segments.** This toolkit is part of the lab, and introduces a customer-centered design process that will support FSPs to design innovative and commercially viable products and services that satisfies the needs, motivations, and aspirations of your customers.

We are looking forward to learning from your experience using this toolkit. To share your thoughts and feedback with us, and discuss ways the lab can partner with your team directly, write to sustainabledfs@lbs.edu.ng

Enjoy!

LAGOS BUSINESS SCHOOL
PAN-ATLANTIC UNIVERSITY

In collaboration with:
Dalberg

Table of contents

Introduction

What is Customer-Centred Design?

Customer-Centred design is a creative problem solving process that starts with your customers, placing their needs at the centre of financial service offerings.

Customer-Centred Design can support financial service providers (FSPs) to develop informed, compelling, and innovative solutions. Customer-Centred Design can be applied to the development of **products, services, processes, messaging, and digital experiences**. It can link each of these elements into a cohesive and meaningful **customer experience**, which is particularly important in the provision of financial services.

Customer-Centred Design is an agile, problem solving process that focuses on **engaging people early and collaboratively testing solutions with them** every step of the way. Design seeks to rapidly move from insights to action by translating learning into concepts that can be tested, adapted, and improved directly with your customers. The goal is to create solutions that satisfy people's needs, motivations, and aspirations and contribute to key business metrics around customer acquisition, engagement, and retention.

LEARN MORE ⇒
Learn how design can improve business performance

"For a banker, it is just a transaction, but [to customers] it is much more than that. The customer context is something that a design process can bring out. We need to move away from the arrogance that we [bankers] know what the market needs"

-Head of Retail Banking, Nigerian Bank

/Introduction

How Customer-Centred Design improves business performance

Design enables FSPs to acquire new customers, retain existing customers, and expand product and service provision.

CHALLENGE
In the last 10 years, new regulations have opened up opportunities for **innovation**, and digital and physical infrastructure developments have led to an increase in **digital financial services and distributed (agent-led) banking systems**. As a result, banks are beginning to create products and services for **new groups of customers** they have not previously served and do not understand well.

BENEFITS
Customer-Centred Design can enable FSPs to understand these new customer groups, providing them with **a competitive advantage** as they bring new products and services to market. This competitive advantage is particularly important in a financial sector, such as Nigeria's, where FSPs often reproduce the solutions they see from others in the sector.
Developing financial products and services that are deeply grounded in the needs, aspirations, and contextual realities of their customers will support FSPs to **acquire, retain, and expand** product and service provision to new customer groups.

Ways that Customer-Centred Design can improve business performance:

ACQUISITION

Entering new markets
Understanding who to target
Launching new products and services
Acquiring customers or extending base to new segments
Incentivising referrals

RETENTION

Solving customer challenges
Increasing uptake and adoption of products and services Increasing awareness
Reducing dormancy
Empowering customers

EXPANSION

Increasing up-sell and cross-sell
Increasing engagement
Increasing customer value and loyalty Reducing cost to serve
Increasing customer lifetime value

/Introduction

How Customer-Centred Design reduces business risk

Through design, FSPs "get it right" faster, reducing overall development time while preserving customer trust.

CHALLENGE
Many FSPs launch products and services to the market after relatively limited customer testing. Teams often make decisions based on their observations of market trends and perceived customer needs, but without directly interacting with their customers or understanding their behaviour. This "launch fast and fix" approach often results in high development (and re-development) costs, low levels of consumer uptake, and may even result in reputational risk as **failed products can irreparably damage consumer trust.**

BENEFITS
Customer-Centred Design **reduces development, long term customer support costs and wasted development time** by bringing customers into the design process early. **Low cost prototyping** is at the heart of the proposed Customer-Centred Design process, helping project teams to continually test and refine their offerings with customers before committing to the full costs of taking a solution to market.

Ways that Customer-Centred Design can reduce business risk:

REDUCE RISK

Reducing overall development time
Reducing wasted development time
Improving the time to getting the product right
Reducing training needed
Reducing customer support costs

Prepare – LBS Customer-Centred Design Toolkit/p.6

/Introduction

Behavioural Thinking as Part of Customer-Centred Design

Behavioural thinking enables FSPs to achieve a deeper understanding of customer behaviour and create products and services that are more likely to be used.

CHALLENGE

Many companies (and the people within those companies) think that if you build a product or service that provides benefits to people, especially if those benefits outweigh and costs, people will use it. This type of thinking has led to product failures in all industries because when you make that assumption, you narrow your potential set of solutions. When you assume that people will weigh costs and benefits and always act when the benefits are greater, you do not account for the fact that people give more weight to benefits they receive in the present or near future compared to future benefits. People also tend to overweight present costs compared to future benefits, which is one reason why despite most people knowing the long-term benefits of exercise and good nutrition to their health, people still tend to eat junk food and not exercise enough.

BENEFITS

Behavioural Science acknowledges that **people do not always think or act in their "best self-interests" and focuses on how humans really think and act**. Behavioural science calls the reasons why people do not act in their "best self-interests" cognitive and behavioural biases. Cognitive biases affect how people make decisions, while behavioural biases tend to create a gap between intention and action. One bias, called present bias, is why people eat junk food or do not exercise enough, and it is also one reason why people do not save as much money as they hope.

Despite being named "biases", they are not good or bad, they are simply how human brains think. Status quo bias makes it easy for us to develop routines, but in certain situations it can make it mentally harder to switch to a better option.

/Example

A common goal of many banks is to expand their customer base. One bank did just that, increasing their number of accounts by 34,000 in only 15 months. However, the account set-up process for customers was **not informed by behavioural thinking and 58% of accounts never received an initial deposit and were never accessed again**.

This toolkit will work you through how to consider behavioural thinking so your company can meet its goals, whether it is expanding your customer base, increasing customer engagements, or another metric.

To learn more about this example see ***Case Studies Resource***.

PRO TIP

"Best self-interests"

If you're trained in economics, you might remember the common assumption that people act "rationally", weighing costs and benefits and making unbiased decisions before acting. A person acting in their "best self-interests" is how to describe acting "rationally" in non-economic terms.

/Introduction

Behavioural Thinking as Part of Customer-Centred Design

FSPs will benefit from applied behavioural science in two ways – deeper understanding of customer behaviour and improved product and service design.

CHALLENGES

A common way for an FSP to want to improve profit is to expand its customer base. However, when an FSP does not consider behavioural thinking, they tend to consider limited solutions such as: more marketing to make sure that customers know about their offerings, decreasing costs associated with their product (like lower fees), or trying to increase benefits (like a higher rate on savings). These solutions, focused on a general outcome, rarely address the true behavioural barriers for customers.

BENEFITS

An FSP that uses behavioural thinking will first translate its desired outcome to a customer behaviour: set up accounts and deposit initial funds. Then it will investigate the barriers that customers face to doing that. For example, hassles from set-up paperwork may result in people not finishing set-up; tunnelling or focusing on keeping their business functioning may mean an entrepreneur does not have enough brainpower during a specific moment to choose which account would work best for them; or an individual might feel that people like them do not have formal bank accounts. Continuing with the behavioural thinking process, the FSP would then use design-focused techniques and develop solutions that overcome the barriers. For example, a list of the information needed for set-up before people start may make it more likely people finish set-up, a decision tree to select the account type may make it mentally easier for an entrepreneur, or providing social comparison data may make individuals more comfortable setting up an account.

Considering specific behaviours instead of general outcomes and focusing on solutions that address the barriers to those behaviours allows an FSP to develop tailored products.

/A note on terms

Behavioural Design Steps

Cognitive and behavioural biases get in the way of people acting in their own best self-interests. In the example discussed on the left, the biases of hassles, tunnelling, and stereotype threat meant an individual didn't set up their new account. FSPs will learn how to identify numerous biases to improve their understanding of customer behaviour during the Prepare phase.

Design-focused techniques based on behavioural science make it easier and more likely that people will act in their own best self- interests. These techniques are sometimes called 'nudges', small and low-cost adjustments to products and services that influence behaviour. In the example discussion on the left, the techniques of simplification, salience, and social proof address the barriers. FSPs will learn how to apply techniques like these to improve product design during the Prototype phase.

/Introduction

The Customer-Centred Design Process

This process is not linear and will evolve as teams learn more about their customers, the market, and their internal capabilities and priorities. The three design phases that your team should move through to develop informed, compelling, and innovative products are; **Prepare, Prototype, and Pilot.**

Prepare

(3 days)

During this phase, your team will identify the opportunity space and target customer group and gain a preliminary understanding of customers and the market.

OUTPUTS
By the end of this phase, your team will have **defined a target customer group and developed a series of opportunities, concepts, hypotheses, and assumptions** that they will test with customers in the next phase.

⇒ACTIVITIES

Prototype

(28 days)

This is the most dynamic and iterative phase of the design process. During this phase, your team will build a deeper understanding of customers' contexts, needs, behaviours, and motivations. The team will also test concepts and prototypes at increasing levels of fidelity, incorporating feedback and insights for prototype refinement and engagement strategy development.

OUTPUTS
By the end of this phase, your team will have a clear **understanding of their priority customer groups and tested and refined working prototypes, key features, benefits, distribution channels, messaging, and positioning strategies.**

⇒ACTIVITIES

Pilot

(3 -18 months)

During this phase, your team will prioritise features and develop a product roadmap. Your team will launch a minimum viable product (MVP[1]) to high priority customers, measuring and tracking performance indicators and customer feedback, synthesising insights, and course correcting where needed.

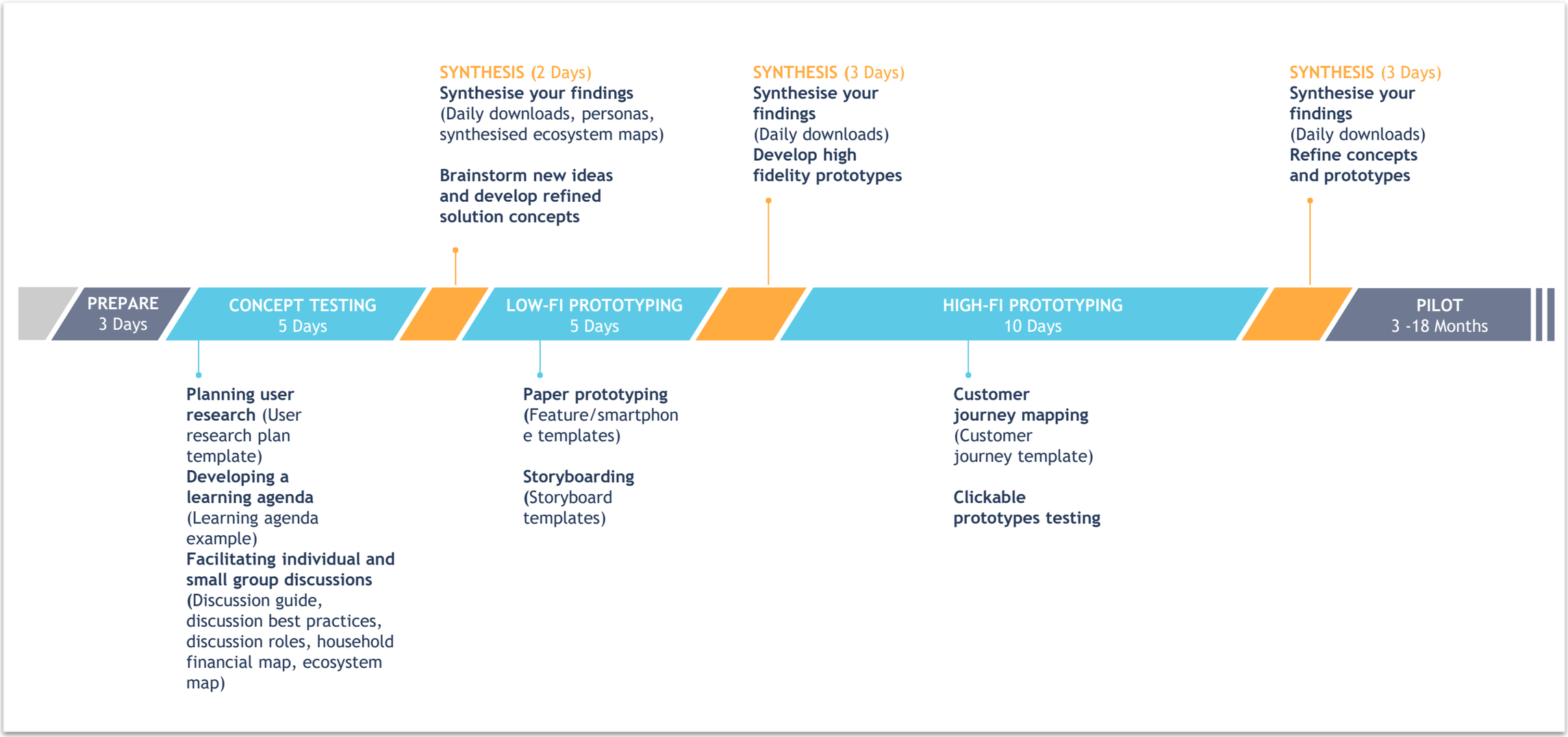
OUTPUTS
By the end of this phase, your team will have **piloted and launched an MVP to market, and aligned on a strategy for gathering customer feedback and evolving their offering** to meet changing needs in the market.

⇒ACTIVITIES

1. *Minimum viable product (MVP): An MVP is a basic version of a product or a service that has the minimum feature set necessary to satisfy early adopters. While an MVP is an actual product, its primary purpose is to gather feedback from customers before investing in developing features or benefits that may not create value in the market.*

/Introduction

The Prototyping process



/Introduction

Why focus on prototyping?

Prototyping supports teams to test, learn, and iterate on proposed ideas with customers quickly and cheaply.

Prototyping is a **structured way to check that you have a *desirable, feasible, and viable* product, service, or marketing and messaging strategy before rolling it out or making a significant investment** in its development. Prototypes can take many forms; the only shared characteristic is that **prototypes are all tangible forms of a team's ideas.**
Prototyping helps teams to **learn, iterate, and move forward quickly,** and therefore is an incredibly impactful part of the Customer Centred Design process, with a high return on investment (ROI).

IBM's adoption of prototyping resulted in:

2x
speed to market

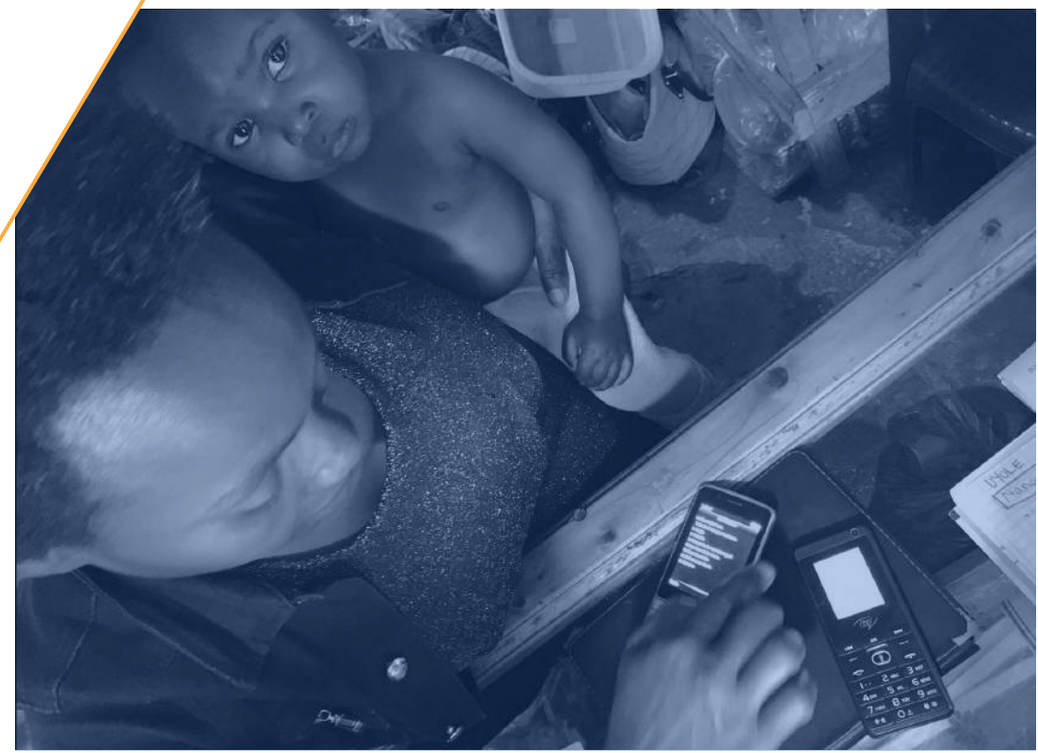
33%
reduction in design time

75%
reduction in development time

300%
increase in return on investment

/Source
2019 Forrester Total Economic Impact Study

LEARN MORE ⇒
Learn more about prototyping and the design process



/Picture source. *The Human Account Nigeria*

/Introduction

How to use this toolkit

This toolkit is a dynamic resource, helping your team to both learn about and practice design. Use the following signposts to help you:

Structure. This toolkit is structured in three parts. Each part uses a different color: Dark blue for Phase 1 - Prepare, Cyan for Phase 2 - Prototype, and Purple for Phase 3 - pilot.

ACTIVITIES ⇒

Activities. Throughout this toolkit, you will find a series of activities that will help you put the theory into practice. This icon highlights hyperlinks to activities.

/Download worksheet

Downloadable files. Activities are enhanced by templates that will guide your team through the step by step processes. This button will take you to downloadable, editable and printable resources.

Examples. To make sure you understand what each activity should result in, follow the eye icon to read examples of the activities in practice.

Link

Links. Throughout this toolkit, you will find different resources that will complement and facilitate the understanding of the content and the development of activities. Follow the underscored words in cyan to access these.

/A note on...

Notes. Special things to keep in mind when developing and activity or using a tool can be find on the far right of the page over a grey background. Read these to enhance your work.

“...”

Quotes. Learn from people in the sector who have followed a customer centric approach and hear from customers. Find quotes throughout the toolkit to illuminate other stakeholders’ experiences.

/Resource

Resource pages. Throughout this toolkit, you will find special pages for extra resources that will facilitate the development of activities. Read and print the resources when working in teams.
Resources are not working files but reading material.

PRO TIP

Tips. Some activities will provide you with tips on how to expand your thinking and reach when engaging with the customer centricity process.

LEARN MORE ⇒

Learn more. Throughout this toolkit, you will find highlighted resources that will complement the theoretical content. Follow the “learn more” buttons to access supplementary content (e.g., market analysis)

Customer-Centred Design for emerging segments: Using designing a financial product for Nigerian women as an example

The Customer-Centred design process **can be applied to design for any customer group,** however, to ensure that the activities, tools, and resources are actionable, the toolkit is oriented around a practical example: designing a financial product for Nigerian women.
Because **women are not a homogenous group**, and it is impossible to design a product that appeals to all women, the toolkit will take your team through the steps required to identify high priority segments for your products and services. **Teams can use the customer-centered design process in this toolkit to design for any segment or market.** The toolkit uses Nigerian women as an example for the following reasons:
1. While **women make up half of the Nigerian population, they continue to be the most financially excluded population sub-group.** 46.6% of women are unbanked and 19.5% of women are underbanked, creating a potentially untapped market of approximately 33 million women over the age of 15[1].
2. Globally women control over US$20 trillion of total consumer spending and **make or influence 80% of buying decisions** [2].

3. Bridging the gender gap in financial inclusion is a **national priority,** and one of the focuses of Nigeria's revised National Financial Inclusion Strategy (NFIS 2.0)[3]

4. This case study draws on The Human Account data (described below). The Human Account is one of the first, nationally representative data sources available that helps FSPs to understand the unique characteristics of women, and **identify opportunities for commercially viable financial products that may suit them.**

The Human Account is a dataset developed by Dalberg in partnership with Lagos Business School (LBS) in 2018. With over 600,000 data points, The Human Account provides a more realistic and actionable understanding of people's financial lives in Nigeria. This toolkit incorporates data, qualitative insights, and human stories from The Human Account.

Picture source. *The Human Account Nigeria*
1. Lagos Business School and Efina
2. Dalberg analysis
3. The Central Bank of Nigeria, National Financial Inclusion Strategy report

LEARN MORE ⇒
Visit The Human Account Nigeria website

"Yes, I am ready as a woman to work hard, and so I am very confident with handling my money…"[2] Fatimoh (45), Ebutta Metta, Lagos

/Phase 2

Prototype

This is the most dynamic and iterative phase of the human centred design process. During this phase, the team will:

1. **Build a deeper understanding of customers' contexts, needs, behaviours, and motivations.**
2. **Test concepts and prototypes at increasing levels of fidelity,**
3. **Incorporating feedback and insights for prototype refinement and engagement strategy development.**

By the end of this phase, the team will have a clear understanding of their priority customer groups and tested and refined key features, benefits, distribution channels, messaging and positioning strategies.

Prototype - LBS Customer-Centred Design Toolkit / p.12

Intro / Prototype

⇒ACTIVITIES

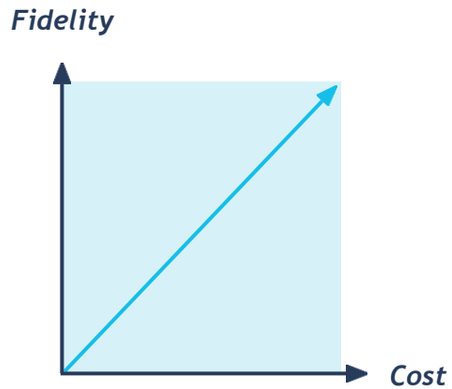
1. *Concept testing*
2. *Low-Fidelity Prototyping*
3. *High-Fidelity Prototyping*
4. *Synthesis*

Prototyping is about learning what works and what doesn't so that you can improve your solution before investing heavily in it. The "prototype" phase will walk your team through activities and tools that will enable you to learn from your customers in the most cost-effective way.

Prototyping is about bringing **tangibility to your ideas.** As your team learns more about your customers and develops a clear value proposition and concrete use cases for your solution, the fidelity (the level of detail and usability) increases until you develop a prototype that looks and feels like the final solution. Taking this gradual approach to prototype development reduces overall costs, as the team never invests too heavily in a prototype until they **validated it in a lower cost way**.

Because prototyping is all about learning, synthesis is a vital part of the prototyping process. Creating a culture of daily

synthesis ensures your team is **actively interpreting findings** into ideas and actionable insights that can help you improve your solution.



*/**Value proposition**. Why the solution will be important to your customers*

*/**Use case**. How your customers will use it*

Concept testing

/Planning user research
Tool: User research plan template
Tool: Participant recruitment criteria template

/Developing a learning agenda
Example: Learning agenda example

/Individual & small groups discussion
Resource: Discussion guide Resource:
Discussion best practices
Resource: Discussion roles
Tool: Household financial map
Tool: Ecosystem map and noun cards

01

1/Concept Testing

Explore value propositions and use cases for concept testing

The team should now have developed a concept or series of concepts that they plan to test with customers. Concept testing focuses on exploring the financial behaviour, needs, motivations, and aspirations of customers. Through this process, your team will be able to understand how a solution concept may be important to your customer (**value proposition**), and how it might be used in their daily life (**use case**).

Through customer research, your team will also understand more about how your customers interact with their environments and where they get information. This information will support your teams as they develop customer **marketing and messaging strategies**.

It is difficult to truly understand value propositions and use cases by merely asking, “what do you think about this solution” or “how would you use it” because the customers you speak to may never have considered your solution before and therefore cannot provide informed answers. Taking a **bottom-up approach**, beginning by learning about their **financial lives,** will give your team a more nuanced understanding of how (if at all) your concept will satisfy your customers.

/A note on culturally sensitive research

Be mindful of unintended consequences of interactions with customers when researching

As your team begins to engage with customers, particularly in contexts and geographies that are new to you, start by **considering some of the socio/cultural norms** that may influence behaviour in these communities. For example, when conducting research and concept testing with women, think about how they may feel **most comfortable** participating. If concerned, consider ensuring that a woman on your team leads the discussion. Try as much as possible to **avoid creating conflict or stress** as a result of your research. Consider, for example, how the men in the community may feel about you interacting with women. Do not use this as a reason not to engage in discussion with them, but consider conducting parallel discussion with men or getting permission from community leaders or heads of the family where appropriate. Always be honest about your intentions, the purpose of your research, and what (if anything) your participants will get out of it.

1/ Concept Testing

Step by step: Learn about your customer's financial lives to inform your concepts and build prototypes

BEFORE

1. **Create a learning agenda:** Teams should begin by developing a learning agenda to help identify their research participants and guide their research.

1. Develop a research plan and schedule sessions with customers: Based on the learning agenda, teams can then develop a *research plan*, organise logistics, and focus on participant recruitment. Remember there are multiple ways to learn from the community, refer to the *Data Collection Methods* for ideas.

DURING

3. Engage with customers: Conduct a mixture of intercepts, observation, shadowing, contextual inquiry, immersion, and individual and small group discussions, using open-ended questions based on the learning agenda and participatory activities.

AFTER

4. **Synthesise your findings:** At the end of each day and at major milestones during research, the team should come together to make sense of what you have heard, and look for patterns across the discussions. Use the following tools and approaches to get the most out of the research:

   A. *Daily downloads*: Teams share their findings and capture data, and discuss the implications on their concepts each day.

   B. *Personas*: At the end of the research week, teams synthesise household financial maps are synthesised into personas by finding patterns in responses which will inform priority customer group selection.

   C. *Synthesised ecosystem maps*: At the end of the research week, teams synthesise the ecosystem maps by finding

   patterns in environments and information channels which will inform marketing and messaging strategies.

5. *Brainstorm new ideas* and *develop refined solution concepts*: After synthesis your team may want to discard your initial concepts or adjust and improve on them. Conduct another round of brainstorming and concept development and begin the concept testing process again before moving on to prototypes.

PRO TIP

Go to your customers to meet people where they are

Concept testing should take place in the communities where the participants are from and where they feel most comfortable. Often the most profound customer insights can be generated by meeting research participants in their homes, workplaces, or in frequently used community gathering places, as this can allow teams to see the participants interact with their environments. Concept testing done in an FSPs headquarters creates the wrong **power dynamic** and sense of hierarchy, limiting the participants' comfort in sharing their financial realities.

2/ Concept Testing

Learning Agenda

Step by step: Define research themes and concept testing to explore with customers

BEFORE

1. Review concept sheet: Look at your concept sheet and develop a list of the types of people you would like to speak to. This list should include target users (from segmentation), as well as any stakeholders you believe might be important in your customer engagement strategy. Each group will likely need a tailored learning agenda.

DURING

2. Define research themes: Review your *journey map*, quickly to remind you of your customer's behaviours, look through your data capture, hypotheses and assumptions checklist and the concepts defined in the prepare phase and ask yourself: What are the main thematic areas that you need to explore in greater detail or validate? What are the sub-themes that flow from these?

3. Draft the learning agenda: Turn these research themes into a checklist to ensure that your team covers all of them during the customer discussions and small group discussions for concept testing. Start with the most important themes at the top, grouping sub-themes below.

AFTER

4. Turn your learning agenda into a *discussion guide*: For some people on your team, a learning agenda will be enough to help guide a conversation. For most team members, particularly those who are new to customer research, they should prepare a discussion guide with sample questions.

-

Participants

Product development team, research team, compliance and risk management team, marketing team, user experience designers

/Example

2. Define research themes:

Main theme: Basic demographics
Sub themes:

- Age
- Sex
- Location
- Educational level
- Occupations / livelihoods
- Household Size
- Digital literacy and usage

3. Draft learning agenda

View example learning agenda

ACTIVITIES ⇒
Use the **Learning agenda example** to create your own version

3/ Concept Testing

Research Plan

Step by step: Recruit and identify research participants and organise logistics

BEFORE

1. Identify a research "fixer": Customer research requires organisation. Teams should begin by identifying someone who will support them, plan the research, and most importantly recruit participants. This "fixer" needs to be someone who is from the same community as the customers or can speak the local language/dialect. They should be entrepreneurial and engaging enough to reach out to people and must be reliable and organised. Some design teams prefer to use an external person (community leaders, student, etc.) however, this person can be someone on your team.

2. Review concept sheets and learning agenda(s): Review the learning agendas to understand the priority customer groups and research themes of interest.

DURING

3. Develop research participant recruitment criteria: Begin by identifying any key characteristics that all of your participants must have, or cannot have (inclusion and exclusion criteria). From there, the teams should explore what kind of diversity they need in their sample. Create a list of variables that the fixer should be mindful of when scheduling research participants to ensure variation.

4. Logistics: Each of the ways to engage with participants takes time, with some methods taking significantly more time than others. Teams should schedule no more than three sessions of individual interviews or focus group discussions each day, building time into the schedule to get from one session to another. The team should then map the types of sessions (immersion, shadowing, focus group discussions, etc.) and the types of research participants they want for each time slot. Remember that the types of research participants you can speak to each day will depend on the location you have selected for the day. The team should create a detailed schedule using the research plan. The team should also remember that they will be able to cover a different number of questions depending on the session type they have chose, so also plan which questions will be asked during each session.

5. Schedule sessions with participants: The fixer should try to make sure they have the next 3 days of participants lined up.

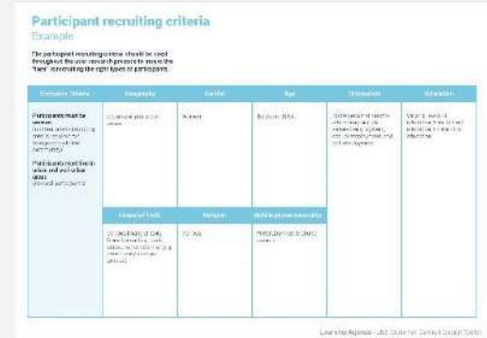
This allows the team to adjust the plan for later in the week, when needed. The team can also help schedule participants for subsequent days by asking previous participants to connect your team to others. When scheduling research sessions, ask for at most 2 hours of time, be clear on who you are and what you are trying to do, and set expectations around what the participant will get for their involvement (compensation, snacks, etc.).

AFTER

6. Conduct sessions with participants: Use the instructions and tools.

/Example

3. Develop participant recruitment criteria:



View example ***recruitment criteria***

4. Logistics:

View example ***research plan***

ACTIVITIES ⇒
Use the **Research Plan resource** to prepare for your research

Learning agenda

Example

The learning agenda should be used during user research to ensure the team covers key learning points in each session. The learning agenda includes all of the key points of interest, hypotheses, and assumptions teams want to test with target users through user research.

CONTEXT

- ❑ Basic demographics
  - ❑ Age
  - ❑ Sex
  - ❑ Location
  - ❑ Educational level
  - ❑ Occupations / livelihoods
  - ❑ Household Size
  - ❑ Digital literacy and usage
  - ❑ Where/when the user may engage with your product or service
- ❑ Family context
  - ❑ Marital status
  - ❑ Economic role in household
  - ❑ Ownership of money
  - ❑ Financial role in household
  - ❑ Access to household finances
  - ❑ Mobility and access to financial tools
  - ❑ Access to mobile devices

CONTEXT (continued)

- ❑ Finances
  - ❑ Income level
  - ❑ Income period / reliability / volatility
  - ❑ Expenses
  - ❑ Financial reserve
  - ❑ Receivable potential
  - ❑ Social network
  - ❑ Social financial service access
  - ❑ Formal financial service access
  - ❑ Social safety net access
  - ❑ Public safety net and service access

FINANCIAL BEHAVIORS, STRATEGIES, & TOOLS

- ❑ Financial behaviors, strategies, & tools
  - ❑ Shaping income
  - ❑ Shaping expenses
  - ❑ Building reserves
  - ❑ Cultivating receivables
  - ❑ Planning and prioritizing
  - ❑ Use of formal financial services
  - ❑ Use of social financial services and relationships

MOTIVATIONS

- ❑ Motivations
  - ❑ Financial needs
  - ❑ Financial goals and aspirations
  - ❑ Financial challenges

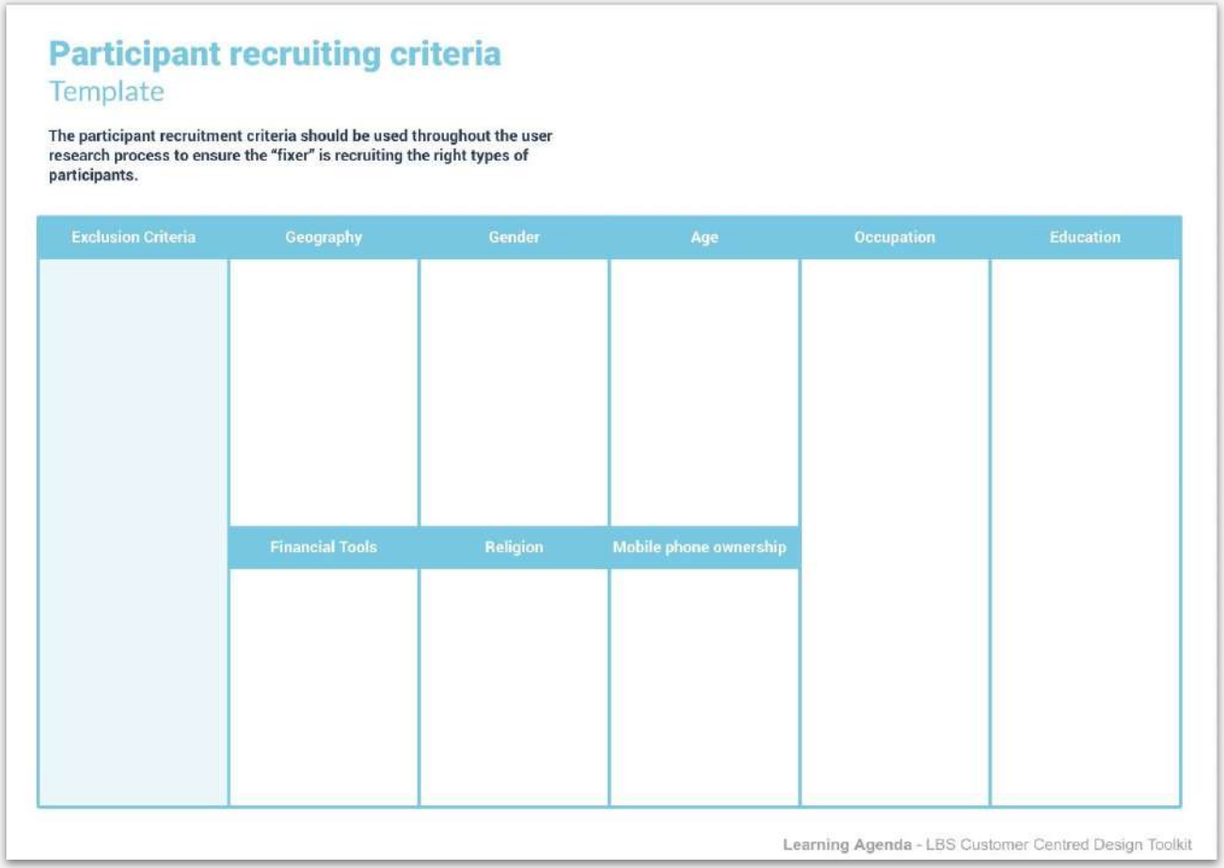
- ❑ ATTITUDES
  - ❑ Perceived complexity of financial services
  - ❑ Debt orientation
  - ❑ Openness
  - ❑ Safety of savings
  - ❑ Trust in people
  - ❑ Trust in social financial networks
  - ❑ Trust in banks or other formal providers

BEHAVIOURAL BIASES

- ❑ Behavioural biases that make it harder to do something
- ❑ Behavioural biases that make it easier to do something

Participant Recruitment Criteria Template

The participant recruitment criteria should be used throughout the user research process to ensure the "fixer" is recruiting the right types of participants.



Difficulty level
Low

Time
1 hour

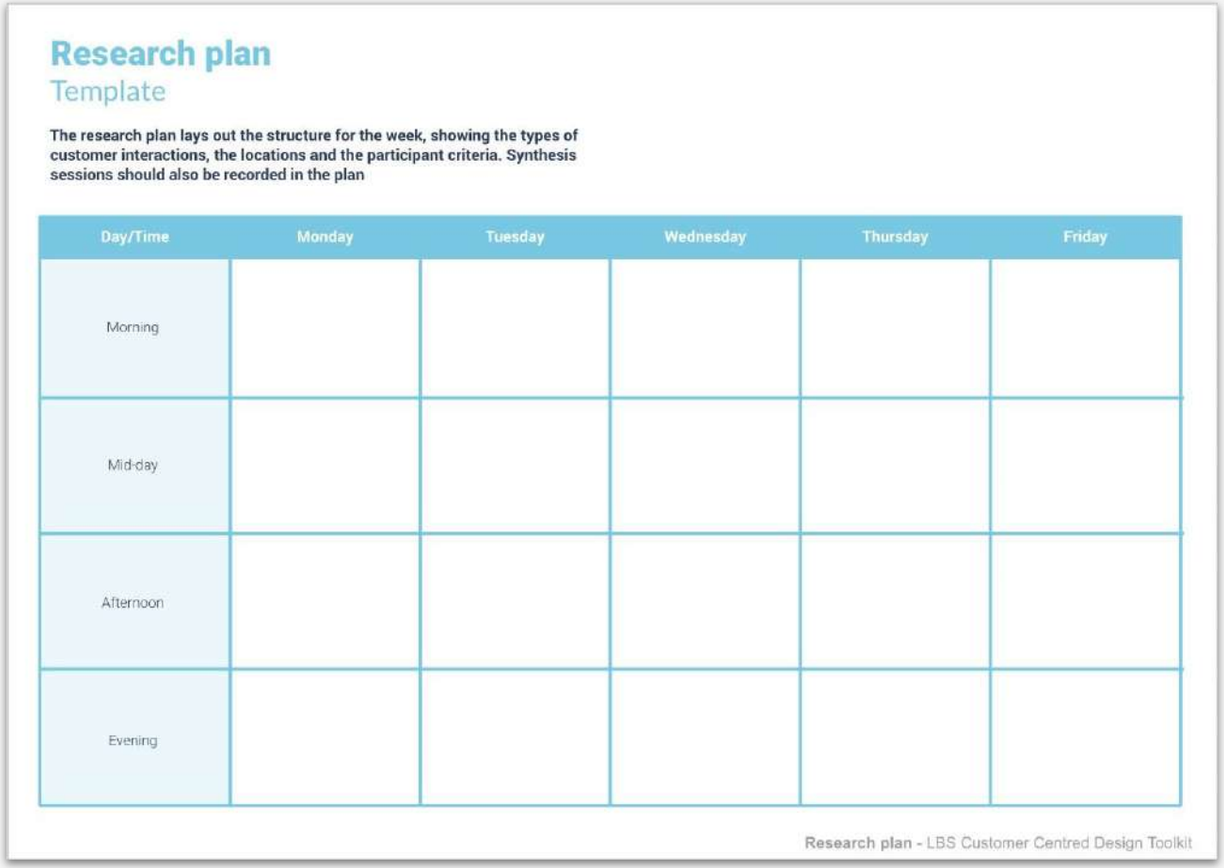
Supplies
Participant recruitment criteria template, pens, post-it notes

Participants
Product development team, Research team, compliance and risk management team, marketing team, user experience designers, fixer

/Download worksheet

Research Plan Templates

The research plan lays out the structure for the week, showing the types of customer interactions your team will have, the locations, and the participant criteria. Synthesis sessions should also be recorded in the plan.



Research plan
Template

The research plan lays out the structure for the week, showing the types of customer interactions, the locations and the participant criteria. Synthesis sessions should also be recorded in the plan

Day/Time	Monday	Tuesday	Wednesday	Thursday	Friday
Morning					
Mid-day					
Afternoon					
Evening					

Research plan - LBS Customer Centred Design Toolkit

Difficulty level
Medium

Time
1 hour

Supplies
Research plan

Participants
Product development team, Research team, user experience designers, fixers

/Download worksheet

1/ Concept Testing

Individual and small group discussions

Step by step: Prepare and run discussions

BEFORE

1. Review *user discussions best practices*: The team should review resource for tips on how to conduct good customer research.

2. Structure your individual or small group discussion: Refer to the *example*. Begin by reviewing the learning agenda. Discuss as a team how you would build a conversation around these thematic areas. Think about a structure that introduces yourself and then has a reasonable beginning, middle and end and think about where you will use the activity. The aim is to ask open questions, avoiding questions that are leading or only have yes or no answers.

> **A. Do not create a script:** Adapt the *learning agenda* example. Avoid building a script of the exact questions you plan to ask. Customer individual and small group discussions are not the same as surveys. You are trying to understand the reasons behind certain behaviours and the feelings around certain choices. Draft questions that will help you start each section but use the learning agenda as an anchor and allow the participant's answers to guide the conversation.

3. Assign *roles*: For each session, there should be a facilitator, backstop, note-taker, photographer, and where needed, a translator. Each team member can take on more than one role. Review the roles.

DURING

4. Introduce yourselves: Everyone on the team should introduce themselves, explaining again what they are doing and thanking the participant for being involved. Ask the participant (or participants if a group) to introduce themselves and create space for them to ask you any questions they may have.

5. Gain consent: Ask permission to take notes and photos. Gain consent every time you engage with a participant even if you have engaged with them and gain consent before.

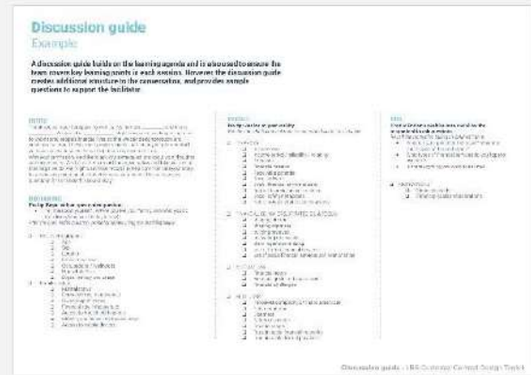
6. Start small: Begin with easy questions about themselves and their families. In small groups, discussions make space for everyone to speak and answer these foundational questions.

7. Ask what they did, not what they intend to do: Behavioural thinking shows us that biases can get in the way of people following through on their intentions so make sure to ask what *actually* happened instead of what happened in general. For example, “Can you tell me about the last time you went to a bank. I want to specifically hear about your last visit, not what generally happens when you go to the bank. … Thinking back to your visit, did you go the day you originally planned to or had you put off the visit before that day? If delayed, why? … How did you remember to go to the bank that day? … How did you feel that day going to the bank?”

Continue >>

/Example

2. Structure your discussion



View example ***discussion guide***

Prototype – LBS Customer-Centred Design Toolkit/p.21

Individual and small group discussions

Step by step: Prepare and deliver discussions

8. **Probe for stories:** Try to ask questions that encourage the participant to give concrete feedback on concepts or share stories of previous experiences with other solutions. For example, “Can you tell me about a time when you felt really confident about your financial future? Which organisation will you trust to introduce this solution to you?”

9. **Follow up with “why?”:** As much as possible, follow up each question by probing further on why respondents answered that way. For example, “What has been your experience interacting with banks in the past? Why did you feel this way?”

10. **Introduce activities:** Use the ***household financial mapping*** and ***ecosystem mapping*** to structure the middle portion of your conversation and gather feedback on your concepts through the activity. You can learn a lot about your participant and reduce the risk of them getting bored of question after question.

11. **Make it visual and interactive:** If you’re asking questions about emotions, print out cards in colour with a full range of emojis (both positive and negative emotions) so the individual can pick one or more and then they can explain why they chose those emojis. If your customers have high literacy, include cards with descriptions or emotions written on them, again being sure to include positive and negative words. When an individual sees a word or emotion in front of them that they have the option to choose, especially a. negative work that they might feel uncomfortable saying as their answer, it helps overcome social desirability bias.

12. **End on a positive note and leave space for questions:** End the conversation with optimistic questions such as their aspirations or plans for the future. Create space for the participant or participants to ask you questions. Thank them for their time and be clear about how the research will be used and what the team’s next steps will be.

AFTER

13. **Synthesise your findings:** At the end of each day, the team should come together to make sense of what you have heard, and look for patterns among the discussions using the ***daily downloads*** activity.

Participants

Product development team, Research team, UX designers, fixer

Discussion best practices

1. Be honest
Explain why you're there, what they can expect, and do not promise them anything you cannot deliver

2. Be aware of power dynamics and establish social parity
Calibrate your behaviour to the participant

3. Demonstrate respect and sensitivity
Set a friendly tone, maintain eye contact and positively engaged body language

4. Connect with the person
Do not treat the participant as a subject or a source of information, show genuine interest in the person and their story

5. Withhold judgement
Do not let it bias your questions and never openly judge an participant

6. Don't ask guiding questions
Structure your questions to minimise bias

7. Ask simple direct questions
Break complex questions into simple questions

8. Maintain a good pace
Do not leap into research topics, avoid cutting off the participant

9. Return to difficult / important questions
Ask questions in many different ways

10. Repeat answers back to participants
To check for understanding and demonstrate listening

11. Respect silence
Give people space to reflect and form thoughts

12. Give participant opportunities to ask questions
Especially at the beginning and end

13. Make it visual and interactive
If possible, include cards participants can select as answers.

Discussion roles

There are multiple roles that team members must play to conduct a successful discussion. These roles can often be combined according to the number of team members present (such as one person playing the backstop, note-taking and photography). Ideally, the research team has two people present for a individual user discussion; never have more than three.

FACILITATOR
Responsible for leading the discussion and asking the questions. The notetaker or other members act as crucial supports to the facilitator – helping identify follow-up or clarifying questions.

BACKSTOP
For each discussion, assign a backstop. This person is responsible for checking that the facilitator has obtained informed consent and ensures ethical compliance, and making certain that required data is captured.

NOTE-TAKER
Almost always, the facilitator and note-taker are separate people so that the facilitator can focus on having a conversation, while the note-taker documents the conversation.

PHOTOGRAPHER
With consent from each participant, the photographer is responsible for visually documenting the activity, surroundings, and general context.

TRANSLATOR
When needed, translators will ensure smooth communication. They will also actively participate in probing and reading between the lines of participant answers.

1/ Concept Testing

Household financial map

Step by step: (A) Create a visual model of your customer's financial life

BEFORE

1. **Print out the *templates*:** Bring a A3 sized printed copy of the template.

1. **Start with contextual discussion questions:** Based on your learning agenda and discussion guide, begin by asking contextual questions ensuring the participant is comfortable.

DURING

3. **Guide the participant through the map:** The map is divided into six main points: Income, Expenses, Assets, Aspirations, Obstacles and Financial Tools, which are the anchors of the conversation. Move through each of the categories, asking questions about a typical week, taking notes, and capturing quotes/phrases on post-it notes.

   A. **Income:** Begin by asking about how they bring money into the house in a normal week. As the participant introduces sources of income, add notes showing the activities and the amounts in the corresponding income box.

   B. **Expenses:** Then ask them what takes money out of the house during a normal week, again taking notes in the expenses box. Be sure to probe on categories including accommodation, bills, children's costs (school fees, etc.), transport, food, etc.

C. Assets: Ask users to talk about their most valuable possessions. Typically it is easiest to ask this in the form of a scenario, for example, "If your loved one became ill, or you had another type of financial shock, what asset could you rely on to sell or use as collateral to overcome that challenge?" Ask how they came to own each asset.

D. Aspirations: Once you are more confident with users, ask them to express their desires and wishes for the future. These could, for example, include business or employment opportunities, hopes for their children, assets they would like to purchase, among others.

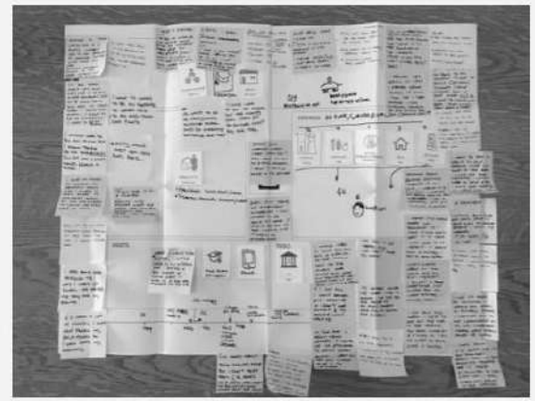
E. Obstacles: Ask the respondent what is standing in the way of them achieving their aspirations. Also ask them what has stood in the way in the past of them achieving their aspirations. Note down what they would need in order to achieve these aspirations as well as their obstacles.

F. Financial Tools: Finally, ask them to talk about the financial tools they currently use to manage their assets, income, expenses and economic aspirations.

Continue >>

/Example

3. Guide the participant through the map



Household financial map before synthesis

ACTIVITIES ⇒
Use the **Household financial Map** to document your thinking

1/Concept Testing

Household financial map

Step by step: (A) Create a visual model of your customer's financial life

Continue >>

G. Contextual Scenarios: Once the Household Map is complete, pose a wide range of contextual scenarios. An example question could include: "What would they do if you got a lot more money? How would you prioritise spending, saving, borrowing, and investing?"

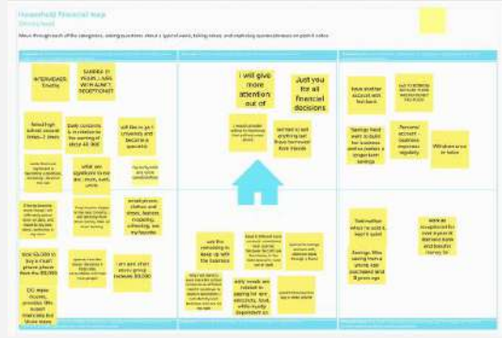
H. Concept Testing: Then, use the Map to explore how the respondent might use your proposed product/service to manage their financial situation. Ask, for example, "If you had access to a digital savings product, where you could set a target and save for a specific goal, how would you use it? Why?"

AFTER

4.Synthesise your findings into *personas*: At the end of the research week, synthesise household financial maps into personas by finding patterns in responses. This will inform priority customer group selection.

/Example

Household financial map



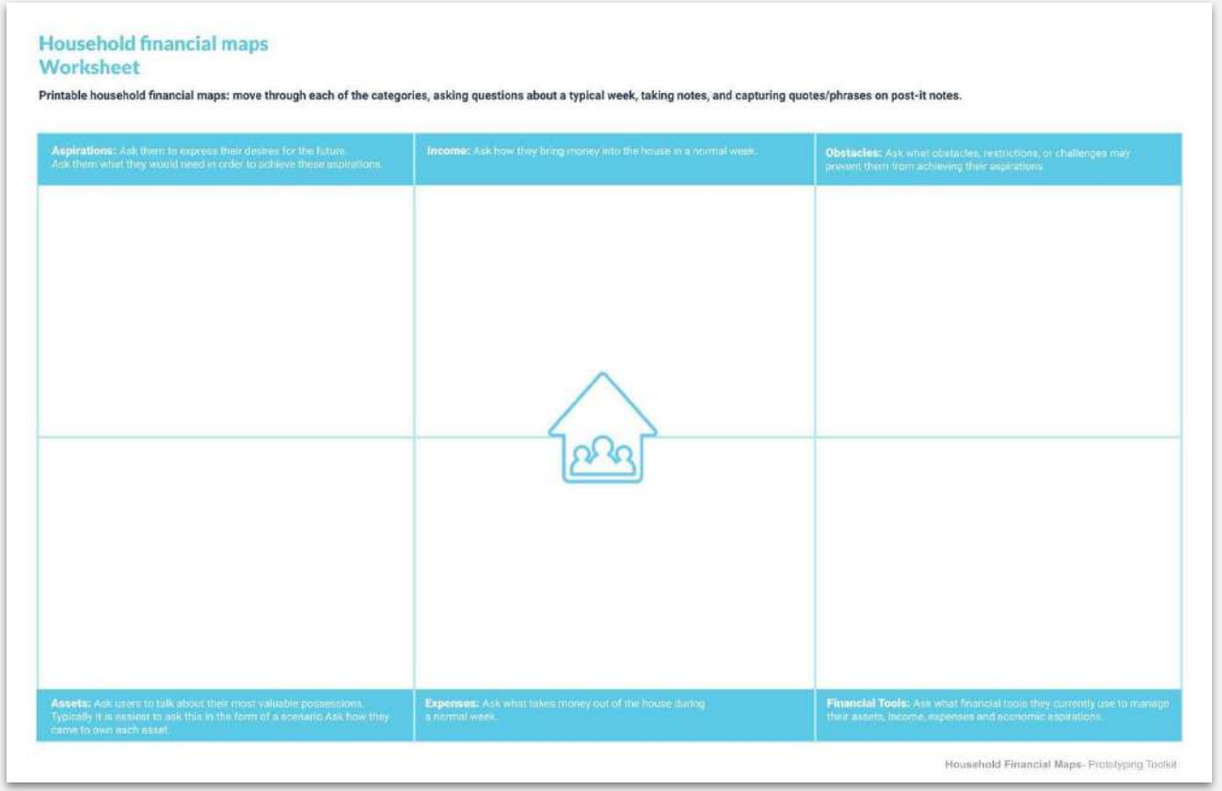
View example Household financial map from customer centricity training workshop

ACTIVITIES ⇒

Use the **Household financial Map** to document your thinking

Household financial maps Worksheet

A household financial map captures how customers currently manage their finances in response to a range of possible scenarios. This participatory exercise draws out experiences, relationships, and attitudes that drive financial decisions.



Difficulty level
Medium

Time
1-1.5 hours

Supplies
Household financial map worksheet, pens, post-it notes

Participants
Product development team, Research team, UX designers, fixer

/Download worksheet

1/Concept Testing

Engage with customers

Step by step: (B) Ecosystem map

BEFORE

1. **Print out the ecosystem map template and the noun cards:** Bring a A3 sized printed copy of the ***ecosystem map***, and print and cut up the ecosystem actor ***noun cards***.

1. **Start with contextual discussion questions:** Based on your learning agenda and discussion guide, begin by asking contextual questions ensuring the participant is comfortable.

DURING

3. **Guide the participant through the map:** Lay the map in front of the participant or group. Explain that the map features three concentric circles with the participant(s) at the centre. The three circles represent the proximity to the customer. Placements closer to the customer mean relationships of greater importance; the ones further away are of less importance.

   A. Map ecosystem actors and institutions Start by showing the participant(s) the ecosystem cards (dark blue). Ask them to identify 5 cards that represent ecosystem actors or institutions that are most important in their lives (these can be positive and negative relationships). Ask them to place the cards on the map based on how important they feel these relationships are to them. Ask them why they placed each actor or institution there and take notes.

A (continued): If doing the exercise as a group, ask if anyone disagrees with the placement of certain actors or institutions. Make notes on the map of each person's preference and why. Ask if there are any additional ecosystem actors or institutions left in the pile that are important to them. Continue to map using the noun cards, taking notes, and asking questions.

B. Identify supportive and challenging relationships: Ask the participant(s) to highlight the three most supportive and three most challenging relationships they have with the actors or institutions they have mapped. Ask them what makes those relationships supportive or challenging.

C. Identify key information sources: Ask the participant to indicate the three most fundamental sources of information flows. Ask them why they selected these three.

D. Propose scenarios: Throughout this exercise, collaborate with the participant and ask them to propose ways in which they might change the dynamics of problematic relationships or further strengthen supportive relationships. Test your previously developed concepts by placing them between different relationships and levels of the ecosystem map. Prompt the participant to define which relationships could be modified and improved by your solutions and which ones can support your concept.

Continue >>

/Example

3.Guide the participant through the map

Ecosystem map in progress

ACTIVITIES ⇒

Use the **Ecosystem Map** to document your thinking

1/Concept Testing

Engage with customers

Step by step: (B) Ecosystem map

Continue >>

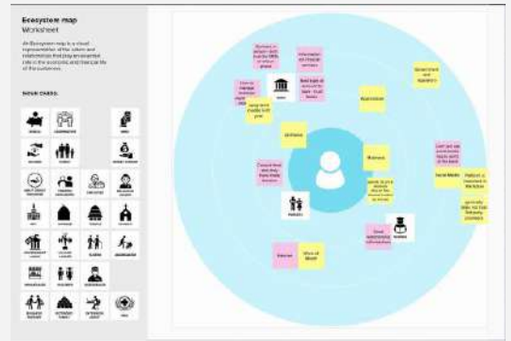
E. Test concept: Test how the solution concept could positively enhance or improve ecosystem relationships, or leverage existing information flows by proposing scenarios. Ask for example, “If you had access to a digital savings product, where you could set a target and save for a specific goal, how would you use it? Why?”

AFTER

4.Synthesise your findings into a *consolidated ecosystem map*: At the end of the research week, your team should synthesise the ecosystem maps you have created by finding patterns in responses. These will inform delivery channels and messaging strategies.

/Example

Ecosystem map



View Ecosystem map from customer centricity training workshop

ACTIVITIES ⇒

Use the **Ecosystem Map** to document your thinking

Ecosystem maps Worksheet

An Ecosystem map is a visual representation of the actors and relationships that play an essential role in the economic and financial life of the customers. It enables FSPs to surface opportunities across the ecosystem where a product/service may address challenges and leverage positive relationships or improve negative relationships.

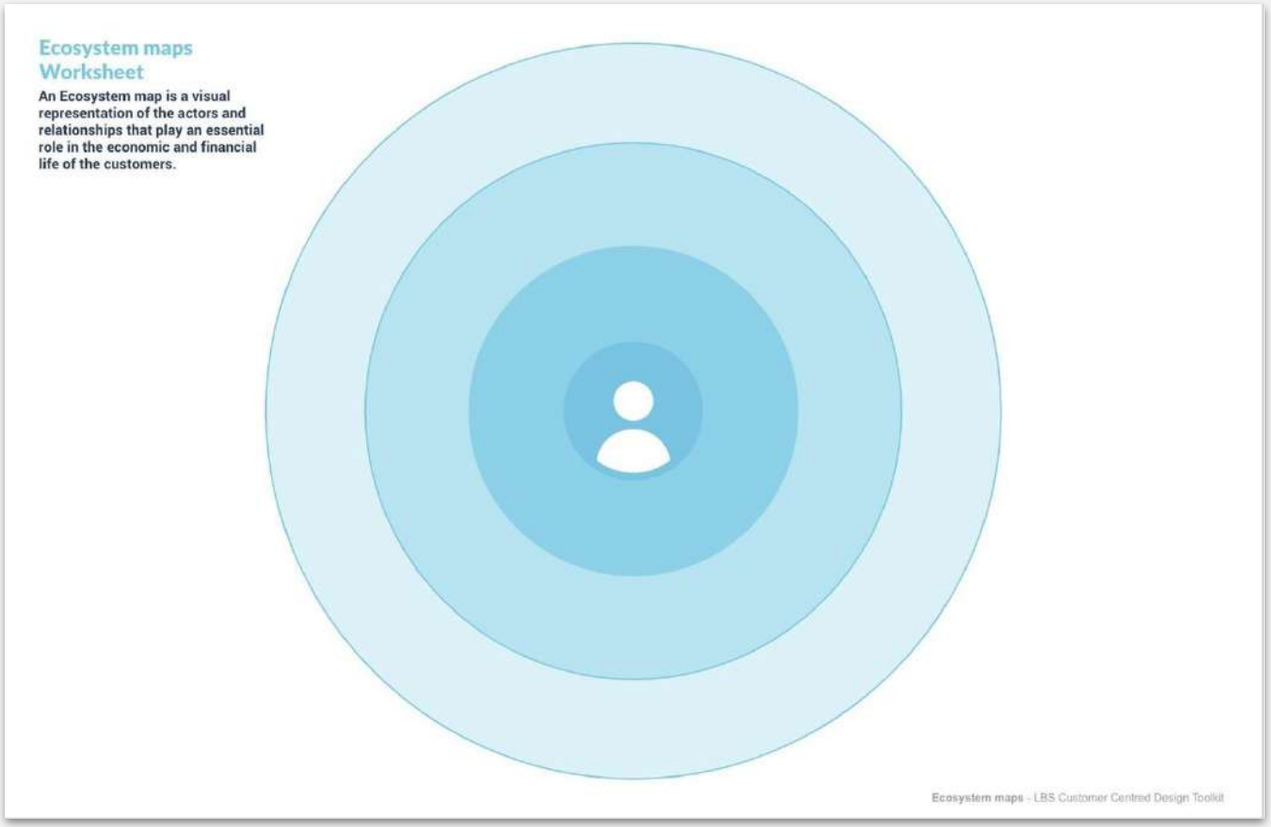
Difficulty level
Medium

Time
1-1.5 hours

Supplies
Household financial map
worksheet, pens, post-it notes

Participants
Product development team,
Research team, UX designers, fixer

/Download worksheet



Ecosystem noun cards Tool

Noun cards can be used at any stage of the discussion for ease of communication with participants. Very often, we will be asking participants to think about concepts or experiences that they have never articulated or explored before. Noun cards can be placed in front of users as prompts, which might allow them to think about or these discuss topics.

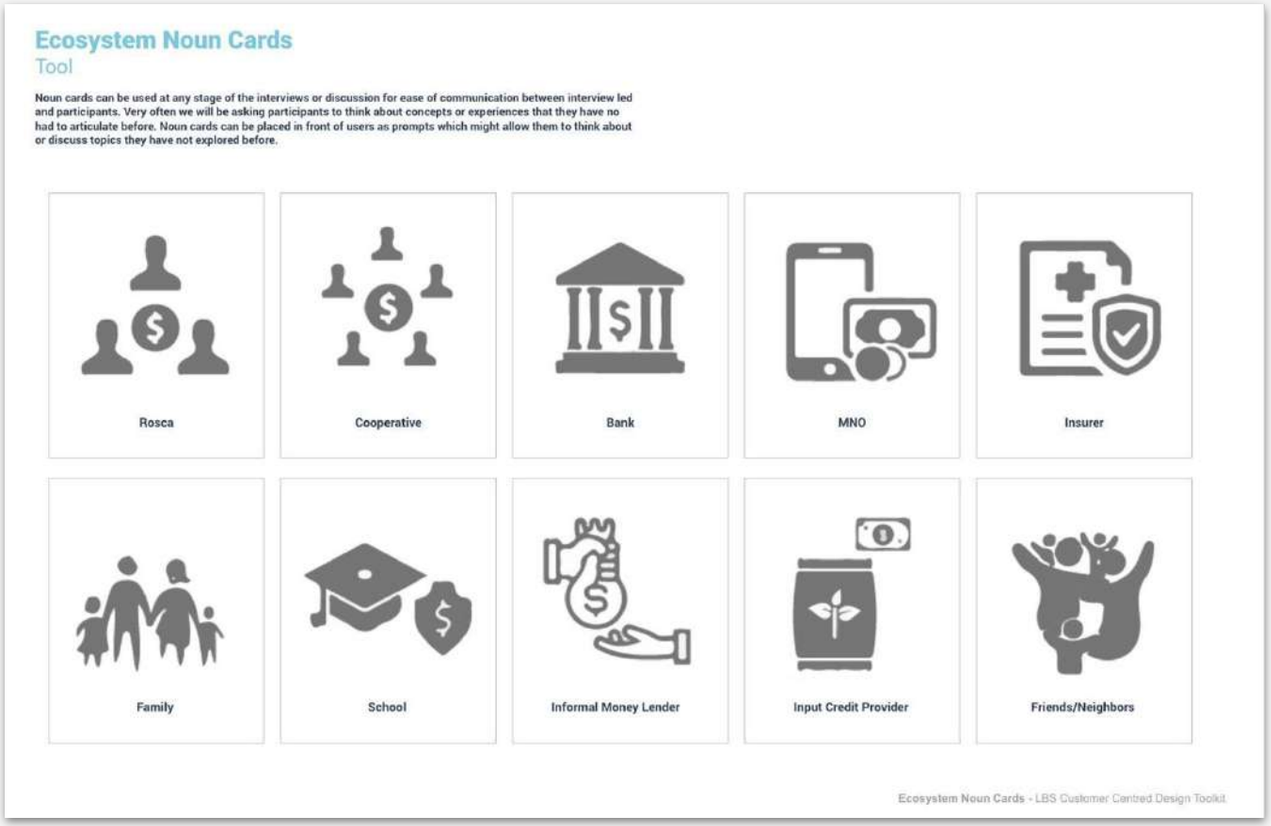
Difficulty level
Low

Time
1-1.5 hours (part of ecosystem mapping)

Supplies
Noun cards

Participants
Product development team, Research team, UX designers, fixer

/Download worksheet



Low-fidelity prototyping

/Paper prototyping
Tool: Feature/smartphone templates

/Storyboarding
Tool: Storyboard templates

02

2/ Low-fidelity prototyping

Co-create the solution with your customers

Low-fidelity prototypes don't necessarily look like final products. These types of prototypes typically rely on sketches, concept posters, or hand drawings of a subset of product features to communicate and test ideas quickly. Low-fidelity prototyping is also best done with the customers themselves. Co-designing your solution by sketching it out with your customers will ensure that it is responsive to customer needs, aspirations and motivations.

It is possible to create a low-fidelity **paper prototype in just five to ten minutes,** enabling your team to explore different ideas without too much effort or investment. During prototyping, failing is positive and proactive, sparking new ideas. A low-fidelity prototype helps your team move towards a more refined product based on real-world evidence rather than assumptions. When used correctly, low-fidelity prototyping is one of the best ways to **test product features** with multiple customers.

/Note

Beware Confirmation Bias

Confirmation bias is when a person **focuses most on information that confirms their existing ideas or beliefs** and puts less value on information that contradicts those ideas.

Design teams are not immune to confirmation bias!

As you are working with participants, listen carefully and record all feedback, even if it is negative feedback about the prototype. That feedback may feel uncomfortable to hear, adjusting your prototype now to better address customer needs gives you a better product or service. **Ignoring that negative feedback and not adapting your prototype decreases your chances of a successful launch.**

Low fidelity prototype, developed in partnership with a women's savings group in Zambia. The prototype outlines the pay-out process for a proposed mobile group savings account.

Prototype – LBS Customer-Centred Design Toolkit/p.33

UPDATED

2/Low fidelity prototyping

Step by step: Use individual and small group discussions to draw your concepts prototype

BEFORE

1. **Create a *learning agenda*:** While the primary focus of the sessions will be prototyping, teams should develop a learning agenda to guide their research.

1. **Develop a *research plan* and schedule individual and small group discussions:** Based on the learning agenda, teams can then develop a research plan, organise logistics and focus on participant recruitment.

DURING

3. **Engage with customers:** Conduct a mixture of individual and small group`discussions, using a few foundational questions to help you understand the participant's context and background and then focus on creating the low-fidelity prototype:

A. Individual discussions and small group discussions:
These discussions will help your team understand:
- *Discussion*
- *Paper prototyping*
- *Storyboarding*

AFTER

4. *Daily downloads:* At the end of each day, the team should come together to make sense of what you have heard, and look for patterns among the discussions. Teams will share their findings and capture data and discuss the implications on their prototypes each day.

ACTIVITIES ⇒
Use the **Paper prototype and storyboard** to document your thinking

/Low fidelity prototyping

3. Paper prototyping and storyboarding

Step by step: (A) Sketching part of your solution with each participant

BEFORE

1. **Print out templates where helpful:** Print out A3 sheets of enlarged *feature phone and smartphone screen templates* or A3 templates of *blank storyboards*.

1. **Start with contextual discussion questions:** Based on your learning agenda and discussion guide, begin by asking contextual questions ensuring the participant is comfortable.

DURING

3. **Work together:** Put the blank templates in front of the participant. Give the participant a pen to encourage them to draw the prototype with you.

3. **Begin by asking about specific scenarios:** Use scenarios to guide the co-design of the prototype, for example, “Based on what you have said, I could imagine an account that allowed you to make savings towards your child’s school fees might be helpful. How would you access your account? What would the first step be?” Either draw the digital screen or the interaction that they describe. Review each screen or piece of the storyboard together. How could it be changed or simplified to improve the customer’s experience?

3. **Keep it rough:** It is important not to create sketches that are too refined at this point. The rougher the prototype, the more participants will feel comfortable working on it together with you. Intuitive, simple sketches and hand drawings of a product will be enough to simulate a small set of features or interactions.

6. **Design in portions:** Do not try and draw the whole product, service, or marketing and messaging approach. Your team will be testing prototypes for several days, in each session, focus on one part of the user experience (onboarding, balance enquiry, transaction, loan request, etc.). For each part of the user experience, try and create every screen or interaction the customer will need to go through to achieve their goal.

7. **Evolve prototypes with multiple participants:** Continue to show your heavily annotated prototypes to various participants to get more feedback. Do not be shy in showing how your thinking has evolved and validating those changes with new participants.

AFTER

8. ***Daily downloads*:** At the end of each day, the team should come together to make sense of what you have heard, and look for patterns among the discussions. Your team will share their findings and capture data, and discuss the implications on their prototypes each day.

/Example

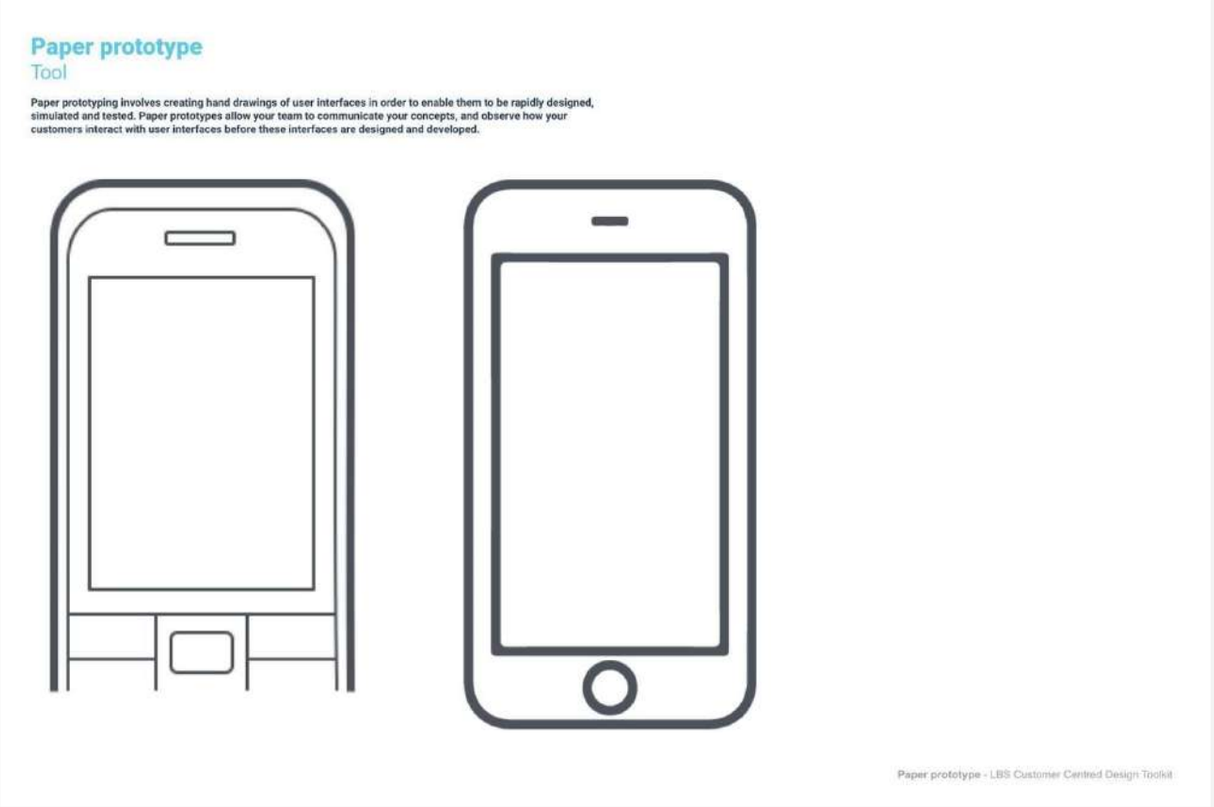
6. Design in portions:

View Paper prototypes from customer centricity training workshop

A storyboard

Paper prototyping Template

Paper prototyping involves creating hand drawings of user interfaces in order to enable them to be rapidly designed, simulated, and tested. Paper prototypes allow your team to communicate your concepts, and observe how your customers interact with user interfaces before these interfaces are designed and developed.



Prototype - LBS Customer-Centred Design Toolkit/p.36

Difficulty level
Medium

Time
1-1.5 hours

Supplies
Paper prototype templates, pens, post-it notes

Participants
Product development team, Research team, marketing team, user experience designers, fixer

/Download worksheet

Storyboards Template

Storyboarding involves creating a series of sketches or pictures to demonstrate an end to end solution. This type of low-fidelity prototype helps your team illustrate design concepts and obtain feedback before a solution is fully designed and developed. Storyboards are similar to paper prototypes but tend to be used for services and marketing and messaging strategies and not for digital products.

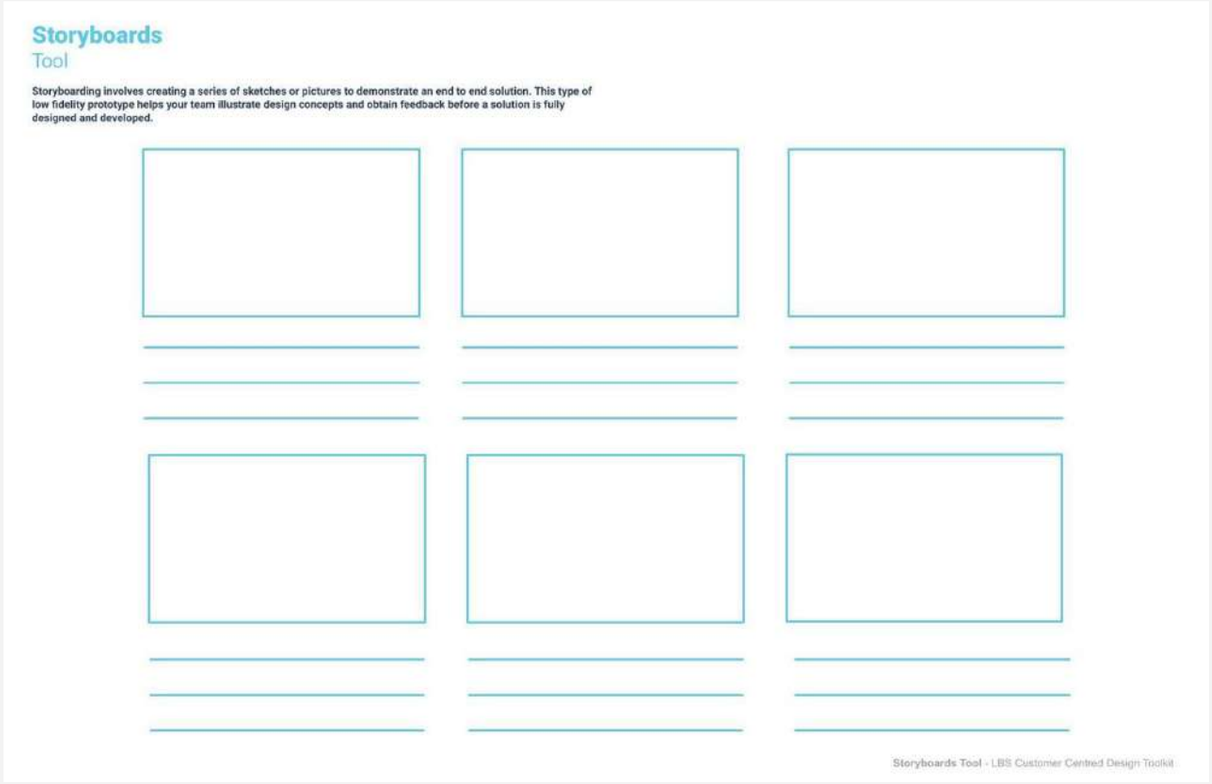
Difficulty level
Medium

Time
1-1.5 hours

Supplies
Storyboard templates, pens, post-it notes

Participants
Product development team, Research team, marketing team, user experience designers, fixer

/Download worksheet



Prototype - LBS Customer-Centred Design Toolkit/p.37

High-fidelity prototyping

/Customer journey map
Customer journey template

/Clickable prototypes

03

3/ High-fidelity prototyping

Test how customers will interact with your solution

High-fidelity prototypes are prototypes that look and operate closer to the finished product. High fidelity prototypes allow you to judge how well your solution meets your customer's expectations, wants, and needs. High-fidelity prototyping also helps your team gather information about how the **solution would actually be used or experienced**, making this data directly applicable to product refinement. The closer the prototype is to the finished product, the more confidence your team will have in using this activity to determine how people will respond to, interact with, and perceive your design.

UPDATED

/Note

Remember the IKEA Effect

At this point in the process, your team can become more sensitive to change as the prototype is close to its final form. You have been working to develop and build this prototype as the IKEA effect explains **when you build something yourself you tend to value it more.**

This final prototyping sprint should focus on relatively minor refinements, however, **be open to more significant changes even at this stage**. If your team ignore valuable customer feedback at this stage and continue to MVP launch, the product may suffer from some of the same uptake and engagement issues that it would have experienced without customer engagement. Stay faithful to the process and your customers until the very end.

Prototype – LBS Customer-Centred Design Toolkit/p.39

3/High-fidelity prototyping

Step by step: Use individual and small group discussions to test your solution

BEFORE

1. **Create a** *learning agenda*: While the major focus of the sessions will be prototyping, teams should develop a learning agenda to guide their research.

1. **Develop a** *research plan* **and schedule individual and small group discussions:** Based on the learning agenda, teams can then develop a research plan, organise logistics, and focus on participant recruitment.

DURING

3. **Engage with customers:** Conduct a mixture of individual and small group`discussions, using a few foundational questions to help you understand the participants context and background and then focusing on the high-fidelity prototyping activities:

A. Individual discussions and small group discussions:

-*Discussion*

- *Customer journey maps* can be used to test the full user experience of your solution through awareness, onboarding, first use, sustained use, and advocacy. Use this activity when developing your engagement strategy.

- *Clickable prototypes* can be used to test the features of a digital product. Clickable prototypes allow you to observe how customers move through your product, what they find most appealing, and what they find difficult to navigate. Use this activity to refine your digital product and identify high-priority features.

AFTER

4. *Daily downloads*: At the end of each day, your team should come together to make sense of what you have heard, and look for patterns among the discussions. Your teams will share their findings and capture data and discuss the implications on their prototypes each day.

4. **Pilot:** Bring your solution to market using the process found in the *next phase.*

3/ High-fidelity prototyping

Synthesised customer journey map

Step by step: Understand the end-to-end customer experience

BEFORE

1. Review your customer journey map: Review your existing customer map to create your synthesised version:

A. Define the phases: Review the phases of the customer journey and adjust them to reflect the longer time duration of a this journey map. Common phases include: awareness, onboarding, first use, sustained use, and advocacy.

B. Note down the customer actions: Under each phase, note down the key moments from the customer's perspective. What is the customer doing?

C. Plot the touchpoints: For each key moment, identify the customer touchpoints. A touchpoint is a moment where the customer either interacts with the solution or is in some direct or indirect way impacted by the solution. For example, "a customer hears about a new digital savings product when a woman in the market speaks about her experience using it'. Create a row for each actor, location, or messaging channel that is tied to the touchpoints.

DURING

2. Test with your customers: Walk the participant through the journey map one phase at a time. For each phase, focus on the thoughts and feelings rows, asking:

A. Thoughts: How do you think this phase would work in your life? How is it different from the journey we have defined? What are some of the major considerations you would be thinking about if you were learning about, being onboarded, using, etc this solution?

B. Feelings: How do you feel about this experience? Why? What are some of the things you would be excited, concerned, or worried about in this phase?

C. Biases: What barriers are there to this experience? Is there something that makes this experience uncomfortable? Is there a way to remember to start? What type of information would you want or need for this experience? When in the day would you do this? *Note: In addition to these general questions, also use the question and activity prompts from the individual biases in the Prepare phase.*

3. Identify opportunities together: Finally, once you have mapped out the journey, identify key interactions that could be modified or improved for each phase. What are important points along the journey that most affect the customer's relationship with the product or services? How could these be enhanced or addressed? Are there any significant gaps in their journey?

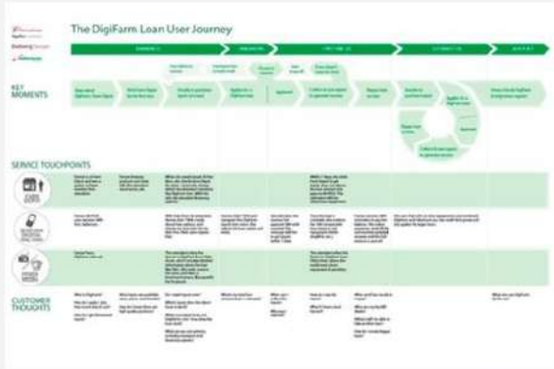
AFTER

4. *Daily downloads*: At the end of each day, your team should come together to make sense of what you have heard, and look for patterns among the discussions. Your team will share their findings, capture data, and discuss the implications on the proposed customer journey each day.

/Example

1. Create your customer journey map:

In the making



Final

ACTIVITIES ⇒
Use the Customer journey map to document your thinking

Prepare – LBS Customer-Centred Design Toolkit/p.41

Customer journey mapping Worksheet

A customer journey map is a visual tool to support FSPs as they explore how their users might interact with a new product or service. Journey mapping allows teams to explore users thoughts and feelings across various stages of the customer experience. User journey maps illustrate how users might first become aware of a product or service; how they are onboarded, their first time use, their repeat/sustained use, and their loyalty to the provider which may create opportunities for promotion and cross/up-selling.

Difficulty level
Medium

Time
1.5 hours

Supplies
Customer journey map worksheet, pens, post-it notes

Participants
Product development team, [illegible] cative team, marketing team, user experience designers

/Download worksheet

Customer journey map
Template

Use this journey map template to illustrate how users might interact with your product or service.

	AWARENESS	ONBOARDING	FIRST TIME USE	SUSTAINED USE	ADVOCACY
Key moments. What is your customer doing at each stage of the journey?					
Touchpoints. What is your client interacting with (people, objects, systems) at this stage?					
Customer thoughts. What is your customer thinking at each stage of the journey?					
Customer feelings. What is your customer feeling at each stage of the journey?					
Opportunities. What positive and negative experiences occur at each stage of the journey?					

Prototype: Customer journey map - LBS Customer Centred Design Toolkit

Prototype - LBS Customer-Centred Design Toolkit/p.42

Customer journey map
Template

Use this journey map template to illustrate how users might interact with your product or service.

	AWARENESS	ONBOARDING	FIRST TIME USE	SUSTAINED USE	ADVOCACY
Key moments. What is your customer doing at each stage of the journey?					
Touchpoints. What is your client interacting with (people, objects, systems) at this stage?					
Customer thoughts. What is your customer thinking at each stage of the journey?					
Customer feelings. What is your customer feeling at each stage of the journey?					
Biases. Which biases are making it hard for the customer to complete each stage?					
Opportunities. What positive and negative experiences occur at each stage of the journey?					

3/ High-fidelity prototyping

Clickable prototypes

Step by step: Understand the user experience of your digital solution

BEFORE

1. Create your prototype: 👁There is no set structure for how teams should create high-fidelity prototypes as their own internal software and processes will govern these choices. However, below are a list of guiding principles:

A. Build up to the most realistic user experience possible:
For a smartphone app, start by creating and testing the wireframes. Then move to a round of prototyping with the full visual design and detail to allow for real app/product simulation. For a USSD service, create all the screens, being mindful of the number of characters used as this will impact usability.

B. Tailor the interactivity to the audience (smartphones): For high-fidelity prototypes, you want to provide realistic and intuitive interactions. Where appropriate, use tablets and smartphones to show your customers clickable prototypes of the digital product, enabling them to experience the full user flow. Invision, Principle and Sketch are commonly used design and prototyping software.

C. Tailor the interactivity to the audience (feature phones, USSD): It is more challenging to simulate a prototype using a feature phone. For that reason, the tame may want to use printed prototypes. Create a model that allows you to move from screen to screen with the user.

Continued >>

/Note

Beware the Endowment Effect

As with the IKEA effect and confirmation bias, the endowment effect is a concern for design teams. The endowment effect is that **people value items that they own more highly than if they did not belong to them**. At this point, each member of the design team may feel like the high-fidelity prototype belongs to them – you have put so much effort into it that you feel a sense of ownership over it.

Design teams are not immune to the endowment effect!

Remember that negative feedback may feel uncomfortable to hear, but adjusting your prototype now to improve it is better than finding out that it wasn't effective after the launch.

Clickable prototypes

Step by step: Understand the user experience of your digital solution

DURING

2. **Test with your customers:** Allow your participants to hold and interact with the prototype. If needed, walk them through it, but where possible, your team should allow the participant to navigate their way through the prototype independently so you can observe how they use it. For each feature or set of interactions, ask them:

   A. **Observe customers:** First observe customers while interacting with the prototype and take note of obvious reactions such as smiling, frowning, or when they take a long time on a step. Record these observations since they are important source of data.

   A. **Feelings:** Then ask how they feel about the experience and why. Ask about the things that excite or concern them.

   A. **Pain points and opportunities:** Identify key interactions that could be modified or improved. What are the features that the participant had the most trouble trying to understand or use? How could these be enhanced or addressed? Are there any features that they had expected to access that are missing? What general ideas does the customer have for improvements?

AFTER

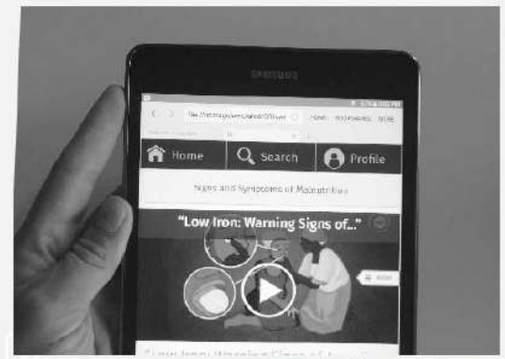
3. ***Daily downloads*:** At the end of each day, your team should come together to make sense of what you have heard, and look for patterns among the discussions. Your team will share their findings, capture data, and discuss the implications on the proposed customer journey each day.

Participants

Product development team, research team, software development team, educative team, marketing team, user experience designers

/Example

1. Create your prototype



Clickable prototype

Prepare – LBS Customer-Centred Design Toolkit/p.43-2

Synthesis

/Daily downloads

/Synthesised Household financial maps
Tool: Personas template

/Synthesised ecosystem maps
Tool: Ecosystem map

Resource: Design-focused techniques

04

4/ Synthesis

Interpret your findings into insights that refute or validate your design solution

Synthesis is a collaborative process, used to understand data gathered during user research. Synthesis leads to concept refinement and prototype development by creating a **coherent and organised summary of research findings and interpreting them into ideas to form insights, theories, and systems.**

Synthesis allows your teams to start building a **shared understanding of the users' needs, motivations and aspirations.** The goal is to reach a consensus on what the most compelling insights or consistent problems the users are facing are, and distil the findings into clearly articulated value propositions and use cases. Synthesis is an ongoing process and should **involve all members of your team.**

Synthesis is not a finite activity. Teams should conduct synthesis on a daily basis following research and should revisit their synthesised outputs to ensure that they reflect new findings. The following activities and tools can support teams during synthesis:

1. ***Daily downloads*:** Following each day of research, teams should conduct synthesis to uncover insights and inform their concepts.

2. ***Personas*:** Based on the household financial maps, teams can then develop personas which will inform priority user identification and market sizing.

3. ***Synthesised ecosystem maps*:** Synthesised ecosystem maps support teams in understanding delivery channels and marketing and messaging strategies.
   - *Brainstorming sessions*
   - *Concept refinement*

Participants

Product development team, research team, software development team, educative team, data analytics team, UX designers

PRO TIP

Build synthesis habits, bring refreshments

While it is often challenging to bring teams together each day to conduct synthesis, taking this time will ensure that research findings are captured and acted upon. Providing the team with refreshments helps it feel like less of a burden each day.

/A note for team

Disaggregating your insights

As you begin to engage with users and particularly as you begin to synthesise your insights, consider **disaggregating your insights by gender, geography, and socio-economic status** to see what interesting insight emerge. Often rearranging data can enable us to see **new patterns** and uncover relationships that may strengthen our products, services, messaging, or distribution strategies.

Prototype – LBS Customer-Centred Design Toolkit/p.45

4/ Synthesis

Daily downloads

Step by step: Turning your findings into insights

BEFORE

1. Get rid of distractions: (e.g. phones) and commit to spending 45 minutes to 1 hour each day on synthesis.

DURING

2. Recap as a group: For 5-10 minutes, the group will share the following details on the day's research, with the facilitator capturing the discussion on post-it notes (on the same colour). Each post-it should have:

A. Who we met (name, one line profile, e.g., SHG president)

B. Type of interaction (e.g., in-depth discussion, focus group discussion, intercept, etc.)

C. Location (e.g., urban health centre, rural government school, etc.)

D. To make it easier to reorganize and potentially see patterns in the data, add short codes to the bottom corner of each post-it. For example, code women and men with W and M. Categorize income levels and code them I1, I2, etc. Categorize age groups or code with urban and rural depending on your customer groups.

3. Individual reflection: Allow the team 10-15 minutes to write down the following from their day (captured on an agreed colour of post-it notes):

A. Quotes from users that elevate learnings

B. Observations that reveal learnings about the customer or the ecosystem

C. User stories/ anecdotes that are important experience for the context of the project

4. Share with the group: Each team member should then share out their experience, mentioning why the quote/observation/story stuck with them. When others share, the whole team should be reflecting on patterns that they see emerging.

5. Cluster findings: Look for patterns and begin clustering the post-it notes.

A. Take one post-it note and put it aside. Share the quotes, observations, and learnings that: (a) are surprising, (b) confirmed or disproved assumptions, and (c) offer insight on product ideas

B. Take the next post-it note and ask, "Is this similar to the first one or is it different?"

C. If similar, group the two post-it notes together. Cluster quotes, observations, and learnings that seem to be part of a bigger learning category.

D. Think of a word or a phrase that sums up the learning theme for the cluster. Write this word or phase on a different colour post-it, and stick this up with the findings in the cluster.

E. Continue clustering as you place similar ideas together and create new groups when a stickies do not fit into an existing cluster.

Continue >>

/Example

3. Individual reflection:

4/Synthesis

Daily downloads

Step by step: Turning your findings into insights

AFTER

6. Revise clusters to pull out insights (shift in understanding): Every few days, reframe your cluster-theme titles. Some you will refine, others you will combine, and some you will drop. Now look at each cluster, and begin to generate insights. Insights should explain the why behind your findings and/or point to the ways in which products and services should be designed to meet customer need and pain-points. These insights should be captured on different colour post-it notes or on your data capture.

Insights could be:

A. A new way of viewing the ecosystem or customers that causes your team to re-examine assumptions and conventions, and to challenge the status quo.
B. A penetrating observation about customer behavior that results in seeing customers from a fresh perspective.
C. A discovery about the underlying motivations of a customers' actions.

Use these mad libs to structure your insights:

1. We used too think that_____. Now we know that_____ .

2. Challenge/situation left (customer) feeling _____. They need/want _____ in order to _____.

3. Users (segment) need/want a way to _____, because/but/surprisingly _____.

7. Make a list of the implications on your concepts or prototypes for each insight: Insights are shifts in knowledge; each will have profound implications on your concepts, prototypes and product development. Think about how these insights modify your thinking about your value proposition, use cases, user interaction/experience, product look and feel, prototypes, etc. List the implications each insight has on the different elements of your product. Apply this new knowledge when refining concepts and prototypes.

8. Repeat: Repeat all these steps on a continuous basis, reclustering findings, identifying themes, and generating insights. At the end of the process, you should have a series of post-its with your respondents' key details (one colour), post-its with research findings which may include quotes, observations or user stories (a different colour), post-its with cluster themes (a third colour) and finally post-its with insights (a fourth colour).

/Example

Insights

1.We used to think Confident Optimists needed a wider social network to learn about new products. Now we know that their social networks are so large they could become influencers for mobile wallets.

1.Communication strategies that focus on challenges leave confident optimists feeling defeated and hopeless. They want products that acknowledge their potential and support their vision in order to boost their self-confidence to implement a plan and make their dreams come true.

1.Confident Optimists want access to financial technology that can support their savings and planning goals. Surprisingly there are no digital products directed to this segment's savings potential.

Implications

1.Don't invest in Confident Optimist networks, make Confident Optimists brand ambassadors and use their existing networks to promote products.

1.Marketing language should focus on recognising young women's life experiences and dreams for the future to attract Confident Optimists.

1. Design for digital savings.

4/ Synthesis

Daily downloads

Step by step: Turning your findings into insights

9. Add behavioural techniques. Now that you have created your insights and a round of implications, you can improve them by using the ***behavioural design techniques***. As the introduction to behavioural science discusses, some biases actually make it easier to make a decision or complete an action. Incorporating those design-focused biases/techniques into your overall design will help refine and improve your existing concepts and prototypes.

It is important not to jump to this activity first. Design-focused techniques tend to target specific challenges instead of the overall challenge that you have been designing for. So once your team has a prototype that addresses the overall challenge, *then* you can refine and improve that prototype with the behavioural techniques. If your team starts designing by focusing on only these techniques first, you may miss out on key ideas and your prototype may be too narrow to effectively work for your customers.

Similar to what you did in step 7, review the insights and the implications and consider how you could refine or add to your existing implications with the behavioural techniques. List the implications each additional insight has on the different elements of your product. Apply this new knowledge when refining concepts and prototypes.

/Example

Insights

1. We used to think Confident Optimists needed a wider social network to learn about new products. Now we know that their social networks are so large they could become influencers for mobile wallets.

2. Communication strategies that focus on challenges leave confident optimists feeling defeated and hopeless. They want products that acknowledge their potential and support their vision in order to boost their self-confidence to implement a plan and make their dreams come true.

3. Confident Optimists want access to financial technology that can support their savings and planning goals. Surprisingly there are no digital products directed to this segment's savings potential.

Implications

1. Don't invest in Confident Optimist networks, make Confident Optimists brand ambassadors and use their existing networks to promote products.

2. Marketing language should focus on recognising young women's life experiences and dreams for the future to attract Confident Optimists.

3. Design for digital savings.

Behavioural Design Refinement

1. Use social proof to broadcast uptake by Confident Optimists to a wider audience.

1. Harness the positive identities of Confident Optimists.

1. Eliminate hassles to digital sign-up, deposits, and withdraws.

Prepare – LBS Customer-Centred Design Toolkit/p.47-2

Design-focused biases/techniques

Consider the examples below of how cognitive and behavioural biases can make it easier to make a decision or complete an action. Review the potential applications and consider if and how a technique could improve your prototype. If you feel comfortable with these techniques, also review the *Advanced design-focused biases/techniques*.

CHOICE ARCHITECTURE

How choices are presented strongly influences behaviour in adopting a choice. Choice architecture is intentionally organizing an environment or situation so that it is easier for people to select a specific choice. Choice architecture can be applied in a physical environment like a store or online with webpage design.

Consider if you can strategically alter an environment to make one option stand out, especially when your customers are mentally tired, have low bandwidth because they are focused on other issues, or when they are unsure of which option to select. For example, could you place a small 'splurge' item where people wait in a line or visually highlight an option or by putting it on the top of a webpage? Choice architecture can be low or even have zero cost.

COMMITMENT DEVICES

Commitment devices are ways to try to cement future behaviour, a way for an eager 'present self' to control the behaviour of a 'future self' that may be less motivated. They have varying strengths but typically require someone to stake or deposit something of value (either money or credibility) that they will lose if they do not complete the specified action. Public or social commitments tend to be stronger than private ones.

Consider if you can have someone agree to their future behaviour, especially if customers have the intention to do something but small hassles are getting in the way of them doing it, or if there is the potential to earn social recognition by following through on a public commitment. (Note: Shaming individuals if they do not follow through on their commitment is not recommended.)

DEADLINES

Deadlines call our attention to something by prioritizing it above other tasks and by shifting focus to completing that step. Deadlines cut through the noise of the numerous activities that humans have to do each day. *Note: A deadline should be meaningful – if it is constantly being pushed back or the individual knows it doesn't matter, then a deadline might not have an effect.*

Consider if you can create meaningful (even if they are artificial) deadlines, especially when customers are mentally uncomfortable with doing something and procrastinating. When people are unsure of how long steps will take, consider including deadlines for both starting an action and for completing it, with the timing between the deadlines based on actual completion times.

DECOY EFFECT

The value of choices frequently appears relative to what else is available instead of relating to a constant value. The decoy effect occurs when an individual's preference between two options changes relative to a third option.

Consider if you could add an alternative option, especially when customers are mentally tired, have low bandwidth, or feel uncomfortable with evaluating technical information. For example, could you create a new option that has a similar price to the more expensive option but is closer in value or benefits to the less expensive option? Imagine a 'medium drink' that costs almost as much as the 'large drink' but is similar in size to the 'small drink". When customers see them, the 'large drink' feels like the "best deal". If the additional option is a physical product, this may not be a low-cost technique.

Design-focused biases/techniques

Consider the examples below of how cognitive and behavioural biases can make it easier to make a decision or complete an action. Review the potential applications and consider if and how a technique could improve your prototype. If you feel comfortable with these techniques, also review the *Advanced design-focused biases/techniques*.

DEFAULTS

Defaults are pre-set choices, options or actions. Humans tend to follow whatever the default is and not actively switch to a new option.

Note: It is important to understand that defaults are not technically a tool for behaviour change since the person does not actively make a choice to do a behaviour. They are a way to steer behaviour towards a preferred option.

Consider if you can pre-select options or customer paths, especially if they are unsure of how to evaluate options, are mentally tired from making other decisions, or have low bandwidth. For example, can you automatically enrol new clients into a specific service so they do not need to choose between options? Or could you use 'presumptive language' (presenting something like a default) by telling new customers that because they're new they are enrolled in a specific service? Note: Customers should be allowed to switch services.

FEEDBACK AND SELF-MONITORING

Providing feedback or creating ways for an individual to monitor their actions can help an individual align their behaviour with their intentions, aspirations, or goals. This technique is related to *salience* and can be linked to *social proof* interventions when an individual is also given data on the behaviour of others.

Consider if you can provide feedback on the frequency or intensity of a behaviour, especially if customers do not otherwise have a way to track it or if tracking it is not top of mind for them. For example, can you create a 'monthly snapshot' of activity so people can see their actions or progress and compare it to their plans or goals? *Note: To prevent demotivating people, also consider the goal gradient effect when providing feedback or comparisons.*

ENDOWMENT EFFECT

Owning something changes how a person values it — if you own it, you tend to think it is worth more and are less likely to give it up. Creating a sense of ownership around a behaviour, a decision, or a physical item may make it more likely a person continues doing it, supports doing it, or physically keeps the item.

Consider if you can create a feeling of ownership over a product or a service, especially when customers may be considering switching to other products or services or when there are multiple steps a customer has to complete. For example, can you use language or visuals that imply the customer is further along a path by possibly making the first step feel significant after they have completed it? Interventions based on this technique are typically low-cost.

FRAMING (GAIN FRAME)

People are most likely to interact with information that is most relevant and clearly of value to them. Framing focuses communications and product or service design to target the goals, aspirations, and motivations of customers. A gain frame focuses on potential positive outcomes for doing a behaviour, for example, by highlighting benefits or a positive future.

Consider if you can harness aspirations and link them to your products or services, especially if customers are procrastinating because of small discomforts or uncertainty. For example, can you provide testimonials from other customers about improvements in their lives since they have completed a behaviour or used a product? *Note: A loss frame focuses on what people would lose if they do not do a behaviour.*

Design-focused biases/techniques

Consider the examples below of how cognitive and behavioural biases can make it easier to make a decision or complete an action. Review the potential applications and consider if and how a technique could improve your prototype. If you feel comfortable with these techniques, also review the *Advanced design-focused biases/techniques*.

GOAL GRADIENT EFFECT

When people feel that a goal is achievable and within their sights, they tend to work harder to achieve that goal. If a goal feels unrealistic or too far away, it can be demotivating and lead a person to stop doing a repeated behaviour or not start doing it.

Consider ways to create a feeling of being close to a goal, especially when there are small hassles that you cannot eliminate or customers are procrastinating on moving forward. For example, can you allow customers to set their own goals or select between multiple pre-set goals, ensuring a balance between goals feeling achievable while still being meaningful for the customer and the firm? Also consider if a longer process with a large goal at the end can be split into multiple smaller goals that are easier to reach.

HEDONIC FRAMING

Hedonic framing is a way to make gains (positives) feel bigger and make losses (negatives) feel less strong. Splitting up gains into smaller units can make the whole gain feel bigger. But on the opposite side, combining losses into a single loss can make it feel like a smaller loss.

Consider ways to adjust how gains and losses are presented, especially if you cannot eliminate losses or hassles, or if losses push people farther from their goals. For example, can you itemize or break up small gains for customers? Since a discount is a gain (it is a small saving or win for the customer), can you show each discount? Consider combining losses into one single loss, for example by not itemizing fees or costs, but ensure that you do not lose customer trust by using this technique to hide fees or costs.

IDENTITY

Humans have different ways that we think about ourselves, called identities. A single person can have the identity of a doctor, a mother, a healer, a sister, a friend, and a daughter. We act based on which identity we feel in that situation. This includes changing the way we carry ourselves, the language and words we use, how we act, and the choices we make.

Consider ways to harness positive identities or assign new positive identities, especially when customers are facing negative stereotypes about other identities they have or are living in scarcity. For example, could you use wording and visuals to link a behaviour to an existing positive identity such as a provider or innovator? Could you assign a new identity, such as a trendsetter or an organized entrepreneur, to a person as part of completing a behaviour?

LOSS AVERSION (LOSS FRAME)

Humans feel losses stronger than they feel equivalent gains, which is called loss aversion. For example, finding money feels good, but losing that equivalent amount of money feels very bad. Focusing on what someone would lose if they didn't do a specific action is using a loss frame.

Consider if you can highlight what would be lost by not continuing or doing a behaviour, especially if the customer has already started a process or is considering alternatives. For example, if they have started an application, can you add prompts that use language about them not losing their progress, perhaps paired with a deadline? This technique is most effective when a person feels like they own or have invested in something, if they do not already feel that way, then this technique can feel false to a customer. *Note: A gain frame focuses on what people would gain if they do a behaviour.*

Design-focused biases/techniques

Consider the examples below of how cognitive and behavioural biases can make it easier to make a decision or complete an action. Review the potential applications and consider if and how a technique could improve your prototype. If you feel comfortable with these techniques, also review the *Advanced design-focused biases/techniques*.

PLAN MAKING

Detailed planning helps humans follow planned steps and makes them more likely to achieve a goal. The more concrete a plan, the better. One specific type of planning is called mental contrasting implementation intentions (MCII). In addition to planning steps towards a goal, an individual plans what could go wrong, the hurdles they could face, and pre-plans ways to overcome them.

Consider ways to help individuals plan out steps and create alternative plans, especially if they are living in scarcity, are mentally tired, have low bandwidth because they are focused on other issues, or if their emotions change to a hot/agitated state between decisions and actions. For example, can you have them plan out "If X happens, then I will do Y" so they have alternative plans in place and can quickly adapt without needing to exert extensive brainpower or feel overwhelmed by the new situation?

RECOGNITION, REWARDS, AND NON-MONETARY INCENTIVES

Everyone likes a reward for doing something! Just as small hassles can get in the way of a behaviour, sometimes small rewards can encourage people. These rewards are called non-monetary incentives (when the reward is not money or a prize) and micro-incentives (when the reward is very small).

Consider ways to provide small rewards, especially if you cannot eliminate all hassles, if benefits feel far off to your customers, if their goals feel hard to reach, or if there are multiple steps to complete a process. For example, could you give a non-monetary incentive such as a certificate of recognition to customers that have displayed strong internal motivations? Or could you provide micro-incentives like a small amount of phone credit when there is less intrinsic motivation to do a behaviour? If your customers interact with an app or online system, these rewards could be provided as badges or credit.

REMINDERS

Everyone's lives can be busy and people juggle multiple responsibilities and tasks. Reminders cut through the noise of daily life and help focus an individual on a specific action they should take.

Consider ways to add reminders, especially if your customers are living in scarcity, are mentally tired, received information a long time ago, or have low bandwidth because they are focused on other issues. For example, could you send an sms reminder (with information on next steps) when it is the ideal time for someone to do an action? Is there a way to provide visual reminders, such as giving out flyers or calendars, that include when people should take an action? *Note: While reminders are helpful, too many can be annoying and backfire.*

SALIENCE

Salience involves making products, ideas, decision moments, or behaviours stand out so that they become top of mind for individuals. *Choice architecture*, *deadlines*, and *reminders*, are specific examples of using salience to make products and behaviours stand out.

Consider ways to make your product or service stand out, especially if it is hard for customers to evaluate options, when there are many choices, if they are mentally tired or have low bandwidth, or when they are living in scarcity. For example, can you highlight specific options by marking them as recommended options? Can you make an object visually stand out by adjusting or adding colour? Or can you time information so that it is provided when they need to act using it?

Design-focused biases/techniques

Consider the examples below of how cognitive and behavioural biases can make it easier to make a decision or complete an action. Review the potential applications and consider if and how a technique could improve your prototype. If you feel comfortable with these techniques, also review the *Advanced design-focused biases/techniques*.

SCARCITY (PERCEIVED)

When there is less of product or service (or when people believe there is less of something), people tend to believe that it is more valuable. A *deadline* creates time scarcity.

Consider if you can create the perception that there is less of a product or service (either artificially or in reality), especially when it is hard for customers to evaluate between options, when there are many choices, or if they are mentally tired or have low bandwidth. For example, could you provide higher service or a better product to a small number of customers who sign up for a new promotion?

SIMPLIFICATION

Remove all necessary hassles and steps to an action. The more hassles and steps there are, the more mental and physical energy it takes to complete an action. Making an action as mentally and as physically easy as possible makes it more likely to be completed. *Note: If you want to discourage a behaviour, add hassles and additional steps to make it harder to do.*

Consider the many ways you can simplify processes and products, which is a best practice for all situations. For example, can you reduce the time it takes to set up an account or new service? Can you meet customers where they are by providing remote or satellite services? Can you simplify language and use wording that a customer uses on their own? If you (or your customer) are trying to discourage a behaviour (such as overspending), could you add steps or hurdles, such as allowing a customer to limit the amount of withdrawals?

SOCIAL COORDINATION

People are strongly influenced by what they see other people doing, especially people like them or people that they aspire to be like. Social coordination is actively providing people with examples of what those people are doing and making a behaviour visible - when that happens, people tend to use other people as a guide and may adjust their own behaviour.

Consider if you can make a behaviour more visible and public, especially when customers area unsure that people like them do the behaviour, when it is not top of mind, or when it is difficult for customers to choose between or evaluate options. For example, can use utilize social media or community influencers to talk about doing the behaviour? Or could you share stories of people who completed the behaviour and how it let them achieve their goals?

SOCIAL PROOF

As with social coordination, people are strongly influenced by what they are told other people are doing, even if they cannot see those people or do not know those people. Social proof is actively providing clear data on what similar or aspiration people are doing - when that happens, people tend to use other people as a guide and may adjust their own behaviour.

Consider if you can provide data on other people's behaviour, especially when customers are unsure that people like them do the behaviour, when it is not top of mind, or when it is difficult for customers to evaluate options. With social proof it is important to not demotivate people, for example, if people find out they are above average they may decrease doing the behaviour even if it's beneficial to them. To prevent demotivation, consider also providing *recognition* to those individuals.

4/Synthesis

Personas

Step by step: Synthesising a household financial map

BEFORE

1. **Review notes:** Look back at the notes collected through the during your interactions with users, these should now be a mixture of observations, insights, household financial maps and ecosystem maps, each tagged to specific respondents.

DURING

2. **Identify patterns:** Identify users that seem similar to each other. In what ways are they similar to each other? How would these ways impact their uptake or use of your product/service? Consider the following characteristics as you try and identify similarities: Demographic background, Aspirations and Challenges, Access to technology, Financial relationships, and Tools.

2. **Select an anchor respondent for your persona:** Finally, select one specific respondent that you met within each group of similar respondents to be your anchor for the persona. Use the persona sheet to create a profile of this respondent. Look at the other respondents with similar characteristics and ask yourself: Are there any traits that you could pull from their profiles that will make your persona more compelling? Remember that this is the foundation that teams will use to create prototypes, prioritise features, and develop messaging and delivery channel strategies around, so ensure there are enough details that can support this.

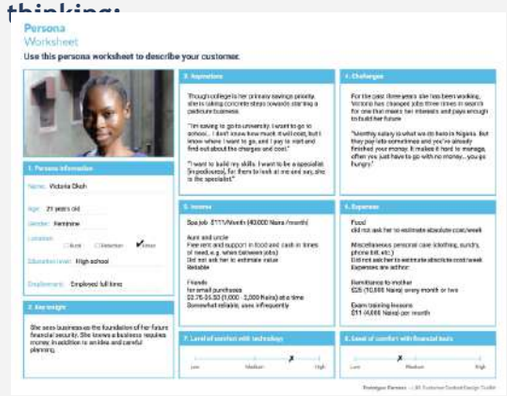
4. **Document your thinking:** Use *this* persona template to create a series of personas that will guide your prototype and MVP development.

AFTER

5. **Continue to refine:** As you continue to do more research, revisit your personas and ensure that they are still representative of what you are hearing.

/Example

4. Document your thinking:



View example User persona

ACTIVITIES ⇒

Use the ***Personas Template*** to document your thinking

Personas Worksheet

A Persona is a synthesised representation of multiple users with characteristics. These characteristics may include financial behaviours, socioeconomic status, geographical location, level of education, access to technology, etc. Personas support FSPs to identify their highest priority customer groups and enable teams to create financial products, messaging, and distribution channels that are responsive to those customer's circumstances, needs, and aspirations.

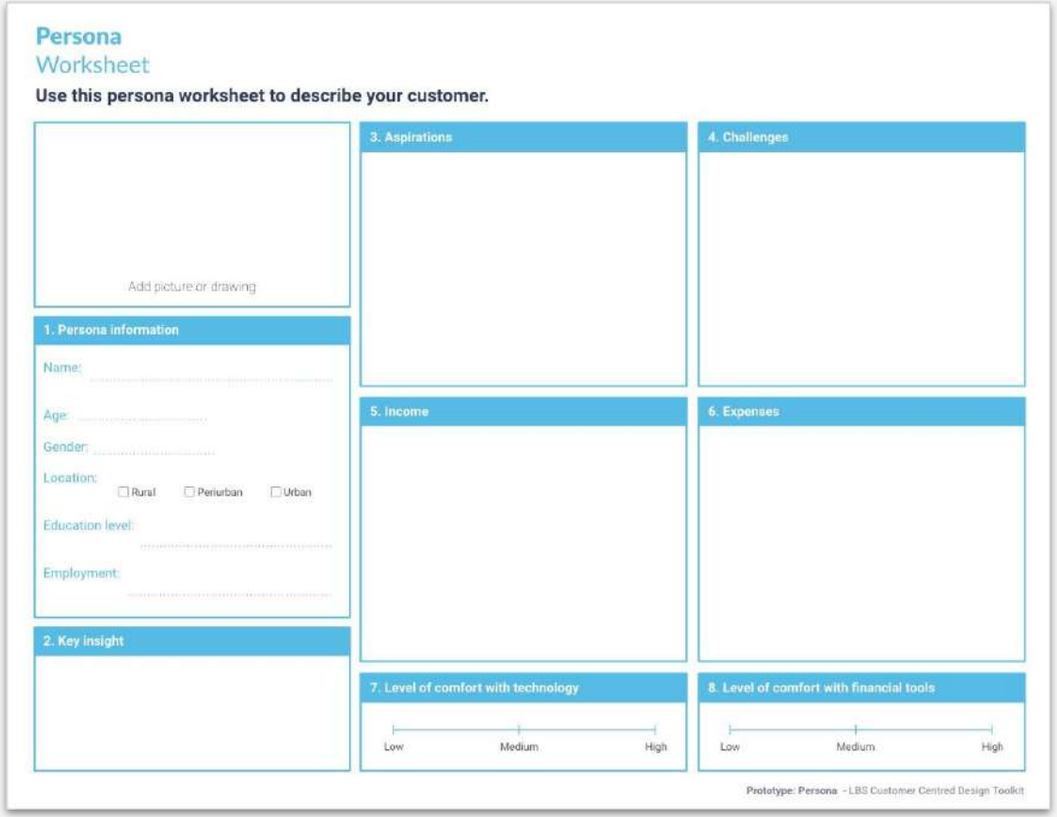
Difficulty level
Medium

Time
30 minutes per persona

Supplies
Persona template and pen

Participants
Product development team, research team, software development team, educative team, data analytics team, marketing team, user experience designers

/Download worksheet



Prototype - LBS Customer-Centred Design Toolkit/p.49

4/Synthesis

Ecosystem map

Step by step: Synthesised ecosystem map

BEFORE

1. **Review maps, notes, and personas:** Look back at the maps you developed during the research process and the notes collected during your interactions with users. Now compare these with the personas you created, creating piles of maps under each persona where you feel the map corresponded to users captured by this archetype.

DURING

2. **Identify patterns:** For each pile of ecosystem maps, identify similarities and differences in the relationships and structures surrounding the respondent. In what ways are they similar to each other? What did each respondent choose to prioritise? How are their information sources similar or different?

2. **Harmonise the ecosystem maps:** Where the maps are similar across a number of users, conduct a similar exercise to the process of developing personas. Select one of the ecosystem maps to be your anchor. Look at the other maps with similar characteristics and ask yourself: Are there any stakeholders, organisations, or structures that you could pull from those maps that will make your synthesised map more compelling? Again, remember that this is the foundation that teams will use to understand delivery channel strategies, so ensure there are enough details that can support this.

4. **Create multiple synthesised maps:** For each differentiated users groups, create additional synthesised ecosystem maps to demonstrate the most important relationships and information channels that can be leveraged as distribution channels.
5. **Document your thinking:** Use the *ecosystem map* template to create a synthesised ecosystem map or series of maps that will guide your prototype and MVP development.

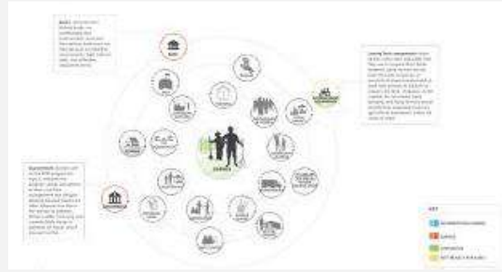
AFTER

6. **Continue to refine:** As you continue to do more research, revisit your ecosystem map, and ensure that it is still representative of what you are hearing.

`

/Example

3.Guide the participant through the map



Ecosystem map after synthesis

ACTIVITIES ⇒

Use the *Ecosystem Map Template* to document your thinking

Ecosystem maps Worksheet

What is it?

An Ecosystem map is a visual representation of the actors and relationships that play an essential role in the economic and financial life of the users. It enables FSPs to surface opportunities across the ecosystem where a product/service may address challenges and leverage positive relationships or improve negative relationships.

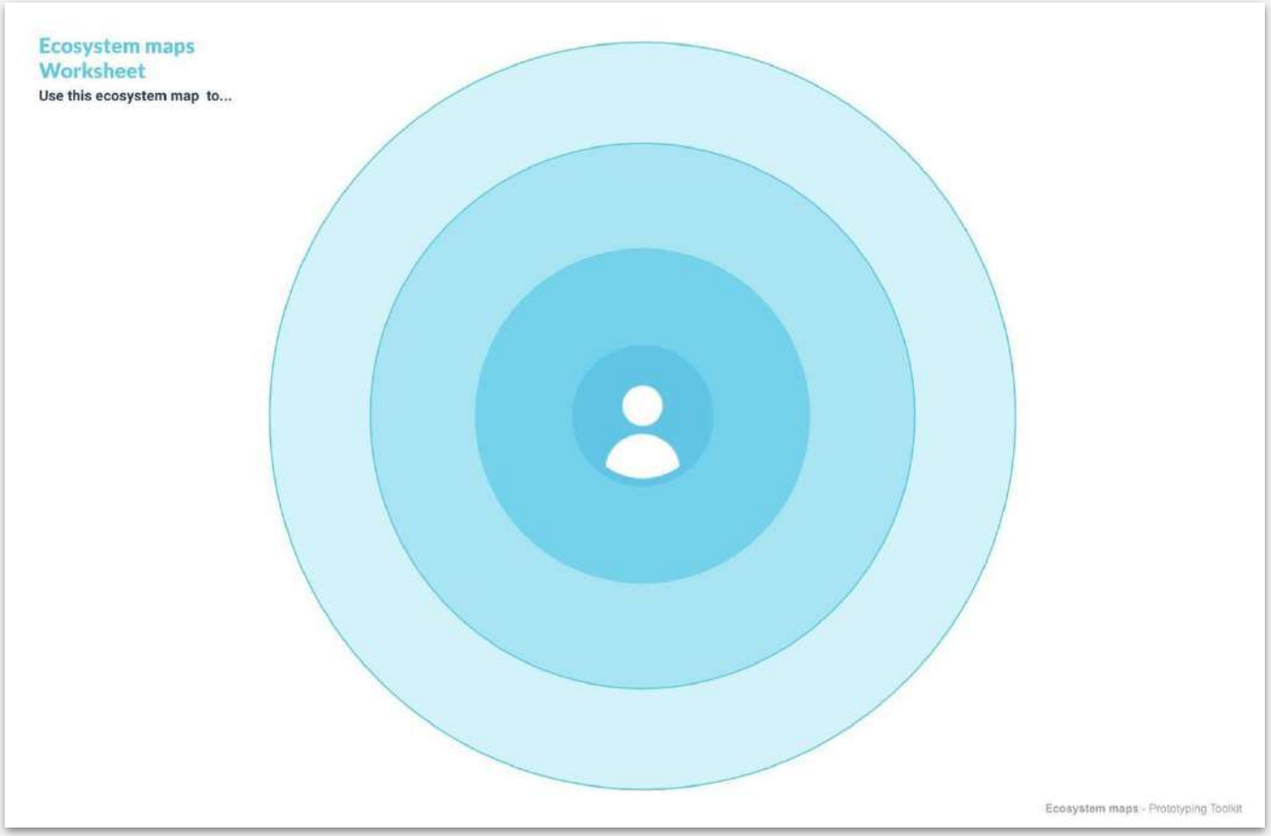
Difficulty level
Medium

Time
1.5 hours

Supplies
Ecosystem map worksheet, noun cards, markers, and tape

Participants
Product development team, research team, software development team, educative team, data analytics team, xperience

/Download worksheet



Prototype

Activities checklist

- ❑ **Create a learning agenda**
  Tool: Learning agenda

- ❑ **Turn your agenda into a discussion guide**
  Tool: Discussion guide

- ❑ **Develop a research plan**
  Tool: Participant recruitment criteria

- ❑ **Identify a research fixer**

- ❑ **Recruit research participants and schedule sessions**

- ❑ **Conduct sessions**
  Tools: Household financial map and Ecosystem map
  Resource: Discussion best practices and roles

- ❑ **Synthesise your learnings**
  Tools: Daily downloads, Personas, Synthesised ecosystem map
  Resource: Design-focused techniques

- ❑ **Develop Low fidelity prototypes**
  Tools: Paper prototyping and Storyboarding

- ❑ **Share with users and gather feedback**
  Resource: Research planning tools

- ❑ **Synthesise your learnings**
  Tools: Daily downloads, Personas, Synthesised ecosystem map
  Resource: Design-focused techniques

- ❑ **Develop High fidelity prototypes**
  Tool: Customer journey map and Clickable prototypes

- ❑ **Share with users and gather feedback**
  Resource: Research planning tools

- ❑ **Synthesise your learnings**
  Tools: Daily downloads, Personas, Synthesised ecosystem map
  Resource: Design-focused techniques

/Annex

Glossary of terms

A

/Annex

Glossary of commonly used design terms

B

/Brainstorming: The process of generating, developing, and communicating new ideas. Brainstorming typically builds on a base of research and common understanding of the design challenge.

C

/Challenge/opportunity: Some common examples for financial service providers include (1) challenges with an existing product, service, channel, strategy, etc., or an important question tied to business strategy or KPIs (2) opportunities to enhance an existing product, service, channel, target customer group, etc. (3) greenfield opportunities to build new product, channel, expand to new customer group, etc.

/Customer journey maps: A customer journey map is a framework that can help FSPs explore key moments for different stakeholders as they experience a solution. A journey map can, for example, lay out: how customers first become aware of a solution; their initial interactions and engagement; their repeat use; and the longer term impact of the product and opportunities for cross/up-selling.

/Customer segmentation: A data analysis approach that clusters or groups respondents based on common survey responses. Statistical customer segmentation uses a bottom-up approach that allows the segment boundaries to be delineated based on similarities and differences in responses, rather than assumptions made by the teams analysing the data. However, FSPs often use the term segment to describe population subgroups differentiated by one or two demographic variables, for example, urban people, women, high net worth individuals, youth, etc.

E

/Ecosystem map: A visual representation of the relationships that shape a person's economic and financial life. Ecosystem maps can help FSPs understand the most important stakeholders or channels to influence someone's financial decision-making as well as key gaps that limit their financial well-being.

H

/Hypotheses and Assumptions: A Design Hypothesis is a supposition or proposed explanation based on limited evidence. An assumption is a statement, idea, or understanding taken as true. Hypotheses and assumptions are either proven or disproven using research and experiments.

The results of these experiments tell you whether you are really understanding your user's behaviour and how accurately you understand the potential or the pitfalls of your concept.

Every hypothesis or assumption that is tested has the potential to generate new insights for future rounds of your product's development. This is why we believe forming them based on research and evidence is fundamental to customer-centric design.

/Household financial map: Captures how customers currently manage their finances in response to a range of possible scenarios.
This participatory exercise draws out experiences, relationships, and attitudes that drive financial decisions. Household financial maps help FSPs to better understand their customers, their existing financial management practices and tools and may surface opportunities for FSP intervention.

I

/Ideation Session: A creative approach by which individuals or groups generate and share ideas without criticism or judgment in order to promote uninhibited thinking.

/Insights: Learnings or patterns from research expressed as succinct statements. Insights offer a new perspective, even if they are not new discoveries. They are inspiring and relevant to the design challenge.

/Iterative design process: The cycle of learning, creating, prototyping, and measuring to achieve a desired goal. Each repetition of the process is called an iteration. Designers typically go through several rounds of iteration in which they present their ideas and prototypes to customers and then make incremental changes based on their feedback. This process leads to ideas that are more in tune with customers needs.

M

/Minimum viable product (MVP): A basic version of a product or a service that has the minimum feature set necessary to satisfy early adopters. While an MVP is an actual product, its primary purpose is to gather feedback from customers before investing in developing features or benefits that may not create value in the market.

P

/Personas: Archetypal characters that represent how different customers might engage with a product or service in a similar way. Personas can help FSPs better understand specific sub-segments of the population.

/Product concept: A concept is an idea with a rationale that supports how the solution you are designing will overcome a problem or challenge. A concept is more polished and complete than an idea, represent a compelling solution by adding specific details to how that idea can be realised.

/Prototyping: Creating a sketch or proof of concept test with customers in order to learn from them. A prototype helps designers understand, explore, and communicate what it feels like to engage with a solution in real working conditions rather than theoretical conditions.

/ Low-fidelity prototypes (concept posters, paper based activities and sketches, etc.): Using concept posters or simple sketches of customer interfaces so that they can be rapidly designed, simulated, and tested with end customers. Low-fidelity prototypes can be used to communicate ideas and observe human interaction with customer interfaces even before these interfaces are designed and developed.

/ High-fidelity prototypes (wireframes, clickable mockups, etc.): Representations of the product in its closest resemblance to the final design in terms of details and functionality. High-fidelity prototyping is typically done after low fidelity prototyping has produced a good degree of confidence in the appeal of the product concept. Wireframes and clickable design mockups are two commonly used forms of high fidelity prototyping.

S

/Synthesis: Involves combining and interpreting customer research findings into ideas to form insights (ideas or anecdotes expressed as succinct statements that serve to interpret patterns in research findings) that prompt further design.

U

/Use case: The sequence of steps that a customer might take to achieve a goal within a product or service. Each use case is represented as a sequence of simple steps, beginning with a customer's goal, and ending when that goal is fulfilled.