

Lagos Business School

Customer-Centred Design Toolkit

01 PREPARE

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 **Prototyping 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!

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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 on 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 are not understood 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. 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



/Picture source. The Human Account Nigeria

/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 (MVP¹) to high priority customers, measuring and tracking performance indicators and customer feedback, synthesising insights, and course correcting where needed.

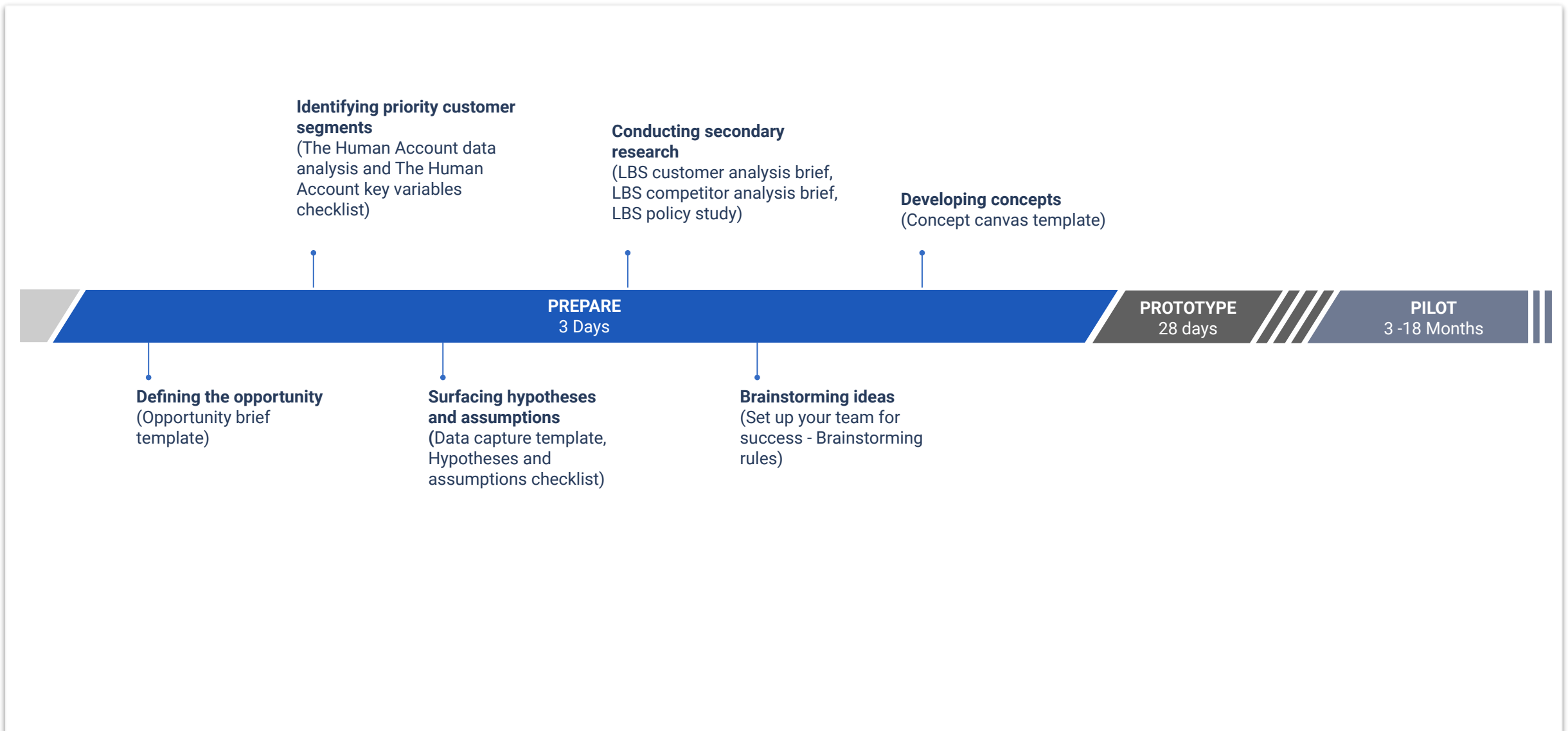
OUTPUTS

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 the offering** to meet any 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.

The Preparing 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%

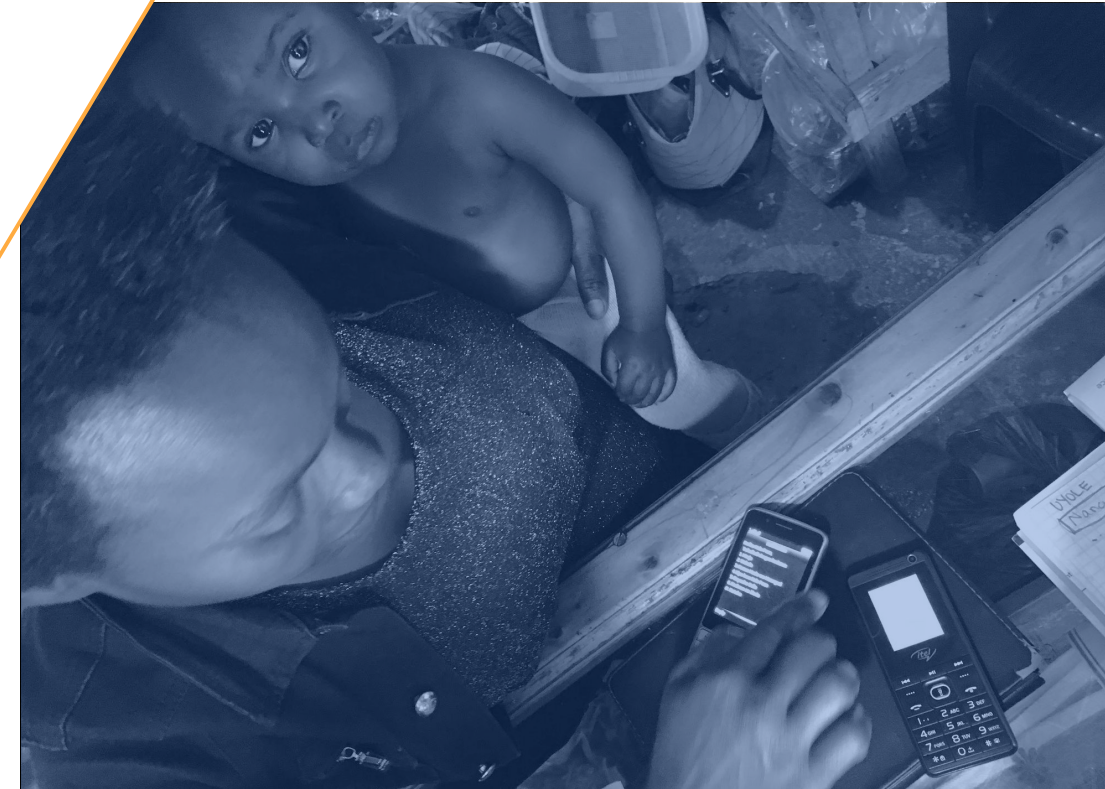
increase in return on investment

/Source
2019 Forrester Total
Economic Impact Study



LEARN MORE ⇒

Learn more about prototyping and the design process



/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.



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



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.



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

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.

Link

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



/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 reading material, not working files.



/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.

/A note on...

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

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.

Customer Centred Design for emerging segments:

Using designing 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 Nigeria 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 15¹.

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..."

-Fatimoh (45), Ebutta Metta, Lagos



/Phase 1

Prepare

During this phase, the team will identify the opportunity space and gain a preliminary understanding of users and the market through secondary research.

By the end of this phase, the team will have defined a target user group and developed a series of opportunities, ideas, hypotheses, and assumptions that they will test with users in the next phase.



Intro

Prepare



⇒ ACTIVITIES

1. [Defining the opportunity](#)
2. [Identifying priority customer segments](#)
3. [Surfacing hypothesis and assumptions](#)
4. [Reviewing secondary research](#)
5. [Brainstorming ideas](#)
6. [Developing concepts](#)

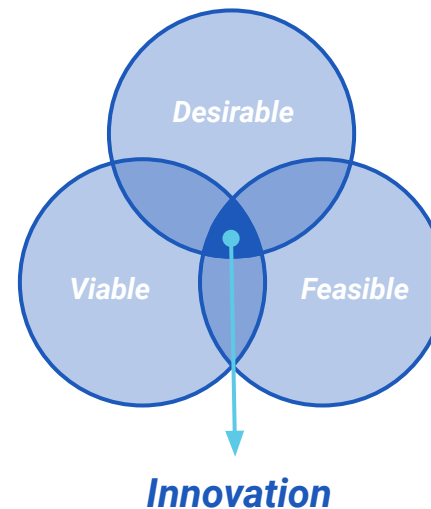
Innovation occurs at the point where customer desirability meets business feasibility and market viability. The “prepare” phase will set your team up to explore opportunities and challenges through these three lenses.

The starting point could be: **1)** Challenges with an existing product, service, channel, strategy, etc. **2)** Opportunities to enhance an existing product, service, channel, target segment, etc., and **3)** Opportunities to build new products, channels, and expand to new segments, etc.

FSPs can understand and frame opportunities and challenges from three key lenses:

1. Market conditions and trends, including risk (**viability**).
2. Organisational strategy and capability (**feasibility**).
3. Customer needs motivations and aspirations (**desirability**).

Often, FSPs heavily consider the first two lenses but neglect the customer view of the opportunity and challenge. The customer lens is given greater emphasis in this toolkit.



Defining the opportunity

Opportunity brief worksheet

01

1/ Defining the Opportunity

Clearly define the opportunity you will pursue and tie to your strategy

Your team will start by defining an actionable problem statement or question to explore further. Design teams prefer to use “how might we” questions. 👁️

👁️ /Example

“How might we increase our customer base by appealing to women?” or “How might we increase our revenue by appealing to women?”

These types of questions will ensure that your team remains open to a range of possible answers. **The opportunity statement should be tied to your strategic priorities**, and may involve:

1. Addressing a challenge with an existing product, service, channel, strategy, etc.
2. Exploring an opportunity to enhance an existing product, service, channel, target customer group, etc.,
3. Exploring an opportunity to build new products, channels, and expand to a new customer group, etc.

/A note on teams

Diversity in skills and perspectives

Product design is a group effort. Interdisciplinary teams that bring together members from different departments tend to create more **feasible solutions**. These teams take into account organisational and product development opportunities and constraints during design while opening up unexpected pathways for prototyping and testing across functions like customer support.

Teams that are diverse in terms of gender, educational, and socio-economic backgrounds, etc. tend to create more **desirable solutions**, as these teams can introduce some of the perspectives and experiences found in the target market. Project managers or team leaders should try to bring together teams that combine diverse skills and diverse perspectives.

According to Harvard Business Review, companies with diverse management teams have 19% higher revenues due to innovation.



1/ Defining the Opportunity

Step by step: Define your “How might we” question to inspire ideation

BEFORE

1. Understand internal priorities. 👁️ Develop a list of internal priorities, including **A)** challenges with existing products, services, channels, strategies, etc. **B)** opportunities to enhance an existing product, service, channel, target customer group, etc., or **C)** unexplored opportunities to build new products, channels, and expand to new customer group, etc.

DURING

2. Define the desired outcome and target customer: 👁️

For the most compelling priorities, identify the outcome that you hope to achieve. Once the team has clearly articulated the desired outcome for each priority, identify the target customer group for each opportunity. This may be the full population (e.g., women) or a sub-group within that population (e.g., urban women).

3. Create your “how might we” question: 👁️ Using the pairs of outcomes and target customers for the internal priorities you selected, develop “how might we questions” using the format:

“How might we (achieve desired outcome) for (target customer group).”

You will likely have to try 5-6 different ways of wording this statement to get to final version that captures each opportunity clearly.

AFTER

4. Sense check: 👁️ Use the three lenses to check that your opportunity is worth pursuing:

A. Viability: Identify whether current market conditions and trends support the opportunity. Is there is a gap in the market for such an opportunity?

B. Feasibility: Determine whether pursuing the opportunity is internally feasible. Does it fit with your strategy and capabilities? Is it supported by existing technology and infrastructure?

C. Desirability: Define the specific customer need(s) that will be addressed for your target segment/subsegment. Will it have a high level of appeal and desirability based on your customer data?

Participants

Product development team, executive team, compliance and risk management team, user experience designers



ACTIVITIES ⇒

Use the [Opportunity Brief Template](#) to document your thinking.



/Example

Opportunity brief

Opportunity brief Worksheet
Use this opportunity brief template to capture the ideas the team will be working on.

1. Understand internal priorities What challenges are you facing with your products, services, channels, and strategy? Increase retail banking revenue, increase retail banking customer base, expand services to women	2A. Define desired outcome What do you hope to achieve? (e.g., increase customer base) Women	2B. Define desired outcome for target customer What do you hope to achieve? (e.g., increase customer base) Increase revenue, increase customer base
3. Craft a how might we statement using the following read that: How might we... increase our customer base by/for/to... by appealing to women... ?		
4. Sense check: Use the three lenses to check that your opportunity is worth pursuing.		
Viability: Are there market conditions and trends that support this opportunity? 40% of women are unbanked, and 19% of women are underbanked, covering a potentially underserved market of approximately 20 million women over the age of 18.	Feasibility: Does your organization have the capabilities and resources to pursue this opportunity? New digital channels reduce the cost of customer acquisition, which makes it possible to target emerging customer groups, including women.	Desirability: Would your target customer find this opportunity valuable? New women would be interested in financial services, including personal savings, and would benefit from managing their households and assets in education and businesses.

Opportunity brief - Preparing Tools

View [example opportunity brief](#)

Opportunity brief Worksheet
Use this opportunity brief template to capture the ideas the team will be working on.

1. Understand internal priorities What challenges are you facing with your products, services, channels, and strategy? Distribution Digital	2A. Define desired outcome What do you hope to achieve? (e.g., increase customer base) Increase digital experience, Customer experience, Brand	2B. Define desired outcome for target customer What do you hope to achieve? (e.g., increase customer base) Digital Youth, Confident Operators, Resilient Savers
3. Craft a how might we statement using the following read that: How might we... enhance the digital experience by/for... for the youth segment... XXXX		
4. Sense check: Use the three lenses to check that your opportunity is worth pursuing.		
Viability: Are there market conditions and trends that support this opportunity? Growing youth population, Access to technology	Feasibility: Does your organization have the capabilities and resources to pursue this opportunity? New segment and new user, New segment for technological innovation	Desirability: Would your target customer find this opportunity valuable? Digital youth are educated, Fit their lifestyle

View [example opportunity brief](#) from customer centricity training workshop

Opportunity Brief Worksheet

The opportunity brief is a written document that defines the business challenge/opportunity statement, the internal priority it aims to address, the desired impact, and proposed target users. Your team will continue to refer to the opportunity brief to ensure you remain focused on your overall objective and achieve your desired impact.

Difficulty level

Easy

Time

1 hour

Supplies

Opportunity brief worksheet, pens

Participants

Product development team, executive team, compliance and risk management team, user experience designers



/Download worksheet

Opportunity brief Worksheet

Use this opportunity brief canvas to scope the area the team will be working on.

1. Understand internal priorities

What challenges are you facing with your existing products, services, channels, and/or strategies?

What opportunities have you already identified to enhance an existing product, service, channel, and/or target customer group?

What unexplored opportunities to build new products, channels, and/or expand to new customer group are you intrigued about?

2A. Identify target customer

Who is your target audience? (e.i. Smallholder female farmers)

2B. Define desired outcome for target customer

What do you hope to achieve with this target groups? (e.i. Increase customer base)

3. Draft a How might we statement using the following mad libs:

How might we... _____
A. Achieve desired outcome (e.i. Increase customer base)

by/for/to _____ ?
B. Target audience (e.i. By appealing to female smallholders)

4. Sense check. se the three lenses to check that your opportunity is worth pursuing.

Viability: Is this opportunity supported by current market conditions and trends?

Feasibility: Does your opportunity fit your strategy and capabilities? Is it supported by existing technology and infrastructure?

Desirability: Will exploring this opportunity have a high level of appeal and desirability based on your customer data?

Identifying priority customer segments

Customer segmentation
The Human Account Key Variables Checklist

02

2/ Identifying priority customer segments

Identify the specific customers segments you will target with your opportunity

Nigerian FSPs have traditionally designed retail products and services to appeal to the mass market. While this approach has shown some success to date, an increasingly competitive FSP landscape is now requiring teams to think differently, to **capture new market segments**.

In terms of financial inclusion priorities; women, youth, and rural Nigerians all present opportunities for FSPs to acquire new customers. However, not all members of these groups can or should be priority customers for FSPs. **Customer segmentation** helps FSPs explore these target population groups more closely, to **identify high priority customer segments for new and existing products and services**.

Customer segmentation divides and clusters the population into non-overlapping groups, where each group **shares characteristics that distinguish it from other groups**.

The Human Account is an incredibly rich customer segmentation dataset, clustering groups using **demographics** (geography, gender, education, digital literacy, mobile phone ownership, etc.), **behaviours** (formal financial service use, use of specific services including payments, savings, credit, etc.) and **psychometrics** (trust in, institutions, dependability, risk aversion etc.). This approach provides Nigerian FSPs with an understanding of each segment's financial lives, and actionable data to inform **product, service, and engagement strategy design**.

"A lot of financial institutions don't have the desire or the wherewithal to go deep into that bottom-of-the-pyramid segment because they don't know if it will pay off in the end, [this data] will open market opportunities.."

-Renee Karibi-Whyte, Rockefeller Philanthropy Advisors

/Picture source. The Human Account Nigeria

/A note on segmentation

Bottom-up statistical clustering

Traditionally, FSPs have categorised groups by basic demographic variables and top-down approaches to create population subgroups, for example, youth, rural people, women, etc. However, statistical segmentation methods use bottom-up approaches to determine segment boundaries, recognising that these **simple demographic variables do not exclusively drive customer preferences**.

For example, in The Human Account data the segment called "Traditional Believers" has a high concentration of rural women, but also some urban women, and both urban and rural men because those respondents have statistically similar demographic, behavioural and psychometric characteristics as those rural women. This type of segmentation respects the differences within population sub-groups (for example, women, youth, rural people). It can provide FSP design teams with more realistic and actionable data and customer profiles.



Participants

Data analytics team, product development team

2/ Identifying priority customer segments

Step by step: Use The Human Account to identify segments that match your opportunity

BEFORE

1. Review the [opportunity brief](#): Take 5-10 minutes to review the opportunity brief to ensure the team has a shared understanding of the opportunity statement and desired outcome.

DURING

2. Customer segmentation through the Human Account: Explore the data to understand your customer's demographics, behaviours, and psychometrics, to uncover high priority customer segments, what products and services may suit them, and what engagement strategies may resonate with them.

A. Explore the 6 The Human Account [segments](#): 👁️ Read the profiles and segment overviews, watch the videos, and explore the design opportunities to understand the demographic, behavioural, and psychometric characteristics of each segment. Reflect on ways your team could use this data to refine your opportunity statement.

B. Use the [simplified dataset](#) to explore differences between your group and the Nigerian population: 👁️ Create pivot tables to compare your group of interest (women) against the remainder of the Nigerian population. Use the [variables checklist](#) to and the [The Human Account questionnaire](#) to ensure you are exploring the key variables of interest. Isolate demographic, behavioural, and psychometric differences that may be relevant to your opportunity.

C. Explore your group's representation in the 6 Human Account segments: Using 👁️ the simplified dataset, create pivot tables to explore the size of each group of interest (women) through their representation in the existing Human Account segments.

D. Use the [scoring model](#) to identify high priority segments that match your opportunity and extract insights that may inform design: Use this [step by step guide](#) to complete the model for your target customer subgroup. Then explore the demographic, behavioural, and psychometric variables for the group within each segment to understand how your sub-group (women) influences the high priority segments.

AFTER

3. Continue to revisit your target market selection: Continue to revisit the segmentation data to extract additional insights about the highest priority customer segments for your solution.



LEARN MORE ⇒

Use the scoring model to identify opportunities for your sub-group



LEARN MORE ⇒

Read existing analysis for the mass market segments, women and farmers



/Example*

2. Customer segmentation through The Human Account:

A. Explore the 6 segments. "Digital Youth", "Resilient Savers", and "Confident Optimists" are all segments of interest as they are more urban and therefore, would be easier for our FSP to serve. They are typically wage earners or self-employed and have some level of digital literacy. All 3 segments demonstrate high savings frequencies indicating the potential for a savings product.

B. Differences between women and Nigerian population: Nigerian women have similar savings frequencies to the rest of the Nigerian population. 29.6% save weekly (30.1% Nigeria average)

C. Representation in the 6 Human Account segments: 56% of "Confident Optimists" are women, representing an addressable market size of 8.3 million women in Nigeria.

D. Identify segments that match your opportunity: If creating a saving product geared towards women, 'Confident Optimists' could be a high priority customer group. These women tend to be formally employed or self-employed, are within middle to high socio-economic quintiles, have low income volatility and have the power to make financial decisions. Confident Optimists exhibit high savings deliberateness and prioritise saving frequently in banks.

*This example is highly condensed and provides a brief overview of the types of data The Human Account can surface that FSPs can use to inform product, service, and engagement strategy design.

The Human Account Key Variables Checklist

The following is a non-exhaustive list of the key variables in The Human Account data. Use this together with the simplified dataset to create pivot tables and explore you segments or sub-groups of interest.



ACTIVITIES ⇒

Create pivot tables using the simplified data set to explore these characteristics

✓ DEMOGRAPHICS

- ⊗ Socioeconomic status (% SES 1-3)
- ⊗ Gender (% women)
- ⊗ Age (% 18-34)
- ⊗ Location (% rural)
- ⊗ Marital Status (% married)
- ⊗ Household head (% HH head)
- ⊗ Education (% secondary and tertiary)
- ⊗ Decision maker (% primary decision maker)
- ⊗ High income volatility (% disagree or strongly disagree they earned about the same each week)
- ⊗ Formal account ownership (% with account)
- ⊗ Basic phone ownership (% with personal phone)
- ⊗ Smartphone ownership (% with personal phone)
- ⊗ Digital literacy (% low or lowest)
- ⊗ Reliable phone network (% have reliable network)
- ⊗ Land ownership (% who own land)
- ⊗ Vehicle ownership (% who own a vehicle)

BEHAVIOURS

- ⊗ Mobile phone frequency (% at least once per day)
- ⊗ Savings any channel (% who have saved monthly or more)
- ⊗ Borrowing any channel (% who have borrowed monthly or more)
- ⊗⊗ Formal account transfer frequency (% at least once per month)
- ⊗⊗ Formal account receive funds frequency (% at least once per month)
- ⊗ Formal account savings frequency (% at least once per month)
- ⊗ Formal account borrow frequency (% at least once per month)
- ⊗ Informal savings participation (% participate)



- ⊗ Informal savings frequency (% at least once per month)
- ⊗ Informal borrowing frequency (% at least once per month)
- ⊗⊗ Friends and family savings frequency (% at least once per month)
- ⊗ Friends and family borrowing frequency (% at least once per month)
- ⊗ Able to cover expenses (% agree or strongly agree)
- ⊗ Able to rely on family, friends, and neighbours for school fees and to invest in business (% agree or strongly agree)
- ⊗ Ability to overcome emergencies (% possible or very possible)
- ⊗ Plan for expenses (% agree or strongly agree)

PSYCHOMETRICS

- ⊗ Believe financial services are complex (% agree or strongly agree)
- ⊗ Locus of control (% high or highest)
- ⊗ Self esteem (% high or highest)
- ⊗ Self efficacy (% high or highest)
- ⊗ Debt orientation (% high or highest)
- ⊗ Dependability (% high or highest)
- ⊗ Impulsivity (% high or highest)
- ⊗ Openness (% high or highest)
- ⊗ Trust in people (% high or highest)
- ⊗ Conscientiousness (% high or highest)
- ⊗ Trust in banks (% high or highest)
- ⊗⊗ Risk averse (% risk averse)
- ⊗⊗ Loss averse (% loss averse)
- ⊗ Safety of savings (% high or highest)
- ⊗ Earn enough to save (% agree or strongly agree)

Surfacing hypotheses and assumptions

Data capture template
Hypotheses and assumptions questions checklist

03

3/ Surfacing hypotheses and assumptions

Share hypotheses and assumptions to test with customers

Nigerian FSPs generally design products and services based on their hypotheses and assumptions. **Design teams use hypotheses and assumptions as the foundation for their research** and a tool to keep the team on track. A **hypothesis or assumption is never taken as true until it has been tested with customers.**

FSPs can confidently bring a product, service, or engagement strategy to market once all hypotheses and assumptions have been tested, and product concepts have been refined and prototyped. If teams use this process, they can be confident their solution is based on sound evidence.

There are four areas where teams should test hypotheses and assumptions:

- 1. Customers** – particularly their needs, pain points, behaviors, strategies, psychological states and preferences
- 2. Products and services** – relating to value propositions, use cases, core features, effective channels, marketing strategies, messaging, branding, etc.
- 3. Internal/business dynamics** – concerning the technical and human capabilities, priorities, and strategies of the FSP
- 4. Market dynamics** – considering the past, present, and future trends and market conditions

“We think we understand our customers, but I don’t think it is right. The team tries to think about themselves and their parents, siblings, even grandparents when they design.”

-Digital Financial Service Team Leader, Nigerian Telco

Participants

Product development team, compliance and risk management team, software development team, data analytics team, marketing team, user experience designers



3/ Surfacing hypotheses and assumptions

Step by step: Explore foundational questions

BEFORE

1. Prepare individually: Take 20-30 minutes before the meeting to note down your hypotheses and assumptions related to the opportunity and any supporting evidence.

DURING

2. Brainstorm as a team using the [hypotheses and assumptions question checklist](#): Gather as a team to discuss your hypotheses and assumptions. The team leader should use the checklist to organise the group's hypotheses and assumptions. It is important to note that the team will not have hypotheses and assumptions around all of the questions at this stage or may feel unsure of a lot of answers. The team leader should write down all assumptions and hypotheses, taking note and making a list of:

- A. Where the team did not have any hypotheses or assumptions or disagreed
- B. Shared hypotheses and assumptions

AFTER

3. Test hypotheses and assumptions: Teams should test this list through secondary research and customer research in the "prototyping" phase, checking off where hypotheses and assumptions have been validated or changing the list with new evidence. If the team disproves a hypothesis or assumption, they should revisit the [opportunity brief](#) and any ideas or concepts to determine if the project is still worth pursuing.

PRO TIP

Think about underserved customer groups

Women, rural people, Northern Nigerians, and youth are all cited in the 2018 Financial Inclusion strategy as the most underserved groups. As you think through the questions, ask yourselves how this opportunity might impact these customer groups differently?



ACTIVITIES ⇒

Use the [Data capture](#) to document your thinking

Data capture tool

Tool

The data capture tool enables the team to capture key data points generated during user research for subsequent use in analysis, synthesis, and communications. The tool is a shared document where the whole team inputs their findings. To ensure accountability, your team leader should periodically review the data capture tool to make sure it has been updated.

Difficulty level

Medium

Time

10 minutes per day

Supplies

Data capture tool

Participants

Product development team, compliance and risk management team, software development team, Data analytics team, user experience designers



Data capture tool

Use this capture tool to document your hypotheses and assumptions for each one of the questions on the [Hypotheses and assumptions checklist](#).

/USER
What are you trying to answer? Select a question from the 'Hypotheses and assumptions checklist':
<i>E.i. What is your target customer group? What is the size of this market?</i>
Initial hypothesis or assumption - List your initial hypotheses and assumptions related to your questions:
Secondary research - List the resources you are using to answers your question:
Customer research - List the observations, quotes, findings, and/or insights from research that relate to your hypotheses and assumptions:

Hypotheses and assumptions capture tool - Prototyping Toolkit



Hypotheses and assumptions questions checklist

Check the boxes once you have documented your hypothesis and assumptions on the [capture tool](#).



ACTIVITIES ⇒

Use the [Data capture tool](#) to document your thinking

✓ USERS

- ⊗ 1. What is your target customer group? What is the size of this market?
- ⊗ 2. Where are your customers located?
- ⊗ 3. What are some of their financial goals?
- ⊗ 4. What financial strategies or tools do they use? Why do you think they use these strategies or tools?
- ⊗ 5. How do they earn, spend, save, borrow, and invest money?
- ⊗ 6. What do you believe your customers want or aspire to?
- ⊗ 7. What are some of the social/cultural, economic, political, environmental/infrastructure, and technological systems and factors that may impact the opportunity you are pursuing?
- ⊗ 8. What are some of the constraints/challenges your customers face that may also impact the opportunity you are pursuing?
- ⊗ 9. What other shared personal traits or preferences might your customers have that could impact uptake or use of the opportunity you are pursuing?
- ⊗ 10. What are customers willing to pay for financial products or services?
- ⊗ 11. How could the opportunity you are pursuing impact underserved customers differently?
 - ⊗ A. What are the socio-cultural norms, beliefs, and perceptions that may influence how they receive the opportunity you are pursuing?
 - ⊗ B. What do you believe are their roles and decision-making power in a household, and how may this influence their uptake and use of the opportunity you are pursuing?
 - ⊗ C. In what ways might their goals or priorities be different?

PRODUCTS AND SERVICES

- ⊗ 1. What types of products or services will be most compelling to your customers? In what situations will they use them?
- ⊗ 2. What value will they get from using them?

✓

- ⊗ 3. How will your users learn about your products or services?
- ⊗ 4. What do you believe are the most effective ways of distributing products and services to your users?

INTERNAL DYNAMICS

- ⊗ 1. What capabilities and resources does your team need to 1) prototype, and 2) develop, 3) roll-out this project, 4) and support the long term delivery of the project?
- ⊗ 2. What internal enabling factors can you make use of to achieve this project?
- ⊗ 3. What internal challenges might you face as you pursue this project?
- ⊗ 4. What internal checks and balances must the team consider?
- ⊗ 5. Who internally needs to approve this opportunity for it to be a success?
- ⊗ 6. How will these people be convinced of the benefits of this project?

MARKET DYNAMICS

- ⊗ 1. Are other FSPs pursuing a similar opportunity? If so, what differentiates your project?
- ⊗ 2. How might competitors impact your project?
- ⊗ 3. What products, services, engagement models, business models, and pricing strategies are your competitors using that you can learn from?
- ⊗ 4. How might the economy, environmental, and infrastructural factors impact your project?
- ⊗ 5. What policies or regulations might affect your project?

Reviewing secondary research

LBS customer analysis brief
LBS competitor analysis brief
LBS policy study

04

4/ Reviewing secondary research

Stay up to date on current customer, FSP landscape and policy research

Customer insights: The government, NGOs, and research institutions periodically release data that can support FSPs to better understand their customers and the potential to expand into new customer segments. Staying up to date on the latest customer data can help your team understand the size of potential customer groups or segments, and some of their key characteristics, for example, demographics and financial behaviours. This research can inform product, service, and engagement strategy design.

Landscape analysis: The Nigerian financial sector is constantly growing with the introduction of new FSPs, products, services, and delivery models. Conducting landscape analyses helps FSP teams understand offerings, strategies, and positioning of their competitors. Teams can then scope both the opportunities and threats, and identify their potential competitive advantage. Understanding the competitor landscape also informs business modelling, particularly around pricing strategy.

Policy: The policy landscape for financial services in Nigeria is rapidly evolving, with new policies, regulations, taxes, and incentives introduced frequently. Conducting frequent policy reviews ensures that FSPs remain credible in the eyes of the regulator and their customers. This prevents disruptions in business operations and helps FSPs take advantage of emerging opportunities that result from changes in policy or regulation.



LEARN MORE ⇒

Learn more about customers through the [LBS customer insights brief](#)



LEARN MORE ⇒

Learn more about competitor through the [LBS landscape analysis brief](#)



LEARN MORE ⇒

Learn more about policies through the [LBS policy brief](#)

/A note on Lagos Business School

A hub for sustainable and inclusive digital financial services

The Sustainable and Inclusive Digital Financial Services (SIDFS) initiative of the Lagos Business School seeks to gain an in-depth understanding of the **digital financial services** and **financial inclusion** landscape while providing thought leadership on sustainable business models to deliver digital financial services to the unbanked poor.

Our team includes experts with deep experience in the **Nigerian financial service sector**, and our content expertise include digital financial services, **demand side** analysis and customer insights, **supply side** analysis, and **financial policy**. Our overall objective is to support the development and promotion of sustainable solutions to Nigeria's financial inclusion challenges and help more Nigerians access the financial services they need to improve their lives.



Brainstorming ideas

Brainstorming guidelines

05

5/ Brainstorming Ideas

Generate a large number of new and innovative ideas

Brainstorming is the process of **generating, developing, and communicating new ideas** for products and services and engagement strategies. Teams will build on their [opportunity brief](#), hypotheses and assumptions, and their secondary research to create as many ideas as possible for their target customer segments. Design teams typically use brainstorming sessions during ideation, as a more structured process to support **creative and lateral thinking**.

Participants

Product development team, compliance and risk management team, software development team, data analytics team, marketing team



/A note on brainstorming:

Set your teams up for success

Creating a set of rules around your brainstorming session will help the team stay on track and come up with a large number of ideas:

Defer judgement: When first brainstorming, don't judge the ideas of others. Encourage wild ideas! You never know where a good idea will come from so let the ideas flow freely.

Build off the ideas of others: Try to use "and" instead of "but" when discussing ideas in order to let them evolve instead of shutting them down. Feel free to merge ideas together or take bits and pieces from each other.

Go for quantity: At first, think of as many ideas as you possibly can. You can never have too many. You will have time to refine and sort through them later.

Stay on topic: While you want to think wildly and freely, try to keep the discussion on target. This means staying within the scope of possibility and the scope of your "how might we" questions.

Focus on one conversation at a time: Respect your team's ideas. Give attention to one conversation at a time to help direct the moment forward.

5/ Brainstorming Ideas


Step by step: A highly collaborative structured brainstorming process

BEFORE


1. Review the completed [opportunity brief](#) and [data capture](#): Take 10-15 minutes to review the opportunity brief and the data capture to ensure that all new findings are brought into the brainstorming session.

2. Review the brainstorming rules.

DURING


3. Individual brainstorm round 1:  The facilitator should set a timer for 7 minutes. Each team member should work independently to write as many product/service ideas or engagement strategies as they can to address the “how might we” question on post-it notes. Each post-it note should have a separate idea.

4. Group share: Going round the table, each team member should share one idea, they noted down to the group. If someone has a similar idea they should go next and share it, explaining how it builds on what the previous person shared. The facilitator should stick each post-it note on the wall after it is shared with similar ideas next to each other. The team should keep going round until all ideas have been shared and clustered.

5. Lateral thinking: Discuss products, services, or engagement strategies that have  already been popular with your target customers, both within the financial service sector and outside of it. Pick your two favourite ideas. For each example, the facilitator should set a timer for 3 mins. →

Using a different colour post-it, each team member should work independently to write down as many reasons they think the product, service or engagement strategy resonates with customers. Repeat the brainstorming for another 3 minutes with the second example.

6. Group share: Going around the table, the team should share and build on each other’s ideas of why the example products, services or engagement strategies were successful. The facilitator should post these on the wall, to the side of the original ideas.

7. Individual brainstorm round 2:  The facilitator should set a timer for another 7 minutes. Each team member should write as many product/service ideas or engagement strategies as they can to address the original “how might we” question drawing inspiration from the success factors uncovered in the lateral thinking round.

8. Group share: Going round the table, the team should repeat step 4, sharing out their ideas and posting them on the wall. Building on, or clustering similar ideas.

AFTER

9. [Concept development](#): Turn your ideas into concepts.

/Example

3. Individual brainstorm round

A. Ideas could include: group savings, urban to rural remittances, engage women through the mosque or church groups.

5. Lateral thinking

A. Hair salon services: Success factors could include: community, perceived status, luxury, beauty, professionalism

B. Toothpaste: Success factors could include: brand recognition, daily use, price, availability

7. Individual brainstorm round

A. Ideas could include: Dedicated savings, daily reminders, links to e-commerce, partnership with local brands.

Developing concepts

Concept sheet

06

6/ Developing concepts

Turn ideas into proposed solution concepts

A concept is more polished and complete than an idea. It is something the team will want to test during prototyping. A concept starts to look like an answer to the [opportunity brief](#), combining ideas with an articulated value proposition (why the solution will be important to your customers) and use case (how your customers will use it). The team will review their ideas, bundling them into concepts, and documenting the best ones so that they can test them with customers during the prototyping phase.

Participants

Product development team, compliance and risk management team, software development team, data analytics team, marketing team

“Many Nigerian FSPs replicate what they see others doing or what they see in other markets. There are many homogenous products on the market. FSPs can take it to the next level and stand out.”

-Supply side analysis team, Lagos Business School

/A note on value propositions

Differentiate yourself from the market

The team should now have defined their opportunity space, surfaced their assumptions and hypotheses, and conducted initial secondary research. As the team sits down to develop its product concept, think about how you can differentiate yourselves by 1) serving **new target segments** you have uncovered during the customer identification, or by 2) creating **products and services that distinguish themselves from competitors**, or by 3) leveraging an opportunity you see in **financial inclusion friendly policies and regulations**.



6/ Developing concepts


Step by step: Bundling ideas to develop concepts with value propositions and use cases

BEFORE

1. Review and recluster ideas: The team should have developed a wall of post-its, including ideas based on the “how might we question” and success factors or differentiating criteria based on the lateral thinking exercise. Review the post-its and ensure that all similar ones are clustered together.

2. Review the [concept canvas](#).

DURING

3. Idea bundling and concept creation:  The facilitator should set a timer for 20 minutes. Each team member should work independently to develop one or two concept sheets. They should begin by looking at the wall and bundling ideas and differentiating factors together. Each [concept canvas](#) includes:

- A. A name for their concept
- B. Their target customers
- C. A description of how it works
- D. The value proposition (why they believe it will be important to their customers)
- E. The use cases (how they think their customers will use it)

4. Group share: Going round the table, each team member should share their concept with the group. The facilitator should stick each concept sheet on the wall after it is shared with similar concepts next to each other. The team should keep going round until all concepts have been shared.

5. Prioritisation: Begin by discussing whether similar concepts should be combined, or which elements of similar concepts should be tested. Use the following three lenses to prioritise your concepts, scoring each concept with high, medium, or low across each of the following criteria:

A. Viability: Identify whether the concept is supported by current market conditions and trends.

B. Feasibility: Determine whether pursuing the concept is internally feasible.

C. Desirability: Define the specific customer need(s) that will be addressed for your target segment/subsegment.

The team should then identify high priority concepts that they want to test during prototyping by voting on their favourites. A maximum of 3 different concepts should be identified during one concept testing sprint to ensure the team remains focused during prototyping.

AFTER

6. Business case and feasibility gut check: Gut-check financial, operational, technology, talent, and regulatory feasibility, to ensure that the concepts being tested could be brought to market.

7. Prototyping: Test your concepts using the process found in the [next phase](#).



3. Idea bundling and concept creation

Concept canvas Worksheet	
Use the concept canvas to describe build and describe your concept sheet.	
1. Name your concept (What are you building?) Target savings for MSMEs	2. Value proposition of this solution (What do customers get out of your concept?) 1. Interest rate will ensure the customer to grow savings. 2. Targets ensure savings accountability. 3. Fixed savings account ensures that funds can't be diverted to other uses.
3. Define target users (Who are you developing for?) Confident Optimists. These women tend to be formally employed or self-employed, are within middle to high socio-economic quartiles, have low income volatility and have the power to make financial decisions. High savings deliberateness and prioritize saving frequently in banks.	4. Define use cases (How does this solution solve your use case?) Saving for a business investment or for school fees. A place to keep monthly income safe from regular household needs.
5. Describe your solution (What does it look like?) When opening the account, customers determine the total savings amount and savings period. A monthly savings target is calculated based on their preferences. The account functions similar to a fixed deposit account.	

View [example concept](#)

Concept canvas Worksheet	
Use the concept canvas to describe build and describe your concept sheet.	
1. Name your concept (What are you building?) Family purpose target savings	2. Value proposition of this solution (What do customers get out of your concept?) Linked accounts between friends and family. Share and move money around between linked accounts. Accounts balances remain private to account owner.
3. Define target users (Who are you developing for?) Digitally savvy youths. Confident optimists. Entrepreneurs. Self-employed.	4. Define use cases (How does this solution solve your use case?) Digital platform - onboarding by AI or digital guide/coach. Computer and smartphone.
5. Describe your solution (What does it look like?) A savings product that: <ul style="list-style-type: none"> Enables customers save to meet their registration and credit needs. Have a mandate where predetermined beneficiaries will be credited at defined dates. Have a digital banking and CSRD functionality. Enables savings to be used as collateral for credit. Allows eligibility to accessing credit to be determined by meeting savings targets. Enables customers save with family or closed friends that they trust, as in a network. Previously independent accounts, but linked in a network where transfers can be possible. Initial savings will be like equity. 	
Share money between family and friends. Transfers between groups.	Incentives for recruitment.

View [example concept sheet](#) from customer-centricity training workshop

Concept canvas

Worksheet

The concept canvas is a structured tool that enables your team to convey your idea together with the details that move it from an idea to a concept. Your team will use this canvas to capture the idea, target user, value proposition, and use cases.

Difficulty level

Medium

Time

1 hour

Supplies

Concept canvas, pens, post-its

Participants

Product development team, compliance and risk management team, software development team, data analytics team, marketing team



/Download worksheet

Concept canvas Worksheet

Use this concept canvas to describe build and describe your concept ideas.

1. Name your idea. How would you call this solution?

4. State the value proposition of this product/feature/service. Why do you believe this will be important to your target audience?

2. Define target user. Who are you designing this for?

5. Define use cases. List, draw, describe how and where your user will use this solution.

3. Describe your solution. How does it work?

Prepare

Activities checklist

- ☐ **Define opportunity**
Tool: Opportunity canvas
- ☐ **Identify priority customer segment**
Resource: The Human Account data
- ☐ **Surface segment hypotheses and assumption**
Tool: Data Capture tool
Resource: Hypotheses and assumptions questions checklist
- ☐ **Conduct secondary research**
 - ☐ Customer analysis
Resource: LBS customer insights brief
 - ☐ Competitor analysis
Resource: LBS analysis brief
 - ☐ Policy study
Resource: LBS policy brief
- ☐ **Brainstorm ideas**
Resource: Brainstorming rules
- ☐ **Prioritise ideas**
- ☐ **Develop concepts**
Tool: Concept canvas



/Annex

Glossary of terms

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.