DESIGN thinking

AGENDA

Day 1	**Project Rundown**
	Empathy Map
	As is Scenario
Day 2	**Goals and Painpoints**
	Ideation Round 1
	Ideation Round 2
Day 3	**Ideation Round 3**
	Prioritisation Grid
	To be Scenario
Day 4	**Hills**
	Paper Model
	Playback

UBL has embarked on an exciting new program to support customer led innovation. IBM is conducted a series of Design Thinking Workshops to envision the future customer experience. This was the first of the workshop series focusing on the retail customer acquisition and on-boarding experience.

This booklet summarizes the output from each session and provides a description of the activities and artifacts that were produced using IBM Design Thinking. We hope it helps you as a reference to make customer centric decisions across various business units.

" I never realized our customer's insights would be so different from what I had conceived "

Ayesha Rafaquat
Customer Services & Operations Manager
UBL

CONTENTS

What is IBM
Design Thinking?

At IBM, we define design as the intent behind an outcome. We use design thinking to form intent by developing understanding and empathy for our users.

IBM Design Thinking is a framework to solve problems at the speed and scale that the modern enterprise demands. The framework helps us to better understand the problems that really matter to users, to generate breakthrough ideas around how to solve those problems, and to stay aligned as we move from idea to outcome.

Activities are developed for participants to identify the end user and to know what his feelings, thoughts, comments and actions
are towards the brand and/or product being analysed. The group is encouraged to empathize with the user groups and determine areas to improve their experience. IBM Design Thinking promotes multidisciplinary teams to allow participants to diverge into multiple ideas and converge in a single direction.

At the forefront, teams are reminded that the solution must be user-centered to provide an outcome to improve the lives of the people we serve. An outcome isn't the code or application that is written, but it's what we enable our users to do with our solutions.

For more information about the IBM Design Thinking framework, visit: http://www.ibm. com/design/thinking/.

02   Principles

Principles are a frame to see problems and solutions from a new point of view.

Focus On User Outcomes. In IBM Design Thinking, users are your "North Star". They are the premise for every action and the value they derived it's measure of success.
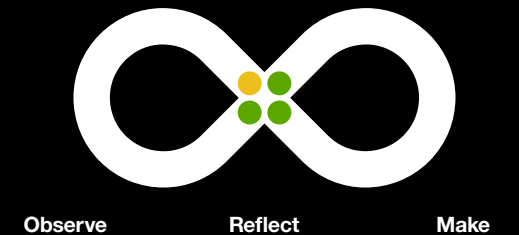
Multidisciplinary Teams. Collaboration across all disciplines allows the group to move faster and work smarter. A foundation of mutual trust and respect must be developed between participants. Seeing the world through each other's eyes drives unique insights advancing the whole team's thinking.

Restless Reinvention. Everything is a prototype. Pursue perfection, with the humility of knowing that nothing is actually perfect. Throughout history, the fundamental human needs haven't changed much, but the ways in which human beings address these needs change all the time. When teams treat everything as an iteration, they are empowered to rethink solutions to even the oldest problems.

Principles

| A focus on user outcomes | Multidisciplinary teams | Restless reinvention |

The Loop

| Observe | Reflect | Make |

The Keys

| Hills | Playbacks | Sponsor Users |

03   The Loop

The loop is the heart of IBM Design Thinking and it's a behavioral model for discovering user needs and envisioning a better future.

Observe. Observing immerses the group in the users' world. It helps to get to know the users, uncover their needs, learn the landscape and test the group's ideas. Participants must set aside assumptions and dive head-first into the user's world. This is about objectively discovering the user's world, not to seek validation for existing ideas and assumptions.

Reflect. Reflecting as a team allows us to converge on a point of view to find common ground, uncover insights, align the team, and plan ahead. Reflecting individually is important but reflecting as a team is fundamental to great collaboration, and better outcomes.

Make. Making gives form to the ideas. Making is about getting your hands dirty to communicate concepts, explore ideas, prototype possibilities and drive to outcomes. The team can't know everything, but they know something, to jump right in. The earlier they make, the faster they learn.

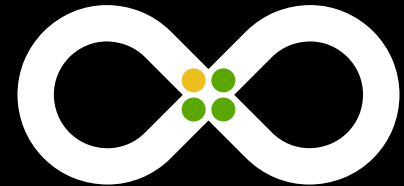# Principles

A focus on user outcomes   Multidisciplinary teams   Restless reinvention

The Loop

Observe   Reflect   Make

The Keys

Hills   Playbacks   Sponsor Users

| 04   The Keys

The keys focus on scalability. The 3 elements within the keys helps us not only design, but deliver meaningful user outcomes.

Hills. Hills turn users' needs into project goals, helping align your team around a common understanding of the intended outcomes to achieve. A hill statement frames a problem in terms of the intended outcome, not a specific implementation.
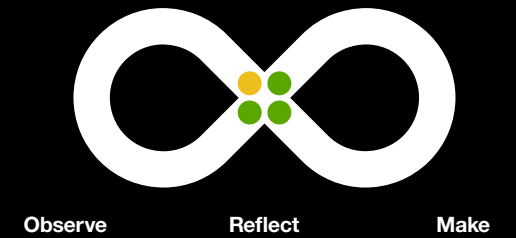
Playbacks. Playbacks are a time to reflect and align the team in a safe space to give and receive criticism. Not everyone has time to be in every loop and it is important for stakeholders to understand the work and provide feedback.

Sponsor Users. Sponsor Users are users or potential users that bring their lived experience and domain expertise to the team. They should be active participants who work alongside the team and every interaction will close the gap between the team's assumptions and the user's reality.

Principles

| A focus on user outcomes | Multidisciplinary teams | Restless reinvention |

The Loop

| Observe | Reflect | Make |

The Keys
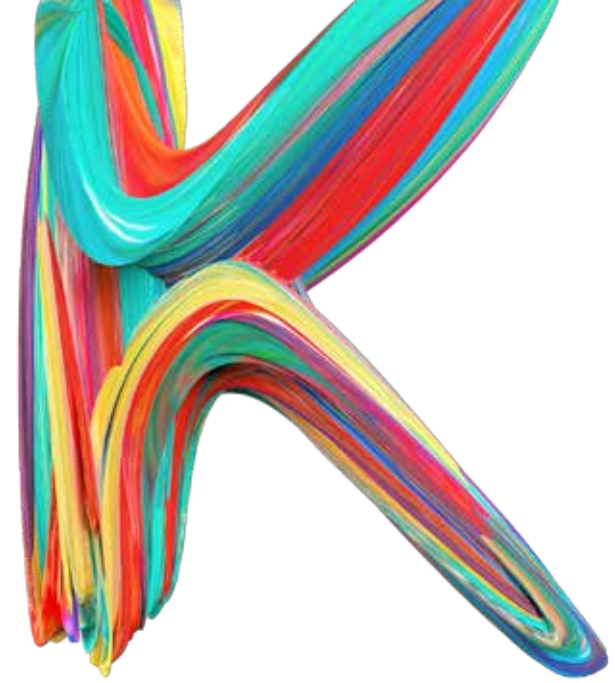
| Hills | Playbacks | Sponsor Users |

Principles frame the way we see problems.

Loop enables problem identification and envisioning of possible solutions.

Keys align us with a clear intent and purpose.

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"How might we use new to bank customers current shopping habits to onboard new customers"

We will redesign/improve the   Shopping Experience & Payment Methods.

Which, in terms a 5 year old would understand, is   Buying toys easily

It's kinda like   A walk in the park!

The person (or group) who uses it is   Shopaholics.

Currently they struggle because   of Product Research & Payment.

In a perfect world, they would be able to   shop in a blink of an eye

This would be awesome for UBL because   this can increase its customer base.

Team/Project is called   Renee (Rebirth, here meaning: Learn - Unlearn - Learn again...)

Why do a Project Rundown?
This sets the agenda for the workshop and gets all
participating team members on the same page.

Hint: Who, What, Wow

UBL can track shopping habbit insights of NTB customers from inside of malls and markets through GPS and Wi-Fi Technology.

What is a Hill Statement?
It seeks to identify a specific problem that has an easily understandable and direct value. This will keep cross-functional teams and stakeholders aligned on a defined objective.

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SAYS

- Loves to shop, both online and offline
- Does not like to carry cash
- Satisfied HBL Customer
- If I can open my UBL account online, I might open an account.
- Went to UBL but found it very difficult to open a simple account
- Not aware of UBL discounts
- HBL account has no employement requirement
- A football lover
- Self service account opening should help
- Sometimes not at home to pay for home deliverys
- Can't keep manual track of cashflow
- Mother is a UBL acc holder so tried opening an acc too

THINKS

- UBL Account opening was hectic and annoying
- HBL offers discounts
- HBL is just my kinda bank
- Online shopping is not that trust worthy
- Will prefer other trustful methods of paying
- Online shopping might be more convinient
- Don't need a credit card
- Salary below 50k
- Online account opening solves a lot of issues
- Fee does not matter
- UBL does not provide easy account opening
- Does not trust online payment methods so prefers cash on delivery

DOES

- Salary withdrawal through cheque
- Shops usually from links on Facebook
- Spreads good word of HBL
- Studies return policies etc thoroughly
- Doesn't carry much cash because it gets spent
- Sometimes uses debit card at shops
- Uses HBL mobile app too
- Makes money transfers through HBL mobile app
- Likes to check quality of products
- Buys gifts for friends and family
- Read the complete UBL account opening   form
- Don't want to spend time searching for 1 product

FEELS

- People are friendly at HBL
- Hard to keep track of cash while shopping
- Annoyed by delivery issues
- HBL mobile app is user friendly
- Fear of wrong sized items online
- Keeps a check on discounts offers
- Delivery time matters in online shopping
- Cash on delivery is preferred as the deliverers don't accept cards
- Very satisfied with current bank
- Likes the helping nature of the staff at HBL
- Loves fooball and related activities / products
- Online presentation and actual quality of online products might differ

What is an Empathy Map?
Explore multiple dimensions of target users A quick way to have a holistic view of a target user that forces you to think about more than just their role.

Sara Sheikh
Fresh Graduate

I wish I could shop with convinience where I can quickly find what I want and the seller accepts my choice of payment methods.

STEPS	DOING	THINKING	FEELING
Identify Need	• Birthdays of friends and family • Checks her stock if item is actually required • Traveling • Searches for new food places • Watches new trends in market	• Cost of item • Latest Brands • If product specification is according to need • If finances are available	• Enthusiastic • Confused if she needs it • Fear of buying bad quality products • Product should be special
Research	• Reads reviews • Online and offline research on required items • Comparison • Reads complete refund policies • Discount offers • Available options	• Friend's / Family's choices • Getting the best price and quality • Budget	• Fear of return policy • Mistrust on online products • Skeptical • Confused
Goes to store/ online	• Takes a cab • Uses ATM • Spends time at store / online • Inspects item and quality • Utilizes discounts	• Which brand to choose • Card acceptance • Time management • Ambiance • ATM machine availability	• Excited • Enjoying herself
Purchase/ Receiving	• Mostly pays through cash • Prefers not carrying cash but not sure of card acceptability • Keeps strict check on hidden costs • In case of delivery at home, makes sure there is cash at home	• Discounts • Keep check on hidden costs / taxes • Cash or card • Value of money • Amount of time consumed to check out • Repurchase decision	• Happy • Satisfied / Unsatisfied • Frustrated in case of out of cash • Hopes others like the purchased item(s) • Confident post-purchase

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Goals, opportunities and pain points

GOALS

- Cashless Experience
- Finding the product
- Buying the product
- To buy a gift for friends / family
- To get a mobile credit
- Get max discount
- Having fun while shopping
- Go to dine out
- Convinience
- Easy shopping
- Keep track of money

OPPORTUNITIES

- Having readily available ATMs and POS Machines
- Individual + Group Discounts
- Offering coupons
- Shopping festivals
- Partenering opportunities
- To provide quick access to account
- Auto Notifications and Updates
- Quick Checkout

PAIN POINTS

- Having to withdraw cash before shopping
- Research on product availability
- Finding an ATM
- The hassle to go to a mobile top-up shop
- Paying product delivery cost
- Risky refund and return policies
- Not able to check product quality
- Saving receipts
- Keeping strict account of cash flow
- Taking a cab

- Shopping with fun and food
- An app that only operates in restaurants and offers discounts
- Sit, eat and enjoy the world of shopping
- Sports updates on UBL App
- Travel assistance on UBL app
- I have recently graduated and want to start a business rather than a job..
- Small business loans for fresh graduates even with no credit history
- Special credit card for women
- Shopping card for a group of friends
- Mastercard to Visa and vice versa digital wallet
- Discount offers on Careem and Uber for NTBs
- Account opening through social media
- Virtual Reality store by UBL
- UBL assistant app feature on fb, twitter etc.
- Net banking movie download feature

- Free WiFi for youngsters
- Free data for everyone that uses UBL mobile app
- UBL Robots in restaurants
- Robot greeters in banks
- Land Investment in smaller pieces of land
- Land Comaitee - 6 months investment with UBL
- Cashless shopping experience
- Shop twice the amount of your credit card limit
- Fingerprint reader on UBL mobile app
- Health insurance for parents of UBL customers
- UBL collectables to its loyal customers
- Shopping Gala for UBL customers
- Different color of UBL app for different users
- Selling products on UBL app like TCS
- Cinema Detects UBL NFC
- Free shopping vouchers
- Walking trolleys in restaurants

- Fun opportunities for UBL loyal customers
- Free access to play areas for UBL customers
- Fun opportunities for UBL loyal customers
- Free access to females and kids to play areas in malls
- Entry in play land with certain credit by flashing UBL debit/ credit cards
- UBLs ATM locator on maps
- Functional / Status Update of UBL ATMs
- Online shopping discount packages / monthly plan
- Grocery card at a monthly / annual fee as per customer profile
- Free delivery on online shopping for UBL customers
- Identify Customers by tracking their shopping patters
- Medical OD or insurance for emergency patients in hospitals
- Shopping at work
- UBL Smoking lounge in malls and airports
- Dedicated lounges for UBL customers at multi brand stores
- UBL Festivals

Lifestyle

- Fun opportunities for UBL loyal customers
- Sit, eat and enjoy the world of shopping
- Free access to play areas for UBL customers
- UBL Festivals
- Entry in play land with certain credit by flashing UBL debit/credit cards
- Shopping with fun and food
- Shopping Gala for UBL customers

Discounts & Offers

- Free shopping vouchers
- Discount offers on Careem and Uber for NTBs
- Grocery card at a monthly / annual fee as per customer profile
- An app that only operates in restaurants and offers discounts
- Online shopping discount packages / monthly plan

Payment Methods

- Cashless shopping experience
- Cinema Detects UBL NFC
- Mastercard to Visa and vice versa digital wallet

Shopping Points

- Selling products on UBL app like TCS
- Shopping at work

Startup Financing

I have recently graduated and want to start a business rather than a job..

Cards & Wallets

- Special credit card for women
- Shopping card fir a group of friends / family
- Shop twice the amount of your credit card limit
- Special credid card when a customer runs out of money

Connectivity

- Free WiFi for youngsters
- Free data for everyone that uses UBL mobile app

Market Research

Identify Customers by tracking their shopping patters

Loyalty Program

UBL collectables to its loyal customers

....cont

Entertertainment

- Different color of UBL app for different users
- Net banking movie download feature
- Sports updates on UBL App
- Travel assistance on UBL app

App and Features

- Fingerprint reader on UBL mobile app
- UBLs ATM locator on maps
- Functional / Status Update of UBL ATMs
- UBL assistant app feature on fb, twitter etc.

Robots / Smart Services

- UBL Robots in restaurants
- Robot greeters in banks
- Virtual Reality store by UBL
- Walking trolleys in restaurants

Delivery

Free delivery on online shopping for UBL customers

Lounges

- Dedicated lounges for UBL customers at multi brand stores
- UBL Smoking lounge in malls and airports

Account Opening

- Account opening through social media
- Account opening from UBL shopping bag in shops

Loans

- FHealth insurance for parents of UBL customers
- Medical OD or insurance for emergency patients in hospitals

Cards & Wallets
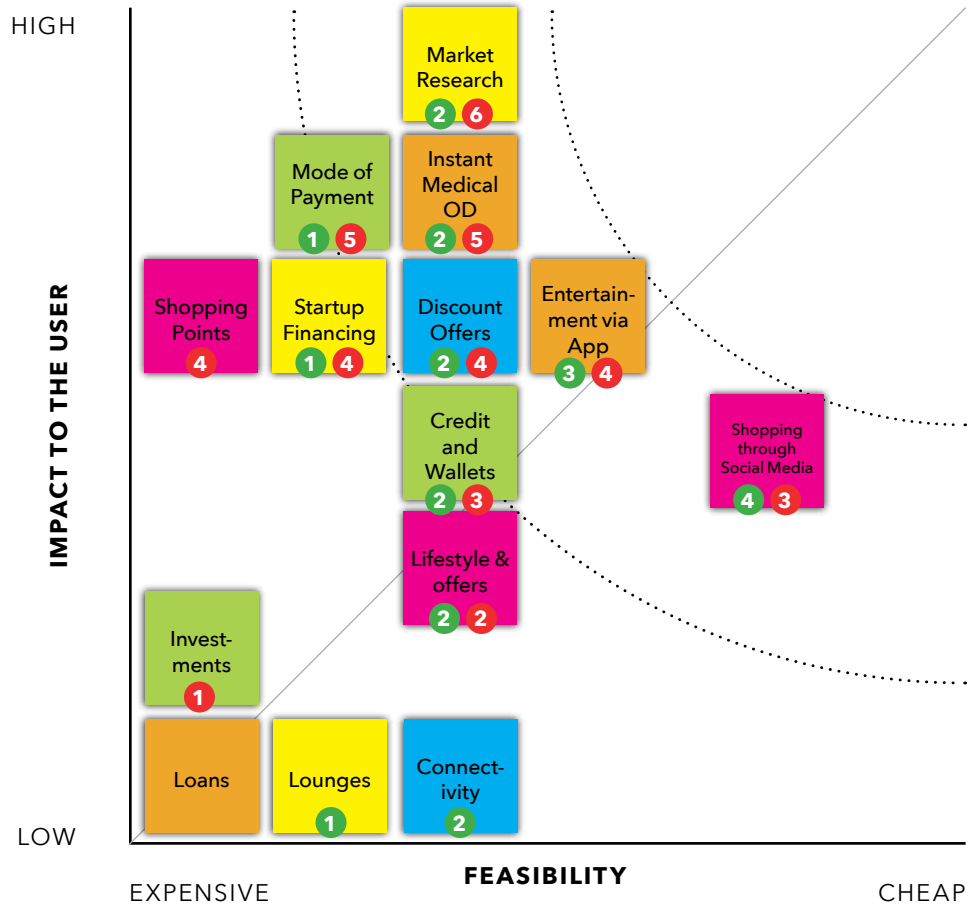
- Special credit card for women
- Shopping card fir a group of friends / family
- Shop twice the amount of your credit card limit
- Special credid card when a customer runs out of money

Ideas Prioritization

HIGH

Market Research
2 **6**

Mode of Payment
1 **5**

Instant Medical OD
2 **5**

Shopping Points
4

Startup Financing
1 **4**

Discount Offers
2 **4**

Entertain-ment via App
3 **4**

Credit and Wallets
2 **3**

Shopping through Social Media
4 **3**

Lifestyle & offers
2 **2**

Invest-ments
1

Loans

Lounges
1

Connect-ivity
2

LOW

IMPACT TO THE USER

FEASIBILITY

EXPENSIVE   CHEAP

● Feasibility (# of votes)   ● Importance (# of votes)

HIGHLIGHTS

A UBL customer stays connected to the internet with his/her Banking App even without mobile data or WiFi

A UBL customer can continue shopping after receiving an instant OD even when his/her credit limit is exhausted

A shopper gets to check the quality of the delivered products/parcels without worrying about returns or delivery costs

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Outliers

- A UBL Customer can get instant alerts on discounts and offers on nearby shops and restaurants through UBL App.

- A UBL Customer can make international payments on shopping and retail stores, without a credit card.

- UBL can offer smaller pooling investments in land and property which matures in 1 year.

What is a Outlier?
An outlier is an observation point that is distant from other observations.

STEPS	DOING	THINKING	FEELING
Desire	Wants to have cupcakes	• Go eat out • Have some fun	• Craving • Hungry
Research	Calls up bakeries to find availability of product(s)	• Where to search for it? • Affordability	Confused
Planning	Books a cab	How to make it convenient?	Still confused
Financing	Finds an ATM to withdraw cash	Hopes that ATM would be working	Why only cash is acceptable there? :(Such a waste of time!
Socializing	Calls up friend and informs she is coming to pick her up too	It will be fun	Excited!

STEPS	DOING	THINKING	FEELING
Comparison	• Picks up friend • Friend uses UBL app and seaches for discount offers • App runs on its own internet	How easy it really was to search with UBL Digital App	• Amused • Skeptical
Decision	Decides to go to a cafe which is offering 30% discount to UBL Customers	• Good Discounts • Cool Cafe	• Excited • Enjoying
Payment	Friend uses QR Code for payment	I wasted time and energy to find an ATM for cash!	• Amused • Disappointed
Incentives	Shopping cards on referrning NTB friends	So many exciting offers	Wow! Cant wait to get my own UBL A/C
OnBoarding	Opens account via UBL Digital App	• I should have known this earlier • Going to refer UBL to others as well	• Hopeful • Excited