ING-DiBa, Data Challenge

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Introduction – ING-DiBa
What we do
Department Digital Channels

- Includes the areas of public web, internet banking and mobile banking
- Developing and maintaining the website
- Developing new services (e.g., Banking App)
- Improving UX for all mobile devices (i.e., desktop, smartphone, tablet)
Digital Channels: Mentors

Bettina Hartlich
Project Manager Innovation
Digital Strategy & Innovation

Expertise: Managing digital projects using new ways of working like Scrum and Design Thinking

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Christine Hennighausen
Behavioral Psychologist,
Digital Strategy & Innovation

Expertise: Researching and understanding the people’s needs and behaviors to develop new products/services

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Why you are here
No risk, no fun.
Current money management apps
Current money management apps

Chatbot

Budget, Categorization,
But what is it that people really want to see?
Challenge: Next Generation Banking

Our challenge to you is to design the next generation data-driven banking app for your generation (Millennials born between 1980-2000, Generation Z 2000-2020). Base your solution on what data is currently available to you in your banking environments and think about what is missing, or what you would like to see. Furthermore, creating applications for customers is not about what you think is a great idea, but rather about what they think is great to use. Therefore, you should identify features that are missing in the current banking apps, identify multiple solutions to solve this and find out what the best solution is. Base your decisions on the needs and wants of the customers, i.e. by doing customer research. In the end we expect a working prototype of your solution, which can be part of the next generation banking app for your generation. Additionally, we expect to see the results of the customer research that led you to the proposed solution.
How you can go on
Next Steps

1. Define your value proposition.
"I constantly have to check my accounts so I don't miss anything important and can keep everything under control."
The Value Proposition Canvas

Push Notification

Notifications about transactions

Let the user decide how much information they need.

Check balance of bank accounts

Push Notification

"I constantly have to check my accounts so I don’t miss anything important and can keep everything under control."

It feels good to keep an overview and have control.
"I constantly have to check my accounts so I don't miss anything important and can keep everything under control.

Push Notification

Notifications about transactions

Let the user decide how much information they need.

It feels good to keep an overview and have control.

Check balance of bank accounts
Next Steps

1. Define your value proposition.
2. Define your customer segment.
I constantly have to check my accounts so I don't miss anything important and can keep everything under control.
Next Steps

1. Define your value proposition.
2. Define your customer segment.
3. Define your customer journey (as-is).
Customer journey

Step 1
Just waking up, drink a cup of coffee while checking my bank account.

Step 2
Going inside the branch, getting a ticket

Step 3
Etc.

Emotional Status
Had to work all week and have to spend my free Saturday on going to the branch in another city

Context
Take the car and drive for 30 Minutes

Customer's Job
Getting a ticket

Timeline of journey stages
30 minutes 2 minutes etc
Customer journey

<table>
<thead>
<tr>
<th>Timeline of journey stages</th>
<th>30 minutes</th>
<th>2 minutes</th>
<th>30 minutes</th>
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</thead>
<tbody>
<tr>
<td><strong>Touchpoints</strong></td>
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<tr>
<td>Find a carpark in the mall</td>
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<tr>
<td>bank branch, ticket machine</td>
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<td></td>
<td></td>
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<tr>
<td>bank branch, waiting area</td>
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<tr>
<td><strong>ING Actions</strong></td>
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<td>Make sure the customer does not come for nothing: an advisor should be at the office</td>
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<tr>
<td>Give the customer a ticket, find out where the customer needs help for</td>
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<td>let the customer know they can be helped and line up the relevant advisor</td>
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<td><strong>Insights &amp; Opportunities</strong></td>
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<td>Customers know well in advance that they want advice, let's match this with the advisors available.</td>
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<td>Etc.</td>
<td>Etc.</td>
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</table>
Inspired by and tested on humans
Observe and Remix

Look with fresh eyes into the world:

- What do people do? (Customer Jobs)
- What do they love and hate? (Pains and Gains)
- What do they care for? (Motivation)
- What behavior patterns can you detect? (Learned behavior)
- What works well? (Remix)
- What new stuff in the world is attracting and fascinating more and more people? (Trends)
Experiment and keep learning
Helpful Links

- Free downloads of helpful tools (after registration) around Value Proposition Canvas and Business Model Canvas: https://strategyzer.com/

- Especially value proposition canvas: https://strategyzer.com/canvas/value-proposition-canvas (and look for the trigger questions cheats)

- Lots of free tools and knowledge around Human Centered Design (by ideo): http://www.designkit.org/

- A few case studies and approaches on Human Centered Design combined with finance: https://www.ideo.org/programs/financial_health