

Not an actual photo of Quinn
(Obviously)

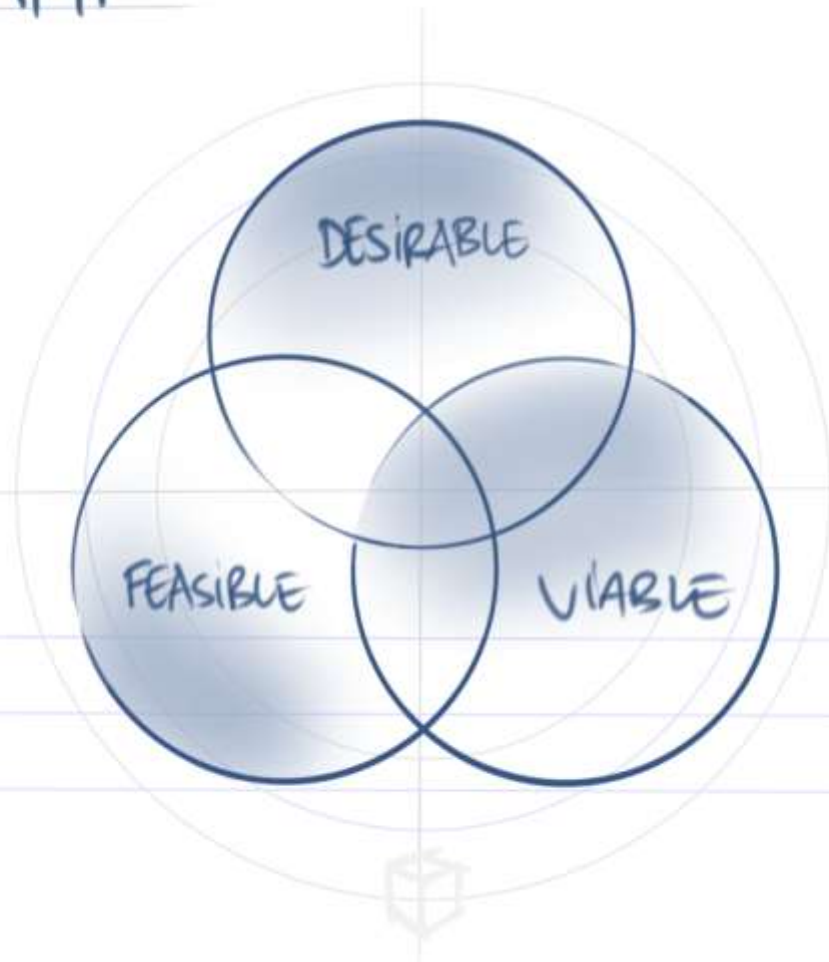


HCD @ AMP

HUMAN-CENTRED DESIGN



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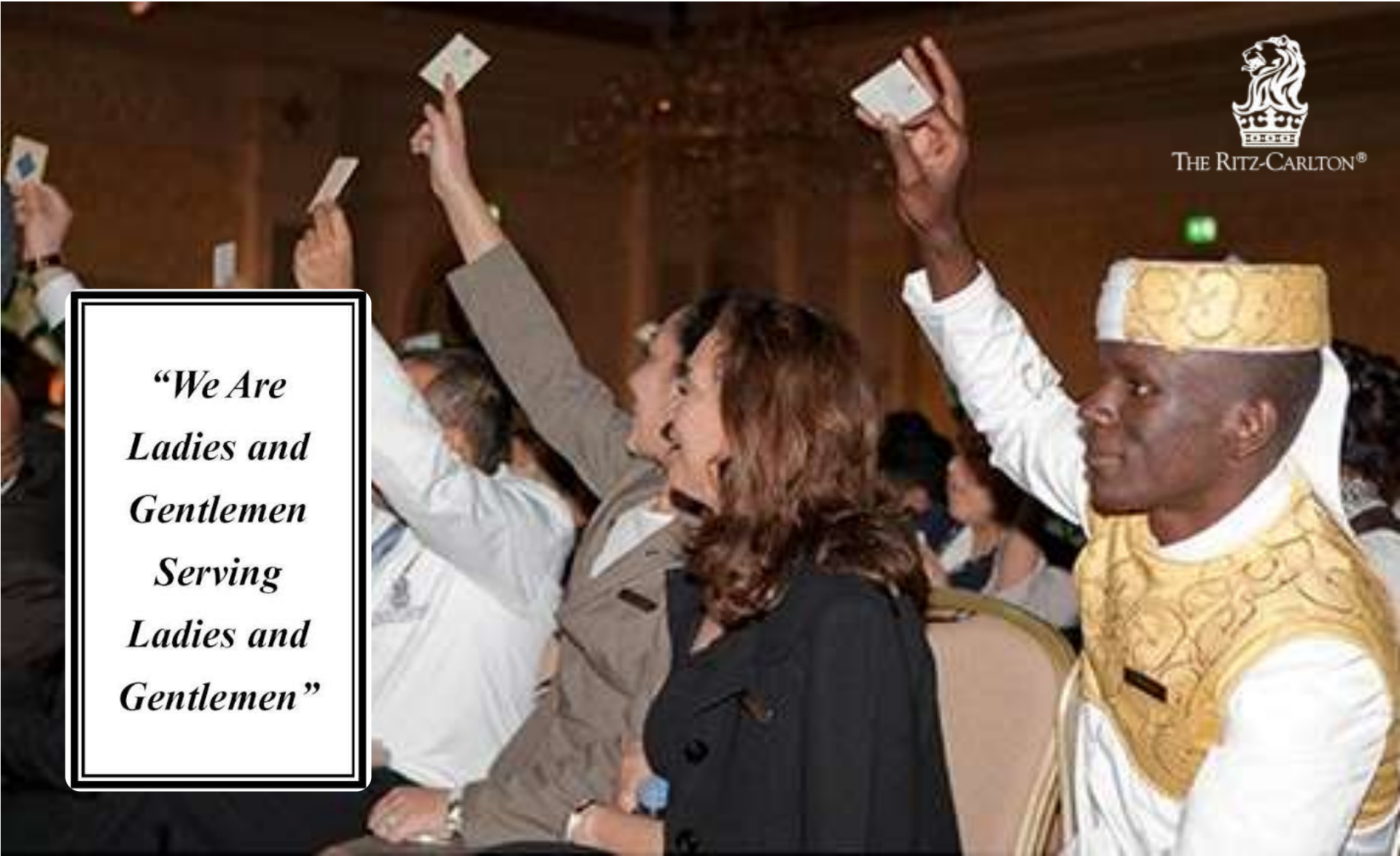


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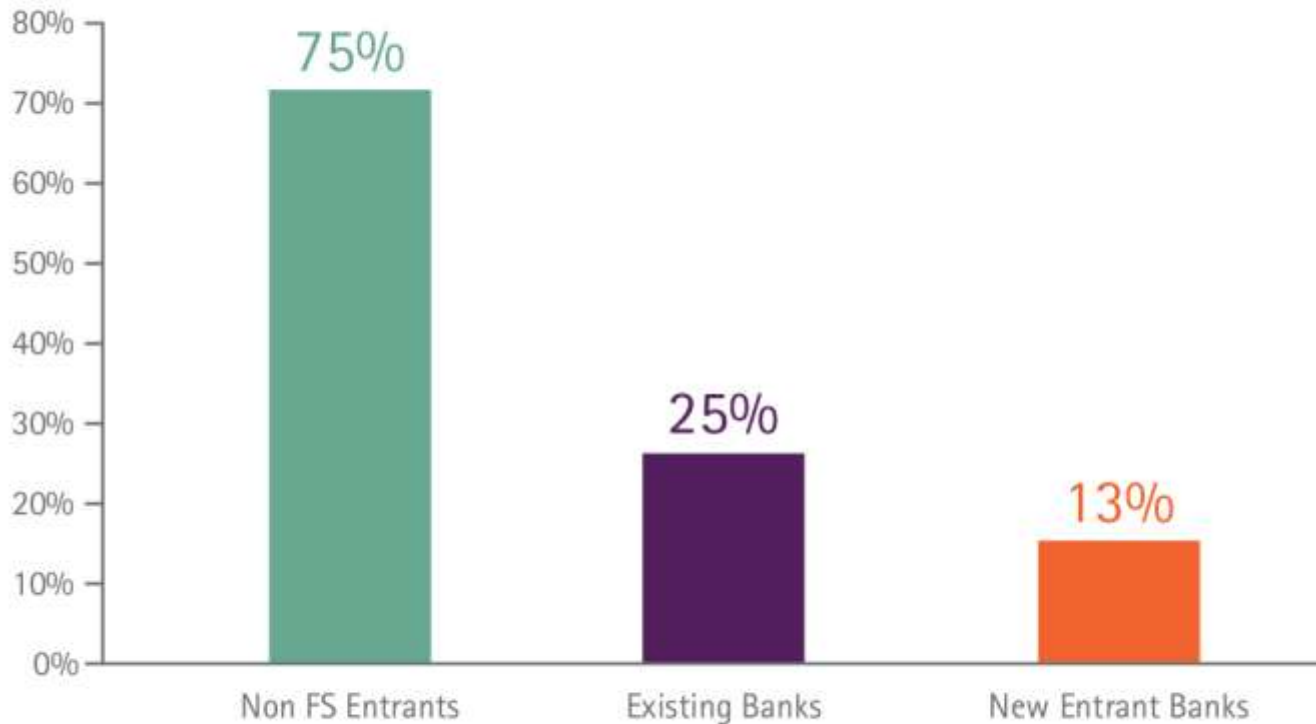
THE RITZ-CARLTON®

*“We Are
Ladies and
Gentlemen
Serving
Ladies and
Gentlemen”*



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Where do you see innovations in customer banking propositions emerging from?



Respondents to Accenture's Customer 2012 Banking Survey said that innovations in customer banking propositions would come from non-financial services organizations.

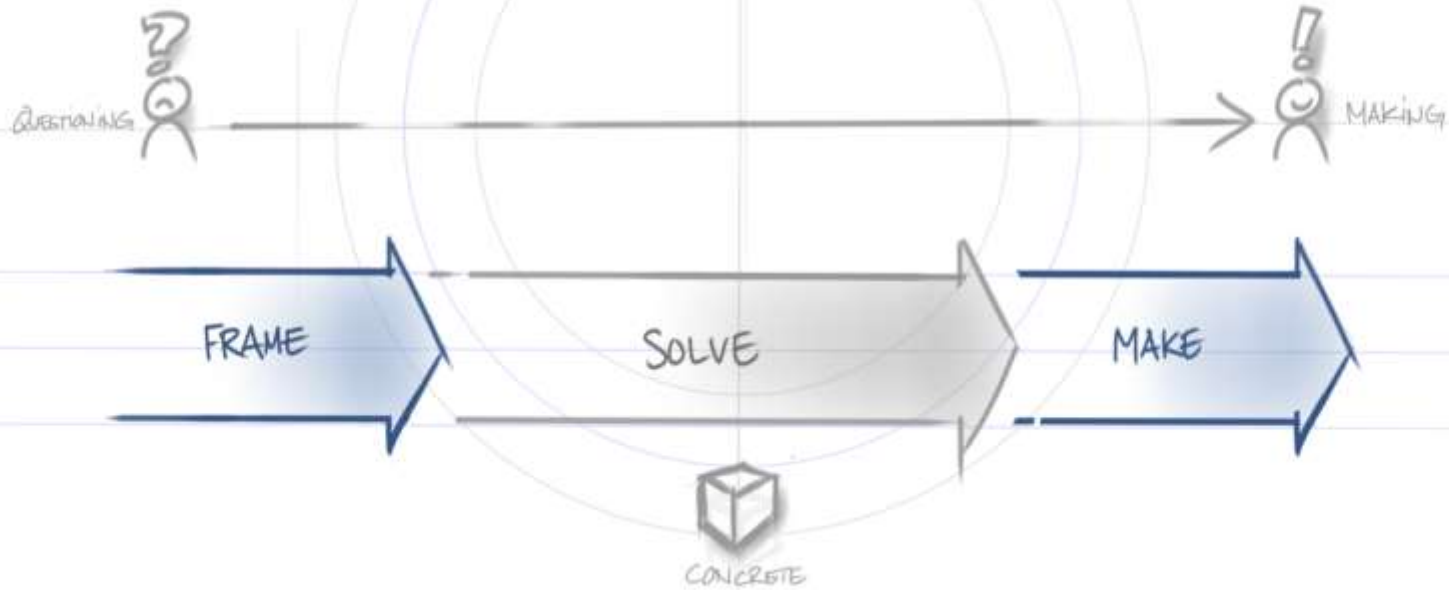


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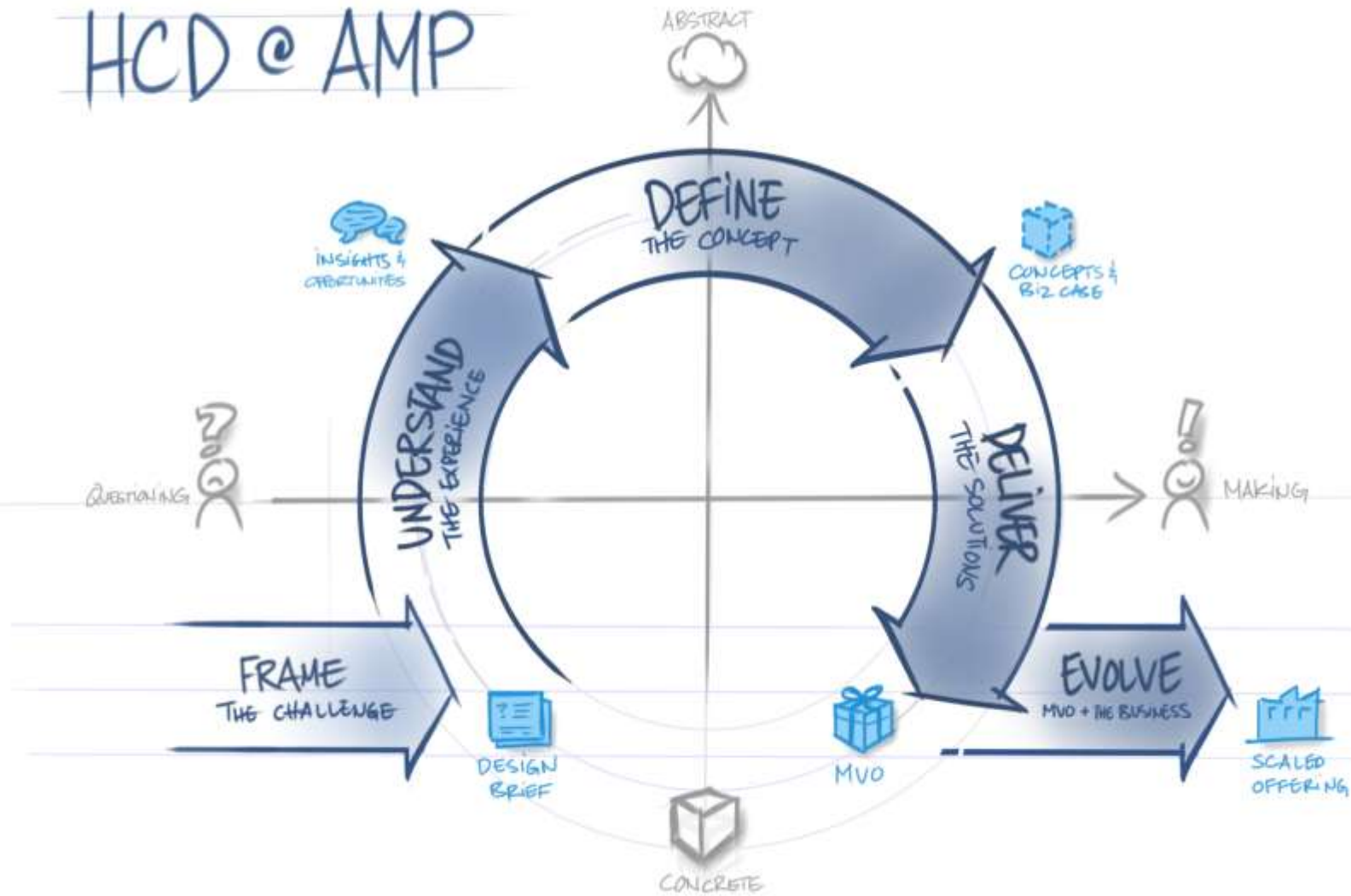
Also not an actual photo of Quinn



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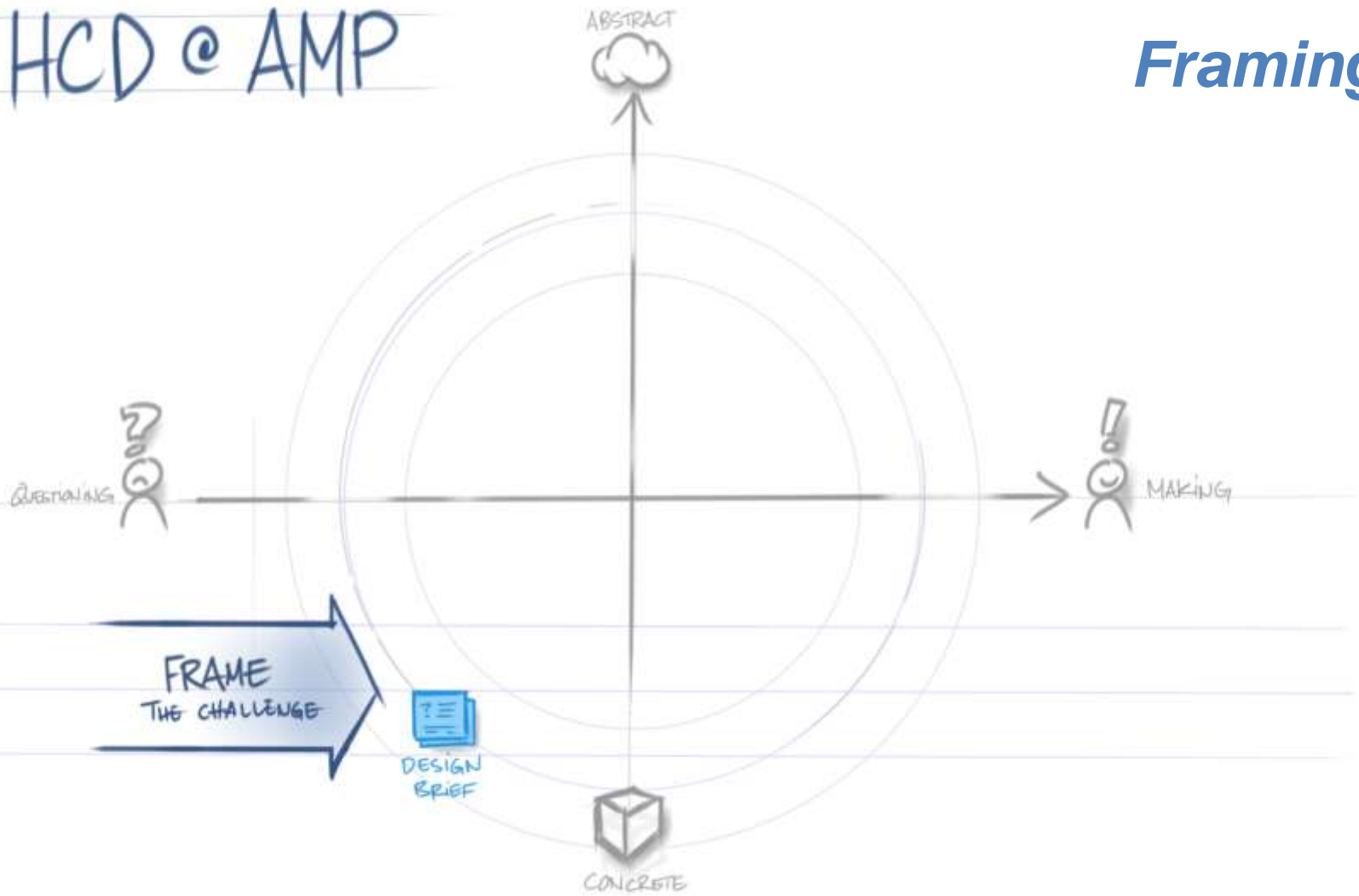


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Framing



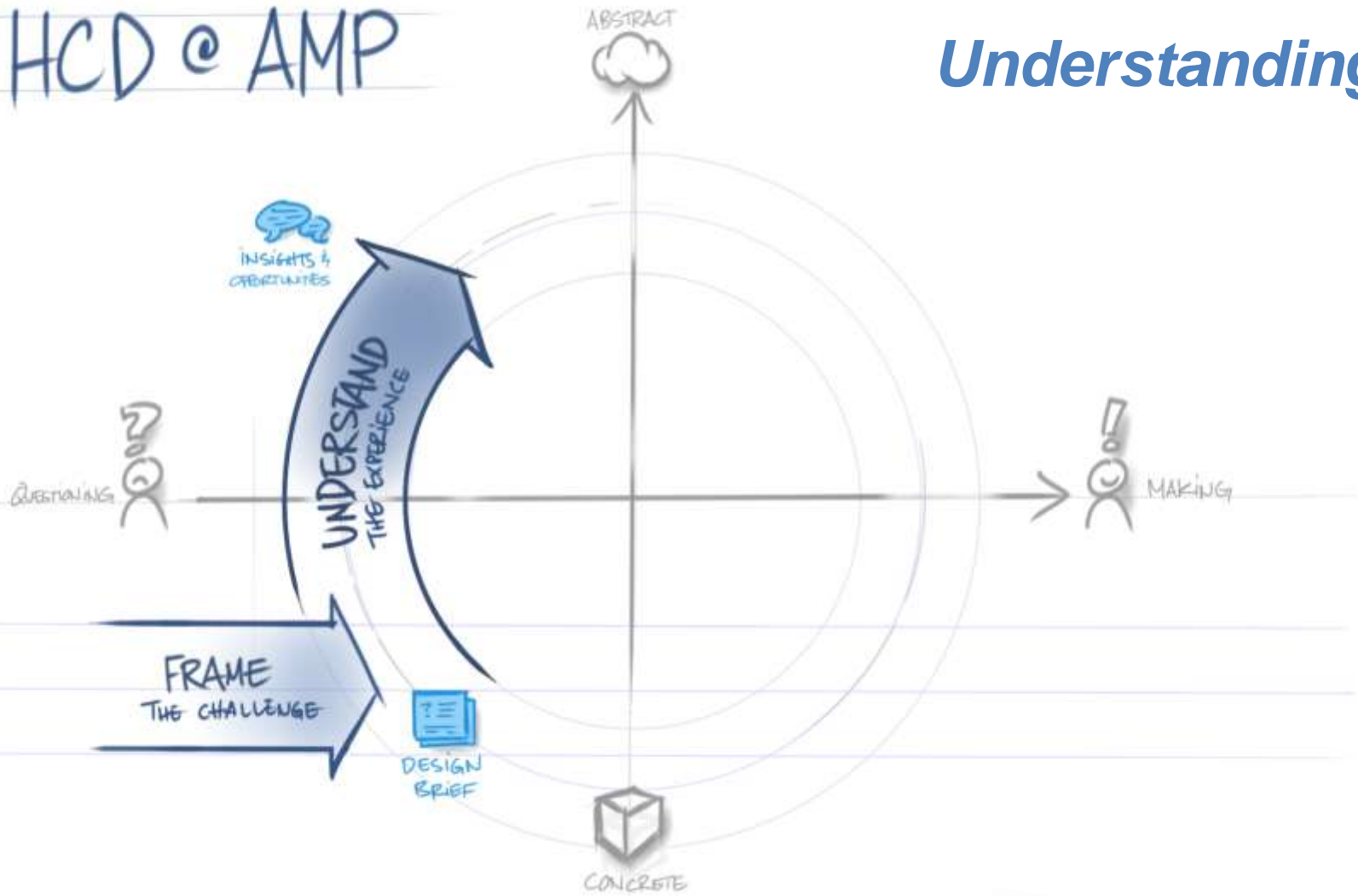


The Framing phase sets the foundation for the project while preparing for consumer learning.

- Aligned on the project, organizational and business context, and key objectives.
- Conducted interviews with AMP stakeholders and extended team members to understand their perspective on the business and learn how their functions affect the consumer experience.
- Conducted a design thinking workshop for core and extended team members.

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Understanding



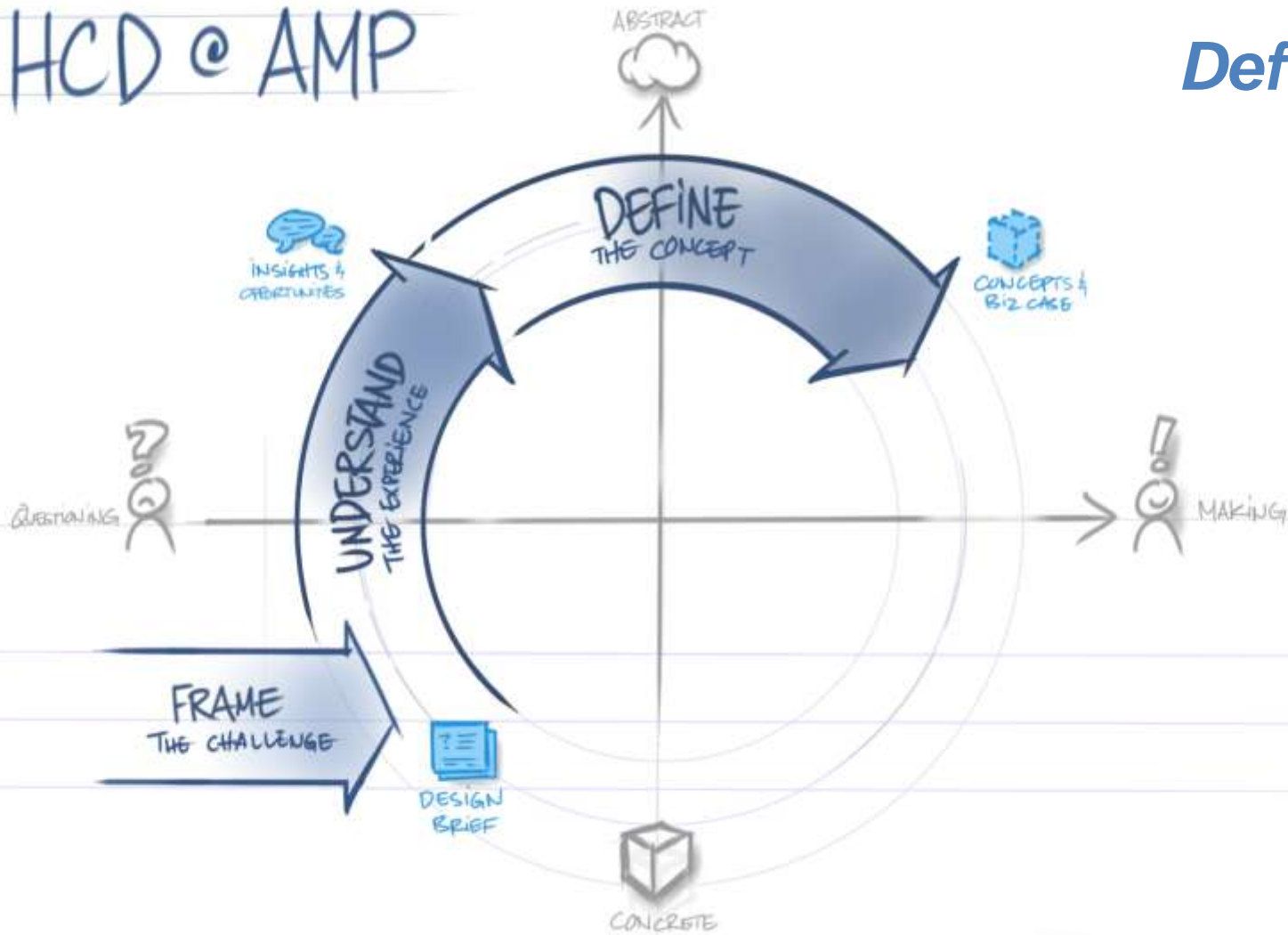


In the Understanding phase, we conducted in-context research with consumers and planners.

- Explored people's values and aspirations, what's important in their life.
- Probed specific perceptions and behaviours around insurance and finances.
- Understood unmet needs they have.

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Defining



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Defining



The Defining phase began with ideation based on the consumer insights and opportunity areas. The teams participated in a day-long session to develop consumer ideas. Activities included:

- Individual and group ideation activities that encouraged participants to explore consumer-focused ideas, both broadly and deeply.
- In advance, core team members mined the organization for current ideas and initiatives within AMP and shared those during the session as inspiration and enabling opportunities for ideation.

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Defining

ONE IDEA FOR RED



Name:

COLOR CARD

(traffic bright)
(spend smart)
(money in my pocket)

Opportunity:
(circle one)



Keep it Positive

Make it Worth it

I think this idea would really work for JUSTINE
consumer name

Description:
(be specific!)

A debit card & credit card that take on a red or green color to indicate your spending possibility ("SAFE TO SPEND" and "WHAT I'VE SPENT") It displays the "SAFE to spend" AMOUNT through electro luminescence of the card. You can adjust your goals online to lower/up limits & options.

This would likely take shape as a:

☐ AMP service

☐ planner service

☐ self-serve feature

☒ financial product

☐ add-on feature

☒ digital tool

(APP)

☐ communication initiative

☐ policy change

☐ other: _____



MEMBER IMPACT

What insight(s) does this solve for?

☐ Emotional Money Math

☒ Buckets, not Budgets

☐ Good Debt isn't Debt

☒ Path of Least Resistance

☐ Retirement FOMO

☒ I can't Trust Myself

☐ Confusion Reigns

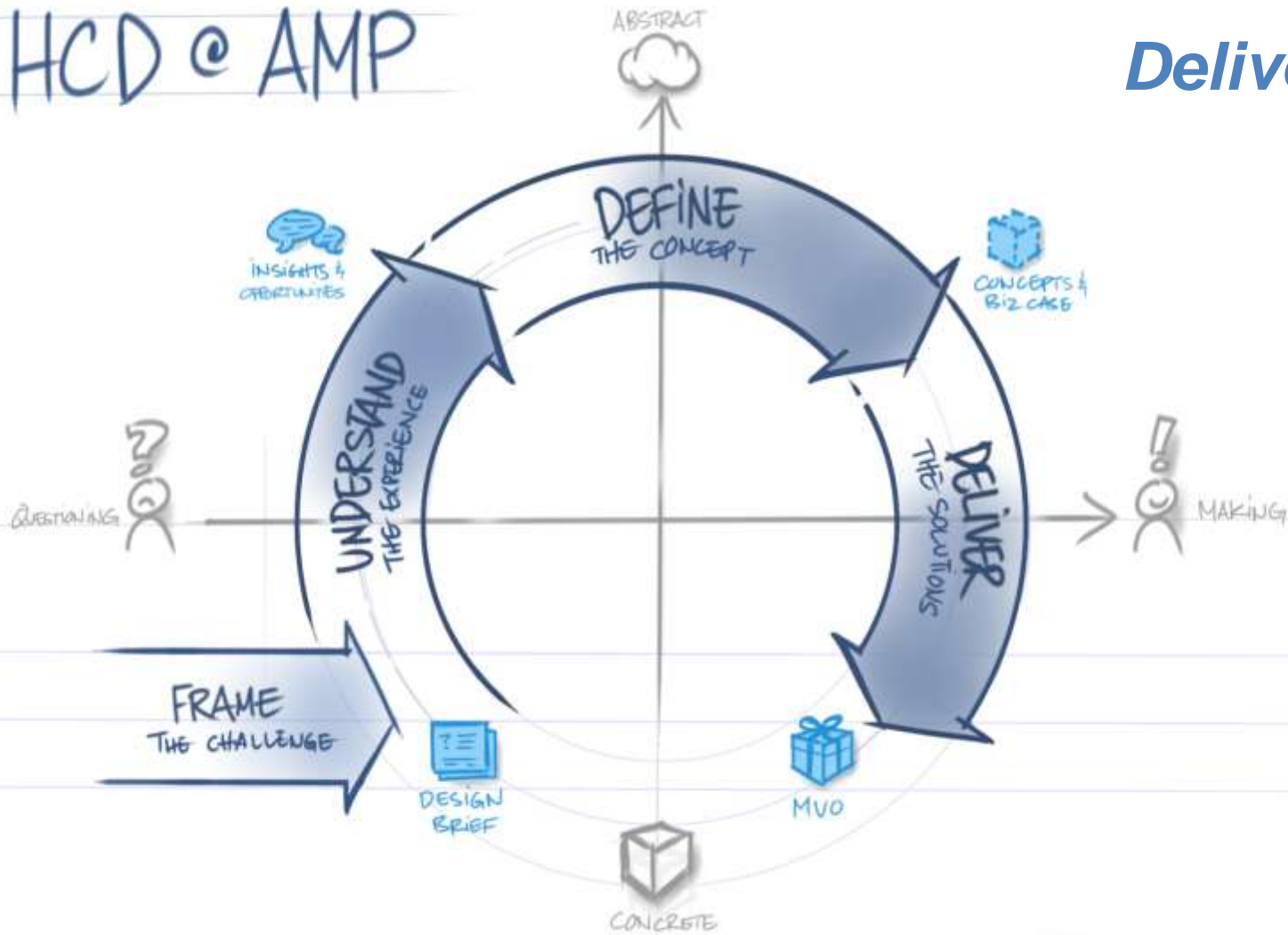
☐ Real-life Reference Points

☐ Independence is Key

☐ Property is Front of Mind

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Delivering



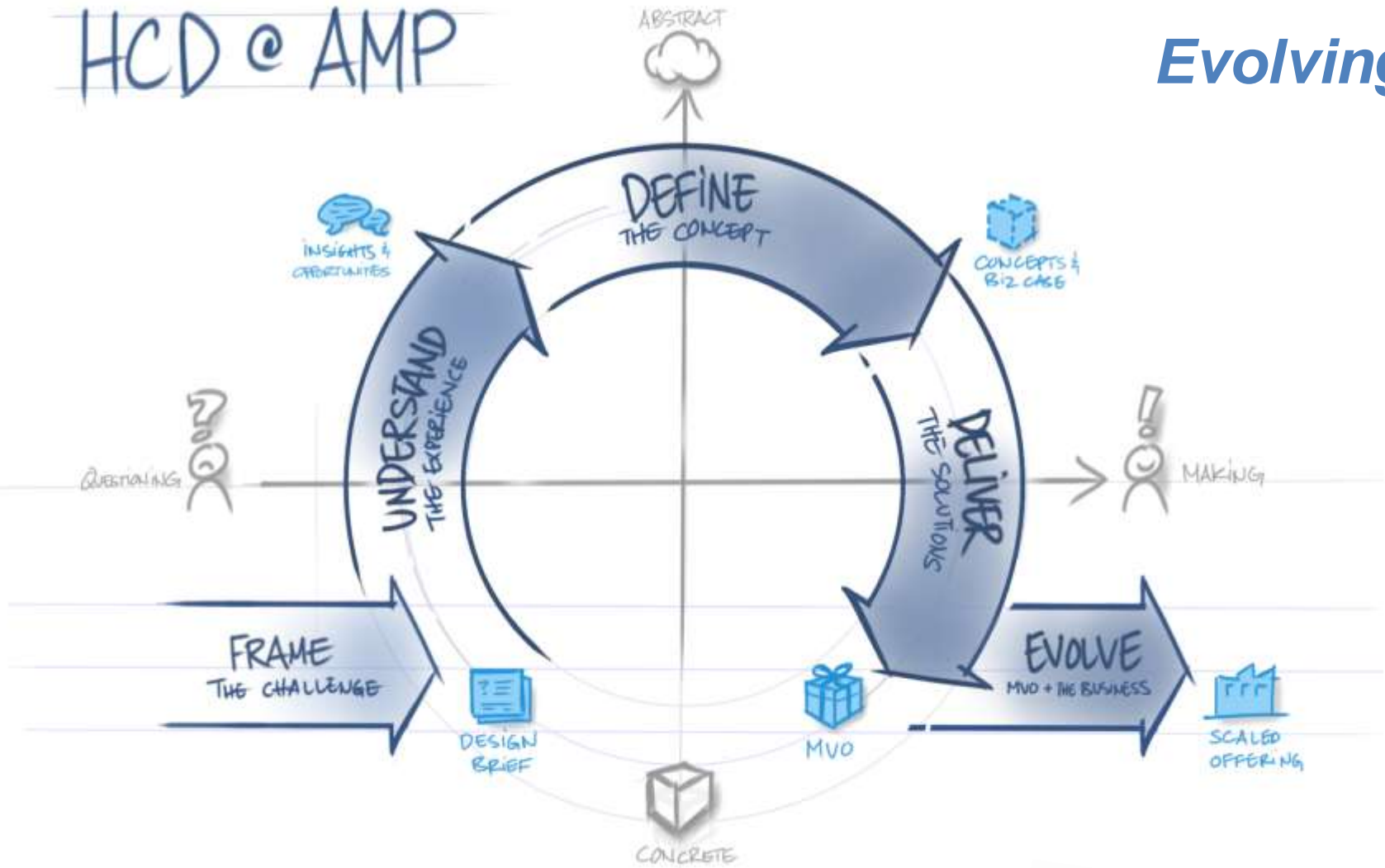


Prototyping builds an organisation's confidence for delivering minimal viable offers (MVOs). An MVO is a product or service that comprises only the core features required to deliver on intent, deploy in the market, and gain understanding of value.

- MVO strategy aims to learn as much as possible while limiting costs.
- It requires judgment, not a formula, for arriving at the specification for “minimum.”

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Evolving





You are the... *Café Innovation Team!*

HCD @ A

3. Define and generate café ideas

4. Define and prototype a CBD café experience!

2. Understand customers' experience of CBD cafés

1. Frame the Café Innovation Challenge

FRAME

UNDERSTAND
THE EXPERIENCE

DEFINE
THE CONCEPT

DELIVER
THE SOLUTIONS

EVOLVE

MAKING

SCALED
OFFERING

CONCRETE

ABSTRACT

CONCEPTS &
BIZ CASE

MVO

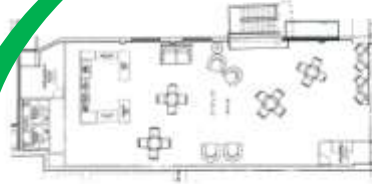
DESIGN
BRIEF

INSIGHTS
OPPORTUNITIES



FRAMING THE CHALLENGE

Completely redesign a café so that what customers experience sets us apart from our competitors, and gets them coming to us over and over again



UNDERSTANDING CUSTOMERS' EXPERIENCE

- 1) Practice writing and organising your thoughts and observations and on Post-Its
- 2) Watch the video – and write down 10 Post-Its with observations and thoughts



UNDERSTANDING CUSTOMERS' EXPERIENCE

- 1) Practice writing and organising your thoughts and observations and on Post-Its
- 2) Watch the video – and write down 10 Post-Its with observations and thoughts
- 3) Experience map

*Decide to get
coffee, and
choose café*

*Get to, and
enter, café*

*Order,
receive,
enjoy, and
pay*

*Leave and
mull: is it
worth coming
back?*

- 4) Watch the video again – and write down 3 more Post-Its. Think about: patterns of need and pain, challenges, what's the real 'purpose' of the café?



UNDERSTANDING CUSTOMERS' EXPERIENCE

- 1) Practice writing and organising your thoughts and observations and on Post-Its
- 2) Watch the video – and write down 10 Post-Its with observations and thoughts
- 3) Map the current experience, and organise your Post-Its under each step

*Decide to get
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enter, café*

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enjoy, and
pay*

*Leave and
mull: is it
worth coming
back?*

- 4) Watch the video again – and write down 3 more Post-Its. Prepare to present: patterns of need and pain, challenges, what's the real 'purpose' of the café?
- 5) Let's discuss the key insights



DEFINING THE CONCEPT – GENERATE!

*Decide to get
coffee, and
choose café*

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enter, café*

*Order,
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*Leave and
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1) Generate ideas

Keep the insights front of mind

1 idea per post-it

Go for quantity!

*Genius
idea!*

*Another
great idea!*

*The best
idea ever!*

*Brilliant
idea!*



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1) Generate ideas

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1 idea per post-it

Go for quantity!

Rules of Brainstorming

Defer judgment

Encourage wild ideas

Build on the ideas of others

Stay focused on the topic

One conversation at a time

Be visual

Go for quantity



DEFINING THE CONCEPT – PITCH YOUR IDEA

1) Think about the customer journey and their experience

2) Pitch your idea

Choose the ***most interesting*** idea

Show, don't tell

Create the experience, not the technology

Don't be afraid to fail miserably!

NOT JUST AN APP!



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