



# Online Banking Customer Dashboard Codesign Session

## Continuous Improvement - OLB

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# Goals

To bring customer perspective into the conceptual design process in order to help create experiences that respond to customer needs.

# Methodology

## Methodology

- Qualitative
- In-person, interactive codesign sessions
- 1.5 hour sessions
  - Customer participants
    - 7 participants invited to participate in one group session
    - Breakouts of 2 – 3 participants for some activities
    - Participant groups create design concepts based on guided direction
  - Employee participants
    - 3 UX and Business line team members invited to participate alongside customers
    - 1 U.S. Bank employee per group
  - Facilitators
    - 1 facilitator for each group (impartial, not assigned to project)
    - Facilitators help participants get started, answer questions

# Key Activities: Brainstorm

## Intro and brainstorm

Participants brainstormed and prioritized key banking activities



Customer Dashboard Worksheet  
Name: Shane

Thinking about each of the following types of accounts, write c that come to mind.

Checking

1. Available balance ★
2. Pending Debit card transactions
3. Other transactions
4. Transferring money ★
5. Make deposits

Savings

1. Available balance
2. Transferring money
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

Credit Card

1. Transactions
2. Make payments ★
3. Check Award Status ★
4. \_\_\_\_\_
5. \_\_\_\_\_

Customer Dashboard Worksheet  
Name: Shane

Thinking about your own banking accounts, write down some of the ty online.

Customer Dashboard Worksheet  
Name: Ashley J

Thinking about your own banking accounts, write down some of the types of activities that you do online.

1. Check balance ★
2. Transactions
3. Pay Bills ★
4. What we spend vs made (deposits, withdrawals & activity) ★
5. manage loans
6. manage line of credit
7. add to Savings
8. deposit a check
9. view other loan options
10. Credit Card management
11. \_\_\_\_\_
12. \_\_\_\_\_
13. \_\_\_\_\_
14. \_\_\_\_\_
15. \_\_\_\_\_
16. \_\_\_\_\_
17. \_\_\_\_\_
18. \_\_\_\_\_
19. \_\_\_\_\_

# Key Activities: Small Groups

## Small group activities

1. Review assigned persona

Paul



I'm a professional and I handle most of the finances for my family. We're pretty good at managing our finances, but I do log in about once a week to check on things. I generally pay bills once a month. I have some of them set to be paid automatically each month, but there are a few that I enter manually, especially if they aren't regular bills.

Accounts I have include:

- Checking
- Savings
- Credit Card
- Car Loan

The kinds of activities I do include:

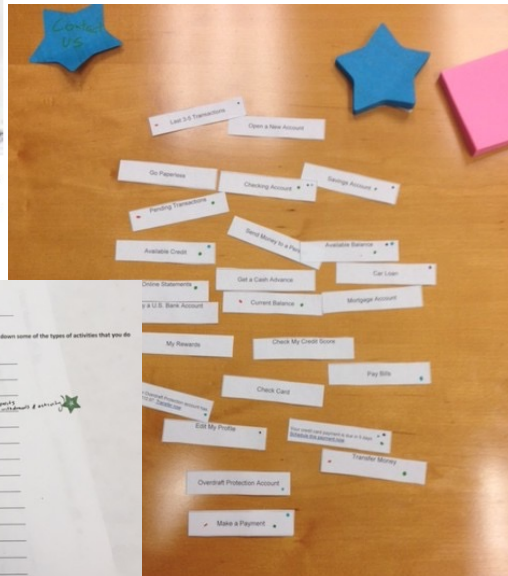
- Check my balance
- Check recent charges (usually only once in a while)
- Pay my bills
- Transfer money

Customer Dashboard Worksheet  
Name: *Paul*

Thinking about your own banking accounts, write down some of the types of activities that you do online.

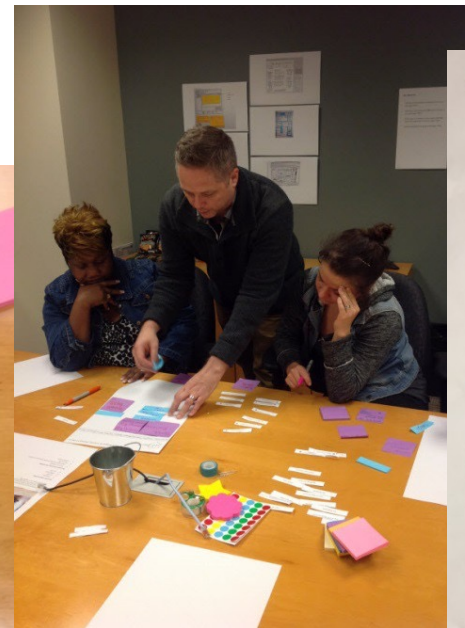
1. Check balance
2. Transfer money
3. Pay Bills
4. Withdrawal, debit card, credit card
5. Overdraft fees
6. Borrowing, list of credit
7. add to savings
8. deposit a check
9. Withdrawal, loan options
10. Credit Card management
- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 19.

2. Prioritize key information and online banking tasks



3. Arrange prioritized information and tasks on the page

4. Integrate lower priority information and tasks



5. Prepare presentation to explain design rationale

Customer Dashboard Presentation

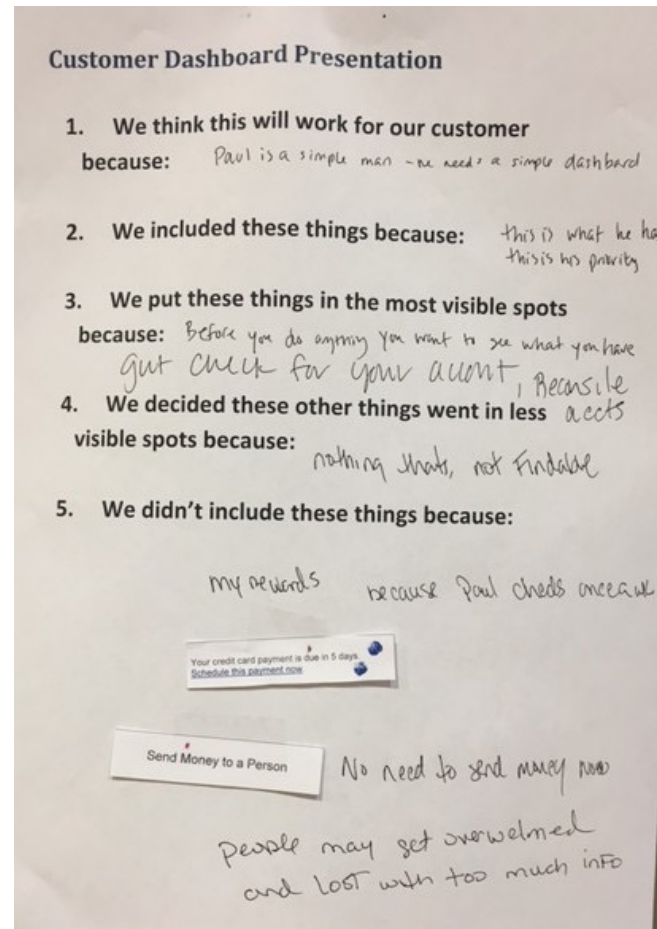
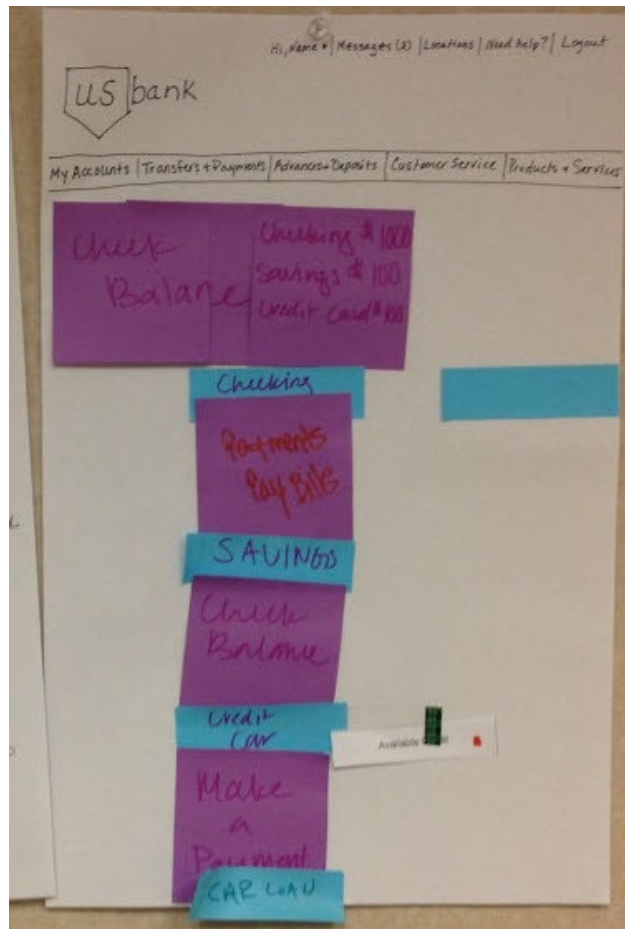
1. We think this will work for our customer because: *Paul is a simple man - he needs a simple dashboard*
2. We included these things because: *this is what he has this is his priority*
3. We put these things in the most visible spots because: *Before you do anything you want to see what you have got check for your account, accessible*
4. We decided these other things went in less visible spots because: *nothing that's not findable*
5. We didn't include these things because: *my records because Paul checks once a week*

*Send Money to a Person* No need to send money now  
*people may get overwhelmed and lost with too much info*

# Key Activities: Presentations

Return to large group for team share outs of **customer dashboard concepts**

Each team presented their concept and shared their thinking behind the design



# Findings

# What do customer want?

- Personalization
- Simplicity
- Organization relevant to needs



# Simplicity

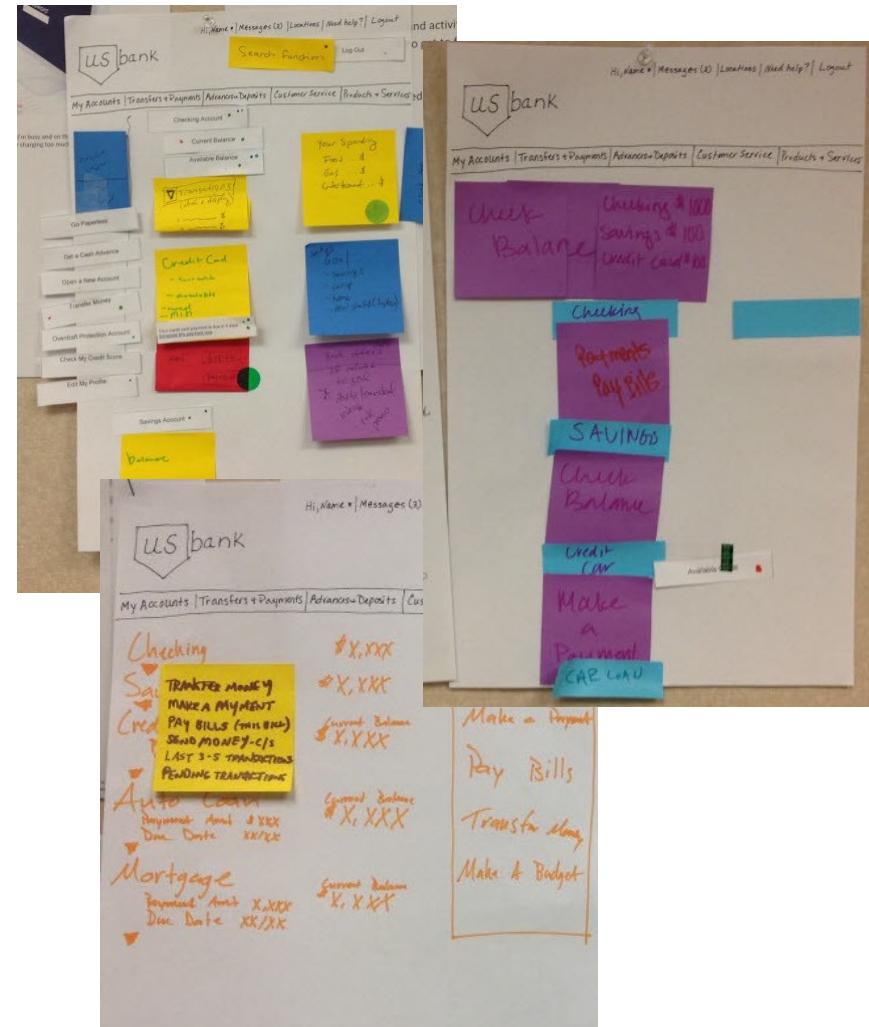
## Customers want simplicity

- Keep it minimalist and uncluttered
- Show me only what I want to see and do
- Offer optional paths for completing tasks
  - Contextually relevant options (e.g. options next to relevant account)
  - Links to general activities (e.g. links in right rail)

## Customer comments

“Having everything open would be too stressful – I owe so much money.”

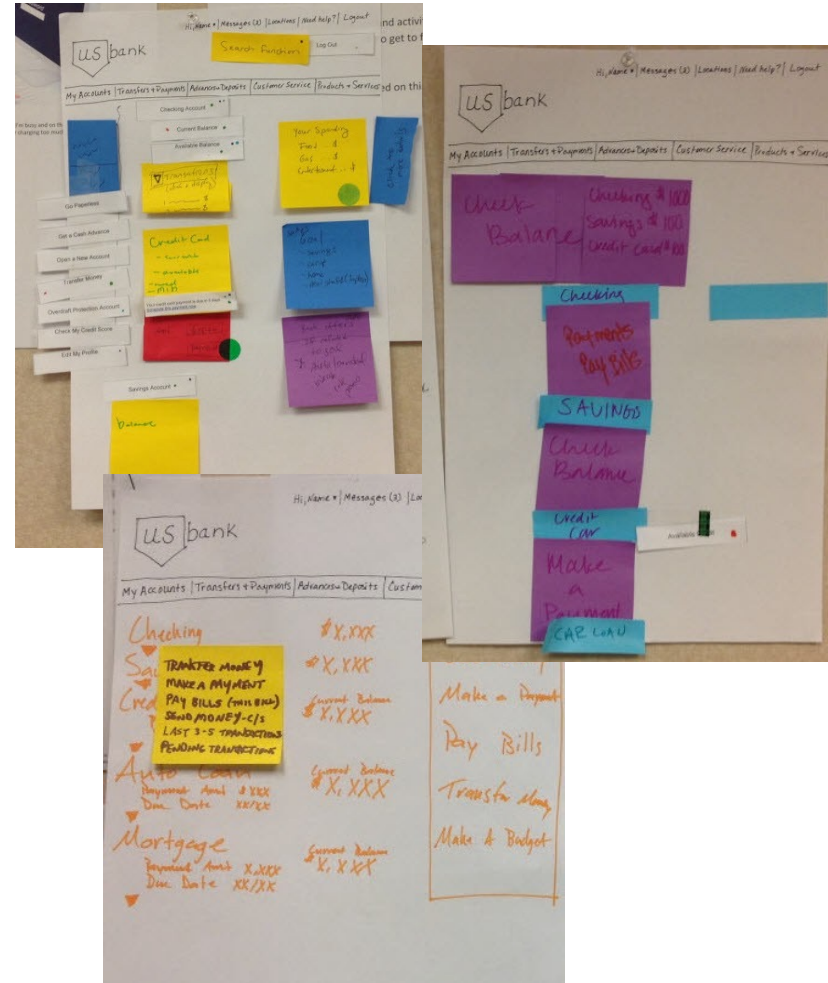
“I want to see the most important information at a glance.”



# Organization

Customers want convenient organization based on their needs

- More frequent tasks should have higher priority placement on the page
  - E.g. Pay bills, transfer money
- Less frequent tasks should have lower priority placement on the page
  - E.g. Set up auto pay, signing up for paperless statements
  - Large loan accounts such as mortgage or auto loan (don't interact with these on a regular basis)
- Make tasks contextually relevant
  - Include “click to see more” options for additional information or activities
  - Assure “click to see more” links are in close proximity to relevant account
  - Allow some customers the ability to complete certain activities on the dashboard (e.g. pay credit card from dashboard screen)

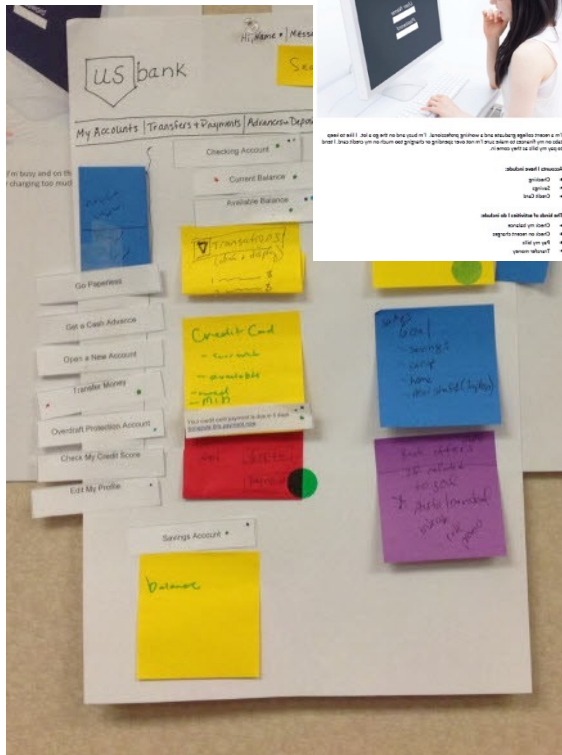


# Presentation Videos

Each small group presented their customer dashboard concept

Samantha

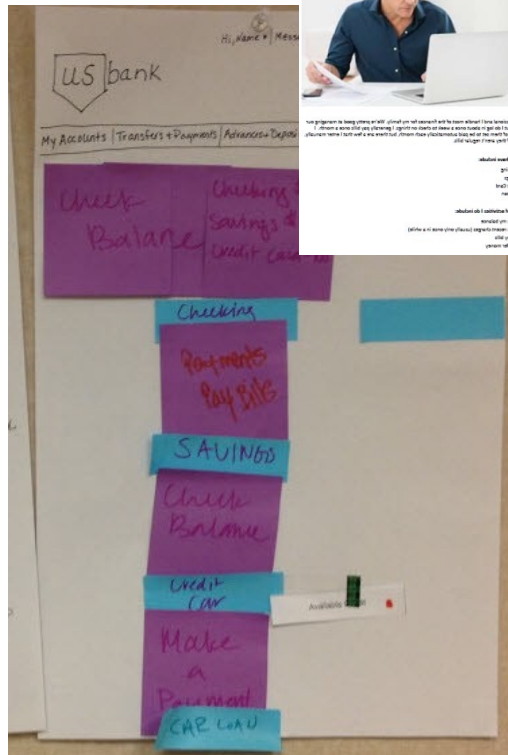
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[Video Presentation](#)

Paul

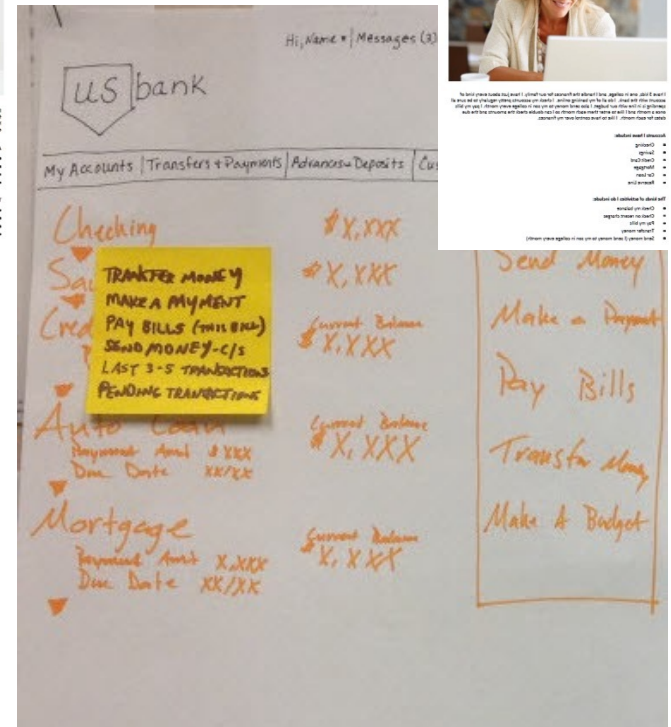
lu69



[Video Presentation](#)

Amy

ymA



[Video Presentation](#)

# Next Steps

## Recommended research

1. Early concept feedback to help determine direction
  - UX team developing concepts
    - Target date: by Dec 11
  - Concept testing with Online Research Panel (C-Space)
    - Target dates: by end of Dec, results in Jan
2. Validation of proposed UX designs
  - Dates TBD
3. Usability testing
  - Dates TBD
4. Customer acceptance testing
  - Dates TBD

Thank you!

# Appendix

# Customer Personas & Dashboard Concepts

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# Customer Profiles

Each group designed a dashboard for their assigned persona.

DDA accounts and credit card; keeps close tabs on spending and payments

## Samantha



I'm a recent college graduate and a working professional. I'm busy and on the go a lot. I like to keep tabs on my finances to make sure I'm not over spending or charging too much on my credit card. I tend to pay my bills as they come in.

### Accounts I have include:

- Checking
- Savings
- Credit Card

### The kinds of activities I do include:

- Check my balance
- Check on recent charges
- Pay my bills
- Transfer money

Combination of DDA accounts, credit card and loans; manages money well, checks in less frequently

## Paul



I'm a professional and I handle most of the finances for my family. We're pretty good at managing our finances, but I do log in about once a week to check on things. I generally pay bills once a month. I have some of them set to be paid automatically each month, but there are a few that I enter manually, especially if they aren't regular bills.

### Accounts I have include:

- Checking
- Savings
- Credit Card
- Car Loan

### The kinds of activities I do include:

- Check my balance
- Check recent charges (usually only once in a while)
- Pay my bills
- Transfer money

Many types of accounts; keeps control of finances; conducts many types of transactions

## Amy



I have 3 kids, one in college, and I handle the finances for our family. I have just about every kind of account with the bank. I do all of my banking online. I check my accounts pretty regularly to be sure all spending is in line with our budget. I also send money to my son in college every month. I pay my bills once a month and I like to enter them each month so I can double check the amounts and the due dates for each month. I like to have control over my finances.

### Accounts I have include:

- Checking
- Savings
- Credit Card
- Mortgage
- Car Loan
- Reserve Line

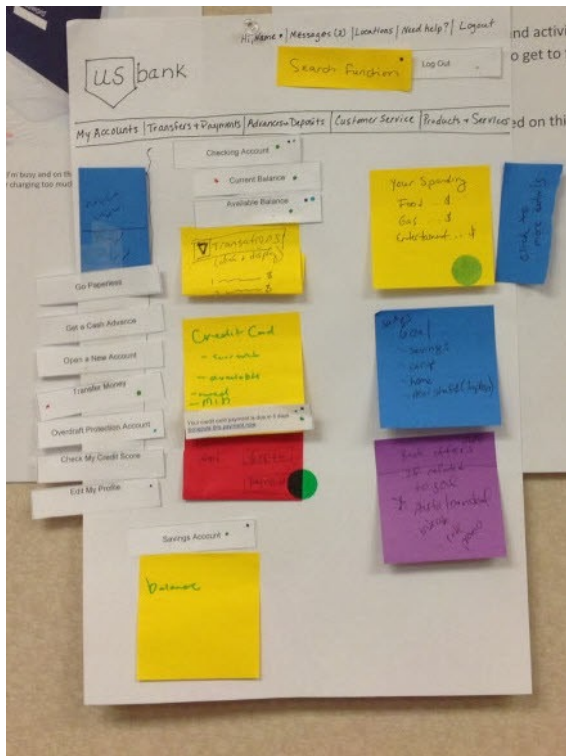
### The kinds of activities I do include:

- Check my balance
- Check on recent charges
- Pay my bills
- Transfer money
- Send money (I send money to my son in college every month)

# Customer Dashboard Concepts

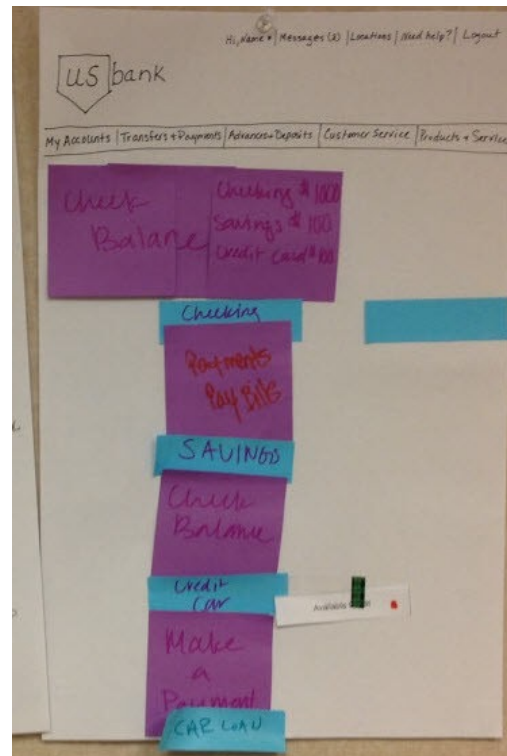
Each group designed a dashboard for their assigned persona.

## Samantha



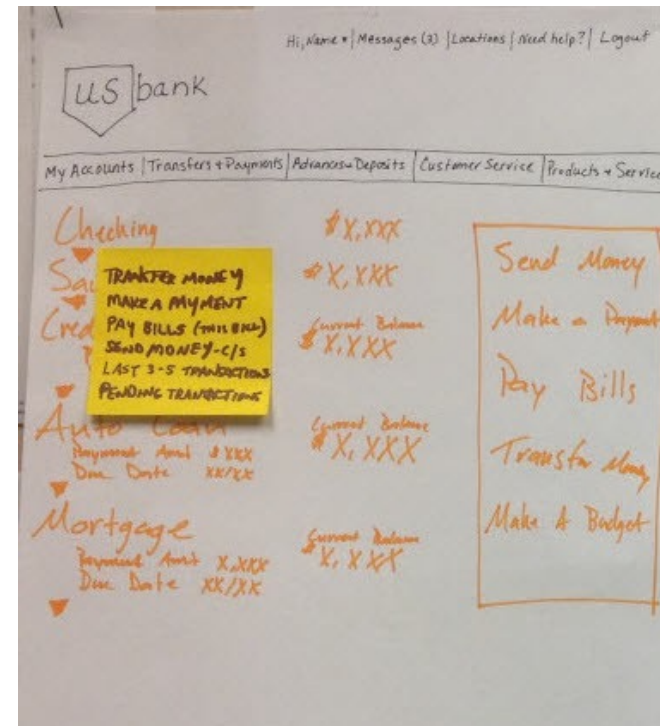
[Video Presentation](#)

## Paul



[Video Presentation](#)

## Amy



[Video Presentation](#)

# Photos of participant activities

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# Set up and brainstorm



# Small group working sessions





# The Value of Creating with Customers

## Continuous Improvement

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# What is Codesign?

Codesign is a collaborative activity with a tangible outcome. It brings customers to the table as partners and allows businesses to engage directly with consumers.

- Establishes collaborative dialogues with customers
- Leverages customer knowledge and talent
- Actively engages customers in solving problems that directly affect their finances

## Which brands are using codesign?

1. U.S. Bank Innovations
2. Apple
3. Intuit
4. General Electric
5. Microsoft
6. Legos
7. Coke



**“Codesign is an active, creative and social process, based on collaboration between producers and users, that is initiated by the firm to generate value for customers.”**

**- London Research and Consulting group**

# What's the value?

Codesign integrates customers into the process of creating meaningful experiences.

- Provides an opportunity for UX and business lines to engage directly with consumers
- Provides an opportunity to uncover additional customer needs and new ideas
- Provides direct experience with how consumer think, what they need and expect
- By engaging early in the process, codesign helps build consensus across teams and stakeholders



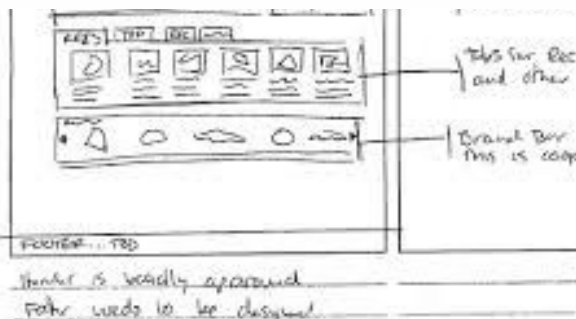
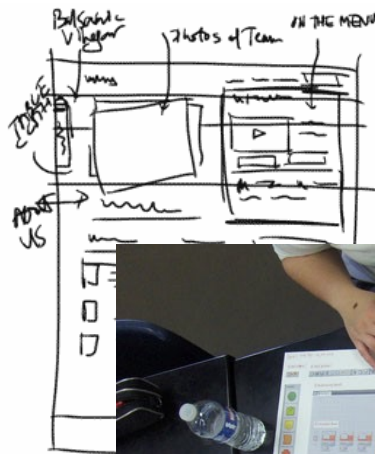
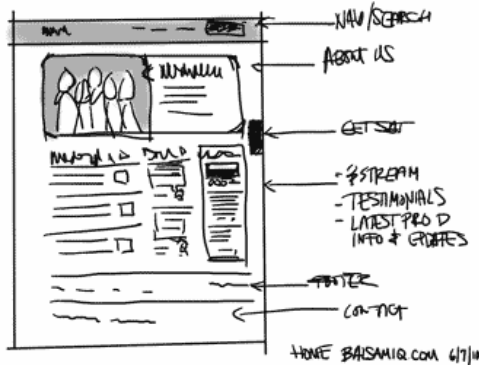
**“Touted as one the most significant shifts in contemporary business thinking, codesign is a new frame of reference for achieving the fundamental business goal of value creation.”**

***- Technology Innovation Management Review***

# What's the practical application?

Tangible concepts developed by customers will inform UX design strategy and concepts.

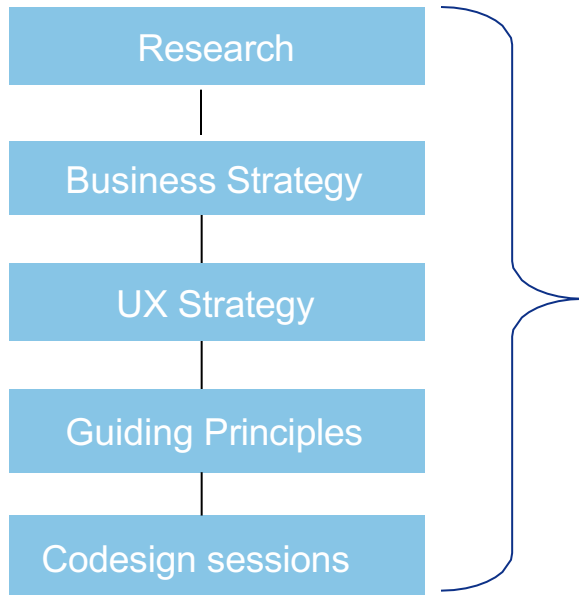
- Quickly develop multiple concepts
- Create experiences aligned with customer needs



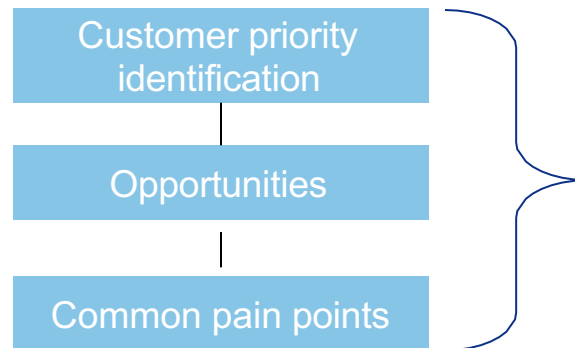
# Codesign

- Codesign is a collaborative activity that brings customers to the table as partners and allows businesses to engage directly with consumers.
- Outputs include user experience concepts of key interfaces.
- Outputs are used to design useful and meaningful experiences.

## Inputs



## Outputs



## Uses for outputs

