

In times of uncertainty,
how do you drive innovation,
humanise digital transformation,
and win customers' hearts?

It's simple.

"In *The Simplicity Playbook for Innovators*, Jin Kang Møller **breaks down innovation into simple, easy-to-understand concepts** and shows how less is more when creating something new. This book is especially relevant in today's post-Covid-19 world, where we need to be agile and creative in coping with the many unprecedented challenges."

DENNIS TAN
CEO, Prudential Singapore

"Jin Kang Møller is a simplicity guru. In this book, Jin transcends theory, giving the reader **practical guidance on making complex customer experiences and communications more simple**. I highly recommend the book for any business leader who recognises the obvious – simpler is better – and needs a playbook for achieving that noble goal."

MARK MCCORMICK
SVP, Strategic Design, Innovation Group, Wells Fargo

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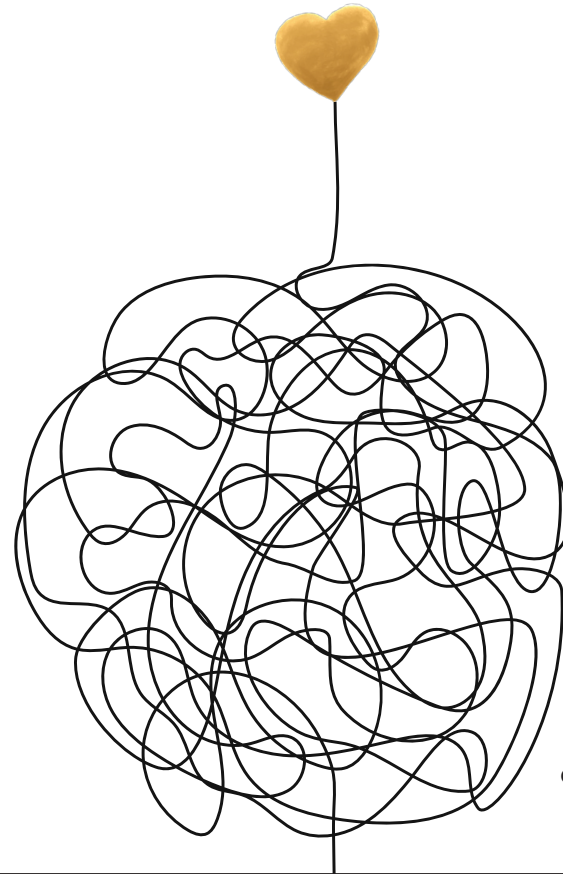


the simplicity playbook for innovators jin kang møller

Marshall Cavendish
Business 

the simplicity playbook for innovators

jin kang møller



Creating lovable
experiences in a
complicated world

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Introduction

For Review Only

Any intelligent fool can make things bigger and more complex. It takes a touch of genius and a lot of courage to move in the opposite direction.

— Ernst F. Schumacher

My quest for simplicity started in 2008, when the Global Financial Crisis hit the industry.

The bankruptcy of Lehman Brothers was a seminal moment in the Global Financial Crisis. The world saw the deepest economic recession since the Great Depression in the 1930s. At that time, I was working with Credit Suisse’s private banking division as a customer experience designer. I witnessed how this crisis affected the financial lives of millions of people and saw how their trust in financial institutions and the industry plummeted. One of the reasons behind this crisis were the so-called “innovative products”. They were devised with very sophisticated mechanisms that leveraged many different financial instruments. The “innovation” reached a level that was too complicated for ordinary customers.

The crisis taught the industry that pursuing innovation without considering customers’ point of view is dangerous; it damages businesses and destroys customers’ trust. It was a painful wake-up call. As a direct response to this crisis, *simplifying the customer experience* became imperative for restoring and advancing the industry. It became my mission and passion.

Fast forward to 2020, and “innovation” has become the new buzzword.

Spurred by advancements in Fintech, Blockchain and AI, the financial industry, along with other industries, has been undergoing a massive wave of change. This environment presents endless opportunities for disruption, with many emerging players now

having the capacity to substitute financial services businesses. The lines between industries are blurring, and it has become critical to build a creative business model that goes beyond traditional industry lines in order to succeed.

However, as companies race to explore opportunities for innovation, I can't help but feel that **customer-centricity has lost its importance**. In companies' meeting rooms these days, I hear more about the latest technologies, emerging players or building ecosystems, and less about the needs and pain points of real people, the customers. It reminds me of the climate and circumstances that culminated in the 2008 financial crisis, and I ask myself: Where does the pursuit of innovation without customers' point of view lead us?

On 11 March 2020, as I entered the final stages of writing this book, the WHO declared Covid-19 a pandemic. The toll that it is taking on lives and businesses is immense, and even experts can't predict how long it will continue, or agree on the best way to manage it. The world we operate in now is truly very complicated, and companies face greater challenges than ever.

It is time to regain our focus.

One thing is certain: This crisis will give us clarity on what really matters to our customers and to our businesses today. After the 2008 crisis, financial services companies shifted towards "customer-centricity" and took tangible steps to simplify customer experiences. This shift created a strong foundation for the next wave of change: digital banking. Today, the companies that will come out stronger from the pandemic are the ones that can shake off irrelevant practices and forge towards the new formula for success.

The change is already happening. Going through months-long lockdowns, people have become more conscious about what's essential in life. Companies that previously baulked at the notion of working from home are now driven to leverage on technology to emulate and even enhance the face-to-face working experience. Retail players – even local market vendors – are embracing this crisis as an opportunity to reinvent themselves to engage with consumers in new ways.

More than ever, companies need to transform their value proposition with creativity and agility. However, change in this time of uncertainty can be exceptionally difficult to navigate, and companies need a North Star to guide them into the future.

I find the answer in Simplicity.

What does simplicity mean in the era of the innovation imperative?

Simplicity is the quality of being easy to understand or do, as the dictionary defines it. But the effect of simplicity is beyond being easy. It is about the essentials, knowing what matters most and reducing the rest. It is also state of mind – a feeling of calmness, focus, confidence.

I therefore define simplicity as **an experience that makes things easy for users and leaves a positive emotional effect**. And simplicity as an experience needs to be deliberately designed.

Simplicity is key to any kind of innovation – whether it's digital transformation or service innovation.

Innovation succeeds when we're able to change people's behaviour, whether it's changing customers' behaviour to adopt our products or services, or employees' behaviour to operationalise a new way of creating value. **By making it simple for your target users, you increase their ability to change their behaviour.**

Think about how Facebook or Instagram have become part of our daily habits. These digital platforms make sharing our life moments and connecting with people so easy and enjoyable. Their simplicity of operation has changed our behaviour.

Designing a positive user experience is crucial in building a platform business to drive change among consumers, service providers and partners. Think about how Airbnb or Uber have successfully brought millions of people together and empowered them to interact with each other to offer and buy services. There is no way such shifts in business model can happen unless the user experience is intuitive and provides emotional assurance.

Simplicity needs to be cultivated.

We often hear “Less is more”. People intuitively appreciate simplicity. However, when it comes to applying simplicity in the business context, companies seem to lack deliberate action and methods. Achieving simplicity requires strong leadership as well as awareness, discipline and hard work by individuals in the team.

Successful simplification work is the outcome of an obsessive customer-centric approach, relentless challenging of the status quo, and commitment to stripping off complexity layer by layer, some of which have accumulated over a long period of time.

Contrary to common belief, simplicity is in everyone’s power. It does not belong only to visionaries or creative geniuses. I have seen sparks in people when the methods for simplicity are taught to them and they realise that achieving simplicity is actually doable even for non-creatives. When the awareness and sensitivity for simplicity is coupled with this new-found confidence, it can drive a powerful and long-lasting change in the way organisations make decisions and innovate.

This playbook is about “how” – and it has been tested.

Drawing on my 20 years of experience as a practitioner, I have identified the principles and methods that result in the biggest impact for achieving simplicity. This playbook is designed to accompany you throughout your innovation journey – from understanding how simplicity helps you innovate better, to ways in which you can use simplicity to make an impact, change organisational culture and sustain these changes.

In Part I, I will lay the foundation by establishing the connection between simplicity and innovation. In Part II, I introduce the principles of simplification using a framework I designed called the Simplicity Diamond. The diamond consists of five principles that transform the way you look at five business practice areas:

- **How to run effective customer research:** Get fuelled by empathy (Chapter 3)
- **How to mobilise people:** Dance with complexity (Chapter 4)
- **How to craft a simple value proposition:** Focus (Chapter 5)
- **How to simplify communications:** Speak human (Chapter 6)
- **How design customer experiences:** Design lovable experiences (Chapter 7)

In each facet of the Simplicity Diamond, you will find practical tools which have been applied and tested, particularly in legacy companies dealing with complex processes and systems. Finally, in Part III, we will discuss how you can drive change and make it happen. Every innovation endeavour is essentially about change management – influencing people and changing culture.

I feel optimistic because this pandemic crisis will drive creativity and transformation. I saw how the financial industry came out stronger after 2008. And having seen how successful simplicity has been as a North Star to help companies navigate the challenges in times of uncertainty, I’m confident of its effectiveness.

With this playbook, I hope to empower you with both the awareness and the methods to uncover what really matters for your business, and to design new experiences that your customers simply love.

Chapter 2

Simplicity is everyone's job

For Review Only

2.1

Whose job is it to achieve simplicity?

To achieve simplicity, we need strong leadership.

Leaders in an organisation must want simplicity as a priority, and take the responsibility for making it happen. Because more often than not, simplification requires challenging the status quo.

Steve Jobs was undeniably one of the most charismatic leaders who believed in the power of simplicity. He would reject his team's designs and prototypes if they in any way failed to distil an idea to its essence. The expression "Steve hit us with the Simple Stick" became common inside Apple, encapsulating the value of simplicity as the core constant in driving innovation. This ethos, which started in Steve Jobs' mind, is of course now burned deep into the company's DNA.¹

In my simplicity journey at OCBC Bank, the strong leadership that provided the conditions for driving change was the Chief Operating Officer, Ching Wei Hong, who was internally feared and revered, just like Steve Jobs at Apple. He was the one who had the exceptional vision and neverending energy to create a great experience for the bank's customers. Under his leadership, everything the bank produced and all its processes were challenged through the lens of simplicity.

Another of my champions was the Head of Global Wealth Management, Wyson Lim, who believed in the value of simplicity and embraced the journey wholeheartedly even though the design methods I introduced were quite new at the time. Tan Siew Lee, Head of Wealth Management, got her hands dirty with co-creation and prototyping (which will be introduced in Chapter 4). Owing to her hands-on leadership, the department has become the champion of building simplicity as a capability.

Empower everyone to tackle day-to-day complexity.

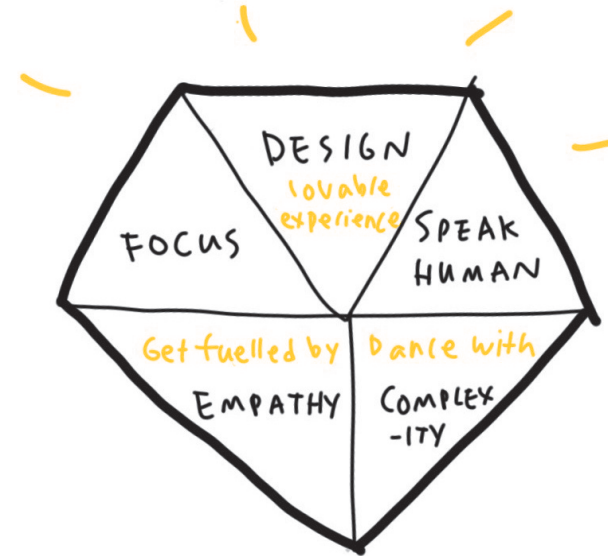
Organisations, just like any living organism, are bound to evolve to become more complex over time. Unless companies build a sustainable mechanism that confronts this intrinsic complexity and constantly shed the excess, simplicity won't be achieved.

It is crucial, therefore, to empower everyone in an organisation to tackle day-to-day complexity. Having a dedicated team of specialists (or hiring consultants) might be a great starting point, but it won't be sustainable unless your organisation cultivates its own capabilities.

During my Simplicity Bootcamp with managers and executives, I've seen the spark in their eyes when the methods for simplicity are taught to them, and they realise that achieving simplicity is actually doable. Very often, the biggest sparks come from the so-called IT folks or legal professionals, who are often considered to be the internal bottlenecks on the simplicity journey. When I offer them a new lens and new tools, they become the most enthusiastic ones, and come up with many great ideas to achieve simplicity.

2.2

The Simplicity Diamond



In my 20 years of experience as a design practitioner, I have led, participated in, and witnessed many digital transformation journeys – each with its unique challenges and approaches. There are many ideas out there. Some sound good in theory, but may not work in the real, messy world of innovation. Some take many years to bear fruit; others work immediately, with results that last.

The most important thing I've learnt is that while adopting a new method matters, **what drives real change is people – the alignment and energy of a group working together.** It's about developing a mindset of simplicity in individuals who care deeply about customers, who are passionate about doing the right thing, who love trying new ideas.

Getting to this stage means learning how to internalise the principles that matter. Looking at the projects I've worked on over the years, I can see that there are five key principles that have resulted in the biggest impact, which I have brought together in a framework I call the Simplicity Diamond.

We are told that a diamond is forever, and simplicity is just as timeless. And like a diamond, simplicity is valued for clarity. When people are empowered to internalise and implement the principles of simplicity in their daily work, your business can create more value for its customers, and for itself.

Overview of the 5 principles

The five key principles are arranged in the five facets of a diamond. The two at the bottom are foundational principles related to research and internal working models, which are crucial for building the culture of the organisation. The three at the top are likely visible to customers, as the outcomes of applying these principles will be reflected in product development, communications and customer experience design.

For each principle, I will be showing you (a) the **strategic shift** and (b) the **methods** for implementing simplicity as strategy. In Part II of the book we will delve into each principle in detail, but here is an overview:

1 Get fuelled by empathy

The shift: Data → Insight

Empathy is about putting yourself in your customers' shoes. It is an incredibly powerful tool, because there is a direct connection between the ability to empathise and to reframe business problems. Use empathy as your strategic asset to turn mere data into insight. By shifting your mindset from gathering data to crafting powerful insights, you'll uncover a wealth of innovation opportunities.

The methods: Research methods to maximise empathy; involving stakeholders in the research process; Experience Labs; synthesising and reframing.

2 Dance with complexity

The shift: Manage processes → Mobilise people

Complexity doesn't have to be the bottleneck on your road to simplicity. In fact, the more complexity your business has, the greater the opportunities for creating a breakthrough innovation! By shifting your perspective away from the typical process-oriented approach to a people-centric approach, you can unlock people's creativity to solve the most complex problems.

The methods: Layers of complexity; change management; concretising the abstract; divergent and convergent thinking; co-creation; prototyping; visualising complexity.

3 Focus

The shift: More → Less but better

Attention is one of the most valuable resources of the digital age. As our business grows, we are tempted to create more products and add more features to attract more customers and increase the level of engagement. Instead, find your innovation opportunities in mindful reduction: doing fewer things, but better. When you offer focus, you show that you value your customers' time. In return, they put their trust in you.

The methods: Questions for focus; the Golden Circle; Jobs-to-done; the sweet spot; focus statements.

4 Speak human

The shift: Automate → **Humanise**

Conversational interfaces and voice-based interaction have become commonplace in communications between businesses and customers. In seeking to increase efficiency, we are often tempted to eliminate human elements through AI or digitalisation. However, we need to shift our mindset from automating processes to humanising the experience, to convey the simplicity and warmth of human interaction through any medium.

The methods: Ten Commandments of speaking human; using stories; bringing personality; humanising chatbots and legalese.

In the next five chapters, I will go into each of the five principles of the Simplicity Diamond and provide you with all the practical tools and real-life examples you will need to internalise them as yours.

Let's get started.

5 Design lovable experiences

The shift: Viable product → **Lovable experience**

Simplifying human experiences does not mean giving people the bare minimum. The goal of simplicity is to leave a positive emotion, whether it's love, joy or confidence. Go beyond making just a viable product to crafting lovable experiences. When customers love your product, the decision-making is simplified. Love creates long-lasting emotional connections with your customers.

The methods: Minimum Lovable Product; journey mapping; elements of experience design; aesthetics and sensorial experience; basics of visual design.

Part II For Review Only
How to simplify

Chapter 3

Get fuelled by empathy

For Review Only

Sell your cleverness and buy bewilderment.

Cleverness is mere opinion.

Bewilderment brings intuitive knowledge.

— Rumi



DATA



INSIGHT

IN 2010, I WAS TASKED with an exciting new mission: to conceptualise a new banking concept for millennials, which later launched as FRANK by OCBC.¹ The success of this project was critical as the bank faced a serious problem: low market share among young people aged between 16 and 29. We had to find a new way to capture and grow the future banking generation.

There was of course a wealth of data gathered by reputable consulting companies on how to attract millennials. Millennials are digital-savvy, they are the generation of entitlement, they are driven by purpose, the studies said. We could rationally understand these characteristics, but **we couldn't feel who these millennials really were.** We were determined to get out of the office and find out more about them by physically being with them and putting ourselves in their shoes.

The entire cross-functional project team took part. We hung out with millennials at malls, ate dinner with them, went shopping and even clubbing with them, and spent a lot of time looking in their wallets and talking about money.

From our efforts, we not only learned about these millennials' financial needs but also got to know them as people and understand their values and aspirations. We uncovered a trove of previously undocumented behaviours (as you'll see in the next section) that completely upended our notions of their attitudes to money, their expectations, their aspirations.

Inspired by these observations, stories and insights, we shaped the strategic direction of FRANK by OCBC, which positioned OCBC as the market leader in the segment.

What we were doing in this process was **gaining empathy, and using it to drive new insights and perspectives.** Empathy grows out of an experiential process of discovery. This means getting out

of the office and talking to your customers instead of conducting a survey. This means observing how customers are solving their problems, rather than reading a study on consumer behaviour. People in the organisation must be given an environment where they can see, hear and feel the real experiences of their customers.

In this chapter, I will introduce empathy as the magic ingredient that fuels the search for simplicity. And we will discuss research methods to maximise empathy and craft powerful insights for innovation.

In this chapter

- 3.1 When we empathise, we gain new perspectives.
- 3.2 Make every research count.
- 3.3 Don't do research alone. Involve your stakeholders.
- 3.4 Be inspired by your customers, but distinguish between data and insight.
- 3.5 Synthesise to uncover insights.
- 3.6 Relentlessly pursue reframing.

3.1 When we empathise, we gain new perspectives.

What is empathy?

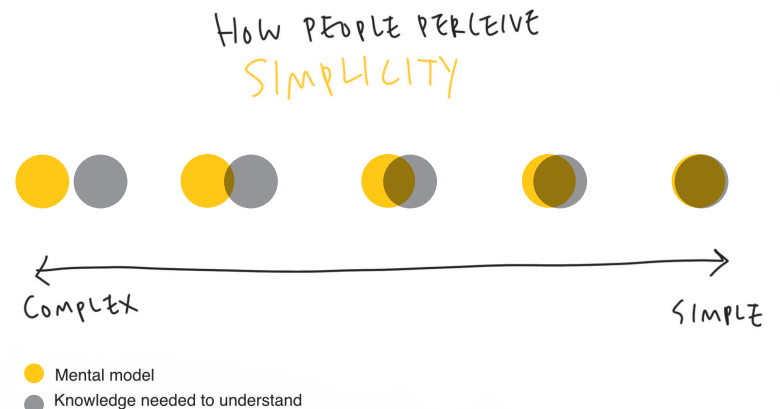
Empathy is the ability to understand how other people think and feel, and the ability to see the world through their eyes.

We often think of empathy as a personal trait. We say someone is empathetic when they are able to take the perspective of another person and to recognise another person's emotions. Nurses are a good example of professionals who regularly need to exhibit empathy in dealing with patients.

Simplicity starts with empathy.

Simplicity lives in people's perceptions, not in what your company says. Simplicity is perceived and experienced. That's why simplification starts with having empathy, putting ourselves in customers' shoes to understand how they see, feel and do things.

In this diagram, the yellow circle represents the mental model we all have, which is based on our own experience or knowledge.



The grey circle represents the knowledge required to understand or perform something. When these two circles come closer together, people perceive something to be simple; when these two circles are further apart, people perceive that thing to be complex.

So the only strategy for simplification is to empathise with people and to get closer to their mental models. When we design something that is closer to people's existing mental models, they perceive it to be simple.

Empathy improves the ability to reframe.

Empathy is a choice that organisations can make to forge connections with customers. Empathy allow us to unlock new opportunities by connecting us with our customers at an emotional level, where we can better understand their circumstances and their deeper needs, which in turn opens up our perspectives. There is a direct link between empathy and the ability to reframe.

This is a compelling reason for putting in the time and effort to spend time with your customers – it pays off in your innovation endeavour. It's also probably much cheaper than commissioning custom research by a big consulting firm. Get out of the office and meet your customers and be inspired.

The story of FRANK by OCBC

Creating a new banking concept based on empathy

Throughout the initial stage of conceptualising FRANK by OCBC, the time that the team members spent in the shoes of millennials provided the solid foundation for constant inspiration and guidance. For a strategic initiative of this scale, there is always the risk that the vision may feel vague or complicated to achieve. Seeing customers as a source of inspiration was crucial for navigating through this innovation process.

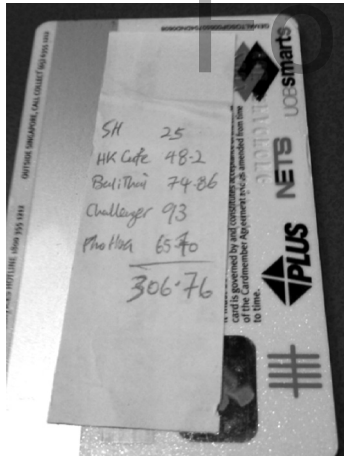
Fresh perspectives in shaping the new banking experience

When we went out to spend time with millennials, we started noticing very interesting behaviours. For example, it emerged that shopping malls served as a social platform for many young people. They would meet at a mall, eat there, hang out there. To me, who was new to Singapore at the time, it was amazing to see how much social interaction was taking place in the malls. I could finally understand why people jokingly say shopping is the national sport in Singapore. Because it wasn't only about buying things. It was also a social activity and a way for people to express their style and personality in the vibrant multicultural city.

Another interesting discovery we made was this: One of the students we'd been following had a small sticky note pasted on the back of her ATM card. You can see what it looks like on the next page. Here, she would write down her expenditure – every item and its cost. She explained to us:

“I get an allowance from my parents. I know they are working hard to support me during my studies. I want to make sure I don't overspend.”

For Review Only



This incident surprised our team. It seemed to run counter to many of the studies we'd read. They may be labelled a generation of entitlement, but the young people in Singapore we met clearly had a deep sense of responsibility and respect towards their parents.

All these stories and observations fuelled us with a new burst of energy. We began to see our mission from a fresh perspective:

- While we had initially planned for the new banking concept to be fully digital, we started to recognise the importance of physical spaces like shopping malls among young people in Singapore.
- The idea emerged that millennials have a deep sense of control and desire to achieve their financial goals.
- Being style-conscious and wanting to express themselves was a distinct characteristic of the millennials we observed. Could we make a banking product a “fashion” item?
- How might we emulate the shopping experience in the new banking concept?

With this train of thought, we crafted the initial concept for FRANK: A simple, stylish and meaningful banking experience

for millennials. We then immediately built a series of prototypes to make this concept tangible and testable. (Prototyping will be discussed in greater detail in Chapter 4.)

First, we prototyped the idea of a banking card becoming a fashion item:

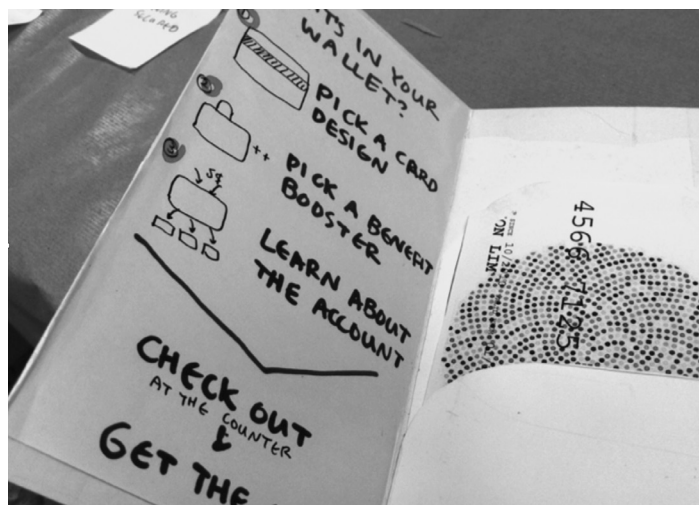


Then we prototyped the “store”, the physical space where our banking customers would enjoy an experience akin to shopping:



We invited potential customers to interact with the store and share their impressions:

For Review Only



Direct observation changes everything.

As the initial concept was taking shape in the prototype store, we invited stakeholders to come and observe what customers were saying, doing and feeling while in the space. It was important for us that empathy was at the foundation of any research we did, in order to cultivate a customer-centric mindset and collective creativity among all the project's stakeholders.

Some ideas weren't welcomed by the internal stakeholders. For one, our idea of producing bank cards in multiple designs was criticised as it would increase operational costs without clear benefits. It was true that when customers were asked in a survey whether they were willing to pay more for a customisable card design, most ticked "No".

However, the very same stakeholder changed his view completely when we invited him to observe how young people behaved in the prototype store. He saw how much time they spent looking at the card designs – more than the features of the product! He saw how the designs actually became a conversation-starter for people coming in to browse.

When we look for ideas for innovation, surveys won't give us the Aha! moment. Observing people directly will. Because when we observe directly, it engages our senses and intuitions, not just logic. Empathy is a truly powerful ingredient for gaining a new perspective on how to innovate.

Make every research count

Here are 7 ways to turn every research practice into an opportunity to empathise with your customers. You will learn how to complement your current research with experiential methods, to ensure you get that all-important direct contact with your customers. Even if you talk to only a few customers about their experience, this direct interaction will have a profound impact on how you look at the business problem and how you approach the solution.

1. Direct interaction with your customers is key.

Direct interaction with customers allows us to engage our emotions and our senses, from sight and sound to even touch. In doing so, we get to observe, feel and empathise with every customer as a whole person and understand their deeper motivations.

Direct research methods such as observation, one-on-one interviews and ethnography aren't new; many organisations already use them as part of their research practice. **However, I sense that there is still a “fear” of direct interaction with customers.** Fear that customers may give a lot of feedback we can't handle. Fear that we may look unprofessional when we reveal our initial prototypes.

But the truth is, the result of direct interaction with customers is the total opposite of fear. I have lost count of the number of customers I have interviewed throughout my career, but I'm sure it's more than a thousand from all over the world. And each time, the interaction always revealed something that gave me and the team a fresh gush of energy and learning. At the end of research sessions, customers I had interviewed often told me: “You are actually spending so much time with customers? Your company seems to take customers really seriously.”

When we talk to them, we get new perspectives and ideas.

When we show them our ideas, we get to find out what works and to kill those ideas that just don't resonate with them before we invest too much time and energy.

When we spend time with them, they can sense that our company takes their views seriously – and they appreciate it more than you think.

2. Have a one-on-one conversation.

Having a conversation with a customer is a great way to connect with them and to understand their needs and feelings. Some call this method “customer interviews”, but I prefer the word “conversations”, as it connotes the connection and genuineness of the interaction, as opposed to going through a standard interview questionnaire.

You might be familiar with the more common “focus group” method and wonder whether one-on-ones are necessary. It is important to note that the objective of a one-on-one conversation is very different from a focus group. In fact, some experts such as Karl Ronn, a former innovation executive at Procter & Gamble, have famously argued to ban focus groups, as they are not a suitable research method for uncovering people's contexts and needs.² Having a conversation with one person at a time allows us to go deeper and understand the nuances of emotions associated with a customer journey.

3. Collect stories.

“Insight” is different from what customers say. It is something we need to uncover based on the stories and data we gather.

Whenever you meet with a customer, maintain the frame of mind that you are there to **listen to their stories** as opposed to asking a set of pre-defined questions. **Stories are abundant sources of inspiration.** People love sharing their stories when they are in a comfortable environment and when they are heard. Listening to people's stories is a great way to empathise deeply with them.

In fact, we don't really know what we will get from the conversations. While it is important to establish some assumptions prior to research and prepare some questions to probe and inquire, having your customer share their story is the primary objective of this research method.

Companies like Amazon use a ton of metrics to measure success, but they also review "anecdotes" such as customer emails and feedback very seriously. Amazon's founder and CEO Jeff Bezos explains: "I've noticed when the anecdotes and the metrics disagree, the anecdotes are usually right. That's why it's so important to check that data with your intuition and instincts, and you need to teach that to executives and junior executives." The customer anecdotes collected through listening to their stories are more insightful than data.³

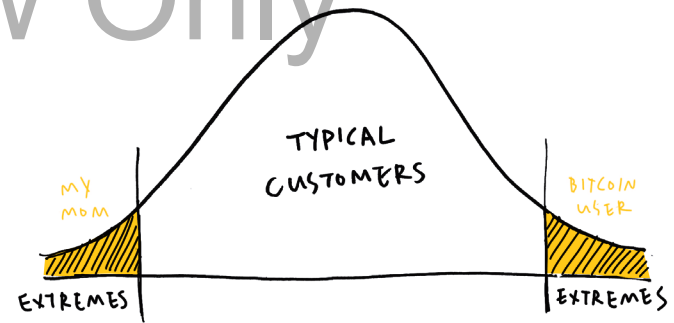
Stories are a reservoir of clues, hints and ideas that can point us to ways forward that we never even considered. Listening to customers' stories also allows us to go deeper into layers of unarticulated needs, which people are often not even conscious of themselves.

4. Talk to the extremes too.

There are several ways of recruiting customers (or employees) to talk to:

1. Selecting customers who present the most common profile of your customer base.
2. Selecting those who represent a range of personas (e.g. university student, new-to-workforce, experienced professional).
3. Selecting customers who are not typical, who have rather extremes traits (e.g. early adopters of new financial services apps, people who have never used mobile banking).

The combination of methods 1 and 2 is widely used. For example, when I was designing a mobile banking app, the team would look



at our customer base, and identify the "typical mobile banking user" based on their usage frequency or their demographic.

You may wonder why method 3 – looking at the extremes – is useful. Say if we were working on an internet banking project, why would we talk to someone like my grandmother (laggard), who has never used a computer in her life? Or what's the point of talking to a user (early adopter) who doesn't use apps offered by the bank, but is actively using the latest financial apps?

Because the extremes can inspire us. From laggards we can discover the barriers to adopting new solutions and suss out opportunities to address their needs. My mom, who doesn't use a computer, is however an active user of KakaoTalk (South Korea's leading instant messaging service), and she can directly migrate into the payment service offered by KakaoPay without any barriers.

From early adopters, we can learn the gap between their needs and our product offerings, and predict the future behaviour of mass users. When Airbnb was first launched, their users were "unusually adventurous" people who didn't mind staying in a stranger's house. By designing for these early adopters, with constant iterations of the service design, we are now at the point where finding a place to stay through Airbnb is longer unusual behaviour at all. It has become mainstream, driving the shared economy.

5. Understand the customer as a whole person, not as a consumer.

We human beings love connecting with each other through conversation. Think about your first date. Or a situation when you met someone for the first time and tried to make a connection. In order to get to know someone, we typically start a conversation with small talk – asking about their family, job or hobbies.

In a conversation with a customer, approach it with this universal human behaviour in mind. Instead of diving straight into business, set aside time to get to know the person. This “warming-up” time not only creates a comfortable environment for customers to share their stories and feedback, you get to understand their context and deeper motivations for using your product or services.



6. Ask open-ended questions.

To inspire people to tell you their stories, ask open-ended questions instead of yes/no questions. Open-ended questions typically start with Who, What, When, Where, Why or How?

Use open-ended questions with your own team, too. For example, during an internal discussion or project meeting, ask a question to challenge the status quo and see how it can lead to an interesting discussion and spark new ways of looking at the problem: Why is this process complex? Why are we doing this particular thing in this particular way? When was the time we really loved using our own products?

Warren Berger, a journalist who has researched on the link between questioning and innovation, observed that brilliant change makers and innovators are all exceptionally good at asking the right questions. Open-ended questions train our mind to be curious and humble. It is a perspective shared by Richard Saul Wurman, founder of the TED conferences, who has said that good questioners tend to be aware of – and quite comfortable with – their own ignorance.

An ability to ask good questions needs to be trained; it may not come naturally to you. What is important is to give yourself permission to ask questions and to have a curious mind, before trying to find the “right” questions.

Growing up in South Korea, I don’t recall myself ever asking the teachers open-ended questions, even when we were curious to know more. As young pupils, my friends and I were used to being asked closed-ended questions in our lessons and tests that asked us to choose one right answer, rather than describe why or how we came to that answer. As a result, even if we asked the teacher a question in class, it would only be to confirm if our understanding was correct. This mindset is still deeply ingrained in many of us as professionals, particularly in Asian cultures.

If you grew up in this kind of educational culture, asking open-ended questions can feel somewhat awkward. I struggled with this when I was starting my career. What I found to be very helpful was to have a set of questions or conversation prompts always on hand.

Here are some open-ended questions and prompts you can start with:

- Tell me about when you had () experience?
- What was happening in your life around that time?
- Who was involved?
- What motivated you?
- How did you feel?
- How did you address that issue?
- Why did you feel that way?
- When was it?
- What did you do next?
- Why was it important to you?

About the author For Review Only



JIN KANG MØLLER is an award-winning customer experience strategist, designer and management consultant. She was born in Seoul, and raised by parents of the post-Korean War generation. She always found the city's buzz and complexity fascinating, which led her to study Visual Communications and Product Design, perhaps to equip herself to design for simplicity.

Throughout her career, Jin has designed customer experiences for Private Banking, Wealth Management, Insurance and pharmaceutical businesses, and created bottom-line impact. She has a proven track record of successful execution of her design methodologies in European and Asian markets.

She has held design leadership positions in OCBC Bank in Singapore and Credit Suisse in Switzerland, creating a movement to distil methods and mindsets of human-centred design across the organisation. She was the driving force behind FRANK by OCBC, an award-winning millennial banking concept that positioned the bank as the market leader in the segment. She defined the new digital wealth management concept (launched as the OCBC OneWealth app), which drove successful digital sales and won her a Singapore Good Design Mark (SG Mark) Gold award in 2017. With 20 years' practitioner's experience, Jin is a highly acclaimed trainer and Affiliate Faculty at Singapore Management University Academy, where she teaches executive programmes on innovation, customer experience and design leadership, which have become one of the highest-ranked programmes.

Currently, her focus is on helping organisations develop and scale innovation capabilities through the power of design and simplicity. Having successfully consulted and coached over a thousand executives across industries from financial services and technology to healthcare and government, Jin continues to inspire and empower change-makers in organisations across the world.

She lives in Basel, Switzerland, with her family, and is always looking for ways to design simplicity in life.

Meet Jin at DesignfulCompany.com