DESIGN THINKING

Empathetic problem-solving.

OLIVER KEMPKENS

"When working on a product, always put yourself in the shoes of your customer without taking centre stage. If you want the consumers to get interested, you need to show respect and understand the language they speak."

In 2005, as many banks across the globe were struggling with liquidity problems, Bank of America decided to teach its customers to save money. As a result of brainstorming, the bank's team came up with the Keep the Change savings programme. Its participants rounded up their purchases to the nearest dollar amount, with the difference between the real price and the amount paid automatically transferred to a special savings account, which could be monitored online. In less than a year, the bank acquired 2.5 million new customers who opened over 700,000 bank accounts. Turnover in savings accounts totalled USD 3.1 bn – a result achieved thanks to the application of design-thinking methods.

Design-thinking process

Design thinking is about creating products and services based on an in-depth research of customer needs, and continuously improving product models. Its cycle comprises the following five stages: defining the problem, need finding, ideating a product or service, producing a prototype, and testing by customers. In the end, the process goes back to the defining stage to see if the new product has solved the problem.

The main challenge of the problem defining stage is to identify customer needs. It can be tackled by the entire company or a small team in charge of a specific product that should by all means work alongside the customer. The tools and techniques used at this stage include purpose clarification, interviews, market reviews, immersion into the problem, and the study of all the nuances. It is necessary to study the way all stakeholders think to make sure they all see eye to eye on the problem. To this end, participants should be able to listen to each other, be curious and frank.

Design thinking helped Bank of America to attract 2.5 m new customers in the course of a year.

CUSTOMERS SHOULD BE INVOLVED IN THE PROCESS.

"You need open-minded people who can honestly talk about their feelings, observe and inspire others to take part in a discussion," says Oliver Kempkens. "Those who talk thoughtlessly won't be helpful."

The next four stages focus on finding a solution. At first, the team analyses feedback received from the customers at the previous stage. The participants should demonstrate their analytical skills and ability to structure their views and create an amalgamated vision of the problem. They can do this using mapping tools, such as customer journey maps, empathy maps and mood boards.

Mapping facilitates knowledge sharing and ideation and helps visualise the participants' daily routine, attitudes, feelings and living environment within the area of study.

At the ideating stage, team members start sharing their knowledge and collaborating. So far, it is not the quality, but the quantity of ideas that matters most. These is a number of tools including brainstorming and Edward de Bono's Six Thinking Hats method, that can help drive ideation.

The Six Thinking Hats is a system that describes the tools for structuring group discussion and individual thinking. It involves six coloured hats, each corresponding to a particular type of thinking.

The next stage puts ideas into practice to create a concept and a product prototype. At this point, team members need to think fast and refrain from self-reflection. The key is not fall for ideas, and to break the rules. At this stage, handy tools are business model canvases, paper prototypes, wireframes of a product, and designing.

Finally, as the prototype is ready, it can be assessed and tested by the customer. Again, the process should involve the entire company and its customers, which can apply usability testing and NABC (need, approach, benefit and competition) methods. Like at the first stage, team members should be empathic and open-minded.

Usability testing is a way to evaluate how far the product's conceptual model meets the user's thinking model using three dimensions: effectiveness, efficiency and satisfaction.

NABC is a technique to assess the business model potential against four criteria – need, approach, benefit and competition.

AT THE STAGE OF BRAIN STORMING, IT IS NOT THE QUALITY, BUT THE QUANTITY OF IDEAS THAT MATTERS MOST.

"Design-thinking is a method of empathetic problem-solving," continues Oliver Kempkens. "When working on a product, always put yourself in the shoes of your customer without taking centre stage." If you want the consumers to get interested, you need to show respect and understand the language they speak.

According to Oliver Kempkens, design thinking is most popular in the energy, insurance, pharmaceutical, healthcare, banking and retail industries. This approach comes in handy almost any time you need to find a creative solution. For example, it was successfully used to design an innovative bulletproof vest for the German army. Before doing that, its creators found out that German soldiers who distrusted the manufacturers had single-handedly improved their personal armour. Based on this knowledge, they set up a special platform that collected feedback from the military and integrated it into the process of changing the vest's technical parameters.

Design thinking was instrumental in the development of a bulletproof vest for German military.

"Design thinking helps solve complicated problems or achieve complex goals in the environment of uncertainty," sums up Oliver Kempkens. "This means that a team of like-minded people should be prepared to break through this uncertainty."