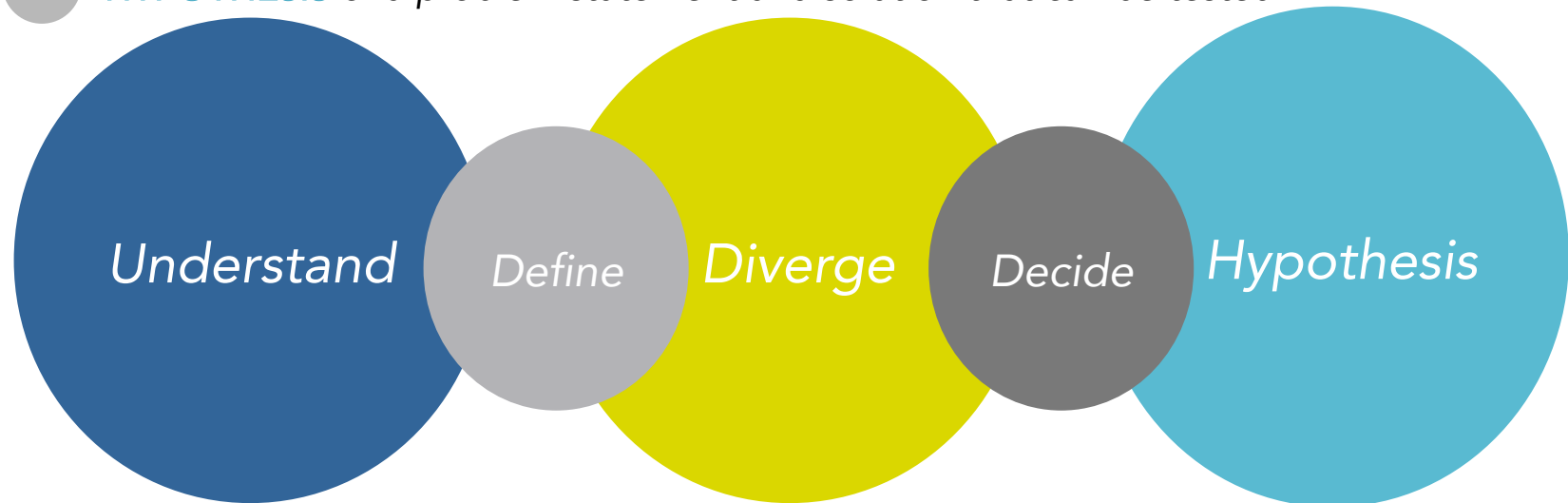


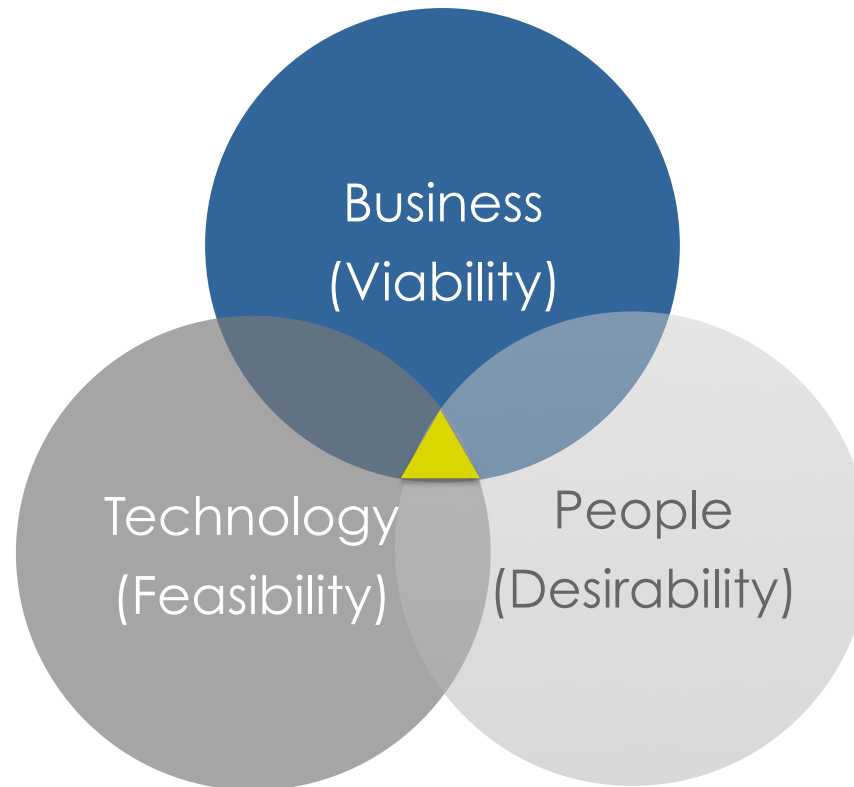


# Becoming Customer-Centric

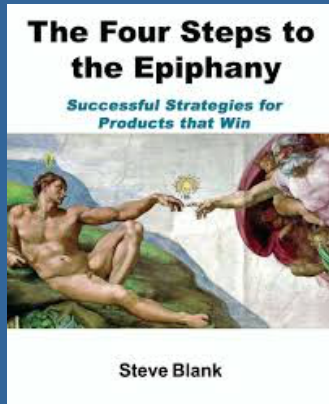
- 1 **UNDERSTAND** user needs, business value and technology capacity
- 2 **DEFINE** the problem, key strategy and focus
- 3 **DIVERGE** from a single potential solution to create diversity of options to explore
- 4 **DECIDE** on the most promising ideas from the range of options
- 5 **HYPOTHESIS** of a problem statement and solution that can be tested



# The Sweet Spot



*“The answers are outside the building.”*





# Homework:

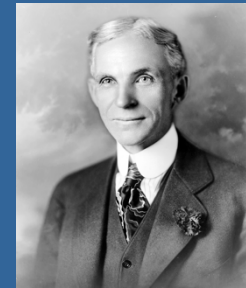
Come to class  
Thursday with a  
customer problem  
or opportunity





© marketoonist.com

If I had asked people what they wanted,  
they would have said faster horses.



Henry Ford

# MARKET FOR SQUARE HAT

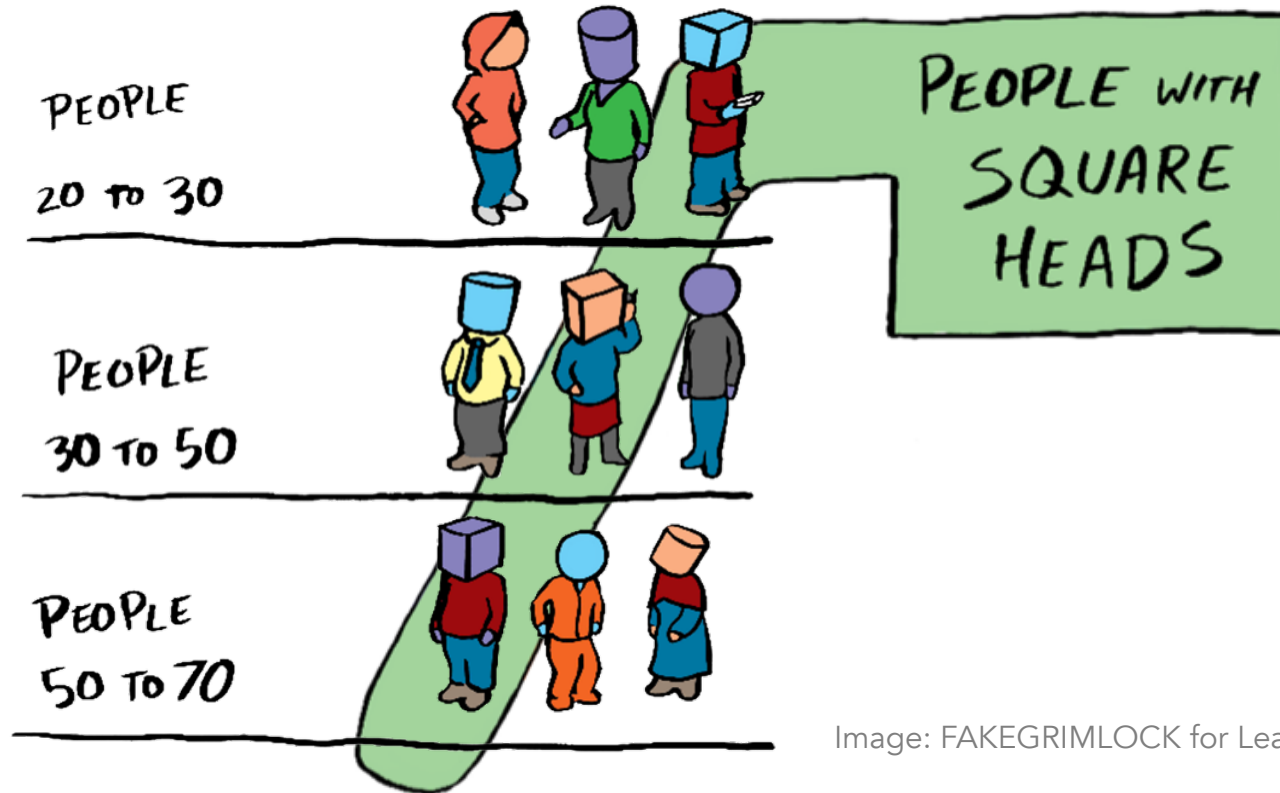
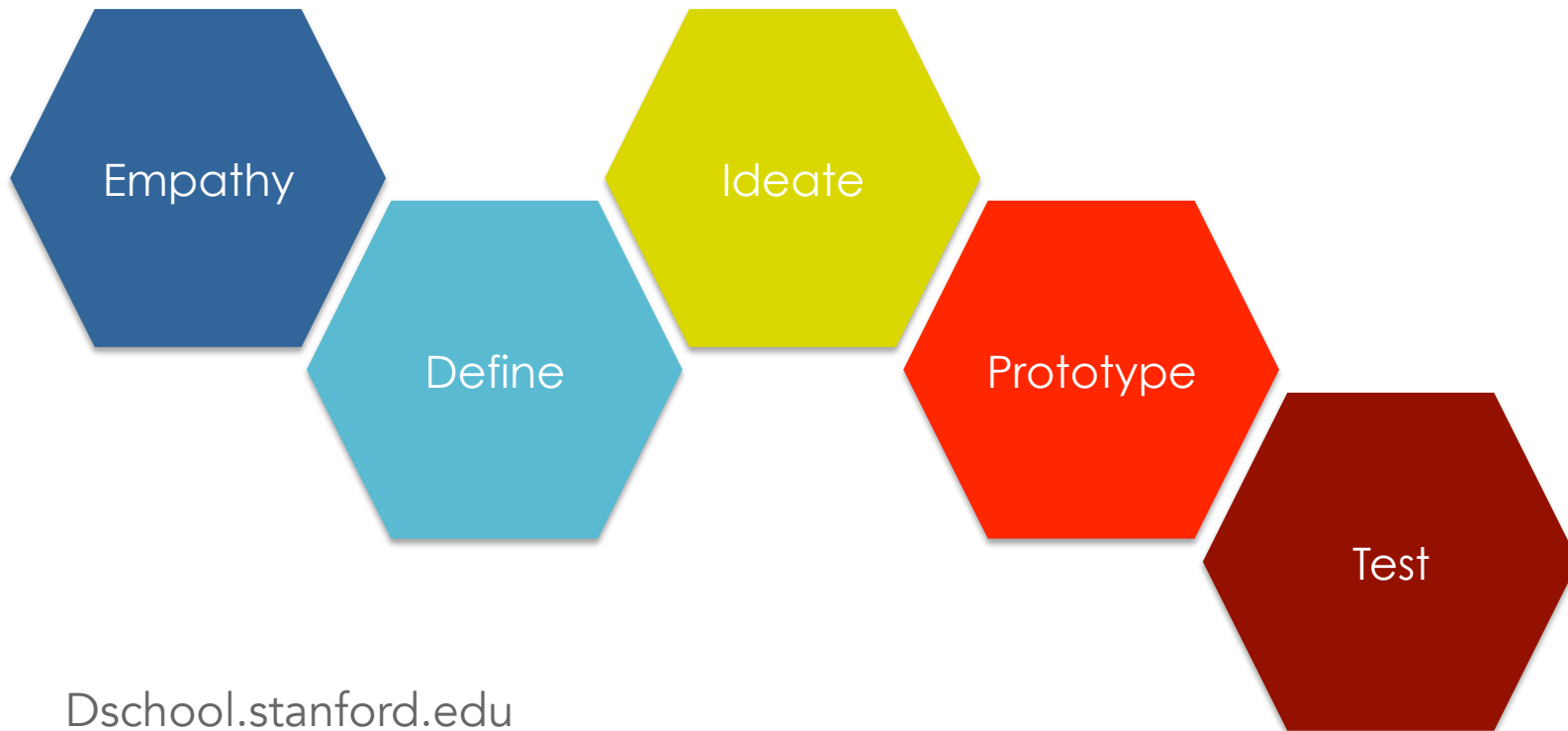


Image: FAKEGRIMLOCK for Lean Entrepreneur

# Design Thinking



Dschool.stanford.edu

Bank Innovation in an Era of Digital Disruption



PCBS | JP Nicols

# Pains and Gains



- Get in the way of the job to be done
- Annoyances
- May cause work-arounds



- Can be well understood and sought out
- May be hidden or unexpected
- Often involve tradeoffs

# Pains



- What unaddressed pains can you think of?
- What drives you crazy as a customer?
- What complaints do you hear from friends and family?
- What pain points do you hear from customers?
- Where are customers creating work-arounds because their current products and services don't provide exactly what they need?



# Gains



- What kind of gains are customers looking for?
  - Lower prices?
  - Higher quality?
  - Faster service?
  - More customization?
  - Feelings, such as prestige or status?
- What tradeoffs are they willing to make?
- What unexpected gains could you offer?

# Jobs to be Done

# Swiffer



Bank Innovation in an Era of Digital Disruption

14

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# Business Model - The Empathy Map

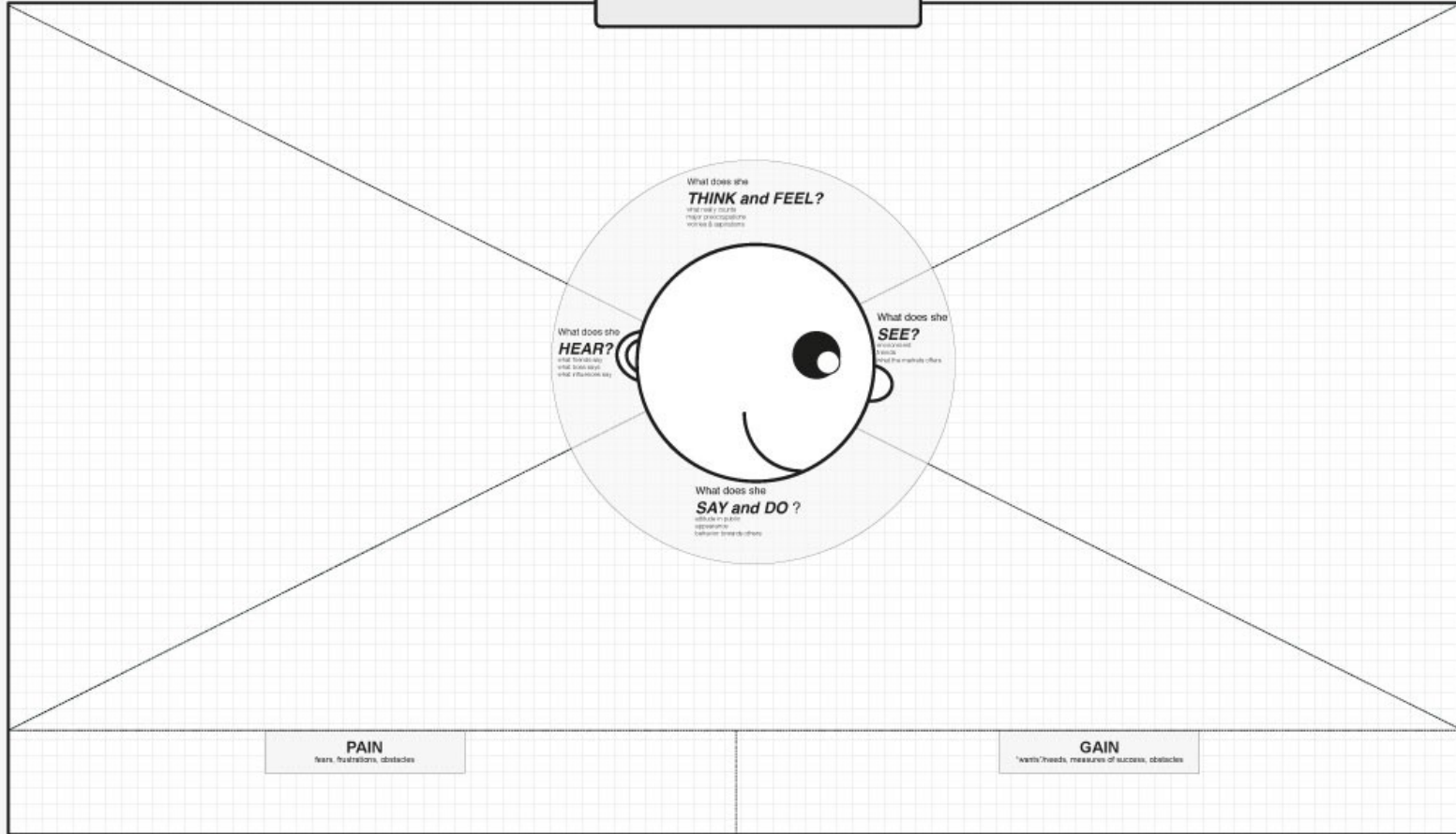
Designed for:

Designed by:

Date:

Customer Perspective:

Iteration:



# Empathy Map

- Name your Persona
  - Lifestyle details
  - Personality
  - Pains/Gains/Jobs to be done
- What is their current experience with your product?
- Where are there gaps?
- How can you fill them?



your group name, some etc. a few that

experience 2

persona has with a with a bank?

All touch points they these products.

enclosed:

each of the products these with the drivers they? Where do they

channels

experience part 3

and the insights you experience with a bank. Do not think in terms overall experience as of your persona.

drivers to explain why this and how does it satisfy the

**LIVING**

**SECRET LIFE** (MIGRATE SUBJECT)

**ASPIRATION**

**PEKSONA** he's falling down a back

**GEORGE** \$\$\$

**MIKEY & MIKE**

**DIVORCED** from JULIA

**PARTNER** EXPLORES

**3 KIDS** (2nd)

**INSURANCE** WITH SECRET

**XBOX**

**MOTORBIKE GAMES**

**HARLEY**

**SURBITON**

**"I want to break free"**

**"I want to feel safe"**

**"I want simplicity"**

**(i) not big companies ...**

**SAVE** (yellow sticky)

**TARA** (yellow sticky)

**MONEY APPRECIATION** (yellow sticky)

**BANK ~ UTILITY CONTROL** (yellow sticky)

**HOW MUCH CAN I SPEND?** (yellow sticky)

**Independence** (photo)

**Canon** (photo)

**Statue** (photo)

**Film** (photo)

**EXPERIENCE**

**NOT CONTEXTUAL**

**NOT INTENSIVE**

**QUICK**

**PASSIVE**

**Negativity**

**"I don't have a relationship with my bank"**

**They own me bank!**

**BANK** - don't belong - INDIRECT REL.

**APPREHENSIVE**

**24/7 - NIGHT**

**INDIRECT REL. CONTEXT IS LIFE/GAMES NOT BANKS**

**IB (ONLINE)**

**APPS**

**ANDROID (GALAXY)**

**MORTGAGE**

**CURRENT AC**

**C/C (x3)**

**NGA**

**SH**

**EBAY - SELLER BUYER**

**BIKE MEMORABILIA**

**METRO**

**CO-OP - SWITCHER**

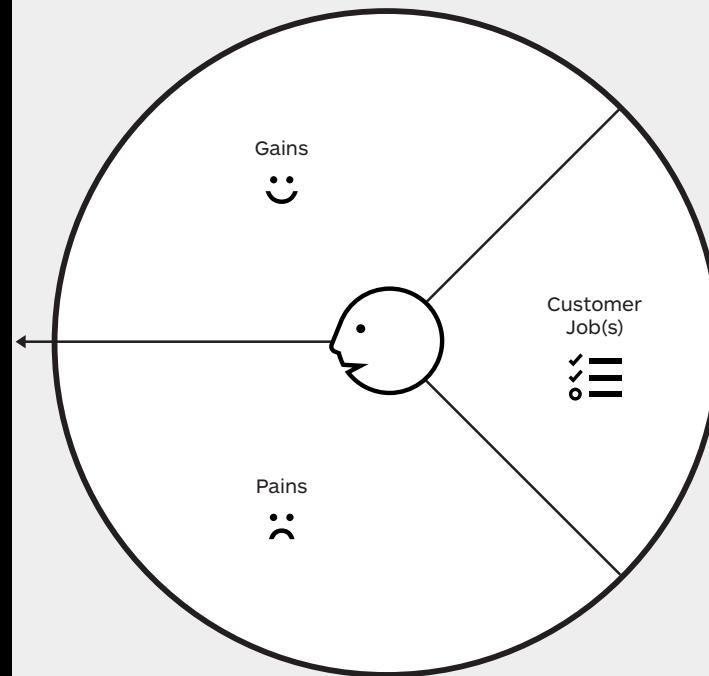
**Stop** (circle)

**OPPS:**

- ELIMINATE WORK
- MIGRATE
- CROSS SELL
- REDUCED COST OF SERVICE
- INCREASE VALUE
- RISK REDUCED
- SMALL BUSINESS PROMOTION
- A BANK THAT OFFERS OPPORTUNITY CONNECT LIFE & WORK



Customer Segment



SOCIAL IMPACT



Self-transcendence

LIFE CHANGING



Provides hope



Self-actualization



Motivation



Heirloom



Affiliation/belonging

EMOTIONAL



Reduces anxiety



Rewards me



Nostalgia



Design/aesthetics



Badge value



Wellness



Therapeutic value



Fun/entertainment



Attractiveness



Provides access

FUNCTIONAL



Saves time



Simplifies



Makes money



Reduces risk



Organizes



Integrates



Connects



Reduces effort



Avoids hassles



Reduces cost



Quality



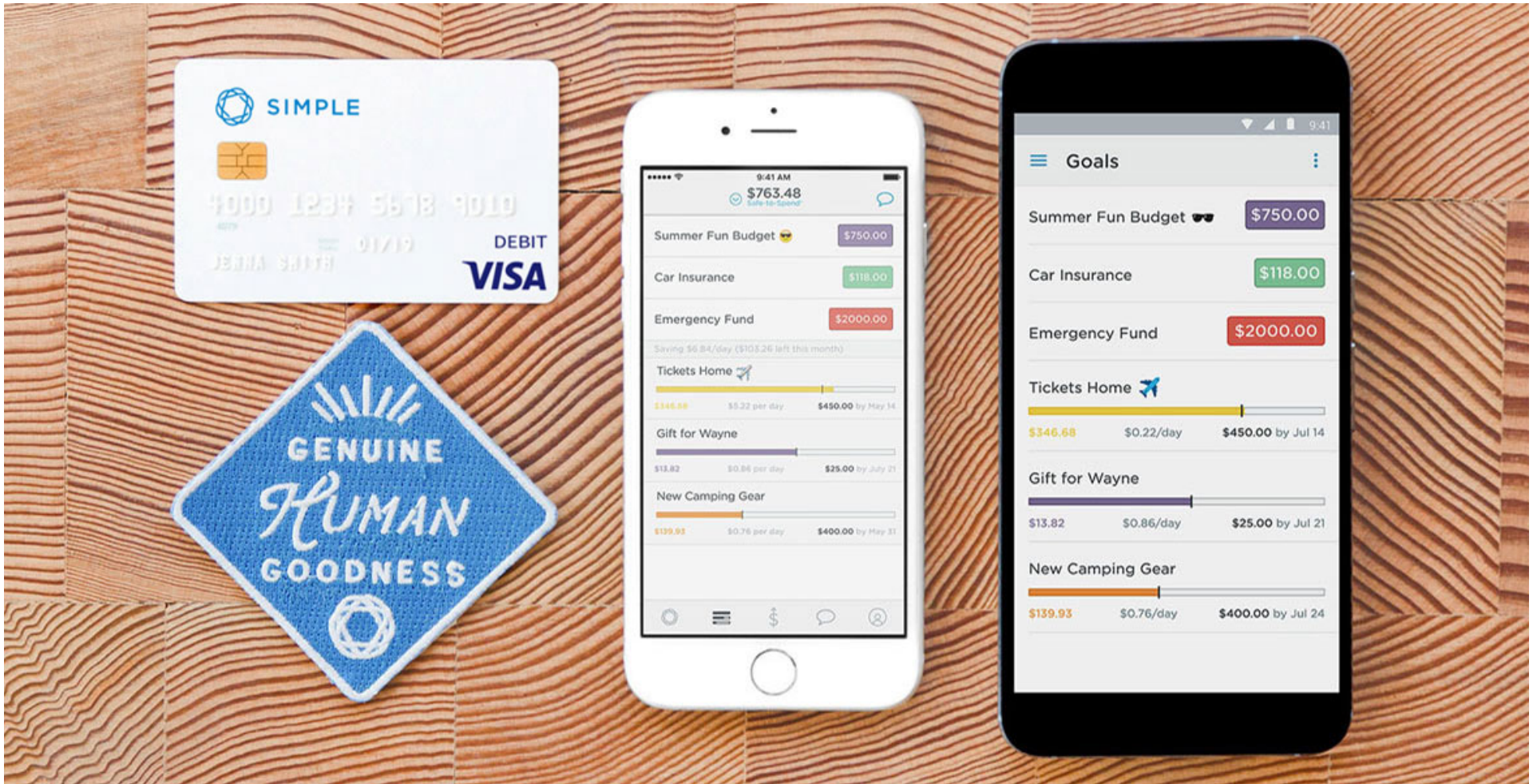
Variety

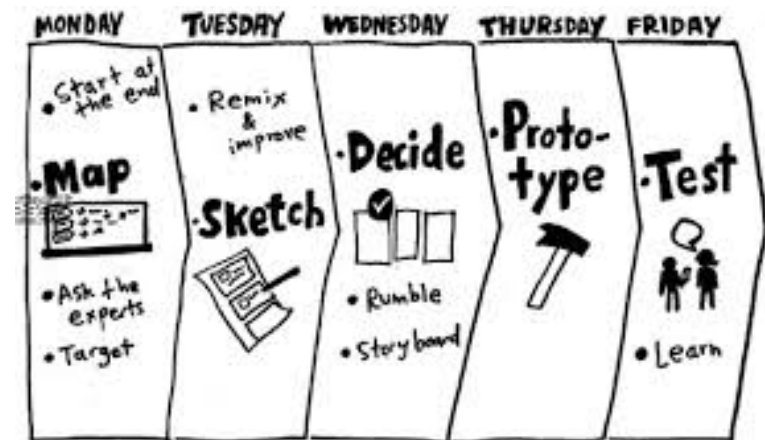


Sensory appeal



Informs





# How Might We...?

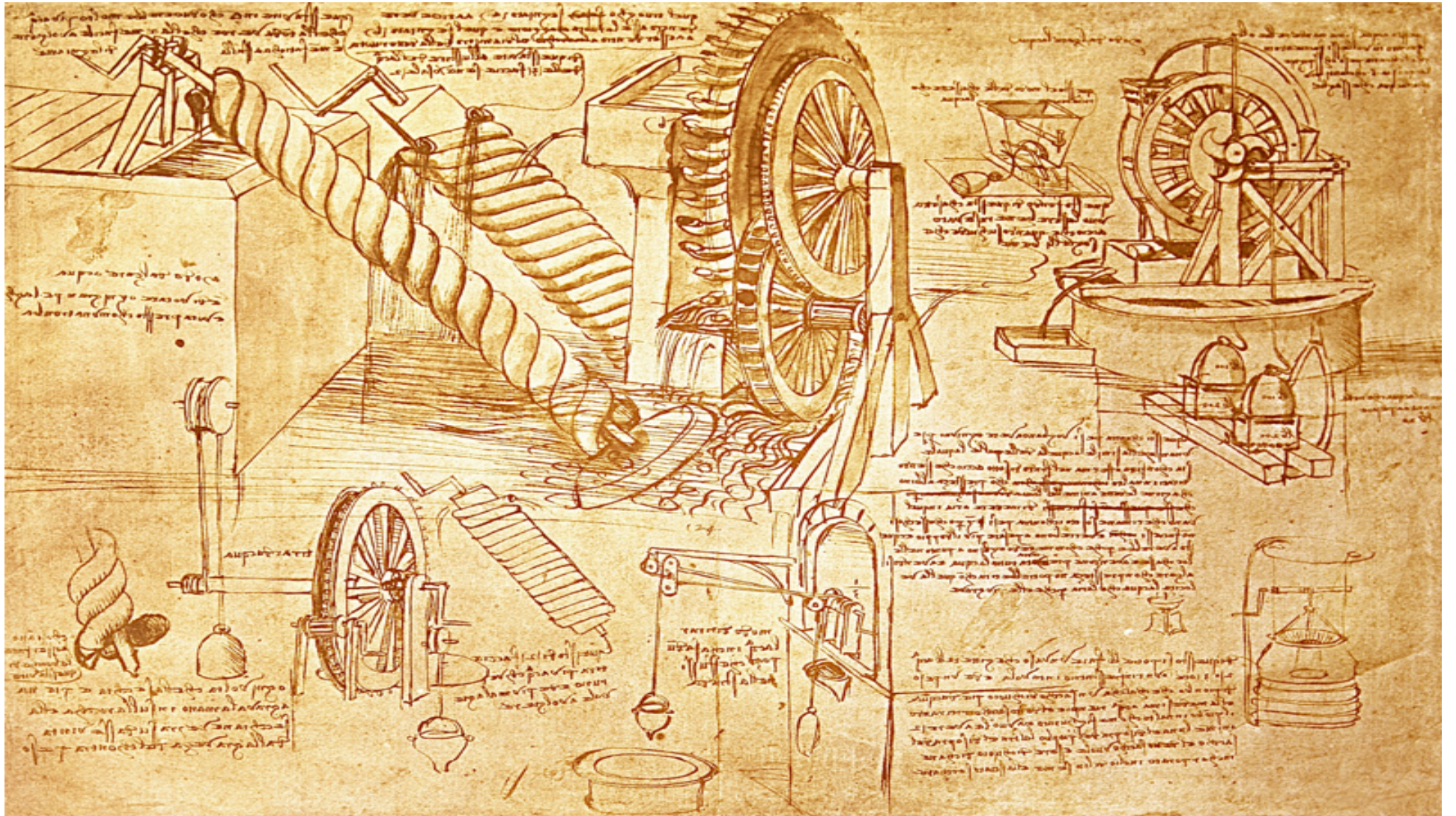
**HMW...**



# Five Whys

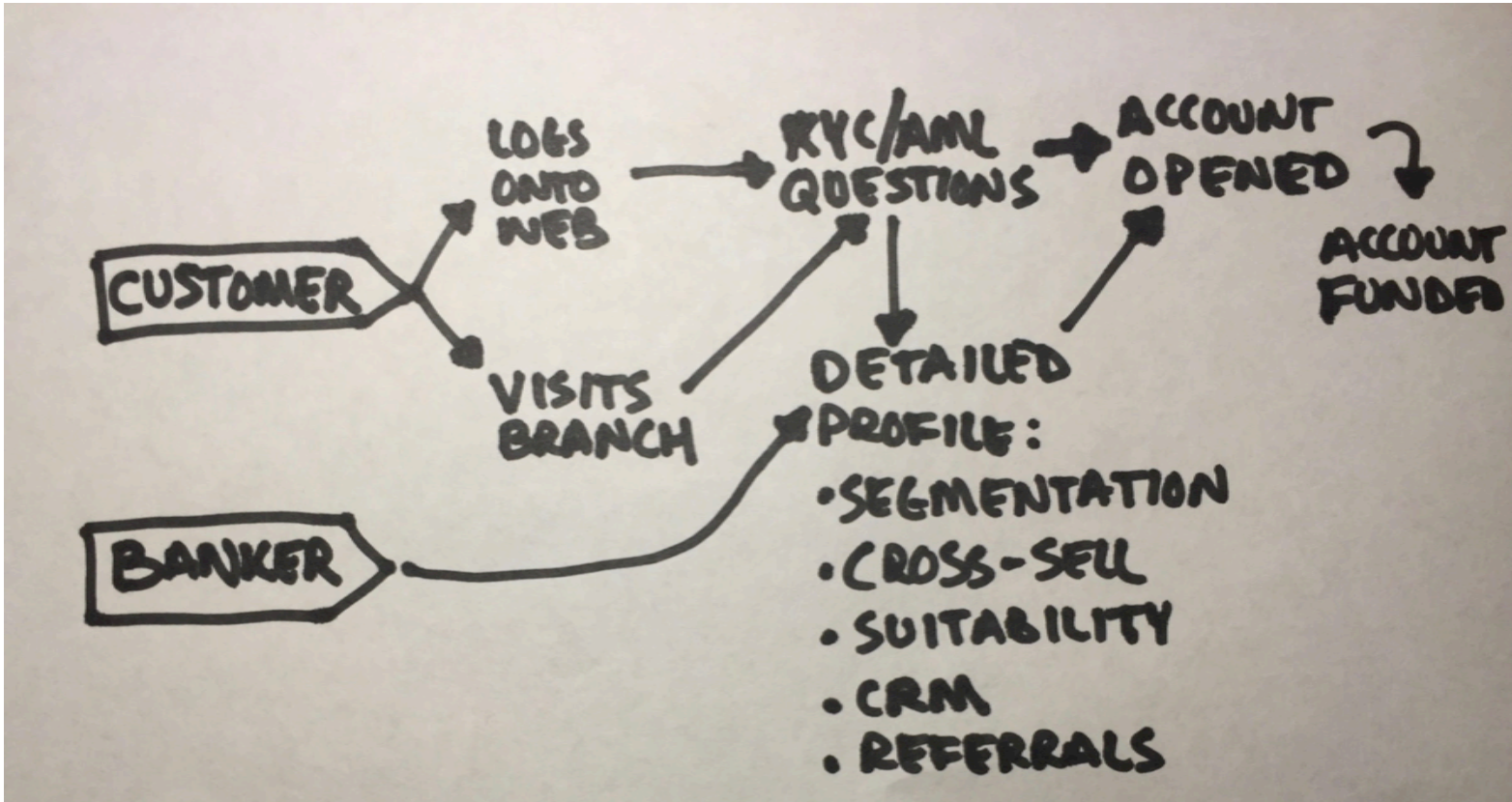
- Why?
- Why?
- Why?
- Why?
- Why?



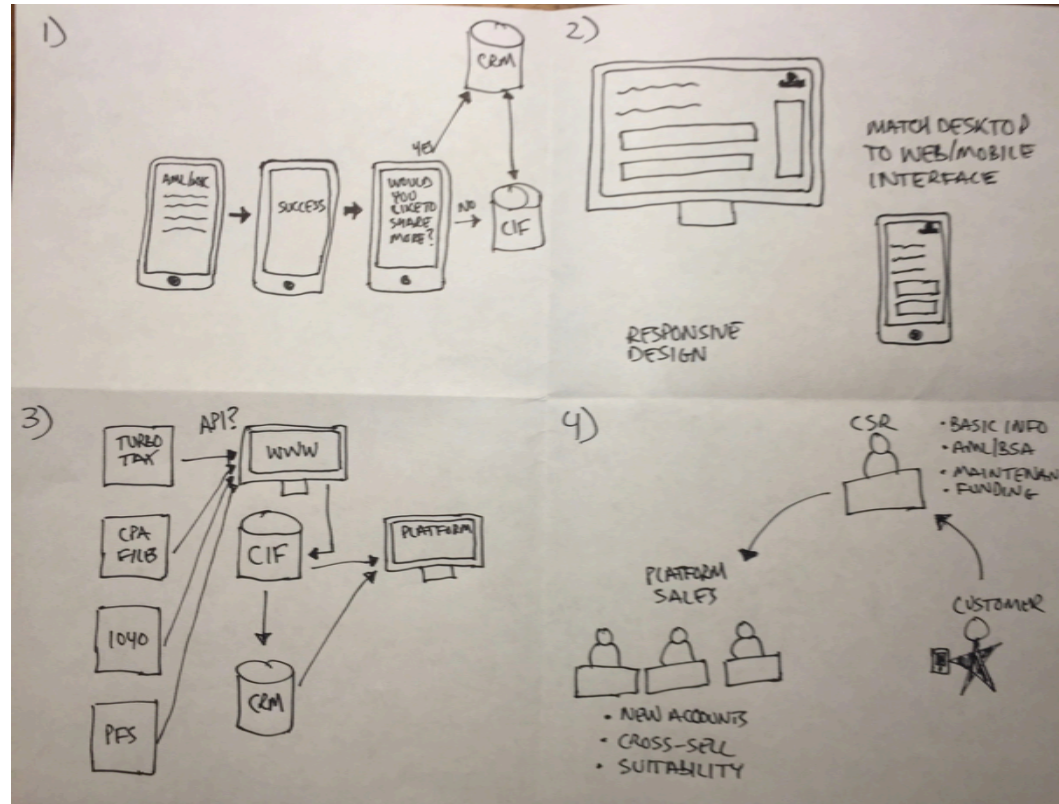




# Process Map



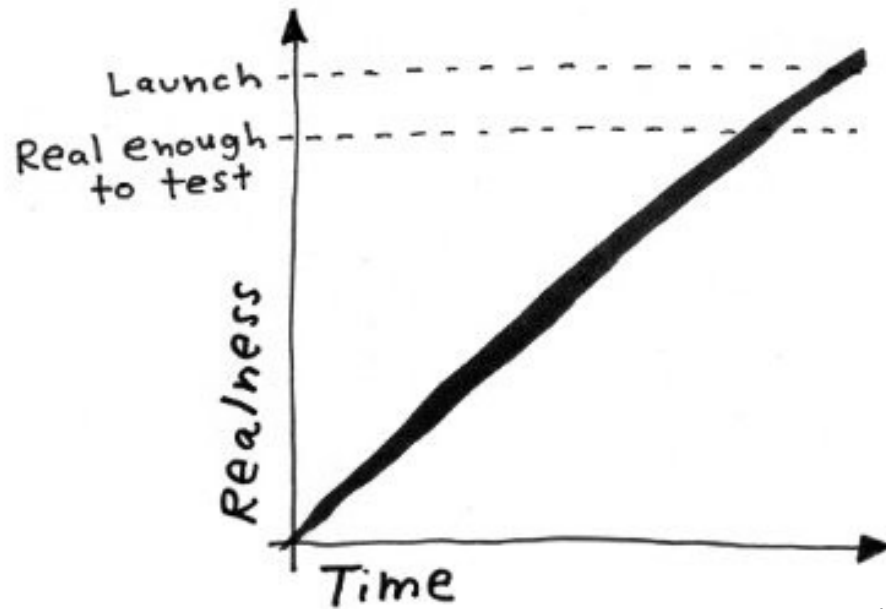
# Solution Sketches



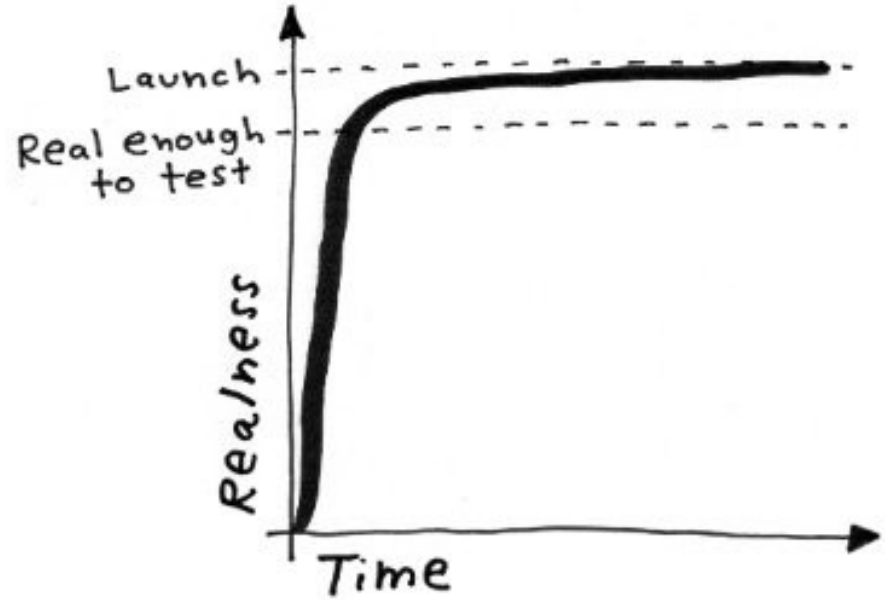
# Mad Lib

\_\_\_\_\_ need to \_\_\_\_\_ because \_\_\_\_\_

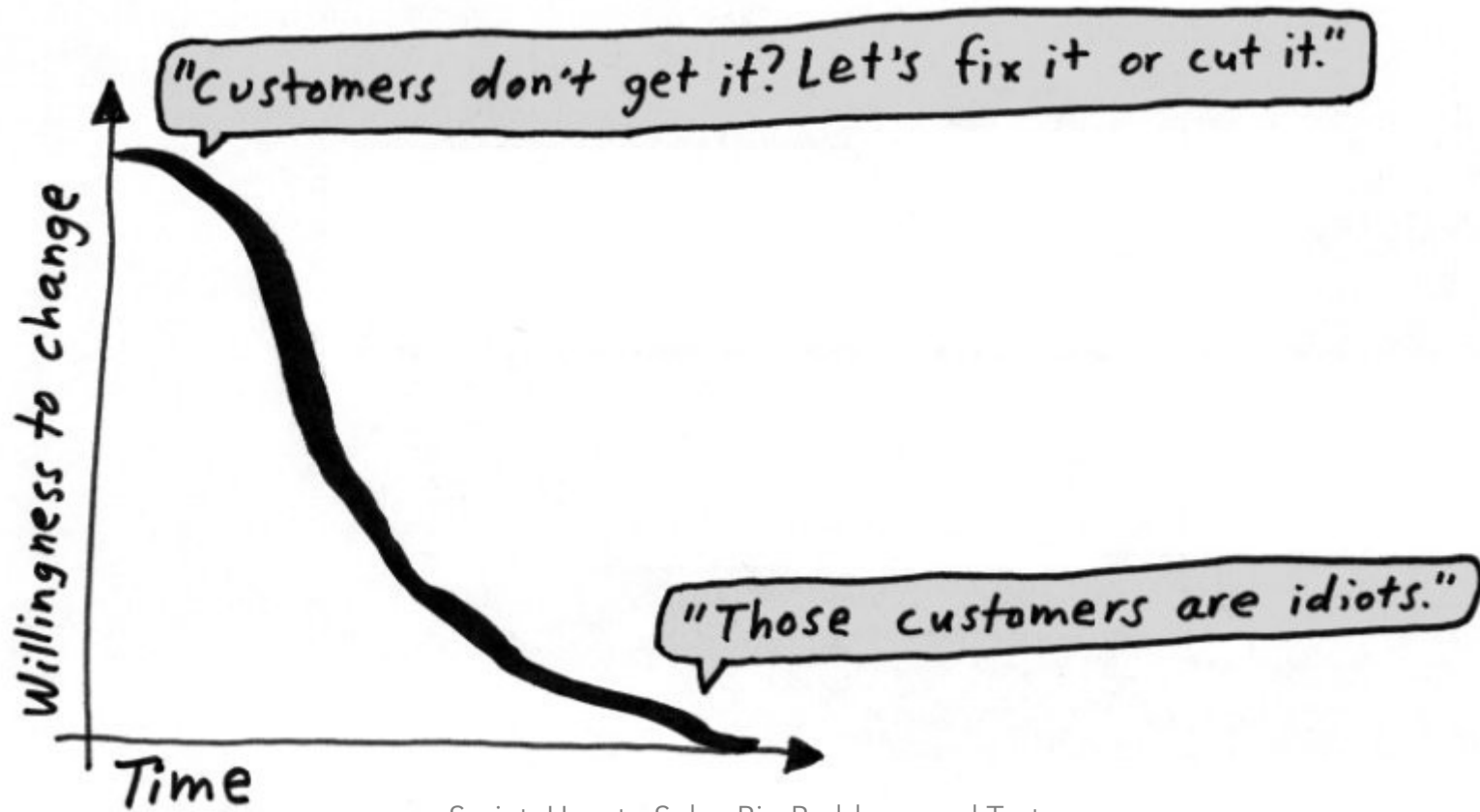
## Building a real thing



## Building a façade

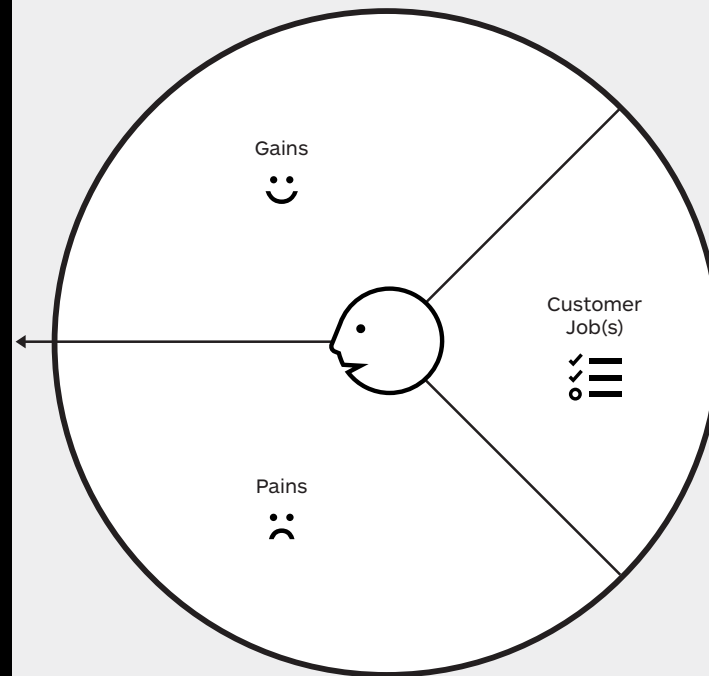


Sprint: How to Solve Big Problems and Test  
New Ideas in just Five Days - Jake Knapp, et al



Sprint: How to Solve Big Problems and Test New Ideas in just Five Days - Jake Knapp, et al

Customer Segment









[JPNicols.com/PCBS](https://www.jpnicols.com/PCBS)