

Differentiating **Capital One** through **USER EXPERIENCE**

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ProTech/Experience Dynamics
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Agenda

- How UX sparks innovation.
- Understanding the stages of experience-based differentiation maturity in your organization.
- Review of UX techniques applicable to Capital One (desktop/mobile) and the anticipated impacts.
- What is the appropriate UX technique used to solve a specific business problem?
- How does a UX resource fit in a cross-functional team?

State of UX Differentiation

1. Do you aim to use UX as a **competitive** differentiator?
47% CEO's aim to use UX as a **competitive** differentiator
2. Do you **measure** customer experience quality?
53% **measure** customer experience quality.
3. Do you track everything to improve experience quality?
33% track everything to improve experience quality.
4. Do you follow a consistent design process.?
15% follow a consistent design process.



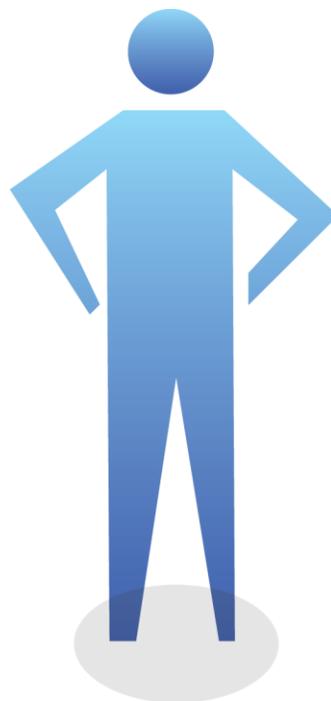
Source: Forrester Research
survey of 237 firms

How UX sparks innovation

PUT USERS AT THE CENTER

VALIDATION AND METRICS

OUTSIDE IN DESIGN



USER CENTERED DESIGN

DESIGN THINKING

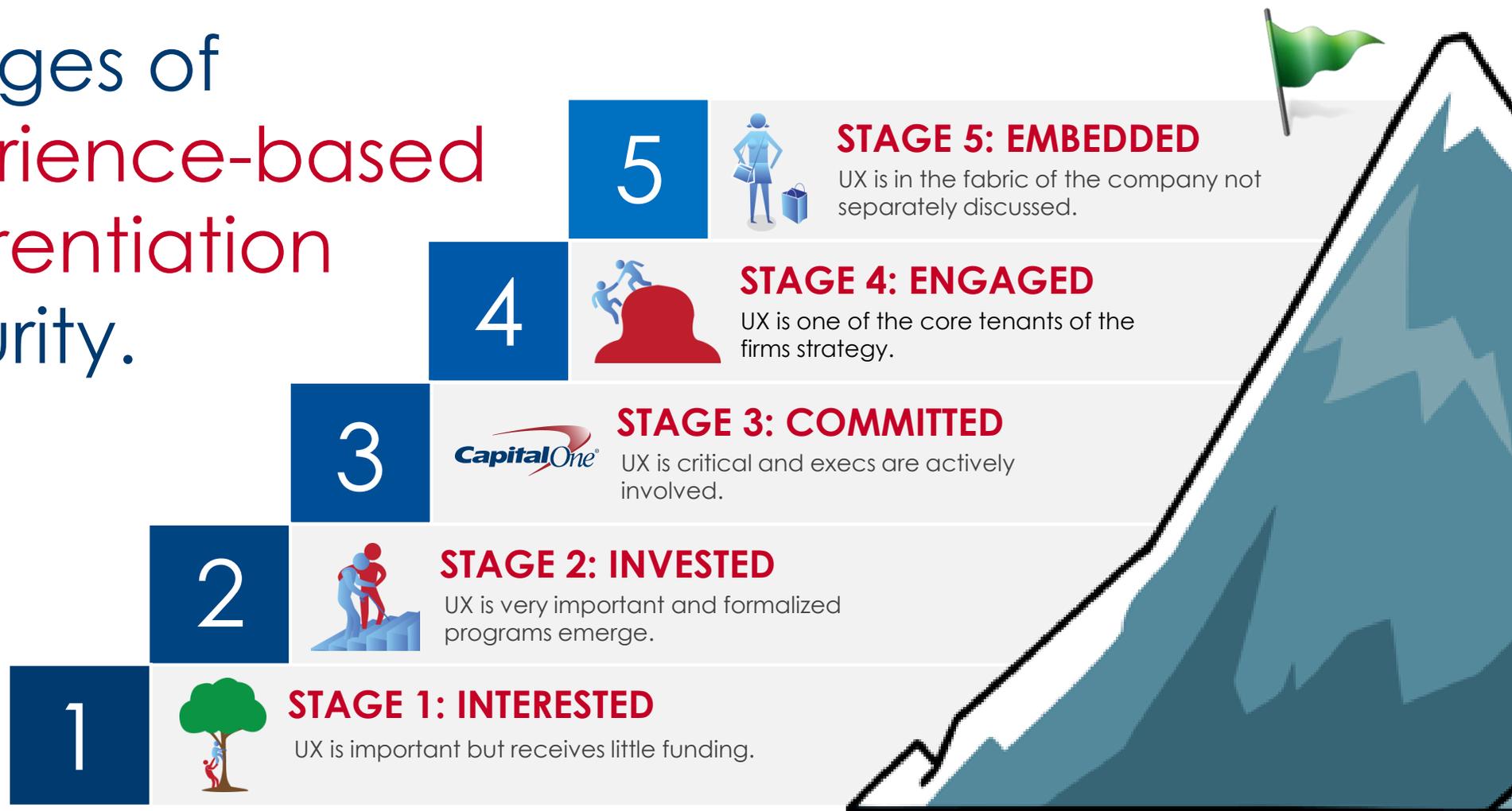
UX CULTURE

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5 Stages of Experience-based Differentiation maturity.



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37% of firms **have not yet reached the first stage** of maturity

41% are in the first **two stages**.

Only **4%** are in the **5th stage**.



UX Maturity Lifecycle

6. User-Centered Enterprise

UX and UCD have reached maturity. Lean UX is improving delivery and development quality. UX metrics and quality are tracked and celebrated.

5. Culture

UX is systematic and adopted and understood org wide.

4. Peak

Team delivering consistent UX ROI.

3. Align

Resource(s) and UX activities positioned and validated.

“Slash and Burn” Trap

- Resource(s) over-stretched
- User testing too late

- Agile UX adoption out of synch
- Resources not managed well

2. Skunkworks

Resource used ad-hoc.

“Wheel Spinning” Trap

- Mixed or poor results
- “Lone Wolf” efforts

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1. Kick-off

Usability resource or one-time consultant use.

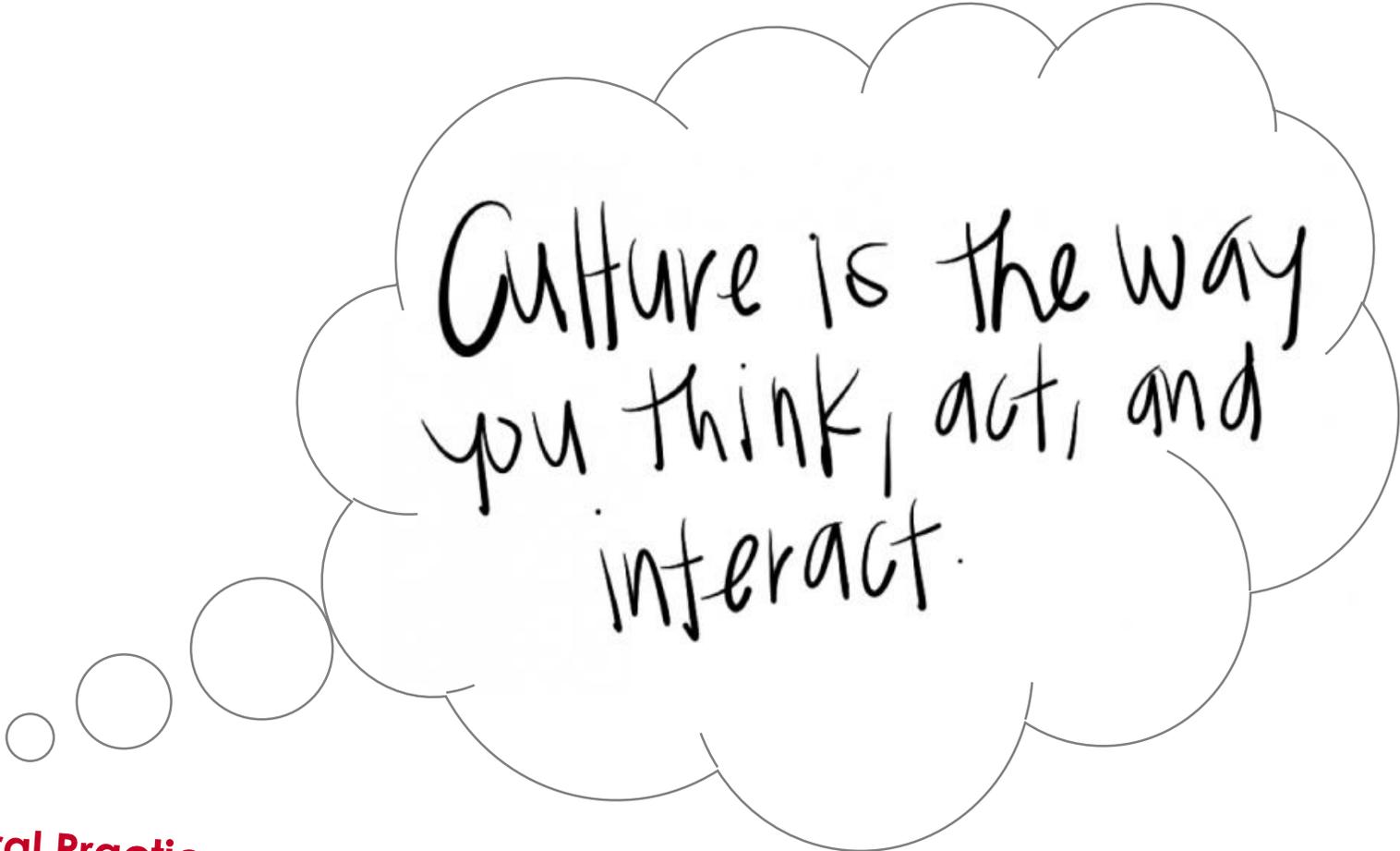
UX grounded

Pre-kick-off growth pains, hostility or inertia in marketing, development and product management teams.

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Source: Experience Dynamics



A hand-drawn thought bubble with a scalloped border, containing the text "Culture is the way you think, act, and interact." The bubble is connected to three smaller circles of increasing size on the left side.

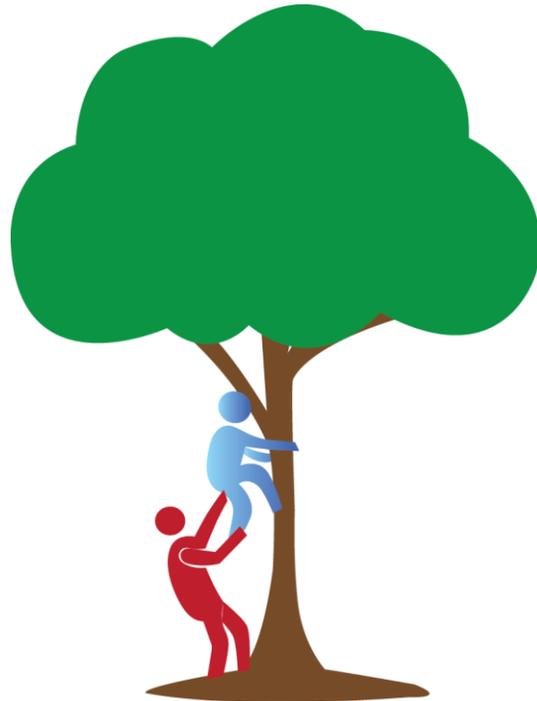
Culture is the way
you think, act, and
interact.

**Build UX Cultural Practices
specific to what will work
at Capital One.**

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6 C's of User-Centered DNA



1. Clear beliefs
2. Compelling stories
3. Consistent trade-offs
4. Collective celebrations
5. Constant communications
6. Commitment to employees

Source: Forrester Research

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Nurturing Agile UX Culture



1. Culture is defined by rules and behaviors.
2. It requires a combined commitment and evangelism from Top roots *and* Grassroots parties.
3. A strong UX culture long term will provide better ROI of UI design efforts.

Example: Validating user needs with user research: What is critical to support the purchase decision?

Define an MVP, who decides what's Viable?

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UX Techniques applicable to Capital One

Technique	Impact	Current status	Recommendation
Usability Testing (test design with user)	High	Medium	Mandate for all designs
Field Research (user needs and desires)	High	Low	Start doing more
UI Prototyping (blueprint before art)	Medium	High	Continue doing— bake into process

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UX Techniques

Combines Design + Research

Get Design Feedback

- **Usability Testing**
 - Low fidelity (test wireframes)
 - Live sites or competitor sites
 - Actual users using your design
 - Data driven conversations
- **Heuristic Evaluation**
 - Expert review
 - Competitive UX review
 - Quick feedback for known issues and UX guidelines compliance.

NOT FOCUS GROUPS!

FOLLOW STANDARDS & PATTERNS!

Innovate/ Differentiate

- **Field Studies**
 - Personas
 - Ethnographic interviews
 - User observation
 - Culture
- **Rapid UI Prototyping**
 - Wireframes
 - Clickable prototypes

EXPLORE PROBLEM SOLVING SANS PRODUCT BIAS!

CREATE IDEAS FAST WITHOUT BUSINESS OR TECHNICAL BIASES!

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Common UX Roles

JOB TITLE

UX DESIGNER

Has a background in Graphic Design but
not just a “Designer”

UX ARCHITECT

Has a background in Requirements/
Dev (Front end code) but
not just a “Developer”

UX MANAGER

Has a background in UX but
not just a “Manager”

Fitting in UX teams



Too many roles do “UX” **without properly being pushed/allowed** to do USER TESTING or USER INTERVIEWS

Remember UX = user advocacy, customer contact, customer-derived insights.

Bottom line: UX teams are stronger with Design Thinking (empathy) as their main **process improvement approach**.

UX has to involve users (that’s our “U”).

Differentiation is gained by delivering consistent user experiences/processes.

Typical Day for a UX resource

WHAT	WHY	HOW
Conducts Expert reviews.	Provide usability best practices.	Provide direction or help with question or internal debate.
Liaise with Dev or Biz team.	Keep UX requirements in synch with dev constraints.	Meetings to provide input or guidance to Sprint prioritization or a UI issue.
Prepare for or report on UX research.	Contact with customers to validate requirements or design feedback.	User interviews (field studies). User testing (usability testing).

WEEKLY/MONTHLY

WHAT	WHY	HOW
Conducts Customer visits.	Listen to customers, validate assumptions, test prototypes or concepts.	User interviews (field studies). User testing (usability testing).
Liaise with Biz or Dev team.	Understand and influence business objectives	Consult internal stakeholders.
Create UI/ wireframes.	Provide prototyping for dev or business team to flesh out concepts.	Visio/ Axure/ Balsamiq or other tool. Leverage UX/UI best practice.

Build momentum checklist



1. Leverage Outside Expertise
2. Foster data-driven (user) design
3. Credibility (business team buy in)
4. Integration (development process)
5. Best practice capture
6. Measurement
7. Governance
8. Culture

Forrester prescribes:

- ✓ Customer insight management
- ✓ Customer experience measurement
- ✓ Employee communications
- ✓ Culture
- ✓ Training

How to Get there

STEP 1. REPAIR Fix Pain points

Identify problematic customer experiences, prioritize the fixes, coordinate implementation, and measure results.
Eg Barclaycard complaint tracking, any channel, monthly Customer Accountability Forum- top brass prioritize agenda.

STEP 2. ELEVATE Share, Measure, Metrics to Reward

Take best practices and made them standard .
e.g. Edward Jones advisors highest score "bright spot analyses". Make their performance the standard. Invites them to annual meeting.

STEP 3. OPTIMIZE Develop sophisticated toolkits

Model the relationship between customer experience and business results, build strong experience design practices, and sharpen employees' customer-experience-related skills.

STEP 4. DIFFERENTIATE Business architecture based on user journeys.

Deploy advanced research techniques to systematically mine for new types of insights, a process that helps people step back and see problems in an even broader context. Eg Suntrust, State Farm, and USAA think differently- USAA 100 key experiences on user journey.
Outside-In through continuous communication, focus on UX with analytical lens.

First Steps

1. Identify where you are.
2. Explain the path (mobilize everyone).
3. Secure your position (give organization tools eg checklists and routines).
4. Use UX process and resources strategically.

Thank You!

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