Design Thinking case study

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The project

• Innovation Lab engaged by the product team to delve into the challenges of a recently launched insurance product

• Traditional market research had provided positive feedback on the product, which was at odds with actual sales figures.

• Design Thinking: deeply understand peoples thoughts on financial security for them and their family, should the worst happen.

• 12 week project housed within the Innovation Lab @ CBA

• Team of 5 with minimal insurance product experience.
Design Thinking
Focuses on user needs

Desirability: What do people desire?

Feasibility: What is technically and organizationally feasible?

Viability: What is financially viable?

Solutions should hit the overlap of the three lenses.

Desirable, feasible & viable
**Design Thinking**

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<th>Build the Solution</th>
<th>Test &amp; Learn</th>
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<td>DEFINE</td>
<td>EMPATHISE</td>
<td>FRAME</td>
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<td>Finding the right question to ask, and who do we want to ask it?</td>
<td>Speak to, observe, and walk a mile in the shoes of our users.</td>
<td>Distillation of findings in to unmet needs and actionable insights.</td>
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<td>Build low fi prototypes of prioritised ideas to show to end users</td>
<td>Test with end users; if we build it, will they care?</td>
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**Distillation of findings in to unmet needs and actionable insights.**

**Brainstorming new ways to meet needs and remove pain points.**

**Build low fi prototypes of prioritised ideas to show to end users.**

**Test with end users; if we build it, will they care?**
Talking to the not-so-average; Ask about the not-so-average

**Opposed** to insurance products
- Had a **bad experience**
- **Never considered** insurance (no product experience)
- Experienced several traumas/events and de-value insurance as a result

**Product advocates**
- **Great experience** making a claim/interacting with the product
- ‘**Over-insured**’
- Never experienced a trauma/accident in immediate family

OLIVIA

MEL

MARK

JAMIE

AIRAGDIN
TRUST IS FUNDAMENTAL
(and no other opportunities can be realised without it)

“Feels like a scam

What our testers said…

I don’t know whether I would trust the brand

I don’t believe in the no obligation

How would I know if the story isn’t customised?

Nothing is free, there is always something attached to that

I would not provide my email as I would be spammed for life

They will be using my details to sell insurance

CommBank are trying to take more of my money to help their customers

Feels like a scam

Trust is fundamental (and no other opportunities can be realised without it)

Alex

Douglas

Andrew

Martin

Alex
Major events are a trigger to think.

Not to act.

Why we think this…

We spoke to many people who had been involved in several traumas or who were vulnerable and were not insured.

On the flip side, we spoke to people who were over-insured and had never needed to claim.
Insurance is a *family* decision, but the product is designed for an *individual*.

If one partner is neutral or negative about insurance, it is not purchased.

What our users said...

- **MARY**: I called pretending to be my husband to sign him up for insurance in Ireland.
- **MONA**: It’s a big risk if something happens to my husband.
- **RACQUEL**: My husband doesn’t like insurance, he is the boss.
- **ARI**: I insisted on income protection for my husband.
Customer Engagement Journey

- Awareness
- Consider
- Evaluate
- Commit
- Deepen
- Advocate

Target market

CBA product
How did we do it?

Remove blockers
- Space
- Positivity
- Facilitated

Creative sessions
- Incubation
- Alternate techniques
- 50 minute sessions

Diverse Perspectives
- Claims teams
- Subject experts
- Fresh eyes
Dotmocracy

Most likely to succeed
Most likely to delight
Most breakthrough
Prototyping + Testing

- 744 ideas
- 130 voted ideas
- 32 prototypes
- 89 tests
Prototypes

Build something they can play with

Storyboard how a user interacts with your idea

Role play the interaction with your users

Build a rough and ready app on paper
Sending Flowers

This idea came from the claims team themselves.

- They wanted to do more than pay a claim, even something as small as sending flowers.
- Concept is that the claims team would have the discretion to send a bouquet of flowers when they felt the time was right.

What customers thought:

“<CBA Branch manager> called to advise that the sister of the deceased came in to the branch and thanked CBA for the flowers. She expressed how extremely pleased they were with the gesture”

“<CBA Branch manager> let us know that <wife of policy holder> came in to thank CBA for the flowers. She said that they were beautiful, and made her feel special, not just another policy. <Wife> told all of her friends who they were from when they came to see her afterwards. They were impressed that we took the time to do it ”
Life Connect

Customers told us they think their premiums go “in to the insurance company coffers” and “paying claims is bad for business”
- ‘LifeConnect’ would allow customers to allocate their monthly premium to claims in progress
- ‘Kickstarter’ crowd funding platform was inspiration of this idea

What customers thought:

ANDREW
I don’t like having to play God with people’s lives

ALEX
Are these real people?

DANIELLE
I don’t want to see someone who has died

DANIELLE
I don’t like the topic of death
Questions

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