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Best Methods and Tools for Service Design– *Interaction Design, Case Financial Services*

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I. Summary – Best Methods and Tools for Service Design

As designers we are constantly facing situations that force us to work and think beyond: we cannot continue thinking only about products, we must also must pay attention to the way each of these products are delivered and the added value given through this service.

In this paper we will break down Service Design into a Financial Services Case study, analyzing the methodology and tools employed to reach a solution based on the understanding and expectations of real users; from the proposal to the final result. The paper will focus on some of the tools or models developed to understand complex information making possible to visualize solutions and generate strategies. We will explore tools such as card sorting, pole graphics, information hierarchy, paper prototyping and the desig of an *Info-Wireframe* as a final deliverable. There are probably many tools and models we might find useful to communicate certain information, nevertheless there are few moments in the daily work to identify and to reflect about them. We think that reviewing the process and key moments, opens a variety of possibilities for other service designers to visualize different ways of solving Service Design problems and improving existing methods and tools.

II. A Fast View of Service Design in Mexico

Service design in Mexico is a topic that has not been explored much in a theoretical point of view. Regardless of this situation, there are many industries that are requesting it today. Due to the lack of the service, it is more common for the market research and marketing departments to improve tangible experiences (physical products) than intangible ones (services).

Mexico has a reduced number of companies and/or consultancies that offer an approach to design services, although the current methods and tools of qualitative research have enough elements to sustain it.

In times of crisis, one could think that optimizing services is not profitable. However, some companies have realized that although they may be having difficulty competing in price and product, those offering the best service and product support will be selected by the clients and users. We are reaching a point where the understanding of service design and its components is a key part of continuous improvement within the processes of any company.

Insitum and Service Design

Insitum, a Mexican company with offices in the United States and Brazil, basis its recommendations and strategies on a deep understanding of consumer and user needs through qualitative techniques and research methods. Some of the most requested areas by Insitum's clients in the past three years are: market research, pharmaceutical, interaction design and innovation.

We would like to share some of the techniques and tools that we use in our projects, taking as an example a case study based on the thorough understanding of the service: financial design services – retail portal.

III. Case Study: Financial Design Services - Retail Portal

One of the leading companies in the Mexican financial market came to Insitum in order to earn more about the perceptions of current and potential clients regarding new Web service's initiatives to convert the company into a source of reference in terms of investment in Mexico, attract potential clients and maintain current ones.

1. General Project Objective

Generate an information architecture proposal for the Website of the brokerage firm and home broker, taking into account the needs of the retail market.

2. Study Sample

To obtain a thorough understanding of users, as well as their habits, values and experiences related to investing, we sought a sample of 12 participants. Six of them were experts in investing and the rest had limited contact or some studies in financial topics. We are often asked by clients why we choose small sample sizes. Our experience on this type of qualitative, usability and interface design studies indicates that the results become repetitive after the sixth interaction (interview). In this case there were two types of profiles of interest, leading us to interview 12 participants.

3. Interdisciplinary team

A team of trained economists, information designers and communication designers was formed to carry out fieldwork and identify needs and expectations around the new web service.

4. Field Research - Methodology

The interviews were divided into two parts:

a) In-depth interviews in context

We went to their places of work and talked to them In order to identify the communication channels/tools they use and level of involvement with the financial area, the type of interactions they have with the brokerage institution / mutual fund and the type of service that will meet their expectations as final users.

b) Card Sorting and Comparative Analysis

The interview included activities such as: content card sorting and comparative analysis of Web interfaces.

Card Sorting: We carried out a dynamic with cards to identify a hierarchy of content and learn the contact with some specialized terms in the finance world. This technique was applied with those responsible for the study to understand how the client visualized the content's hierarchy (Kuniavsky, 2003). This technique allowed us to visualize both forms of content structure (user and company).

Comparative Analysis: At the end of the interview, we presented three printouts of initial websites of the competition and a prototype of our client's site. Each of the sites was focused on three different information levels: one for an advanced public, another for an intermediate user, and another for a novice user, to identify the participants' preferences.

5. Information Analysis: tools

Information management and interpretation was carried out in order to reach findings and results. These are some of the tools used in this phase:

a) Pole graphics for profile design

Through the interviews, the analysis of the information consisted of identifying patterns of behavior related to different topics, such as: primary sources of information, uso of technology, Internet usage, time they had been investing, consultant support, etc. With this data, users were segmented into three profiles: Beginner, Intermediate and Advanced Investor.

Based on an adaptation of Mohanbir S. Sawhney's work in Managing Business Innovation (Sawhney, 2002) a metric was generated for each of these elements to aid in graphing the behavior of each user within this series of variables (Figure 1). The objective of this graphic is to allow a better reading of the information, in a rapid and efficient way, so that when applied, we noted: a higher percentage of the shaded area, Indicates a higher knowledge and experience level in the topic of investing. This acquires more impact when we see the three graphic profiles at the same time and observe the differences. (Figure 2)

b) Information Hierarchy Tool

To comply with the objective of the study, it was important to create analysis models that allowed the visualization of the relevant information for each profile. Additionally we were able to obtain a median among all the profiles to generate a proposal that was useful for the three types of users. (Figure 3)

The result of this tool is very valuable for the designers of services and the client, since it allows the rapid concrete detection of the hierarchy and importance of content for each of the profiles, *the way they work, and the way they think*. In addition, the use of this model facilitated the creation of the first blueprints to generate the information architecture of the Website and help ensure a successful design experience for the final users. (Garrett, 2003)

c) Paper prototyping

Once the hierarchy of the content was defined, we looked for different distribution possibilities. We reviewed the alternatives and selected the most relevant ones to then develop a prototype for the final structure. (Figure 4)

The use of a paper prototyping technique allows to explore a large number of options, from the program interfaces to the physical distribution of the elements in a store or service center. (Figure 5)

With the use of these tools we had the basis to design the final deliverable: an *Info-Wireframe*.

6. Info-Wireframe: Final Deliverable

The *Info-Wireframe*, a deliverable concept created in Insitum, is a document that combines two pre-existing concepts: Infography and Wireframe. It can be described as a median between both concepts, since it is more elaborated (in terms of content and structure) than a wireframe alone, which depicts how an individual page or template should look from an architectural perspective (Rosenfeld, 2006), but without the detail and graphic level of an infography.

In this project we proposed the structure and general guidelines for the integrated development of Web services. Thanks to the *Info-Wireframe* we were able to visualize the most important aspects of the research: user profiles, design content, information needs, guidelines, proposed structure and design. (Figure 6)

The information presented in this analytical product was obtained from primary investigation with the true users of the financial services (end user and client). Creating this type of deliverable only from an heuristic point of view alone (expert analysis) would limit the scope of the deliverable.

IV. Conclusions

The research helped the client identify user profiles for proper development and design of content for its web services. The profiles were not only applicable to the website, but also to the complete understanding of the most relevant interactions of current users in terms of services and communication channels, as well as the design of strategies to capture new clients taking into account the content that they are looking for / expecting.

The result of this project motivated the design of new proposals focused on understanding sales promoters of financial services at the company with a focus that is closer to the classic blueprint of service design.

We believe that applying tools of interaction design, usability and user research in a next stage would help validate some hypotheses and improve the current *Info-Wireframe*. Additionally, experimenting with new techniques such as participant observation, shadowing, co-creation sessions including rapid prototyping could also generate very valuable information for service design. Although this case was a web service (digital), it could also be applied to other types of services.

V. References

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Rosenfeld, L., & Morville, P. (2006). Information Architecture for the World Wide Web: Designing Large-Scale Web Sites, O'Reilly Media, Inc.

Garrett , J. (2003). The Elements of User Experience: User-Centered Design for the Web, Peachpit Press.

Sawhney, M. (2002). Managing Business Innovation, Kellogg School of Management.

VI. Figures

Figure1:

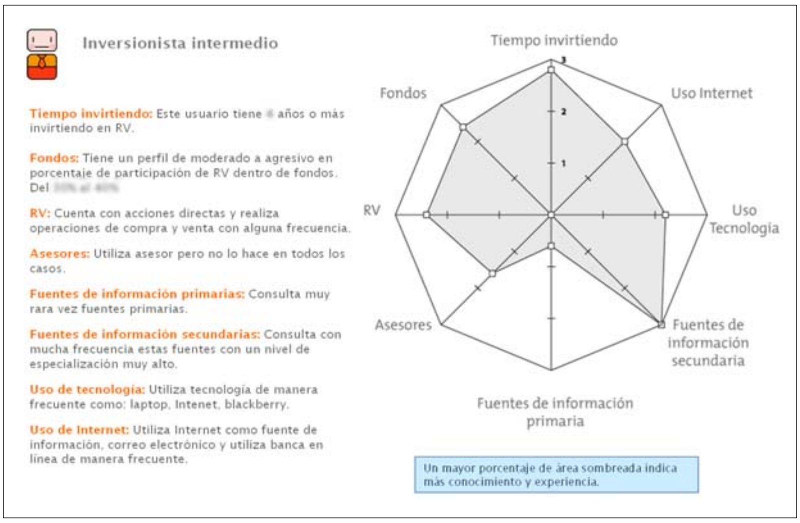

Figure2:

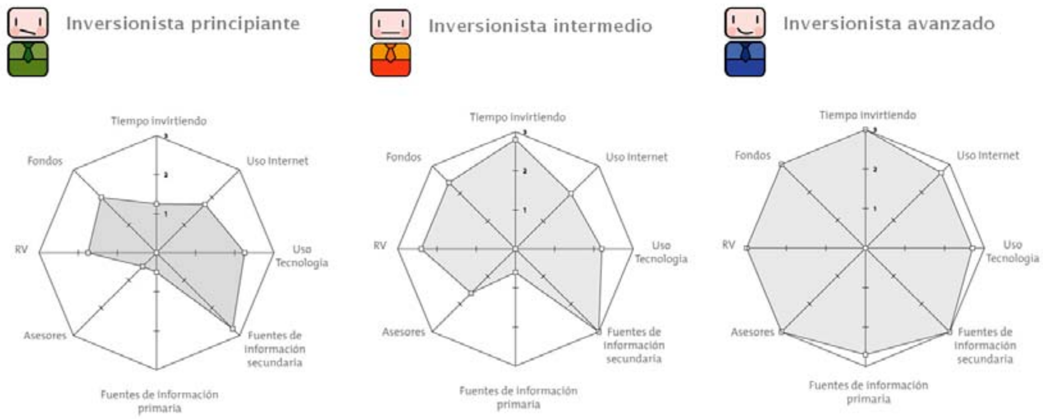

Figure3:

Figure4:

Figure5:

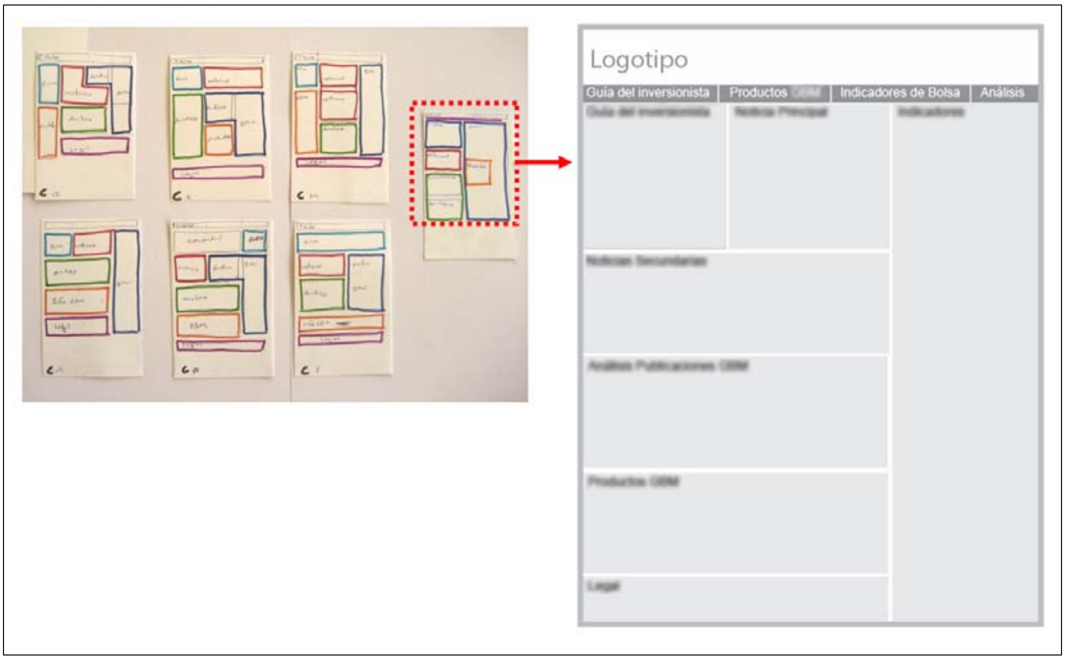

Figure6: