

Transforming a Financial Institution: The Value of UX Professionals

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Application of a user-centered approach rooted in ethnographic methodologies facilitates a major European bank's transition to a business strategy based on understanding people's needs, behaviors, values and motivations. Three UX case studies conducted over three years illustrate our educator, moderator, partner framework for collaborating with large enterprises in flux.

INTRODUCTION

Personal banking is in a state of strong transition, impacted by the continued reverberations of the global economic crisis, and innovative technologies. The same factors are impacting how people manage their finances, crucially altering mental models, expectations and behaviors. A Youbiquity Finance #1 report notes that “more consumers are looking to financial providers for help, but they are attitudinally less loyal to them,” (Avaya & BT, 2012). In 2013, Accenture found that young people trusted banks less, considered changing banks and account types more often, and were more likely to use digital technology for banking tasks (Winch, J. 2013). But while popular, mobile banking and other digital technology seems to increase the loyalty gap – as user-friendly technology replaces branch visits and customer service centers, the bank-customer relationship becomes less personal, and feelings of loyalty are diminished (Winch, J. 2013). This poses a huge challenge as banks are required to provide more digital services on more channels (Avaya & BT, 2012, pg. 11), and engage more deeply with customers to build relationships and brand loyalty.

Within this framework, in a market where differentiation is increasingly important, financial institutions recognize the need for change. Partly as a response to successful examples from other players and new entries in the market, including non-bank parties where the experience is a greater focus of the offer (e.g. mobile and online offerings like Square, Simple, Paypal, etc.), banks have been turning to user experience (UX) design companies to try to re-engage customers. However, the deeply ingrained traditional focus on transaction and product performance often hampers the transition into building holistic

offers focused on user experience instead of on the design of individual products (Smith, D, 2013). In addition, high-effort legacy systems can make it difficult to implement new technologies, as do digital-tool legal obligations addressing information privacy and security concerns. Finally, institutional cultures resist close collaboration between UX professionals and internal business planning and strategy departments. New mindsets and approaches must filter through innumerable levels of management and departments and achieving buy-in from internal stakeholders at all levels is a demanding task that requires a strong vision and commitment.

Decidedly, UX consultancies must change approach to give their concepts the best shot at becoming reality. This requires flexibility, eagerness and capacity to adapt to new practices and develop new models of thinking, whilst simultaneously dialoguing with banks to accustom them to implementing a user-centred design approach. Between 2012 and 2014 our UX consultancy, Experientia, collaborated with a major European bank on a series of projects (referred to here as Bank X). Over this time, we slowly shifted from consultancy to partner, discovering the subtly different roles UX consultancies need to play when dealing with conservative industries like finance. We needed to change our mindset from service providers for a client already convinced about the value of UX design, to educators about our methods, moderators between different institutional departments, and finally, partners in a long-term business strategy. These three roles created a “framework for value” that facilitated our collaboration and the transformation of Bank X’s approach to product and service development. It also gave us opportunities for growth, through the application of new methodology mixes, and the challenge of using leaner and more agile processes.

Approach – the diverse roles of UX professionals as agents of change

In this paper we present three projects conducted with Bank X: an ATM interface, a Personal Finance Management (PFM) tool and a mobile-service system with a strategic roadmap. The first two of these were commissioned by internal departments to address departmental, not organizational, goals. These commissioned the work independently from other departments, operating in information silos in which they were unilaterally exploring the value of UX design. The projects met the kind of constraints frequently found in large institutions: bureaucracy, organizational inertia, and reluctance to share departmental proprietary business reports which would have had value for our projects. Our user-centered approach was seen as providing a fresh perspective free from internal politics, but it was nonetheless often misaligned because it aimed at holistic change that could create a coherent and cohesive offer, company-wide. We often found ourselves working to satisfy isolated objectives that might not be able to create a strong impact on the overall perception of Bank X’s offer. Milestones and business objectives were frequently based on hunches, or on competitor’s developments (a strong “me too!” approach to innovation), rather than an overarching strategic plan for the company. Working with departments in this way is somewhat like throwing pebbles into a river one by one and hoping they create a wave.

Educators

The first challenge in developing a working relationship with Bank X was understanding how they viewed us and our services. The bank needed to be convinced of the added value that qualitative research would bring projects. Our added value as UX consultancies is not simply that we create a bespoke design rather than a boilerplate approach – our designs are closely integrated with research insights, meaning a greater understanding and focus on the customer/user. However, when dealing with research, Bank X was accustomed to quantitative methods and were hesitant to leave the comfort of numbers behind for the unknown benefits of qualitative data. Therefore, the first role we found ourselves playing was that of educators. Through ethnography we uncovered findings that more traditional research approaches hadn't elicited, such as the finding that many people were "willing to pay for banking services if [they] felt recognized." We presented this as a mental model that the bank were unaware of, and showed how it was relevant to developing profitable extensive service models going beyond isolated go-to-market strategies. We uncovered a mix of values and expectations that people held around personalization and contextual services and showed how tapping into these values could lead the bank in new service provision. These kind of easily understandable and actionable insights helped to establish us an authoritative voice, able to cut through misconceptions or outdated perspectives Bank X might have about its customers. This was not a one-off activity – it was a role we found ourselves continually playing.

Moderators

One reason for this ongoing educator role was the fragmentation of Bank X's approach to customer service. Like any monolithic agency, Bank X is driven by multiple departments, each with its own targets, goals and activities. The services we were proposing involved more than one department (and sometimes a third agency for development and technology as well). Because of this, we found ourselves in our second role, that of moderator, leading slow-growing dialogue that could bridge inter-departmental divides. This was frequently done through participatory design and stakeholder engagement workshops, and facilitated meetings, where we brought different groups together to catalyze discussions. Our persistent engagement efforts sparked multi-departmental conversations where individual project goals were brought together in interconnecting design solutions. It also helped us break down departmental barriers, and overcome information silos – as outsiders, we could occasionally garner greater cooperation from "rival" departments than if requests had come directly from colleagues.

A part of our evolution as moderators was the realization that we couldn't rely on a standard approach when working on multiple projects with the same client. Different departments had unique structures, workflows and perspectives, and we had to adapt our educator or moderator role to these each time. One size doesn't fit all – even within the same organization.

Partners

Building on the trust achieved through transparent rapport and tangible results, we began to craft our role as a partner. That is, more value was placed on our recommendations

than previously, since we had finally won a certain level of trust – that our methods led to strong outcomes, and that our strategic advice emerged from a deep understanding of business needs. However, as in any good relationship, a partner needs to know how to compromise, and this was something we steadily became better at doing. Compromises such as scaling back ethnography in the ATM project or including quantitative research for the PFM project, did not threaten project visions, but made it easier for various groups to accept each other's approaches and methodologies. Instead, for the client, compromises involved investing in technologies that the research revealed as important. Giving and taking ultimately smoothed the way to better partnership where an aligned approach solidified our role.

METHODOLOGIES AND ACHIEVED RESULTS

2012 Case study – ATM redesign

In 2012, Experientia and Bank X began to collaborate on a new ATM interface design. The project resulted in an ATM interface that drives service uptake and relieves pressure on local branches and staff.

The ATM is one of the main touchpoints for customer interactions (Avaya & BT, 2012). These days, it is used for much more than simple withdrawals – it's a service portal where people can make deposits, subscribe to services, pay bills, top-up mobile phones and more. However, Italy has one of the lowest annual per capita uses of ATMs in Europe. In addition, the way people interact with ATMs in Italy has not significantly changed in many years. New services have been added to existing frameworks, but our research showed that many functions are so hidden that people are unaware of them. Bank X had observed that there was low uptake of many of their service offerings, and wanted to drive uptake through redesign. They approached Experientia as recognised and local experts in interaction design with previous experience in financial kiosk designs.

A new approach to design – Right from the proposal and planning stage, we discovered there was a mismatch between the client's expectations and our approach. Bank X wanted to commission a new ATM design and seemed to expect a process where they told us their goals, and we produced graphics. However we felt that for the project to result in successful outcomes, research on people's attitudes and beliefs about finance was crucial.

We took on the role of **educators**, engaging the department that had commissioned the project to explain how the best way to improve service uptake via ATMs was dependant on going beyond technical definitions of what was possible with ATM technologies. Despite our sharing of case studies and metrics from other projects, we found that the bank needed greater than usual reassurance and were not ready to jump blindly into ethnography. This was probably both the first compromise that we made in our relationship and the slow starting point for an integration of people's perspectives into the company's culture, where qualitative research meant conducting spot interviews, e-mail surveys and client stakeholder interviews and workshops.

Educating also occurred from a design perspective. For example, Bank X's design guidelines had been devised when print communication was the dominant paradigm. These mandated certain fonts and company colors as main design features. However, our heuristic evaluation showed that many of these were ill-suited to screens, with research showing many people actually didn't choose certain services because they faced difficulty with on-screen reading. Armed with visual examples from real Bank X ATMs, Experientia had to physically demonstrate the current guidelines' low legibility and understandability, proposing alternative solutions that would work better on-screen than their paper standards. This visual demonstration of the improvements convinced those in charge of Bank X branding to depart from the print style guide. This was an important victory for the project, because it ensured that the final design could be optimised for screen communication, maintaining the highest standards of usability and accessibility (not to mention aesthetic appeal).

Managing challenge – We quickly learned the difficulty in gathering information in such a fragmented framework, and how important it is to ask seemingly obvious questions when working with such a large institution. In this sense, the bank was also educating us: several months into the project we were made aware of Bank X's vendor contracts and complicated supplier networks which included differing resolution ATM screens as well as an established ATM device base by over three device manufacturers on over 12 different ATM models. This was a challenge to our typical iterative design, prototype and test method, and required a much more intensive testing phase.

Another challenge became balancing the bank's desire to propose offers with the customer needs and behaviors that emerged during the research phase, ensuring that the final design did not compromise the user experience. Our research showed that many users found advertising disruptive to the ATM experience (which should be quick and highly goal-driven), but including advertising was a crucial objective for the bank. In this way we moved into moderating, as sales-department goals were juggled against the commissioning departments' goals to arrive at a conclusion that could satisfy all parties. Acting as a departmental tightrope was something our consultancy had to adapt to, as was finding the right mix between upholding people's desires and generating income for Bank X. The final ATM design conceives the ATM as a touchpoint for personalised advertising displays in an ad hoc space, utilizing CRM data for individualisation and trust-building.

Outcomes and impact – Besides the GUI (Graphic User Interface), we delivered a complex roadmap for implementations and improvements which were the subject of a "feasibility study" by the bank. This was followed by iterative stages of design, testing and redesign, with frequent recourse to the educator-moderator-partner roles described, to ensure that the client was on board with developments.

The new interface was implemented smoothly across Bank X's main territory, on over 6000 ATMs, thanks to a large and comprehensive testing phase that ensured the design ran well on the various ATM models in use. Offering a full range of services, the ATM also boasts a number of innovative features: in addition to geo-localization, it personalizes certain options and content to the current user, partly based on CRM data, and partly learning from the user's most frequent behaviors. There is a significant decrease in time to complete

common tasks, highly improved navigation and information hierarchy, and full-touchscreen interaction.

The installation and operation had a less than 1% failure rate and all goals were achieved within the timeframes set (and sometimes even in advance). At a usability level, reactions during the first year of use (beta-testing to full roll-out in early 2014) have been extremely positive. Initial customer satisfaction was measured by questionnaires sent by the bank to its branches, showing high satisfaction level with withdrawal functions, findability of previously hidden services and task completion. The inclusive design has reinforced design solutions for diverse customers and we have found that people from all walks of life have used the interface with no learning time needed.

If we consider the design a success from the people-centered (and therefore also reputational) point of view, further commercial success now needs to be measured over time against the project KPIs, such as whether the ATM ultimately drives service uptake.

Relationship outcomes – In addition to the concrete outcome of a successful and well-designed ATM, this project established Experientia as a trusted collaborator for Bank X. It positioned us as a potential partner for future strategic innovation in the field of multi-channel banking. However, as illustrated in the PFM and Mobile TV case studies below, this did not mean our roles as educators and moderators were finished. Instead, we had unknowingly developed a framework for how to work with Bank X, which involved a continual engagement in these three roles, adapting them to each new project and department we worked with. In this way, we continued to develop UX capacity within Bank X, and to embed the UX perspective increasingly deeper in the company culture.

2013 Case study – PFM design

Throughout 2012 Bank X had conducted proprietary quantitative research that demonstrated an emerging need for a financial management platform. In the wake of the financial crisis, more than a third of bank customers worried about making ends meet and wanted more control over their spending, while more than 50% of people managed their finances with paper tools. A new service could increase existing customer satisfaction and potentially expand the bank's current client base. The bank's research also concretized the looming importance of Big Data, hinting at the possible benefits to be gained by shifting from a model where departments own data to aqueous sharing, breaking down internal information silos. The Personal Finance Management platform (PFM), as well as helping people execute more control over their finances, would also link Customer Relationship Management and other disparate departments, bringing the bank's individual digital initiatives together into a comprehensive robust offering.

Unfortunately, one of the hardest truths for researchers and UX practitioners acting as suppliers to large institutions to swallow, is that the design (or even redesign) of a product or service can be faster than the redesign of an institution's culture. Having worked extensively with sister-departments on the ATM, it would have been ideal to have discovered that the ATM team had exchanged processes and relevant business goals with other departments to create a more unified strategy; that the executives we had worked with in the past would

have internally preached the value of a user-centric approach, and that ethnographic research would have been commissioned early enough to impact design and prototyping.

Unfortunately, this was not the case. By the time Experientia was brought on-board, the PFM business unit had already signed development contracts for the platform's staggered roll-out, even possessing a fleshed-out prototype that included information architecture, graphic user interfaces and interactions. These had been designed as a response to statistics from banking employees and call-centers instead of according to a deep understanding of people's behaviors, their mental models and their value drivers. It was a signal to us that although Bank X felt that there was relevance to a UX approach, they had not yet really understood how to integrate it into existing systems and processes, or its real value.

In addition to encountering a "finalised" visual solution, Experientia's researchers and designers found a plethora of incoherent features and functionalities within the platform that responded to individual departmental needs, but that didn't necessarily convey customer-facing value. For example, the Cross-Selling department aimed to create greater visibility around new banking products, which was interpreted as the need for advertisements within a financial management tool. This seems almost counter-intuitive from a user perspective. There was also already an implementation roadmap for the platform, in which feature and function implementation relied not on what would be more useful for people, but on the developer's internal workflow management: if during one phase their whole staff were present, more features would be realized. If there were fewer staff members available, fewer features would be completed.

An iterative educational approach – Within these several challenges, the biggest was educating Bank X on what it really means to adopt a UX approach. From our previous experience with them, both parties knew that it was important to provide people with products and services that satisfied their needs and desires. However, what still wasn't clear was that a UX approach didn't mean having an agency create a design "to-order", nor incorporating user-centered methodologies into the blank spaces nestled between internal business planning and strategic department milestones. Unfortunately, due to the length of time the project had been running, it was impossible to "start over" and so in our role of educator we led negotiative meetings where we explained what could still be done, why it was important, and how in future projects this awareness could lend a competitive edge.

In our experience, when presenting user-centered processes to financial institutions, UX practitioners can greatly benefit from "hard" numbers or quantifiable results, which are naturally more familiar to them. In this sense, the role of educator goes beyond lecturing, as practitioners have to be able to demonstrate the business benefits of planning projects from a UX perspective, instead of retrofitting it.

Therefore, one of our first steps of involvement was a business meeting in which various groups – not only the department managing this project – were invited to understand the difference between user experience research and market research. As a team, we could determine the benefits provided by different methodologies, and decide which ones would be particularly useful to their already-developed strategy with regards to milestones and set objectives. A second workshop goal was to create a rapport with bank executives, hoping that with time we could be more than UX preachers. From the ATM

project we had learned that once executives meet the people in charge of executing the work, they are more likely to listen and be open to recommendations, as a handshake goes much farther than an email signature.

Balancing UX methodology with banking mindsets – Several methodological compromises were made in light of the process executed up to this point. The first was the size of the participant sample to interview: typically ethnographic inquiry is conducted on a small sample, but this strayed too far from the quantitative research approach most executives had followed their whole careers, and in this regard, Experientia’s approach contradicted their mental models! Banking executives felt they could create bigger impact company-wide and better substantiate any potential changes to the platform if they had a bigger sample in which at least some questions could be quantified.

The second was to approach information architecture from a “lean” perspective in order to gather quick results that could directly impact the design of the experience – with less focus on the design of the deliverables. As there was very little time to plan an in-depth card sorting exercise, researchers gathered information on the areas which seemed the most crucial to test. This mini card-sorting activity became a part of the formative evaluation across all research locations, providing quantifiable results that were still deeply rooted in a people-centered approach.

The third compromise came about when re-designing the implementation roadmap from a UX viewpoint. Experientia’s initial deliverables, including a behavioral model derived from the ethnographic interviews, and personas, served as powerful leverage tools to explain what the platform’s overarching structure needed to be, and provided guidance on short vs long term service implementations. However as Bank X needed to ensure that multiple other stakeholders within and outside of the bank were also aligned and supportive of UX, Experientia was asked to lead dialogue between two external agencies besides ours, across 2 countries, and loop in Bank X’s legal and regulatory departments (to review research protocols, scenarios and concepts) – all of which seemed to go beyond our normal consulting responsibilities. For Bank X though, delegating the management of communication to us seemed fitting, as we were the UX experts. Soon we found ourselves presenting interview artifacts (such as video footage) at inter-departmental meetings to explain people’s perspectives. Unknowingly we were growing in our partnership with the bank by acting as a moderating, constructive partner who must give and take to achieve success.

Experientia had assumed that because we had previously completed work for the same bank, successive projects would become easier. While this was true in some respects (e.g. ethnographic research was now more readily accepted as important) a crucial learning point for us was to realize that major organizations have as many departments as sand in the sea, and so the role of teaching the value of a user-centered perspective never ends. Through educating and moderating, our internal researchers and designers learned that a quantitative approach can add business value, and that applying business terminology to present insights or ethnographic praxis methodologies doesn’t necessarily mean that we are betraying our professions or backgrounds – but rather employing a different kind of empathy. Tangibly, Experientia was able to employ a leaner approach that resulted in the framework of a major

European personal finance management platform, launched in Oct 2013. Since the first release of the service has been online, 27% of its users are repeat bank customers. This value is significantly increasing each month and is considered a strong validation and encouragement to now accomplish a more comprehensive design of the services. As a consequence, this has created more space for the bank's continual application of a user-centric approach and more focus on people behaviors and usage models of the services.

2014 Case study – Mobile banking strategy

In the introduction, we mentioned that one of the other drivers for change right now in financial industries, as well as in people's mental models and behaviors, is technological innovation. Multi-channel access is being increasingly demanded by tech-savvy consumers, who want to access banking services as seamlessly as they access other services via smartphones, internet, and other technologies. With sensors and wearable technology rather closer than the horizon, banks need to have a strategic long-term vision of how to integrate mobile technologies into banking ecosystems.

Thanks in part to internal dissemination of customer feedback and proprietary statistics regarding the success of the ATM redesign and the PFM implementation, other Bank X departments began showing interest in the UX approach to design services and experiences. Experientia's persistent engagement efforts had effectively started to shift the bank's internal strategic project planning dynamics, and unknowingly, also our role. In 2014, the directors of multiple departments (rather than individual departments) retained us to create new mobile business models based around people's needs. While middle-managers were deeply influenced by the overarching walled-garden culture, characterized by limited interdepartmental co-working and sharing, departmental directors had accepted a UX approach and were looking to implement it from the top-down. Initial efforts to establish trust and prove that user-centered methodologies could complement and meet business objectives, and two years of working together, including the messy parts of collaboration, had set Bank X on a path to change. Slowly, the gears of the machine had begun taking on more of an internal educational and moderating role, creating a bigger need for a strategic partner. We were not only known, but our demonstrated ability to compromise showed that we acknowledged the limitations of an institution in flux. So finally, for this project, we were challenged to do what agencies were created to do: provide strategic consulting.

The value of an external, authoritative voice – The specific goals for this project were a direct response to new mobility and smartphone behaviors in Europe. Internal statistics showed that “nearly 50% of online consumers in Germany, Spain, the UK and USA have a smartphone” and that 50% out of the 2,000 people surveyed for the study “like mobile banking because they can check the account balance before making a purchase.” These statistics showed great potential and opportunities for innovation that the bank had not yet successfully tapped into. They had developed smartphone and tablet apps, and their proprietary research showed that these were being downloaded but were used only infrequently, if at all. These findings are corroborated by publicly released research divulging the pivotal reason for the project's commissioning: “Consumers are enthusiastically adopting

mobile banking solutions (24% have tried using a mobile banking application at least once) [but] persistency of usage is lower than some predicted.” Although increasing the adoption and usage of the bank’s existing offer was a primary goal, executives felt that a user-centered perspective was crucial to gain the reverberating effects they aimed for. From a business perspective, a user-centered mobile services project would gain more internal support if it clearly provided insight into how services would meet each departments’ business goals, such as reducing cash in circulation, a considerable expense within financial institutions. Therefore, gathering information about related in-progress projects and future business-objectives was fundamental to overcome departmental communication roadblocks, and leverage the agency’s voice as an external collaborator more effectively.

Experientia planned several stakeholder engagement workshops to be held in a neutral environment, outside of banking offices. These gave managers the opportunity to lower barriers through a careful balance of business and participatory design. Activities were designed with intermittent individual engagement, to put participants at ease and comfortably gather multiple goals, from research and development, innovation and technology, and core business teams. Based on our previous learnings, planning would encompass technical implementation and feasibility, simultaneously airing “obvious” details and any legal and regulatory issues that might arise.

Unsurprisingly, we discovered that some competitively advantageous mobile banking concepts were already in development and that several future concepts showed great service experience potential. Although this meant that within this project too there would be some retrofitting, it was mostly stepping on the bricks that had already begun to create a foundation — not trying to instill user value into an existing construction. In fact, some of these concepts were already so richly able to link multiple touchpoints, it was much easier to create a service framework around them, even if they revolved around a freemium model. The value of being an outside authoritative voice was that now, as we were seen as a more strategic, consulting partner, we could influence high level decision makers to think about sequences of implementation, not just having people pay for specific features.

Methodological workarounds can still lead to success – The final deliverables for the project were a UX Roadmap to guide technical implementation efforts, mobile service-system concepts and usage scenarios merging online and offline touchpoints. Although to deliver these, we had to step outside of the textbook description of a smooth UX design process. For example, with little-to-no budget for in-depth ethnographic inquiry we conducted guerrilla ethnography to help identify quick but still meaningful insights to feed the conceptual phase. In addition, researchers and designers selected innovative service apps for self-applied cognitive walkthroughs, with results from both activities leading to important insights about mobile finance management, mobile payments and how mobiles affect the in-branch banking experience. Despite the fact that this approach was greatly appreciated by the client as there is a high cost stigma related to UX research, and one reason why so many organizations turn to traditional market research when looking for people's perspectives, critics may state that the compromises made and the lean approaches taken could be detrimental to user-centered processes or even to the field of ethnography.

But without employing a certain level of flexibility and understanding, of viewing the client with the same attitudes as we do users, UX practitioners risk stagnation.

It's important to realize that in many large enterprises, concepts/goals have to be set in place before the project definition in order to achieve internal consensus and, consequently, funding. To help large institutions move towards more user-centered processes, practitioners need to be willing to adapt the same quick-witted, limber thinking that happens on the field. Fieldwork, by definition is chaotic, but we adapt and think on our toes, modifying as we go along without losing sight of the objectives. Naturally, we are trained to apply a certain level of creativity to our processes, which makes applying that very same creativity to whole approaches, projects or clients within our reach. The application of creative problem-solving, which at the end is what agile/lean approaches are, will become a greater requirement moving forward if we commit ourselves to helping large organizations and legacy sectors such as education, healthcare or finance embrace evolution.

MOVING FORWARD – CONCLUSIONS

The experience of working with Bank X has been challenging, rewarding and at times frustrating. It has forced us to adapt our working styles and processes in unprecedented ways, and made us confront our own established attitudes towards UX methods. Recently we received a new RFP from the bank, in which they overtly stated the intention to adopt a UX approach, but still struggled with what stage in the project to include UX and how to derive the full value from it in terms of product and service development. That specific RFP was commissioned by an individual department, showing that there is still a strongly compartmentalised approach internally, which will need to be addressed and re-addressed by consultants in each new project they take on, for quite some time to come.

Change is most definitely slow, and while our collaboration has resulted in several strong product and service outcomes, with a real impact on how Bank X approaches product and service development and company strategy, there is still much work to be done in each of the aforementioned roles.

As UX professionals we can play a vital role in large institutions' and complex systems' evolution toward a culture that is equally focused on user experience as on products' financial performance. But this role as agents of change is not a straight-forward process. We believe that multi-disciplinary teams have a strong value when creating user-centered business strategies, but that the "pollution" of methodologies needs to flow both ways, with the consultancy committing to a flexible, empathic approach to the client's traditional working methods, in order to move from mere educators to trusted partners. To be effective educators, it is important to offer the client the respect of understanding their mental models, history and training, and making an effort to catalyse a process of change while meeting them halfway. Henry Bauer, an emeritus professor of chemistry and science studies, recounts an instance where sociologists rolled their eyes in disregard at philosophers, remarking that they were "more likely to wage war on other tribes than to regard them as equals worthy of meaningful collaboration" (Bauer, 1990). In other words, the 'battle of the disciplines' is not only found between disparate disciplines, but also within the disciplines themselves, which is why we need forums for discussion such as Epic. To be educators to

institutions, we have to learn about different disciplines' mental models, learning cross-disciplinary comprehension and empathy— crucial to the future application of service design thinking to business challenges (Madano Partnership, 2012).

Instead, moderators require a behavioral change approach to adaptation and adoption, which gently nudges the subject to desired behaviors. This can be achieved through emails, phone calls, meetings, collaborative workshops, and various other forms of engagement where UX practitioners themselves embody the behaviors they would like to instill. As moderators we can gently guide institutions to redesign how they distribute business units and organize departments, by bridging communication gaps. Persistent engagement efforts can connect multi-departmental business goals and have a transformational effect on corporate professionals and their organizations. Our actions should be exemplary, in order to prove that a real UX approach is not about inserting interviews into linear procedural projects; that really thinking about people requires organizations to shift from dated assembly line models where individual departments have singular tasks with singular objectives. This process is slow, with consultants incrementally moving one step forward each time, building on the moves already made.

Even though banks are starting to reach out to UX consultancies, barriers to implementation of UX services and products remain, and UX consultancies must change approach to give their concepts the best shot at becoming reality. This requires flexibility, eagerness and capacity to adapt to new practices and develop new models of thinking, whilst simultaneously dialoguing with banks to accustom them to implementing a user-centred design approach. Within this change process, a framework for adding value can be that provided here: educators, moderators, and finally trusted partners, who can compromise as well as evangelize, to achieve the best outcomes possible in the context.

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