

## Design for Finance

Heloisa Candello

PhD, IBM Research, <hcandello@br.ibm.com>

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Design researchers encounter several challenges when starting a project focused on sensitive and private information. While doing field work, researchers use techniques to talk about sensitive and private subjects without letting participants feel uncomfortable and suspicious. The other challenge researchers encounter is to transfer the knowledge acquired in the field to the project team, since not always is possible for the whole team to be present during user studies. Financial information is considered as private and sensitive.

I will discuss how design methods and techniques were applied to shape the user experience of two financial technologies. First, I will show a case study where a research team applied service design tools through the design process of new financial service for the poor. Service design tools were applied to immerse the research team into the reality of small business owners, which were also micro credit customers, living in poor neighborhoods of Northeast Brazil. Such tools were helpful not only to enforce a user centered approach for the project but also to understand the stakeholder's expectations and aims. Design activities consisted of contextual interviews with small business owners and research team interaction and ideation, including: fieldwork debriefing with pictures; journey maps; personas; scenarios; service design blueprint; wire frames and mockups. I will present lessons learned from the application of this user centered design process supported by service design tools.

Additionally, at IBM we are interested in the blurred connections between human and machines that result in better decision-making. Through a series of user studies we explore the nuances of human-machine interaction to better inform the design process of a Cognitive investment advisor. The aim of the user studies was twofold understanding the everyday practices that avoid people to think and make better investment decisions and how a system should behave to help people to make more conscious investment decisions. Three qualitative user studies were conducted with young adults in Brazil. The

first study was a set of semi-structured interviews aimed to understand everyday practices, motivation stoppers and interaction channels to make investments. The second study had the intent to gather user's impressions of three different design concepts. The third study was designed to examine a dialogue interface mediated by a Cognitive investment advisor using the Wizard of Oz technique, in which a human simulates the system's intelligence through a computer interface. Participants believed they were interacting with a functional system. Results provided insights and recommendations for designing future cognitive investment advisors. Those two experiences enabled multidisciplinary teams to create new financial services based on real people.

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