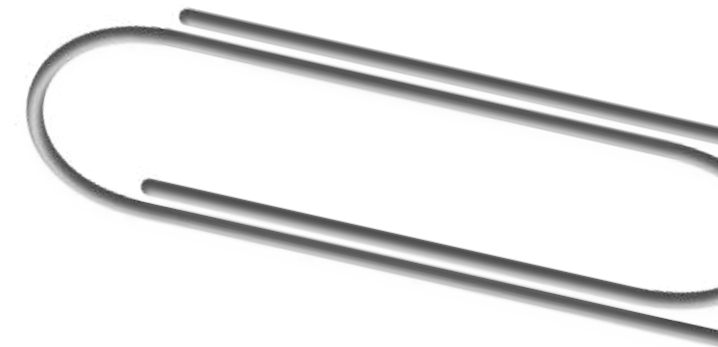


DUAL-TRACK ROADMAP

toolkit



WELCOME

We are from...

Core experience & innovation



Litus Tan



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Boezennec



ivy Hayley



Isabel Tan



Muhammad
Badruddin
Ramle



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About us

As enablers of the bank, we support stakeholders in their digital transformation and innovation endeavours.

We practice a user-centric, dual-track approach in our research and design process.

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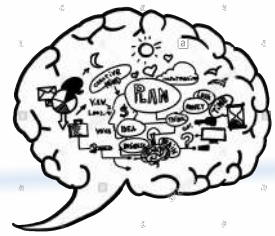
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INTRODUCING OUR

DUAL-TRACK ROADMAP

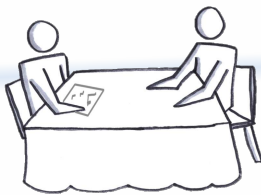
1 Discovery track

Plan



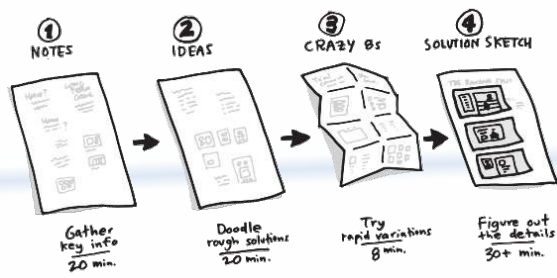
Set the project in the right direction by working out a UX backlog, roadmap and timeline of sprint cycles with the product owner. We should strive to align expectations between business stakeholders.

Research

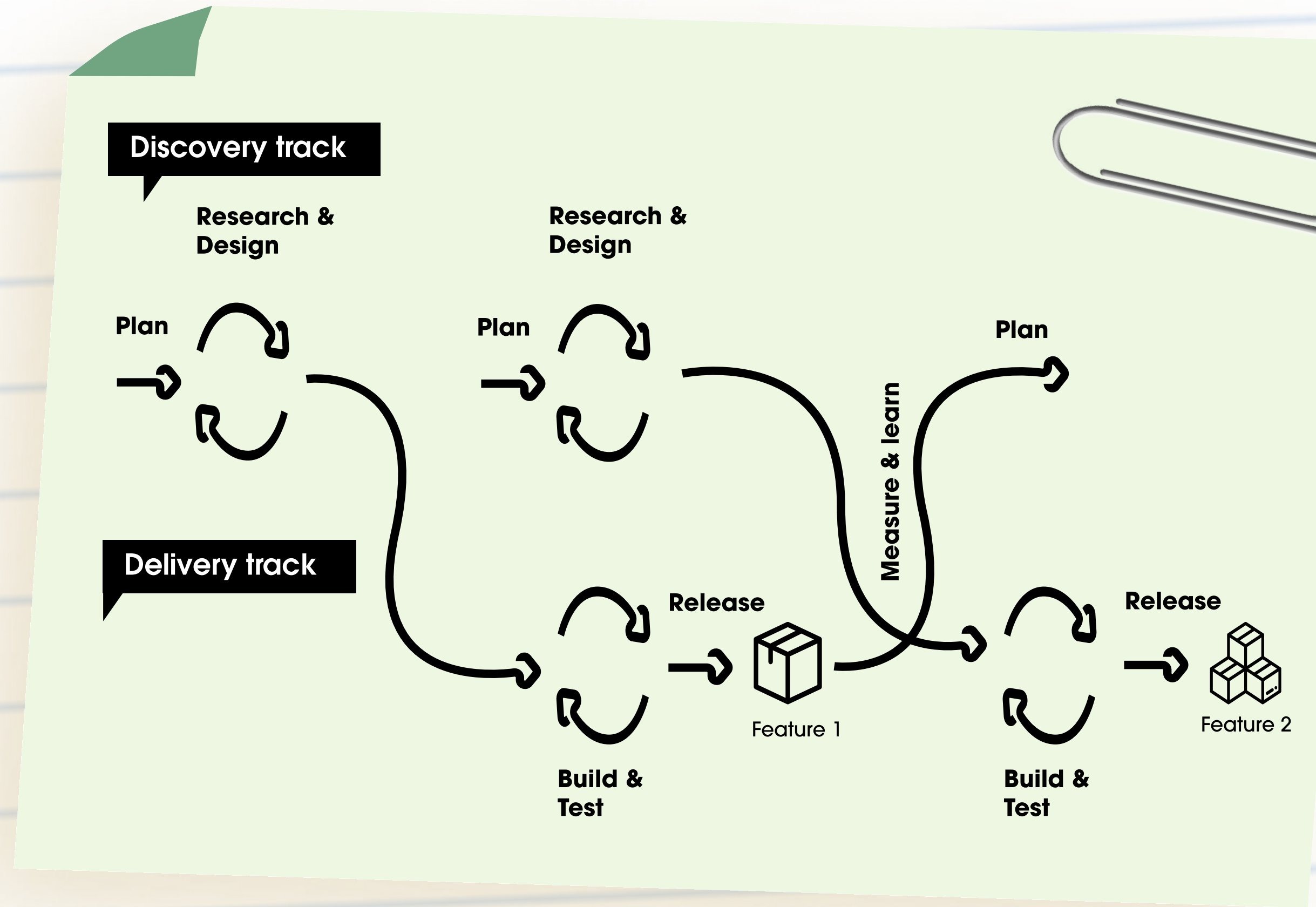


Understand the big picture of all the problems by speaking to users and finding out what are the underlying issues they are facing.

Design



We diverge into various solutions and validate these ideas with users later. We repeat this until we find the perfect solution and its key features required.



2 Delivery track

Build



Identified and prioritised features from validated prototype gets pushed to delivery backlog for developers to work on in scrum. Your job here is to track and monitor progress.

DISCOVERY TRACK

Outcomes

- Validated key user personas, expectations and hypotheses
- Client feedback prioritised into top 3, expected gain & pain relievers
- Tested prototype with users (facade / mock up)
- Prioritised user stories and key features for product backlog
- Accelerated learning of what works and what does not based on emotion & function

Hypotheses 1	Hypotheses 2	Hypotheses 3	Hypotheses 4
Hypotheses 5	Hypotheses 6	Hypotheses 7	Hypotheses 8
Hypotheses 9	Hypotheses 10	Hypotheses 11	Hypotheses 12

Name	Needs, Pains, & Goals
Demographic & Psychographic Details	Behaviours & Actions

1 Clarify business assumptions & define user personas
Assemble an initial Point of View (POV) regarding the business problem and user needs to validate

Semi-structured: Introduce, Main, Closing
Be neutral, observe, dig deeper

2 Interview clients
Gain deeper understanding into business problems and the users' behaviour.

Define the Core Functional JTBD		Define Outcomes	Define Emotional Jobs
When trying to...	In this situation...	People struggle to...	And want to feel and be perceived as...
Verb + Object	+ Contextual Clarifier	Direction + Metric + Object	Emotion + Context

3 Verify jobs-to-be-done & key expectations
Set out assumptions and hypotheses to prove or disprove.

Skip & measure	High value	Test
	Low risk	High risk
Keep in view	Low value	Discard

4 Identify key expectations
Identify converging expectations / satisfaction drivers from customer interviews, field observations, ethnographic research, etc.

	Stage 1	Stage 2	Stage 3
Doing			
Feeling			
Opportunities & Pain Points			

5 Map current customer journey
Understanding the holistic experience of users who are interacting with the product.

	Stage 1	Stage 2	Stage 3
Doing			
Feeling			
Expected impact			

6 Map targeted user journey
Map the future experience of users, addressing key pain points

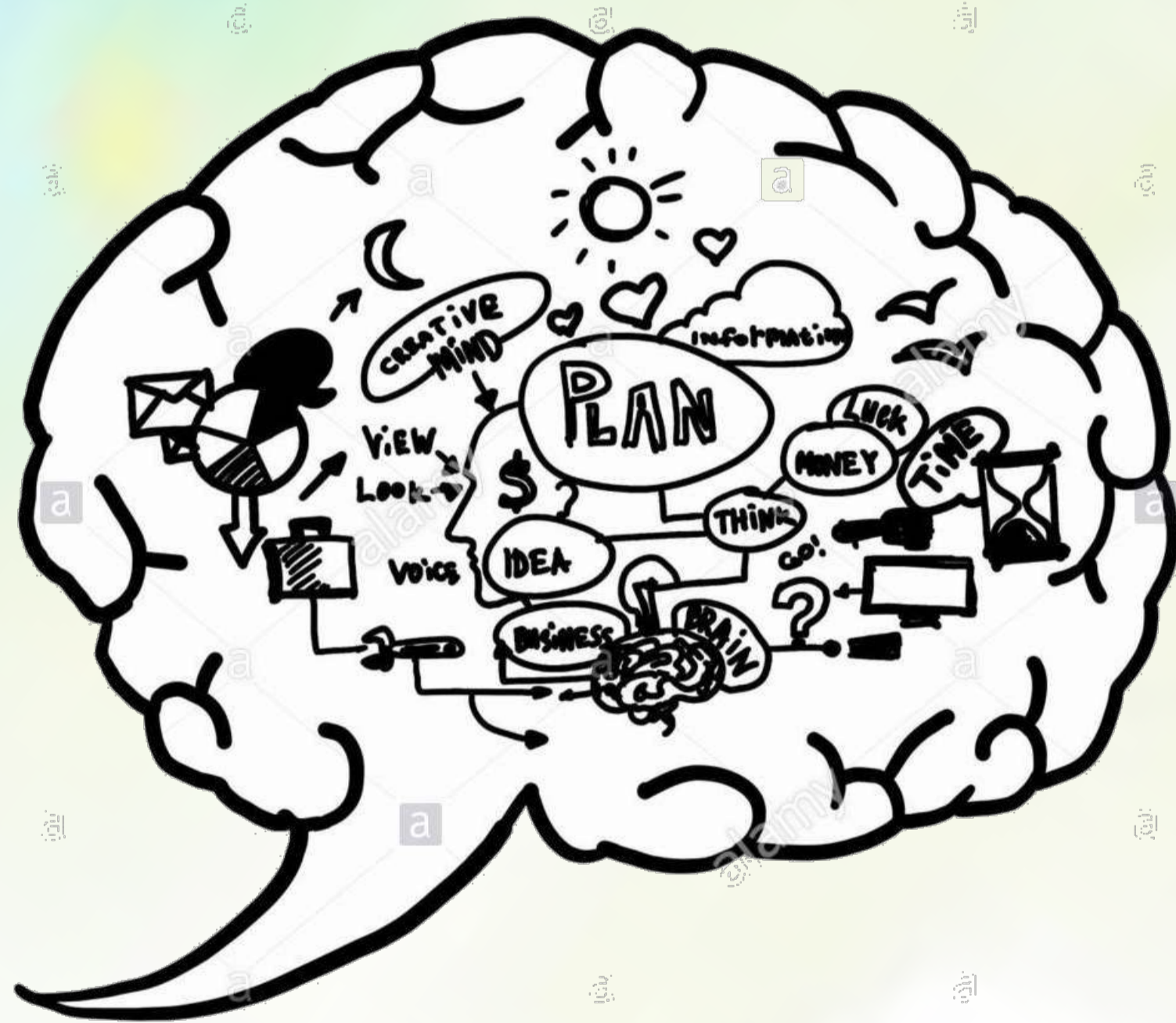
7 Build wireframe and prototype
Model your ideas with a close replica of what the end product will look like for less costly user testing.

8 Test and validate prototype
Identify tasks and metrics to test against with users on scorecards to discover what works and what does not.

	Stage 1	Stage 2	Stage 3
User Assumptions			
User Tasks			
Key Features (User stories)			

9 Identify key features for the P1 step of the journey
Map and prioritise user stories with key features for product delivery. This helps you monitor and track progress.

DISCOVERY TRACK PLANNING



Planning

Objective



Good research and design processes always start with clear goals and objectives for everyone to work towards. Objectives define strategies or steps to attain the identified goals.

Remember, they should be SMART (specific, measurable, achievable, realistic and anchored within a timeframe).

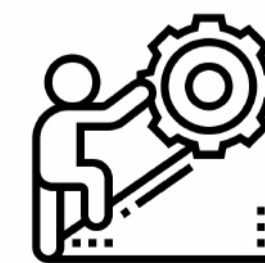
Set your metrics



They are statements about specific desired outcomes which help ensure business objectives are met. There are 4 distinct ways of metrics that are commonly employed:

- a) **Cumulative** - e.g. adoption rate over a duration;
- b) **Measurement** - e.g. daily click-through rates;
- c) **Rating** - e.g. scale of 1 to 5;
- d) **Binary** - e.g. Pass/fail

Known challenges



Evaluating success metrics takes time and documentation effort. Certain user analytics tools and resources provide real-time tracking and monitoring of product performance. However, they may be subjected to availability.

DISCOVERY TRACK RESEARCH



Research Overview

First, map these...



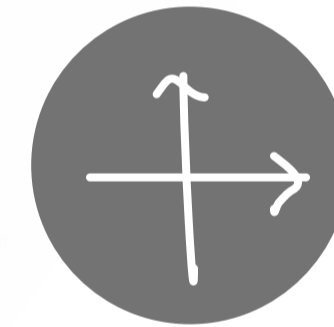
Hypothesis
& persona



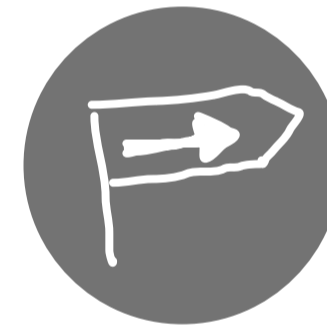
User
interview



Jobs to be
done



Ranking &
Prioritisation



Current
journey

Before...

Design



Targeted
journey



Wireframe
& prototype



Test &
validate



User story
map



Clarify business assumptions and define user persona

Everything starts with an assumption, followed by a series of hypotheses. Ultimately, we test them.

The best persona is built from real data. However, sometimes we begin with some assumptions in the form of proto-personas, and update after our interviews.

MAP USER RESPONSES

Problem statement

My target audience will be?

The main problem my customer is facing is?

Why can't my customer solve this today?

Goals, opportunities, objectives

The measurable outcome my customer wants to achieve is?

My customer's needs may be solved with?

My primary customer acquisition tactics will be?

Potential risks

My biggest technical or engineering risk is?

My biggest risk to financial visibility is?

My primary competition will be?

Business implications

My earliest adopter will be?

I will make money (revenue) by?

I will beat my competitors primarily because of?

ABOUT

Needs & Goals

Frustrations

Key Characteristics

●

●

●

High
Medium
Low

Wealth worries

Wealth planning priorities

Personality

Preferred apps

Assumptions and hypotheses

- ◆ The aim is to assemble an initial Point-of-View (POV) regarding the business problem AND user needs.
- ◆ Identify the (a) problem statement, (b) goals/objectives/opportunities, (c) potential risks and (d) business implications.
- ◆ These high level assumptions/hypotheses has to be validated through subsequent user interviews.

User Persona

- ◆ If no user data is available, start with a proto-persona, that is, a hypothetical persona that assumes the targeted user's needs, pains, gains, behaviours and other personal profile. Like your assumptions and hypotheses, this should be tested
- ◆ Always map your user persona and/or update your proto-persona with real data eventually.

Assumptions & Hypotheses



Digital version on Miro

You are hoping to assemble an initial Point-of-View (POV) regarding the business problem and user needs. Hence, these will be high level assumptions/hypotheses to be validated with user interviews that you triangulate against.

Problem statement



My target customer will be...

Streamline different customer segments into a focused user persona

The main problem my customer is facing is...

List customers' pain points

Why can't my customer solve this today?

Elaborate pain points with potential constraints

Goals, objectives, opportunities



The measurable outcome my customer wants to achieve is?

List customer's goals, needs and desires

My customer's needs may be solved with?

List high-level concept ideas without going specific into feature requirements

My primary customer acquisition tactic will be

State your entry points/touch-points that delivers your main value proposition to new customers

Potential risks



My biggest technical or engineering risk is?

Any potential limitations to IT/engineering delivery?

My biggest risk to financial visibility is?

Any factors limiting you from assessing future financial performance? (e.g. uncertain capital funding, new/uncertain market)

My primary competition will be?

Benchmarks, potential substitutes, old (as-is) solution etc.

Business implications



My earliest adopter will be?

It can be existing internal stakeholders for an existing platform or pilot users for a new product

I will make money (revenue) by?

It could be sources of income, or source of funding/capital for office productivity/BAU projects

I will beat my competitors primarily because of?

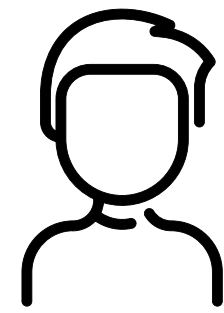
Why will your users adopt your new solution over their existing solution? Why is your new solution going to be better than others?

Research

User Persona



Identify your target user and convert your problem statement into key objectives.



Name:

A quotation that captures this user's personality



User profile:



Preferred Channels:



Background:

Background story of your persona, e.g. Nick is a father of two young children and the sole bread winner of the family. He owns a manufacturing factory and spends long hours attending meetings with stakeholders.

User goals and expectations:

E.g. To book my plane tickets at a good price, plane bookings should be fast and straightforward to be completed within an hour, comfortable flight experience, efficient customer service.

Frustrations:

E.g. Confusing navigation of booking website that resulted in accidental booking of optional services, crying babies on flight, lost luggages

Needs

E.g. To secure flight booking at a moment's notice, finding the best seats or price deals, to check my emails while on flight, to quickly catch my next flight on transit.

Feelings:

E.g. Stressed, concerned, frustrated, exhausted

Personality:

E.g. Passionate, motivational, giving, loving, optimistic, serious

Research

Design



Interview clients

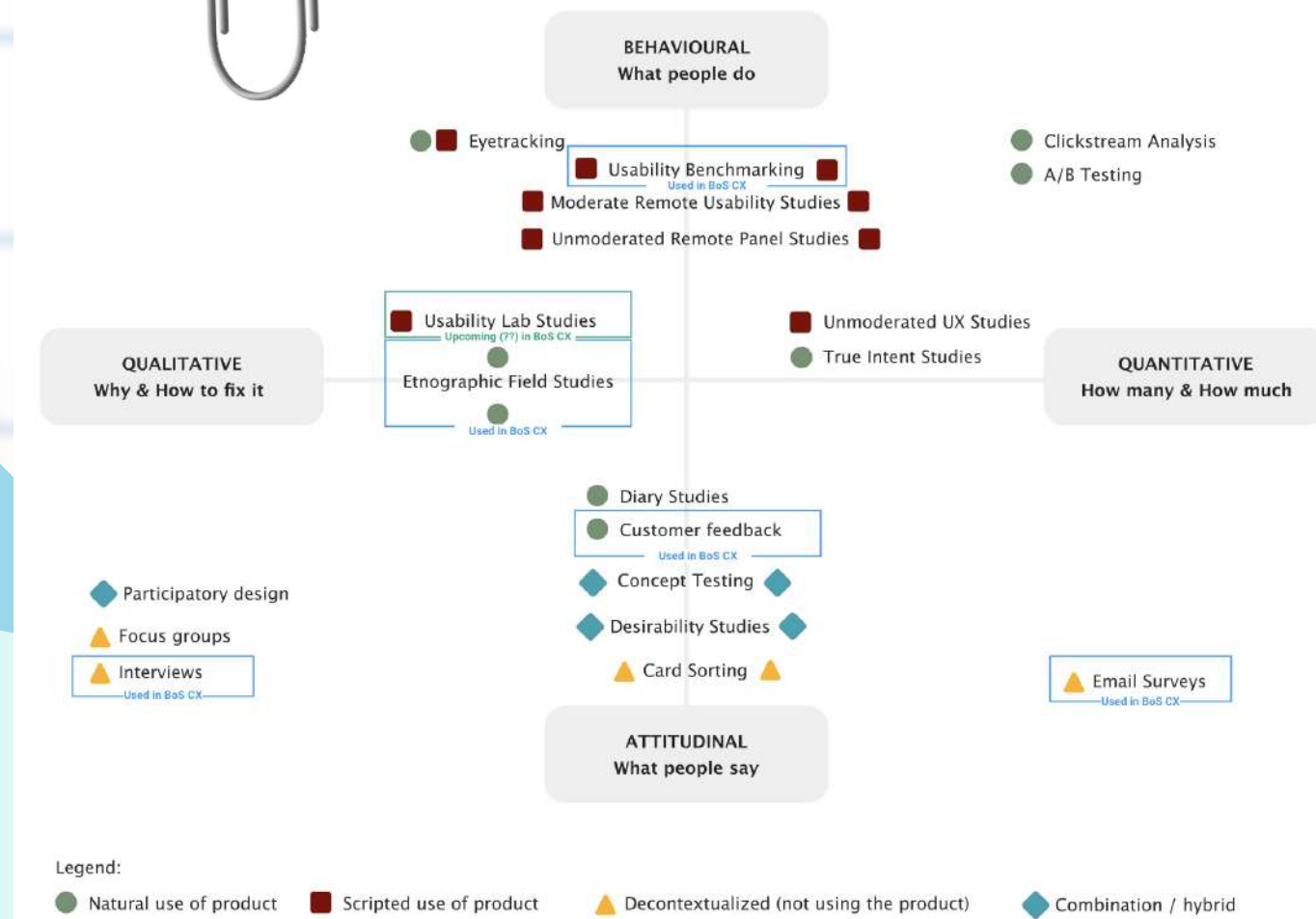
Plan your interview sessions and questionnaire. Stay unbiased.

Be attentive to details and observe beyond your user's words.

There will be polarised opinions and contradicting feedback, but all is well and good.

Extra reading:

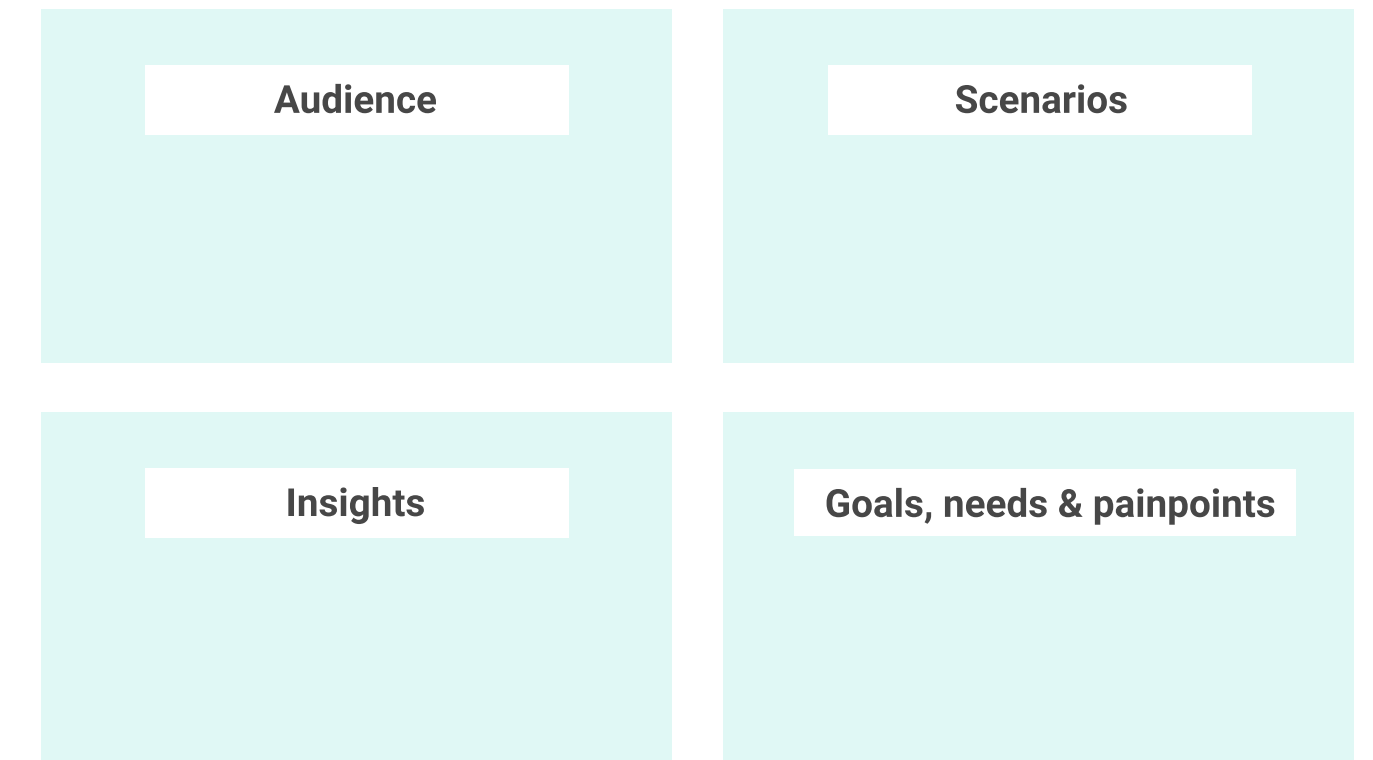
- Talking to Humans by Giff Constable
- Testing with Humans by Giff Constable



Select research method

- ◆ Select the appropriate research method based on qualitative, quantitative, behavioural and attitudinal requirements

MAP USER RESPONSES



Map user responses

- ◆ Map your user responses by audience, scenario, insights, goals, needs and painpoints

Conducting an interview right...

Interview structure

- ◆ **Introduction:** introduce yourself, state goals, liabilities, warm-up
- ◆ **Main part:** start with broad questions. Include questions you want answered so you can validate your assumptions
- ◆ **Closing**

Asking questions

- ◆ Don't ask leading or directed questions
- ◆ Ask open-ended questions and avoid yes/no questions
- ◆ Don't make assumptions, clarify when in doubt
- ◆ Have a set of questions you use everytime and ask from multiple angles

Mindset

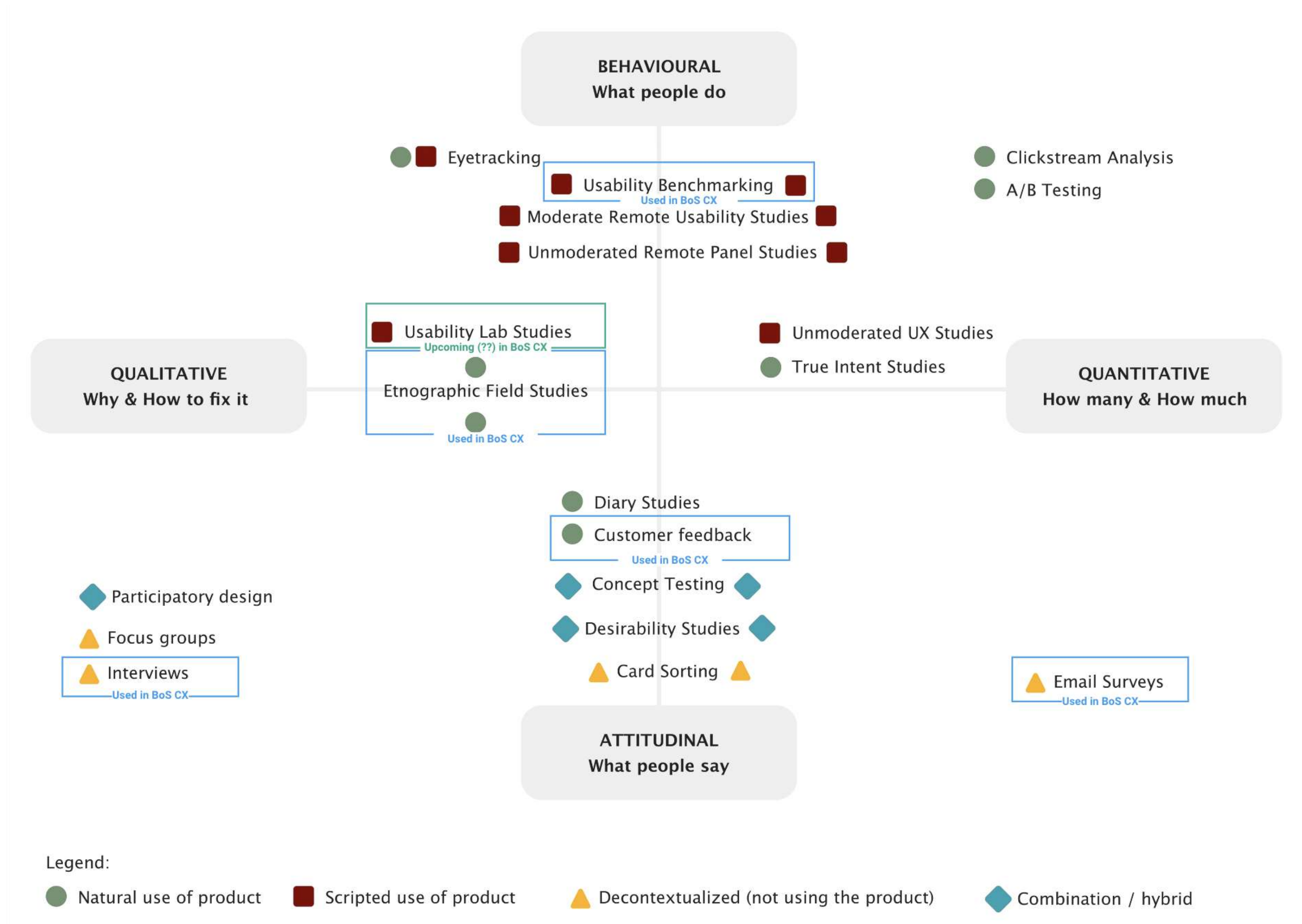
- ◆ Do not follow script strictly
- ◆ Dig deeper if you find something interesting with follow-up questions
- ◆ Ask why multiple times to find the root cause
- ◆ Pay attention to the body language and other non-verbal cues 8

Research methods: 1 of 3



Digital version on Miro

Select the appropriate research method based on qualitative, quantitative, behavioural and attitudinal requirements.





Constructing an interview/script

Follow a **logical structure** to create a flow
Split interview into **parts**.

Introduction

- ◆ What is the **goal**?
- ◆ How will you **use** the collected data?
- ◆ Ask **permission** for recording
- ◆ Explain that there are **no bad** answers
- ◆ **Warming up**: introduce questions

Main part

- ◆ Start with a **broad** overview question
- ◆ Make sure you include the questions **you want answered**, issues you want to cover, so you can validate your assumptions

Closing

- ◆ Do the participants have **any questions**?
- ◆ Thanking
- ◆ Contact information

Questions



- ◆ Ask about **past experiences**
- ◆ Ask them **to show** how they actually accomplish the task
- ◆ Ask **open-ended** questions (e.g. can you tell me how you...)
- ◆ Try to understand the **motivations**: what is he/she trying to achieve? Why?
- ◆ Ask them to **compare 2 things**



- ◆ Do not ask **leading questions** (that suggests the answer)
- ◆ Do not ask what **they want**
- ◆ Do not ask if they **would buy** it (they do not see the future)
- ◆ Do not ask how much they would **pay** for it

The right mindset

- ◆ You can always **ask follow-up** questions.
- ◆ **Ask why** (multiple times) to try to find the root cause
- ◆ You can **reframe** your question, and ask again
- ◆ **Do not interrupt** the participant. In case of misunderstanding, let him/her finish, then paraphrase your question
- ◆ **Do not follow** the script strictly. Be ready to discover surprising insights.
- ◆ **Dig deeper** if you find something interesting.
- ◆ Pay attention to the **body language** and other non verbal cues
- ◆ It is a **conversation**, not an examination!
- ◆ A nice trick: ask the participant what he/she would do if he/she had a **magic wand**, in an ideal world, how he/she would do something.

Map findings



Record and map the responses captured from your user interview into the below framework



User

Age, gender, family structure, relationship, demographics, etc



Scenario

Before - during - after, daily schedule, purposes etc



Insights

Emotions, thoughts, reactions etc



Goals, Needs & Pain Points

List down user's key goal, top needs and pain points



Jobs-to-be-done

The purpose is to provide stakeholders a clear problem statement to prioritise and work on.

Here, you define at least 1 JTBD for each target user. At this stage, your JTBDs should still be solution-neutral and reside at a higher level.

* This is also the time to update your user persona if you have previously done a proto-persona.

DEFINE MAIN JOBS-TO-BE-DONE

1. Categorise insights	2. Define customer jobs	3. Select & define jobs-to-be-done for each user		
		Core JTBD	Outcomes	Emotional jobs
Functional insights		When...are trying to... in a situation where... they struggle to... and want to feel... and be perceived as...		
		=====	=====	=====
		=====	=====	=====
Emotional insights				

Capturing functional and emotional insights

- ◆ Make sense of all data and digest them into jobs-to-be-done (JTBD) statements that captures the **functional** and **emotional insights** of the user.
- ◆ **Step 1:** Cluster your interview data by functional and emotional categories. Functional insights are goals and problems of your user, and is independent of any solution you may have. Emotional insights describe how your user wants to feel and be perceived while executing the functional job.

For example, frequently being late to a destination is a functional insight. Meanwhile, feeling of anxiety for being late is an emotional insight.

- ◆ **Step 2:** We want to translate various insights into key customer jobs here based on hindsight. Example, getting a destination on time to avoid anxiety.
- ◆ **Step 3:** If the functional job is executed poorly, it negatively impacts the emotional job and creates negative emotions. A full JTBD statement helps to show this connection.

Jobs-to-be-done



Jobs-to-be-done helps you identify and capture the functional and emotional insights of customer jobs to make subsequent prioritisation easier.

- ◆ Define 1 JTBD for each target user. Hence, you may wish to reuse this template for multiple user personas.
- ◆ At this stage, your JTBDs should still be solution-neutral and reside at a higher level.

When	are trying to...	in a situation where...	they struggle to...	and want to feel....	and be perceived as....
Example client prospects	E.g. open a joint-account with BoS	E.g. they are busy but required to provide personal information of other family members on behalf	E.g. fill in all required information without errors and coordinate with family members to provide private personal details	E.g. confident, secured and assured in doing the task right	E.g. accurate and reliable by MAs/RMs

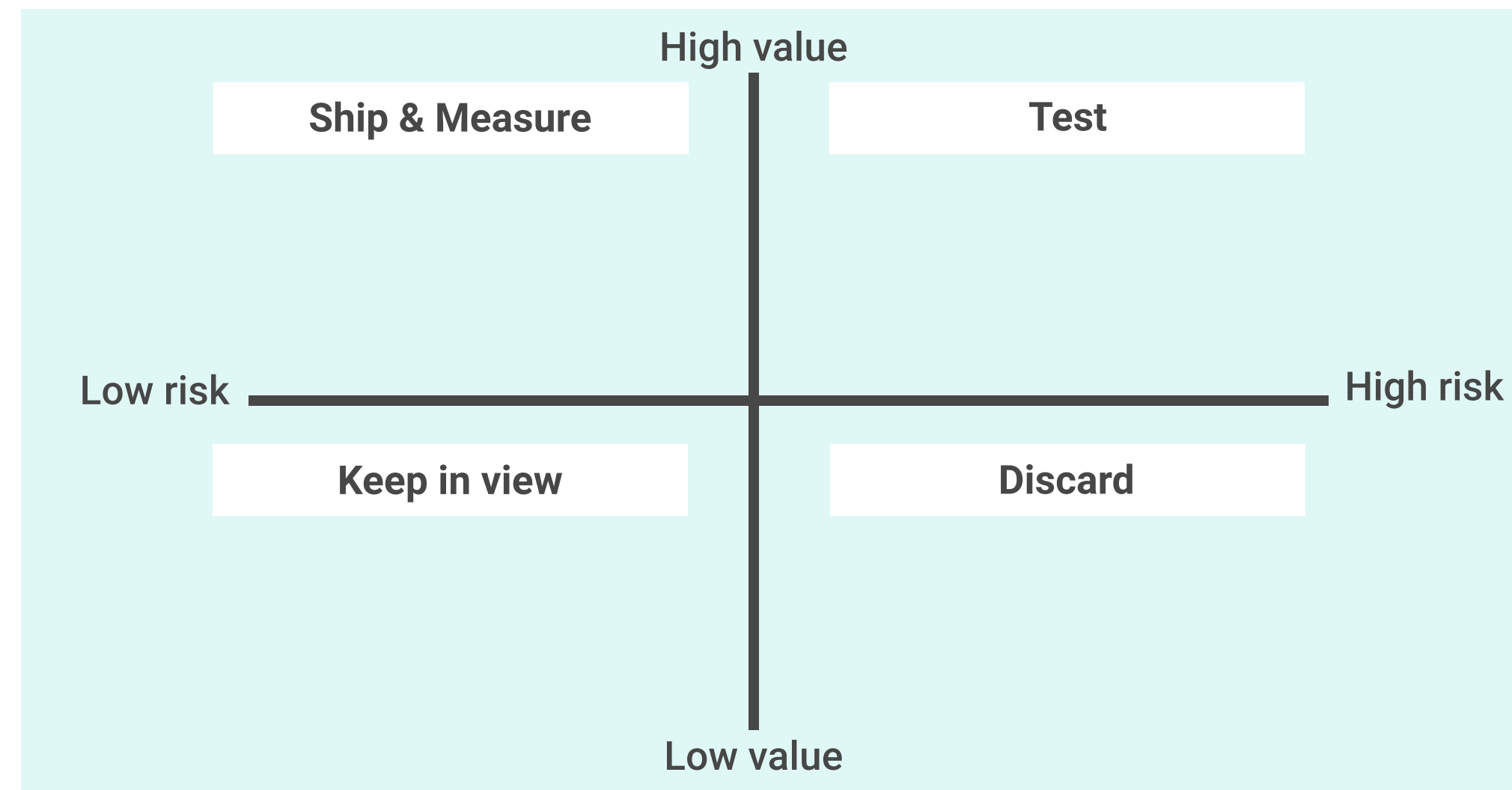


Ranking & prioritisation

No matter how huge the project is, we need to prioritise the most important job requirements to focus on.

Assessing the jobs by value and risks help key stakeholders understand the significance and impact of each job requirements to make better decisions.

HYPOTHESES PRIORITISATION



Ship & measure

- ◆ The level of confidence is high about these hypotheses. We build, launch and measure them. Don't spend your discovery cycles here.

Keep in view

- ◆ These hypotheses don't add significant value but are also low risk so don't require discovery efforts. Some of them won't differentiate you in the market, but are necessary to keep you on par with the industry. Don't test, and don't build if unnecessary.

Test

- ◆ These hypotheses have the promise of a big return but also pose significant risks. You should focus your learning and discovery activities here.

Discard

- ◆ These hypotheses provide little value and pose a high level of risk to your business or product. Don't spend any more time on them.

Ranking & Prioritisation



Digital version on Miro

Sort your identified customer jobs based on risk and impact value to the business. This method is commonly used to help key stakeholders assess the significance of each released feature.

Ship & Measure

Don't spend time on discovery, just built, launch and measure.

High value

Test

Promises big return, but needs to be validated due to high risk

Low risk

High risk

Keep in view

Low risk, low value - don't test, don't built if not necessary

Discard

High risk, low value not worth any effort spent

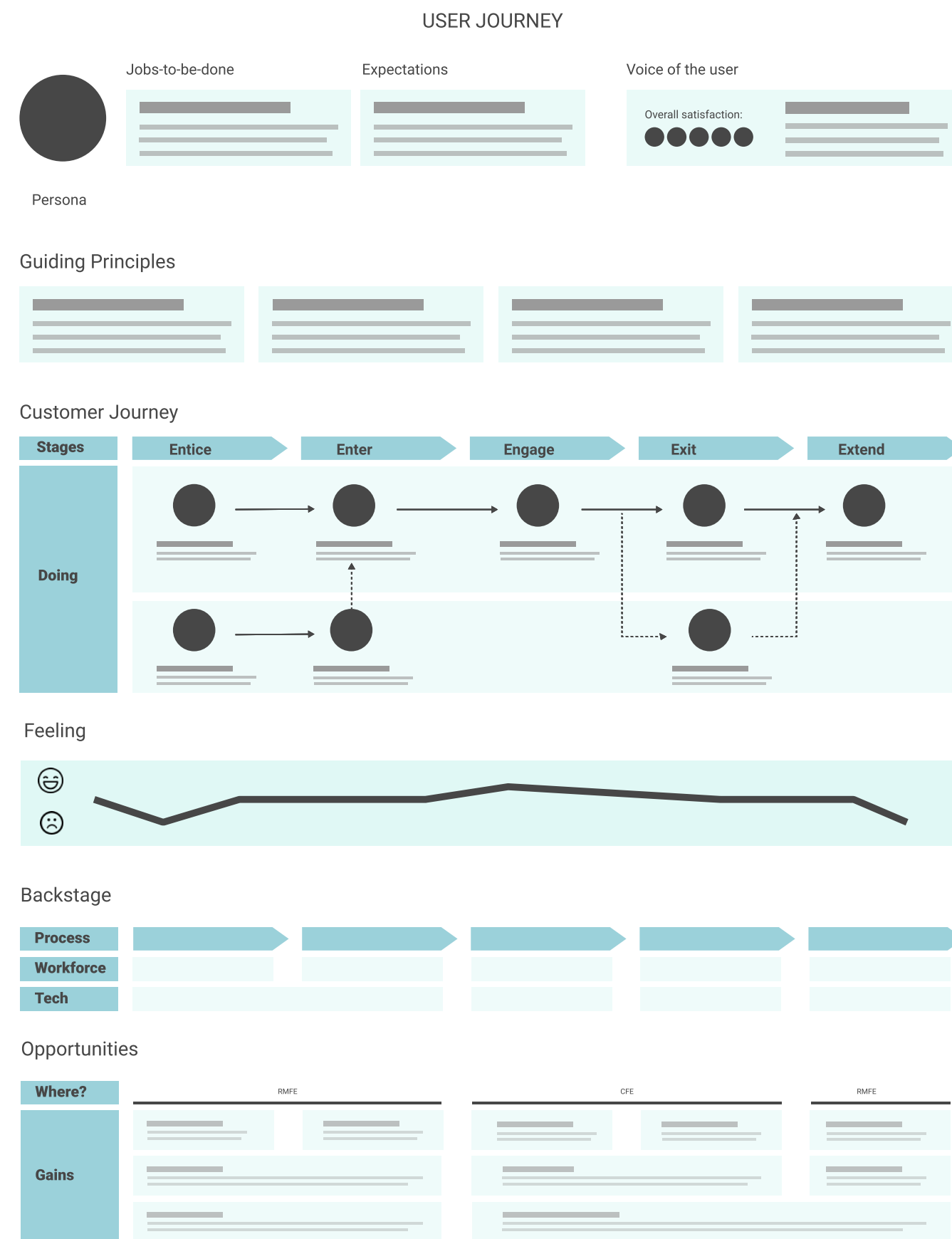
Low value



Current user journey

A user journey map begins before your user's direct interaction with the product.

We by map the current end-to-end journey of the user to get a holistic view of the customer's experience.



Top-level summary of your persona and job-to-be-done

- ◆ The journey map starts with a high-level summary of your user persona, covering the main jobs-to-be-done, expectations and snippets of your users' sentiments in the form of quotes or satisfaction rate.

1. Stages

- ◆ A one-worded verb to describe key actionables for a particular stage at a high-level. The journey can be broken down into 5Es - **Entice**; **Enter**; **Engage**; **Exit**; **Extend**.

2. Doing

- ◆ The main section of the journey map. Go into details of each stage by describing the tasks, stakeholders involved and flow. This is represented by icons, sequential arrows and annotations.

Show interactions across 2 sections: customer flow and front-stage (i.e. internal staffs) flow.

3. Feeling

- ◆ Represented by a graph indicating happiness level against time. Describe the emotions in each stage if you must.

4. Backstage

- ◆ The process, workforce (i.e. manpower and time taken) and technology (i.e. CFE, RMFE) taking place behind-the-scenes. Keep this short and succinct.

5. Opportunities

- ◆ Identify key opportunities of each stage to prioritise and/or work on in the subsequent design sprint. Keep this open and do no pigeon-hole yourself into specific solutions at this stage!

Current state journey



Digital version on Miro

Map the current state of the user journey to identify opportunities in each stage.

Title: _____

Job-to-be-done:

Expectations:

Voice of the user:
Overall satisfactions
○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

Stages:

E.g. Log in > Browse options > Select and book > Confirm

Doing

Describe in detail the steps and actions that happen behind each phase. You may wish to illustrate in 2 segments - **users** and **frontstage**.

Feeling
Opportunities Backstages



Process:

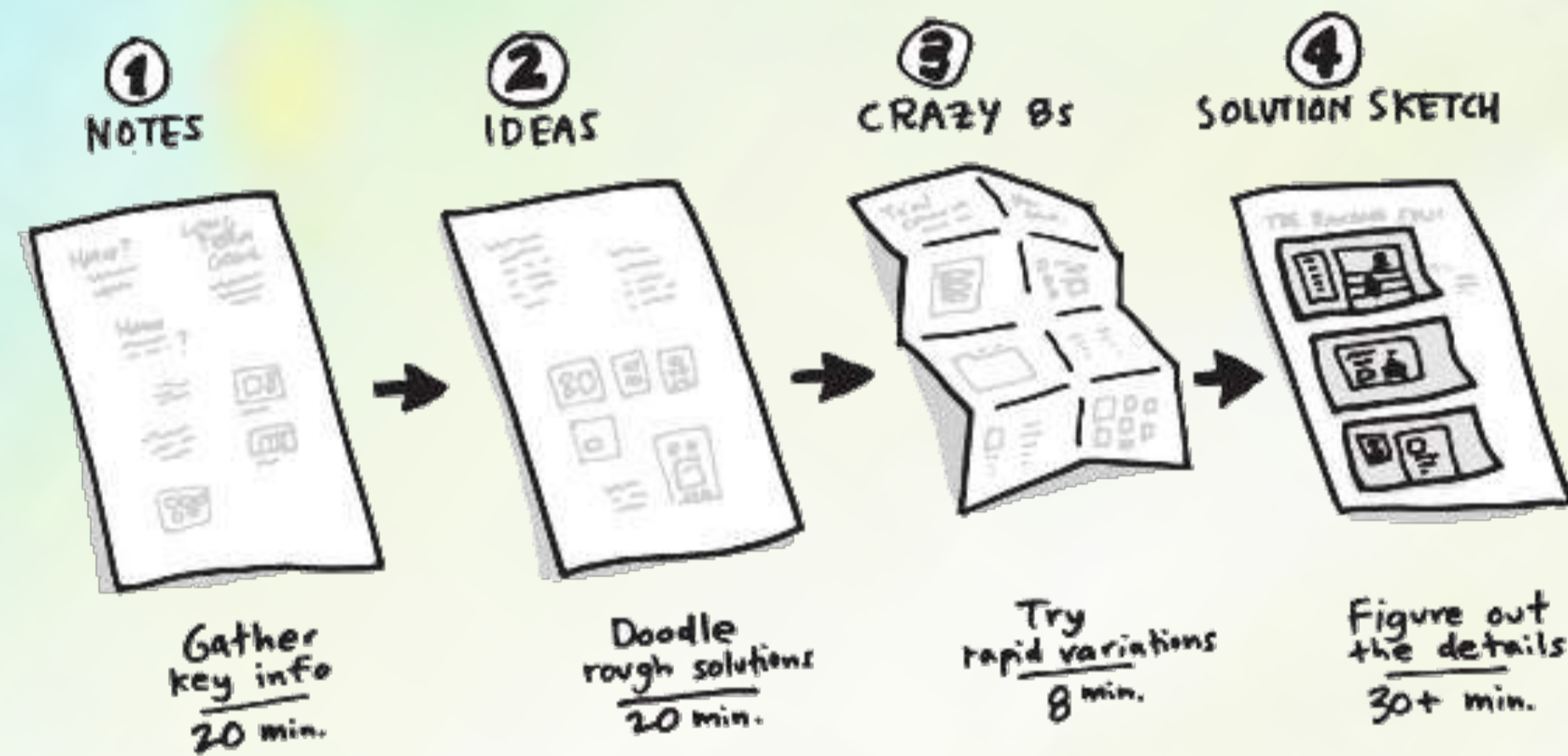
Workforce:

Technology:

Where:

How:

DISCOVERY TRACK DESIGN



Design Overview

Research



Hypotheses & persona User interview Jobs-to-be-done Prioritisation Targeted journey

Now, develop your...



Targeted journey



Wireframe and prototype



Test and validation



User stories map



Target user journey

After you have gathered some user insights and prioritised jobs-to-be-done, you should have a better idea of what needs to be addressed in a customer's experience journey.

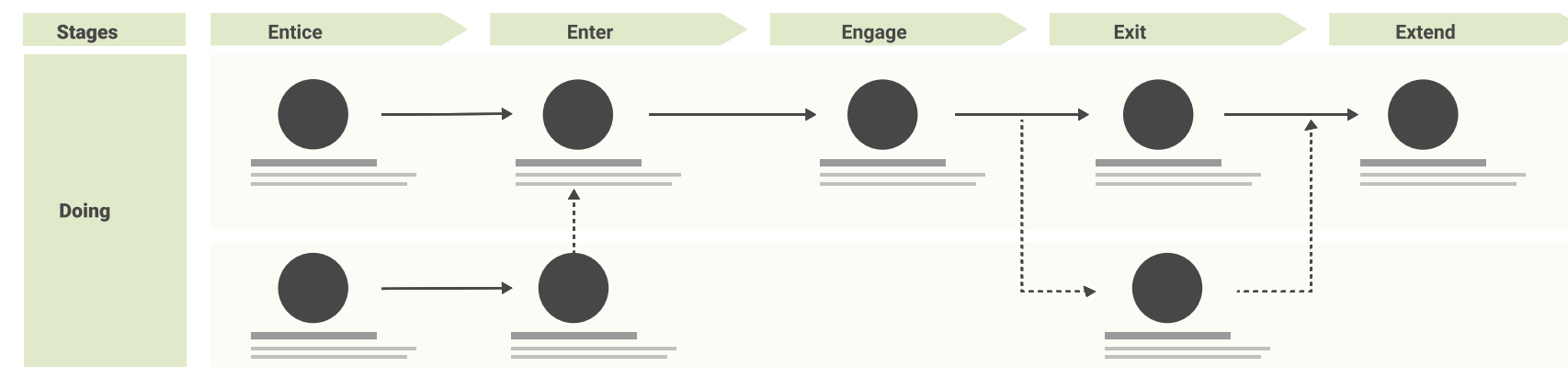
Ideate and map the future experience of users, addressing key pain points.

USER JOURNEY

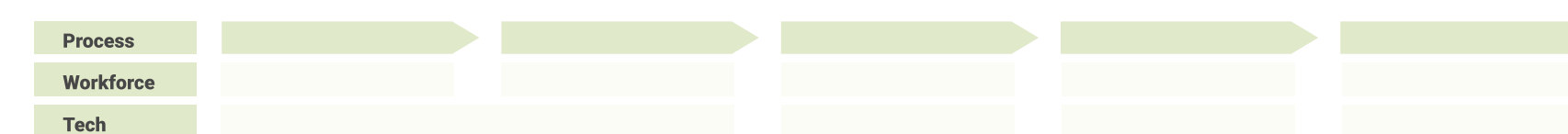
Guiding Principles



Customer Journey



Backstage



Benefits



1. Stages

- ◆ A one-worded verb to describe key actionables for a particular stage at a high-level. The journey can be broken down into 5Es - **Entice**; **Enter**; **Engage**; **Exit**; **Extend**.

2. Doing

- ◆ The main section of the journey map. Go into details of each stage by describing the tasks, stakeholders involved and flow. This is represented by icons, sequential arrows and annotations.

Show interactions across 2 sections: customer flow and front-stage (i.e. internal staffs) flow

3. Backstage

- ◆ The process, workforce (i.e. manpower and time effort) and technology (i.e. CFE, RMFE) taking place behind-the-scenes. Keep this short and succinct.

4. Benefits

- ◆ This is the chance to justify your proposed journey! Highlight the measurable gains users get to experience for specific stages. Don't forget to indicate where this would take place.

Targeted state journey



Brainstorm and map a new user journey experience to recommend.

Title: _____

Guiding principles

Stages:

E.g. Log in > Browse options > Select and book > Confirm

Doing

Describe in detail the steps and actions that happen behind each phase. You may wish to illustrate in 2 segments - **users** and **frontstage**.

Benefits Backstages

Process:

Workforce:

Technology:

Where:

How:



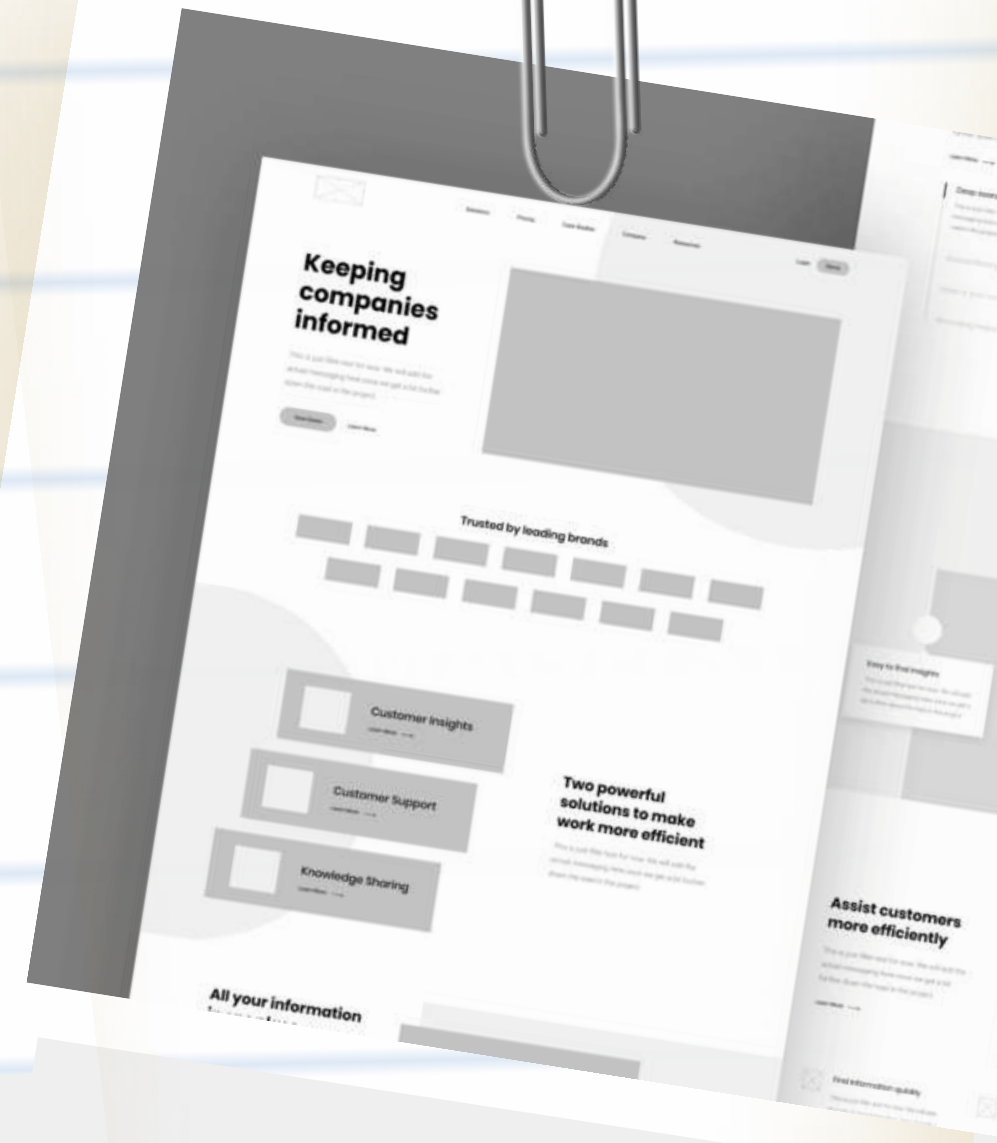
Wireframe and pretotype

Translate your targeted user journey into a minimally viable pretotype (MVP) to test. Here, you model your ideas with a close replica of what the end product will look like for less costly user testing.

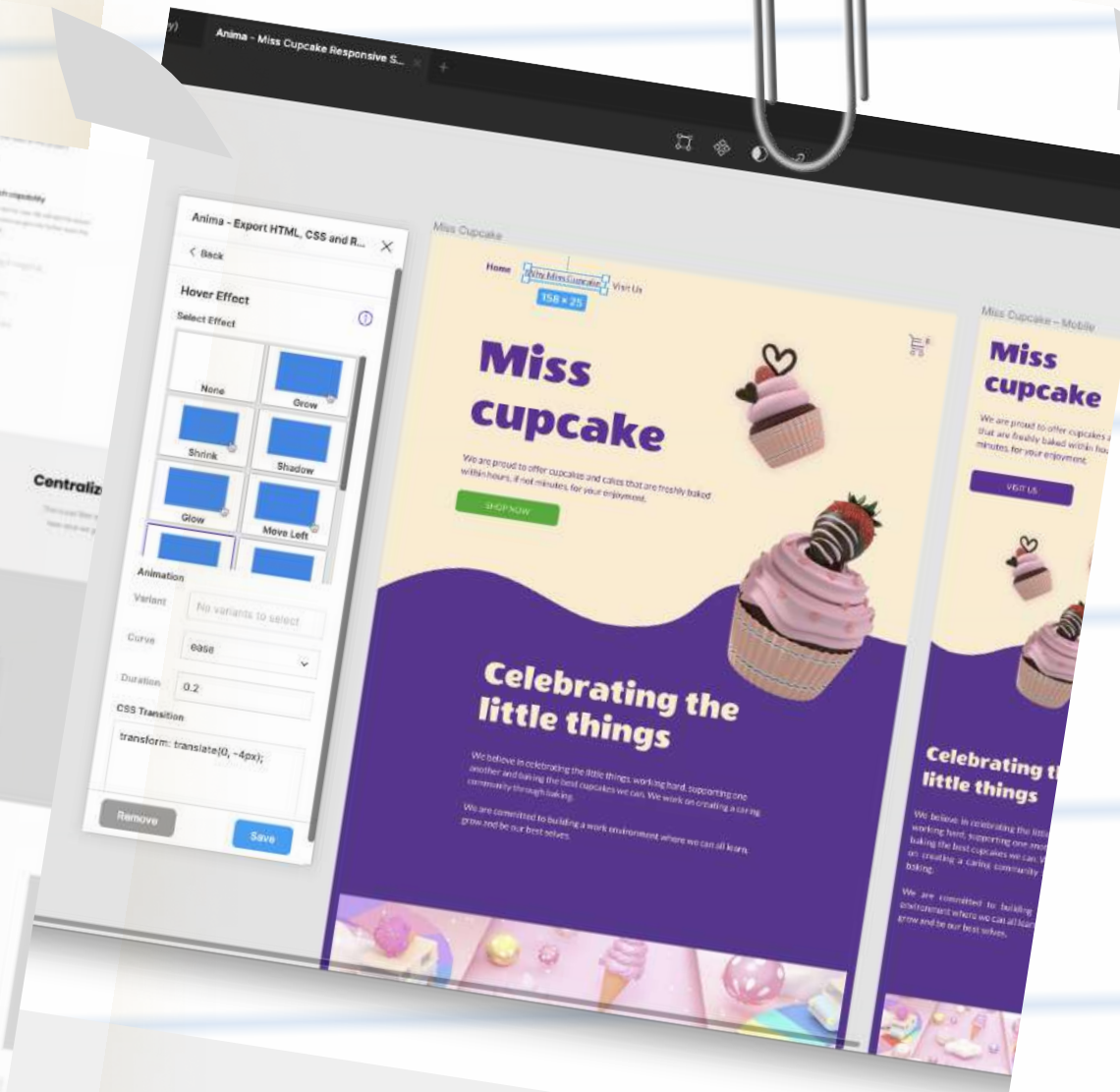
You should select the fidelity level according to the maturity of your project.



Low-fidelity
Sketches

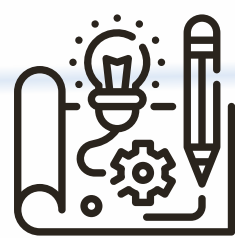


Mid-fidelity
Wireframe



High-fidelity
Clickable pretotype

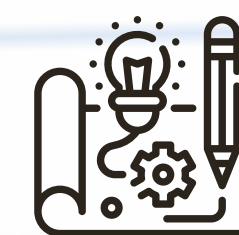
Low-fi materials



Any stationery from home or your neighbourhood bookstore will do! Our typical sketch kit usually consists of sticky notes, pencils, erasers, Sharpie markers and some mahjong paper.

NIL

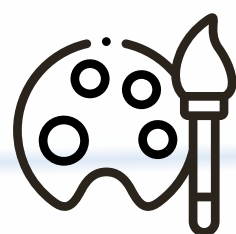
Interactive pretotype platform



Figma is our recommended platform to build an interactive prototype. It's easy to learn and supports real-time collaboration between you and your teammates. Most importantly, it's 100% free.

[figma.com](https://www.figma.com)

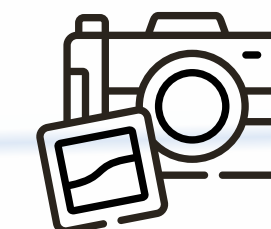
Vector icon designs



We love Noun Project and Flaticon when it comes to icon resources. Their massive collection of icons can help speed up your prototyping pipeline. We also have an [icon library on Figma](#) that is approved for the team's design standards.

thenounproject.com | flaticon.com

High-definition photos



Unsplash is the clear winner in this area. Fully royalty-free and high-quality photography at no cost. Who says free stuffs can't be great?

unsplash.com



Test and validate

Actions speak louder than words, so let us conduct a small experiment with our users to validate our pretotype.

We normally conduct an open demo session to gather user feedback or facilitate think-aloud workshops.

Record participants' responses to analyse

USER STORY MAP

	Customer 1	Customer 2	Customer 3	Customer 4	Customer 5
Question 1	=====	=====	=====	=====	=====
Success metrics					
Question 2					
Success metrics					
Question 3					
Success metrics					

Setting task scenarios/questions

- ◆ Always use the same set of task scenario or questions to test each user.
- ◆ A task scenario is the action that you ask the participant to take on the tested interface. A context is provided so users can pretend to perform in that scenario

Recording observations

- ◆ Highlight observations of user behaviour, reaction, tone and feedback
- ◆ If relevant, record quantitative measurements such as completion time, number of clicks, click-throughs and score ratings

Success metrics

- ◆ Defining the right metric is important as it sets the standard a product should attain
- ◆ A good metric should be measurable, simple, and closely represents the usage of your product
- ◆ Some customer satisfaction metrics are such as **NPS**, **CSAT** and **CES**

Design

Test & Validate



Record each participant's responses, feedback and comments for evaluation.

	Participant 1 Name, screening criteria	Participant 2	Participant 3	Participant 4	Participant 5
Question example Is the prototype intuitive and easy to navigate?	E.g. Participant knows how to use filter tool to look up for best prices, but could not tell what additional services he can book with.				

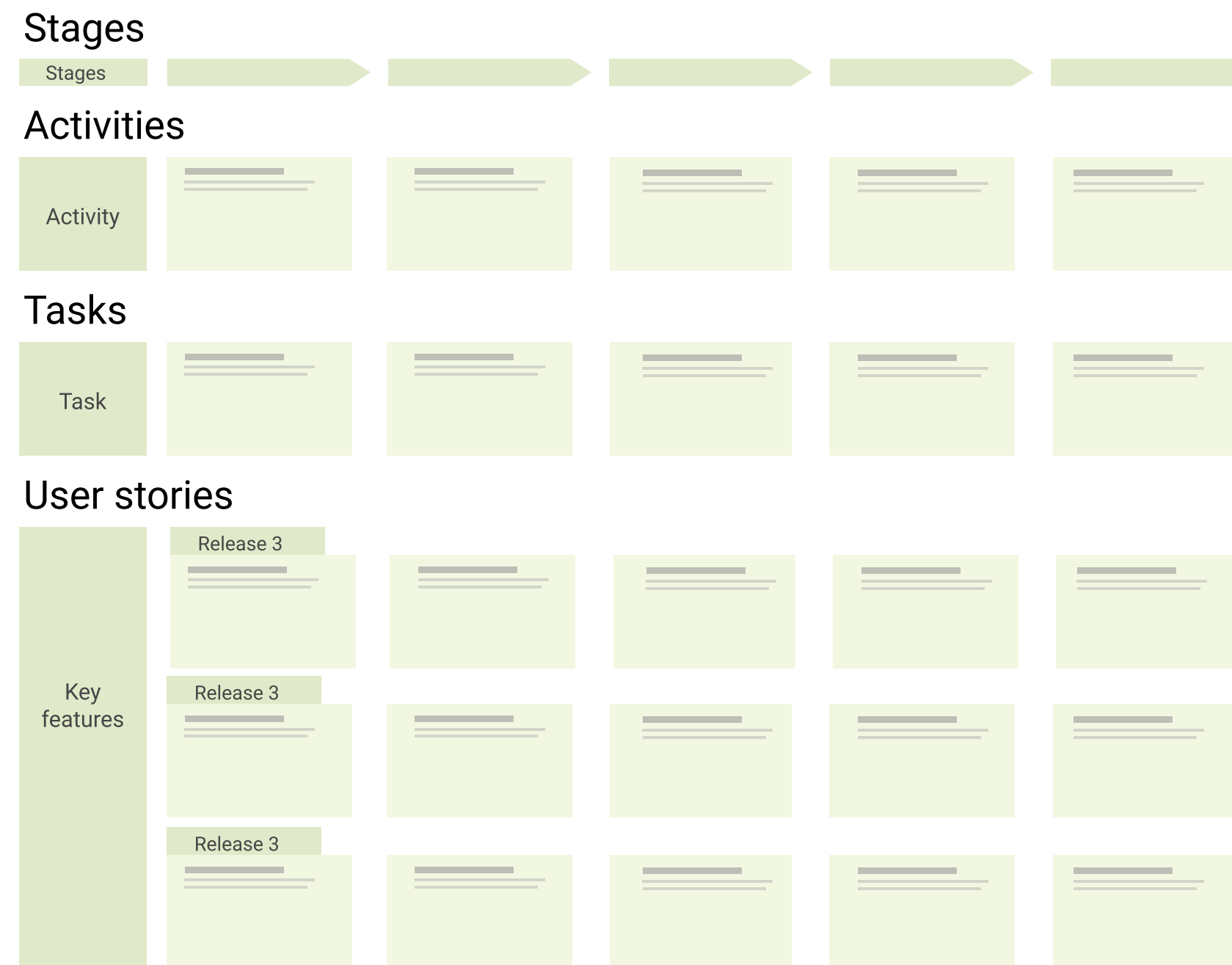


User story map

You will work together with your project stakeholders on Jira/Notion to map and prioritise your user requirements.

User stories get pushed to the Delivery track via developers' backlog to kickstart the scrum cycle.

USER STORY MAP



1. Stages

- ◆ A one-worded verb to describe key actionables for a particular stage at a high-level.

As a rule of thumb, we apply the 5Es into our stages: Entice; Enter; Engage; Exit; Extend

2. Activity

- ◆ The main activity taking place at each stage

3. Task

- ◆ The step-by-step tasks required to fulfil the activity of each stage

4. Prioritised features

- ◆ Technical features and requirements to support the tasks. These should be formatted in user stories that are sort according to prioritised release cycles.

User Story Map



Map and prioritise your user stories by: Stage; Activity; Task and Key features.

Title: _____

Stages:

E.g. Log in > Browse options > Select and book > Confirm

Activity

E.g. Read an email

Tasks

E.g. Login to email account, go to inbox, open an email

**Key features
(user stories)**

E.g. Client needs an inbox section in order to read emails received.

Rank in order of priority

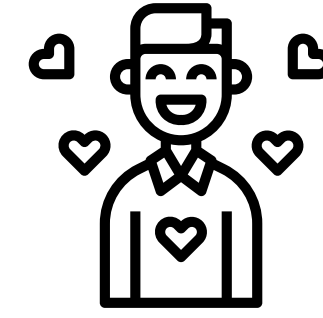


OUTCOMES



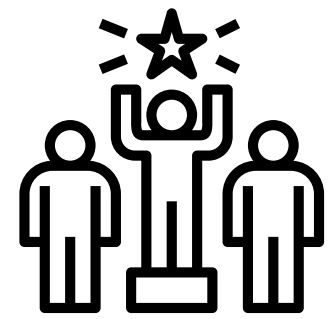
Validated personas, expectations and hypotheses

Personas are robust and complete with research and real user data. All assumptions and hypotheses are tested and you now have a clearer visibility and direction on what works and does not work for the user.



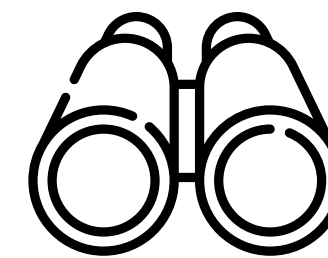
Accelerated learning

Great designs are unbiased and goes through multiple iterations of improvements. It is also a result of rigorous research and data, not one person's opinion. Remember, we learn sooner by failing sooner.



Prioritised client feedback

You are able to identify top jobs-to-be-done based on their value and risk imposed to the business.

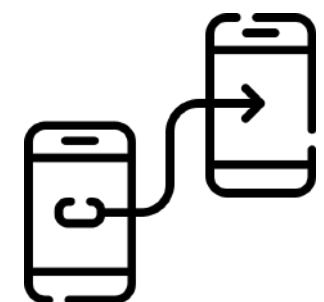


Prioritised user stories and key features

We usually work together with our cross-functional teams to share our UX recommendations and translate them into written user stories.

The user stories serve to communicate our prototype requirements to developers so do ensure that it is clear and accurate.

User stories are usually prioritised by business teams (usually on Jira, Confluence or Notion) according to feasibility and timeline. As an advocate of your users, it is more important to weight in the prioritisation based on user value.



Tested prototype

A finalised prototype ready to be pushed into delivery sprint cycle after rounds of iteration.

LET'S GET STARTED!

Any questions? Reach out to us



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