



# INCLUSIVE DESIGN IN ESSENTIAL SERVICES

A practical guide for  
firms and suppliers

**MONEY**  
ADVICE TRUST

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**FAIR BY DESIGN**  
Ending the extra costs of being poor

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## **Inclusive design in essential services**

This guide for essential services firms and suppliers is part of a wider *Inclusive Design in Essential Services* programme, run in partnership between Fair By Design and the Money Advice Trust.

Inclusive design is increasingly recognised as a way to ensure markets are fair and inclusive, especially for consumers in vulnerable circumstances. The Competition and Markets Authority, Financial Conduct Authority, and Ofgem have all recognised the importance of inclusive product and service design. However, there is not a well-developed, shared understanding of what inclusive design means, or how it should be incorporated into the work of regulators and businesses. *Inclusive Design in Essential Services* aims to fill this gap.

### **Who is this guide for?**

This guide is written for anyone whose role involves championing the needs of customers in vulnerable circumstances in essential services firms. It explores how an inclusive design approach can be used to improve outcomes for customers, particularly those classed as vulnerable. Throughout the report, we include case studies as well as practical exercises that you can use in your firm.

Alongside this report, we are also publishing a report for essential services regulators. To view the report, and to find out more about the project visit:

**[www.fairbydesign.com](http://www.fairbydesign.com)**

**[www.moneyadvicetrust.org](http://www.moneyadvicetrust.org)**

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# MONEY

## ADVICE TRUST

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### About the Money Advice Trust

The Money Advice Trust is a national charity helping people across the UK tackle their debts and manage their money with confidence. We run National Debtline and Business Debtline, helping hundreds of thousands of people each year over phone and webchat. We are also the leading training body for UK debt advisers through our Wiseradviser service and provide training and consultancy to companies who engage with people in financial difficulty. We also work closely with government, creditors and partners to improve the UK's money and debt environment.



### About Fair By Design

People in poverty pay more for products and services. This includes expensive energy tariffs, high cost loans and credit cards, and insurance in deprived areas. This is known as the poverty premium. Fair By Design (FBD) is dedicated to reshaping essential services, like energy, credit and insurance, so they don't cost more if you're poor. Our Venture Fund provides capital to help grow new ventures that are innovating to make markets fairer. Fair By Design's vision is for a UK where poor and low income people pay a fair price for essential services. The Barrow Cadbury Trust manages our advocacy work, and Ascension Ventures manage the Fund.

### About the author

This guide was written by Bailey Kursar for the Money Advice Trust and Fair By Design.

Bailey is the co-founder of Touco, a tech-for-good research lab, and a member of the Financial Inclusion Policy Forum. At Touco, Bailey worked on an inclusive design project to create Toucan, an Open Banking app for people who need support managing their money from a loved one (you can read more about this in the case study on pages 40-41).

## Acknowledgments

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Fair By Design and Money Advice Trust would like to thank all the individuals who provided their expertise in the development of this report.

- **Belén Barros Pena**  
Northumbria University
- **Lilian Tula**  
Freelance Product Designer
- **Natalie Ledward**  
Monzo
- **Will Kostoris and Toby Kelly**  
Youtility
- **Tim Hawley**  
Capital One
- **Hannah Murphy and Ardelle Walker**  
Royal London
- **Danny Cheetham**
- **Dr. Rose Chard**  
Energy Systems Catapult
- **Dr Nicola Sharp-Jeffs OBE and Christina Govier**  
Surviving Economic Abuse
- **Merlyn Holkar**  
Money and Mental Health Policy Institute
- **Chris Fitch**  
Money Advice Trust



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# Executive Summary

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## Executive Summary

**All consumers should be able to access and use the essential products and services they need, at a fair price.**

This guide is a call to action for essential services firms. It is an invitation to use inclusive design practices to create better products and services for customers, particularly those in vulnerable circumstances – something that we at the Money Advice Trust and Fair By Design believe has the potential to transform outcomes for these customers.

Inclusive design is a toolbox that helps us design products and services that can be accessed by everyone. Instead of designing for a mythical 'average user', we start by talking to people with additional or out-of-the-ordinary needs and design from there. We include the perspectives of these users through consultation and research, involving expert consultants and 'experts by experience' throughout the design and development process.

**“ We are not the experts, the users are.”**

**Dr. Rose Chard, Energy Systems Catapult**

By following inclusive design principles we can design solutions that work for everybody, recognising the diversity of customer experiences and circumstances.

The biggest change for many firms will be investing more time and money in the earlier stages of the design process, bringing in expert researchers and facilitators, and coordinating feedback from customers and 'experts by experience.'

When using inclusive design principles to solve problems faced by vulnerable groups, safeguarding and research facilitation become paramount. Involving specialist organisations and experts can mitigate any risks and improve the efficiency of any project.

There are huge benefits to adopting an inclusive design approach. Firms will become more efficient at solving problems quickly and simply, employees will be more motivated, and vulnerable customers can be better protected from harm. These benefits are why regulators, such as the FCA, Ofgem and the CMA, are encouraging firms to use inclusive design in practice.

There is no one 'right' way to adhere to inclusive design principles. Instead it is about adopting the principle of including relevant customers throughout the design and development of your products and services. This guide outlines the various ways that your firm can use inclusive design in practice, and addresses concerns firms might have about the process.



### Letter to the reader

Dear reader,

Like many people, I live with mental health problems. I see myself as disabled. For me, vulnerable is not the proper word; it makes you feel desperate.

I've been in debt because of my mental health and have struggled with gambling sites in the past. It's all well and good when you start gambling. The sites want new players so you win money back quickly, but soon it turns and it's not fun anymore. Every time you're stressed, you gamble. After that it's a no-go situation.

I got in touch with a mental health charity, and they asked if I'd like to take part in any of their research. I had to give them a page full of my experiences – what I've been through – and my mental health status, and it went from there. Since then I've helped them with several projects, like the gambling block, where banks can step in and not let you use your debit or credit card on gambling sites.

The way I feel is that if I can help just one person with money and mental health problems, I'm happy. I don't want other people to have to go through what I've been through.

Companies should design things differently. Before they bring out products they should ask members of the public. They should ask people to help them; they need real people with real stories.

I like doing focus groups and market research. In 2019 I helped test the Toucan app, which sent money alerts to my Mum. I enjoyed testing the app because you're learning something new. There were certain things you couldn't click on because they weren't working, but I could tell the researchers what would be good to put on there. My Mum worries about my money and mental health so she was really happy to be involved too.

Companies need to be responsible for the things they make, which isn't always the case with loans or credit cards or other products. I believe that if they involve the public then their products and services will be much better.

Rachel Edwards



*Rachel is 44 and lives in Bridgend. She has been involved in helping firms design products and services – including helping design and test the Toucan app in 2019 as part of the Money and Mental Health Policy Institute's research panel.*





# Introduction

# Introduction

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## Inclusive design and vulnerability

Lately there's been a lot of talk about inclusive design from industry regulators. They are particularly keen that firms use a more inclusive approach to designing products and services so that they work better for so-called 'vulnerable consumers'

But what does that really mean? How might we in the industry translate this new guidance into practical action?

If, like many, you are grappling with these questions, this guide is for you. Here we will cover the basics of inclusive design, look at the benefits and address common concerns. We'll also showcase some case studies from firms paving the way, and suggest some practical steps so that you and your colleagues can make a start.

We hope to inspire you to take the first step, however small, toward a more inclusive approach to designing products and services.

*"We want to see firms being more proactive in anticipating the needs of vulnerable consumers, for example by considering vulnerability at all stages of the product and service design process or designing **inclusive products and services** that meet the needs of all consumers. Financial Conduct Authority (FCA)<sup>1</sup>* ”

*"We want products and services to be designed to **meet the needs of a wide range of consumers** (including the most vulnerable). Ofgem<sup>2</sup>* ”

*"When it comes to designing remedies and providing broader support for vulnerable consumers, we... need to be mindful of the needs of a broad range of consumers. **The principle of 'inclusive' or 'universal' design is helpful here.** This involves designing products or services so they are accessible to, and usable by, as many people as possible. Competition and Markets Authority (CMA)<sup>3</sup>* ”

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## We can do better

Essential services are, of course, essential to all. All of us need access to the basics: a bank account, appropriate credit, insurance coverage, energy to heat our homes and cook our dinners.

But not all of us get fair, affordable access to these services. Perhaps someone cannot use an online switching service because they don't have access to the internet; perhaps they get charged extra for paying in increments because they can't afford to pay a lump sum; perhaps they sign up for a service that isn't suitable because English isn't their first language.

To some these may sound like edge cases. But disadvantages like these affect millions of us every day.

- 14 million people who live in poverty in the UK pay more for essential services, on average an extra £490 a year <sup>4</sup>.
- More than a quarter (26%) of disabled people feel that they have been charged more for insurance, or denied cover altogether because of their condition<sup>5</sup>.
- People experiencing mental health problems are three and a half times more likely than others to be in problem debt, affecting over 1.5 million people in England alone<sup>6</sup>.

It's not right that the essential services we need become less accessible and more expensive because they are not designed to take into account everyone's circumstances and needs. In many cases it's a vicious cycle, with higher prices or lack of access leading to further disadvantage.

Even when access is possible, for many the experience of using a product or service might fall far short of what we all deserve. Customers might have to struggle through a poorly designed interface, spend hours on the phone, or decipher poorly worded communications.

We can do better. If we want to live in a fairer, more equal society, with services that work well for all, then essential services providers must embrace more thoughtful inclusive design practices that include the voices of those experiencing disadvantage first hand.

## Vulnerable customers are not 'them', they are us

Words matter. While many of us might use industry terminology such as 'vulnerable consumers' or 'customers in vulnerable circumstances', when we start applying these terms in practice we need to exercise caution so as not to inadvertently create barriers.

Rarely would an individual refer to themselves as vulnerable, or even as in vulnerable circumstances. By using this terminology we can pigeonhole people who are incredibly diverse into a single homogenous bucket. We might wrongly develop a saviour complex, thinking that we are looking out for people without their own autonomy. We are in danger of creating a barrier between 'them' and 'us' which does not exist.

After all, it's likely that every one of us will be classed by regulators as vulnerable at some point in our lives. We may go through



## Introduction

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a divorce, experience health issues, be made redundant, need care. Any one of hundreds of changing personal circumstances could mean we are at a disadvantage when dealing with essential services. Indeed, as the health and economic effects of the Covid-19 pandemic continue to unfold we will see many more experiencing life-changing difficulties.

We are not designing, then, for 'vulnerable customers.' We are designing for people who are disadvantaged when accessing and using products and services due to the way they have been designed. We are designing for ourselves and our families, if and when we face disadvantage too.

We must therefore focus our attention on understanding why a customer is classed as vulnerable. What is their experience, and how could it put them at a disadvantage? In other words, what are they vulnerable to, and why? It is only by understanding this nuance that we can achieve good, inclusive design.

That said, in this guide we will sometimes use the phrase 'vulnerable customers' or 'customers in vulnerable circumstances' where we feel it is necessary, as we will be exploring some concepts at a high level.

## About this guide

This guide is written for anyone whose role involves championing the needs of customers in vulnerable circumstances in essential services firms. It explores how an inclusive design approach can be used to improve outcomes for customers, particularly those classed as vulnerable. We include case studies as well as practical exercises that you can use in your firm.

The first section is all about getting non-designers comfortable with the inclusive design process. We define inclusive design, look at the benefits and address common concerns.

In the second section we look at how inclusive design research methods can be used to understand vulnerable customer needs. Particularly important is understanding the 'potential for harm' and defining what good and bad outcomes look like for certain customers.

In section three we describe the iterative process of co-designing, building, launching and reviewing products and services. We go over some examples of features that firms have built into products and services to better service vulnerable customers.

Section four contains a practical toolkit, setting out activities and exercises and explaining how you can use these when running participatory design workshops as part of an inclusive design process.

Lastly we have included a jargon-busting glossary at the end of this guide to help demystify the terminology around design.



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## Small firms vs big firms

It's all very well talking about implementing an inclusive design approach if you have a decent sized team and a big budget, but what if you're from a smaller firm? Reading this introduction you may already be thinking, 'How can my small team cope with all of this work?'

However, there are several examples of small firms using an inclusive design approach – such as the case study from Touco (see page 34).

Even if you're a one-person organisation, you can still move towards an inclusive design approach. It isn't a tick box exercise, with hundreds of things to do. It's a change in mindset as you design your products and services, and a corresponding change in process.

Whatever the size of your team, we are confident you can learn from this guide and embark on your own inclusive design journey.

## Learn more about vulnerability

If you're new to some of the terms we mention here, such as 'vulnerable customers', you may want to familiarise yourself with this space through other resources before reading on.

- [Financial Lives: The experiences of vulnerable customers](#) (FCA, 2020)
- [The Commission for Customers in Vulnerable Circumstances Final Report 2019](#)

- [Consumer vulnerability: challenges and potential solutions](#) (CMA, 2019)

You can find more vulnerability resources by visiting the Money Advice Trust's [Vulnerability Resources Hub](#).

## Money Advice Trust Vulnerability Resources Hub

Underpinning the Money Advice Trust's work with creditor organisations is a significant body of insight and research. The Vulnerability Resources Hub brings this work together in one place, enabling firms to access help and guidance in one place. These resources can help organisations to build their awareness of customer needs, to understand and adapt to regulatory requirements on vulnerability and to address key challenges such as the use of data and GDPR.

The Hub is frequently updated and contains resources on topics such as vulnerability in lending and debt collection, understanding and evidencing customer's mental illnesses, vulnerability and the energy sector, understanding mental capacity and handling disclosures.

You can access the Hub by visiting [www.moneyadvicetrust.org/vulnerability-resources](http://www.moneyadvicetrust.org/vulnerability-resources)

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## Section One

Claiming your seat at the design table

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## Section One Claiming your seat at the design table

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For many reading this guide the first question will be 'Where on earth do I start?'

If your responsibility within your team is to champion the needs of your customers in vulnerable circumstances, you may not be an expert in the field of product and service design. That's OK. While this guide cannot coach you through everything you might ever need to know, we can give you an overview of the best inclusive design practices, as well some tools that you can use to continue your discovery through practice.

In this first section we will define the inclusive design approach, unpack the terminology that surrounds it, and weigh up the costs and benefits. By the end of this section you should be ready to dive into the process, having claimed your seat at the design table.

### We are all designers

“*Design feels like post-it-notes-on-a-wall, hand wavy stuff sometimes.*”

Interviewee for this report

There's no need to be intimidated by the jargon and ritual that surrounds the design process.

You are a designer. Even if you would never refer to yourself as such. We all design something in our day-to-day lives: meetings, processes, documentation, databases, signage. Even organising your cupboards at home, you're using your design brain.

Core to the design process is the question, 'What does the person using this need?'. Ideally whatever you end up designing helps the person meet their goal efficiently and without too much trouble. We'll be talking more about how to understand customer needs and develop solutions later in this guide, but for now it's worth knowing that you don't need to have a formal design education to start thinking like a designer.

## The inclusive design approach

Regulators talk about it. Designers talk about it. But what exactly is 'inclusive design'?

**Designing a product, service, process or place so that it can be accessed by everyone.**

The essential products and services we design are used by a wide range of people from different backgrounds and in different circumstances. Inclusive design is there to help us recognise such diversity, so that we can ensure everyone can access and benefit from our products and services equally.

Unlike other design approaches, which may start from an imaginary 'average user', inclusive design tells us that we should seek out and primarily design for people who have additional or out-of-the-ordinary experiences and needs. Proponents of inclusive design argue that by designing for those with additional needs not only do our products and services become more inclusive, but the adaptations made often benefit the majority too.

If, however, we as designers find ourselves wrestling with complexity and unable to design one solution that works for everybody, inclusive design asks us to offer choice for users so that no-one is left at a disadvantage.

Most importantly, the inclusive design approach includes a wide range of people throughout the design process, particularly those with additional needs. Designers remain humble and open-minded, constantly seeking out feedback and suggestions from users and potential users. The user is acknowledged as an 'expert by experience', and the designer is at their service.

In a nutshell, then, the inclusive design approach:

- Helps us design products and services that can be accessed by everyone.
- Starts with users who have additional needs, not from an imagined 'average user.'
- Asks us to design adaptations for certain users if one solution cannot fit all.
- Involves close consultation and feedback from 'experts by experience' throughout the design process.

It's important to say that inclusive design is not only used for digital services like websites and apps, or for products like credit cards and insurance. This methodology can be applied to systems, processes, technologies and even business models to make them work better for a wide range of users.



# Case Study: Monzo's gambling block

To illustrate how inclusive design can work in essential services, let's look at how Monzo designed and implemented a gambling block to help their customers better control their spending.

## The problem

In 2016, challenger bank Monzo invited a representative from the Money and Mental Health Policy Institute (MMHPI) to come and talk about their research. One area discussed was how to design 'positive friction' around spending for users who acknowledged that they needed extra help to maintain control.

One example of a scenario where a user may want to put in extra controls is problem gambling. As many as 1.4 million people in the UK have a gambling problem<sup>7</sup>, impacting both their mental and financial health.

The team at Monzo knew that problem gambling was affecting many customers, as Vulnerability Manager Natalie Ledward explains:

“Customers were talking to us about their experiences with gambling addiction and, more specifically, asking if we could block gambling transactions on their account.”

Monzo knew they could potentially design 'positive friction' around gambling transactions and decided to design a gambling block which, when activated, meant that a user's debit card could not be used to gamble.

## The process

From the start, the Monzo team sought out expert opinions, including those recovering from gambling addictions. They brought in Bristol University's Personal Finance Research Centre (PFRC), and worked with MMHPI, Gamban, Newport Citizens Advice and education charity YGAM to reach 'experts by experience.'

After the initial consultation, the team designed mock-ups of how a gambling block feature would look in the Monzo app, using them to ask the experts for feedback. Users would be able to turn on the block in the app's settings if they wanted to self-exclude themselves from being able to use their debit card to gamble.

Working with experts by experience meant that the team built in 'positive friction' from the start, recognising that in the heat of the moment, people with a gambling addiction might be tempted to remove the gambling block, only to regret the spending afterwards.

“It was clear that if we were to build something to block gambling transactions, it must be easy to turn on but difficult to turn off.”

## Case Study: Monzo's gambling block

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To overcome this challenge, the Monzo team developed the feature so that users would need to interact with a customer service representative through the app if they wanted to remove the block, followed by a 48 hour cooling off period before they could actually gamble.

As the gambling block feature launched, the team sought further feedback from their customers to improve the implementation over time.

### The impact

Around 225,000 Monzo customers have now activated their gambling block, as many as 5% of their customer base. Fewer than 10% of customers have deactivated the block once activated, demonstrating the value of positive friction.

It is a great example of inclusive design in action. It has helped many people overcome their gambling problem, including Danny Cheetham, who wrote:

**“** *Things really started to change when I started using the gambling block with Monzo. I know my card will get rejected for any gambling transactions I try to make. I've also got a limit so I can only take out £20 a day in cash.*

*It ends up being more of a deterrent for me. If there's a big event on, like a football match, it'll cross my mind to put a bet on. But now I know it isn't worth even trying because my card will get declined.”*

The impact of the gambling block went beyond this group of more 'vulnerable customers', though. According to a Monzo survey in 2019, only 21% of gambling block users were concerned about their gambling. The others used this block as a fraud prevention and security measure: they did not want their debit card to be used for gambling purposes.

The success of the gambling block has encouraged Monzo's team to investigate implementing a wider spending block option for customers who want further controls on their account. These new blocks could help compulsive spenders, such as those affected by Bipolar disorder or Borderline Personality Disorder, as well as customers who simply want extra controls in place to stick to a budget.

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## Terminology

There are lots of terms thrown around when learning about inclusive design practices.

- Universal design
- Accessible design
- Design-for-all
- Lifespan design
- Human-centered design

Pretty soon these terms start to overwhelm. You may be wondering what the differences are between each approach, and which you should be using in practice.

Thankfully these different terms are fairly interchangeable, just with different emphasises. In all approaches the central focus is on designing for as many people as possible and recognising that this often results in better design overall.

For the purposes of this guide, we use the term inclusive design to encapsulate these various approaches. You can refer to the glossary at the back of this guide for more detail and commonly recognised definitions.

## Why use inclusive design?

“ *Spending time on the problem you are trying to solve, with the people you are trying to solve it for, leads to a more inclusive and equitable solution<sup>8</sup>.*”

Embedding inclusive design practices in your firm will have many benefits.

**Better design for all:** You will design better solutions overall, having spent time with customers throughout the design and development process.

**Compliance:** You will remove barriers for customers in vulnerable circumstances, helping you to comply with the Equality Act 2010 and relevant FCA, CMA and Ofgem regulations.

**Customer retention and acquisition:** An inclusive approach to design means your products and services will appeal to a wider audience, bringing in more customers for the firm.

**Brand:** You will improve the reputation of your firm, fostering relationships with customers and valuing their feedback.

**Staff retention:** Your staff will feel more motivated and empowered, having connected more fully with the customer and their problems.

**Efficiency:** Over time, you will be able to deliver quicker and more efficient improvements to products and services, due to the tight feedback loop between designers and customers. Flaws are picked up early by the people who will use the solution, so less time is wasted fixing issues further down the line.

## Section One Claiming your seat at the design table

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### Addressing concerns

If the inclusive design approach can be so effective, why are firms not fully embracing it at the moment?

Firstly, there are costs associated with inclusive design. Firms may find that a project that uses this approach takes longer and requires more budget, while efficiency gains are not seen immediately. Designers may need extra time as they learn how to use these new practices; it will take time to find and talk to experts and customers. Charities, third parties and customers who participate in the process will need to be fairly compensated.

While there are ways to limit costs and cut turnaround times if really needed, it is always better to allow your team the time you need to fully include the views of experts by experience. This investment should pay dividends over time.

Secondly, it's hard to know where to start. Firms may have hundreds or even thousands of products and services, and design processes that have been in place for decades.

Thankfully not everything your firm does needs to change on day one. Instead you can experiment with inclusive design, applying the practices described in this guide to one project. At the end of that project you can review the benefits and costs associated with the process, hopefully demonstrating the value of the inclusive design approach to colleagues.

Over time you may want to contribute to the wider conversation about inclusive design and vulnerability. This is not an area where firms should look to compete, and collaboration can help us all learn what does and doesn't work in practice.

Developing your organisation's approach to vulnerability and inclusive design can be challenging. The Money Advice Trust and UK Finance's Vulnerability Academy can help here – supporting senior staff to develop their skills, knowledge and relationships to address the most challenging issues around vulnerability.

### Money Advice Trust and UK Finance Vulnerability Academy

The Money Advice Trust and UK Finance's Vulnerability Academy is a learning environment where senior managers have the opportunity to meet, question, and work with leading thinkers across sectors. It runs across five one day workshops, supplemented by webinars, podcasts, reading lists and downloadable resources and has a particular focus on embedding fair treatment of vulnerable customers within the specific circumstances and context of each organisation. The Academy helps firms to achieve five key aims:

- Meet their legal and regulatory responsibilities
- Support all customer engagements including everyday transactions, lending, customer service, sales, fraud, collections and digital



- 
- Improve their reputation as a responsible organisation that treats customers fairly
  - Improve their debt recovery rates and broken repayment arrangements, and minimise the likelihood of additional costs
  - Improve colleague confidence, knowledge and understanding on consumer vulnerability

As well as developing skills, the Academy provides an opportunity to learn and share best practice both during the course, and as part of the alumni following it. Find out more at [www.moneyadvicetrust.org/vulnerability](http://www.moneyadvicetrust.org/vulnerability).

## Getting started in your firm

After reading this guide we hope you will be inspired to embark on an inclusive design journey with your colleagues.

There are several places you could start.

### Start a project

Identify a customer problem to solve in a project. As the Monzo case study on pages 17 and 18 highlighted, they saw that customers were proactively asking for a way to turn off their ability to use their debit card to gamble. In your firm there may be similar requests or complaints from customers in vulnerable circumstances, or you may be inspired by recommendations from an industry or charity report. We will further explore identifying customer problems in section two.

Once you have identified a customer problem to solve you may need to convince your colleagues to commission and fund an inclusive design project. At this stage it is worth thinking about the decision makers and what they will need to know to be convinced. Hopefully the benefits outlined in this guide will be helpful if you need to sell the project internally.

Once the project has been approved, bring together people from your internal teams who should be involved, being mindful that a larger team will be harder to facilitate. You may want to include vulnerability specialists, compliance officers, designers, user researchers and customer service representatives. At this stage you can review how you will bring in outside experts, including experts by experience, to help from the very start of the project.

At the end of the project consider how to evaluate the benefits and costs of the inclusive design approach and communicate these with colleagues. By using your real-life example, other projects may be commissioned and the process can be improved.

## Case Study: Royal London's digital disclosure

One example of a cross-department project team working together to improve outcomes for vulnerable customers is Royal London's digital disclosure project.

### The problem

Royal London has been helping customers with life insurance, pensions and investments since 1861. Making sure these customers get the right support if they are going through difficult times or experiencing challenges is the job of the Vulnerable Customers team. Offering tailored support is difficult if the team does not know a customer's situation, and so giving customers the opportunity to disclose their circumstances became a key priority for the team.

### The process

Hannah Murphy, Vulnerable Customers Manager, approached the digital team with a requirement to add a form to their website. The teams had not collaborated before, and so kicked off the project with a workshop to share perspectives and expertise.

After the workshop the digital team was able to translate Hannah's requirements into their own requirements, in the format of 'user stories'. These helped the digital team make sure that the project delivered what was needed. As Content Editor Ardelle Walker explains:

*"User stories are short statements written from the perspective of a person who will use a new service, capability or page. We use user stories to make sure that we have accurately captured our requirements - the things our solution needs to do - and that we remain focused on providing the end user with a good experience throughout."*

Having learned about the customer problem from Hannah's perspective, the digital team undertook further research to make sure the solution they were designing was fit for purpose. For example, when they learned that the average reading age in the UK is 11, they decided it would serve customers better not to use words such as 'disclosure' or 'declaration'.

### The impact

The project successfully launched a new way for customers to disclose their circumstances, alongside tailored support content. What's more, the Vulnerable Customer and digital teams had developed new ways of working together, with designers improving their understanding of how vulnerability affects customers.

*"Hannah gave us some examples of how customers can be vulnerable, which completely changed my understanding of the world! I hadn't appreciated that different circumstances could affect the way in which our customers speak to us."*

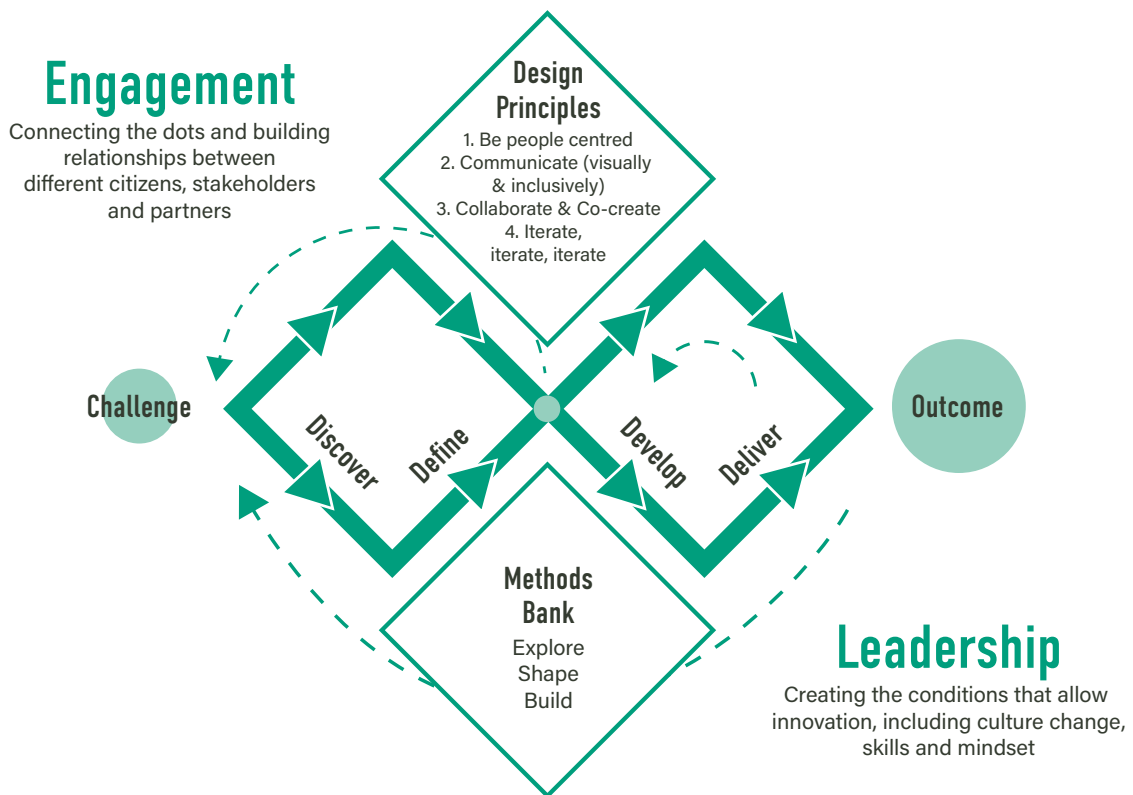
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## Review your current design process

If you don't have capacity to start a new project immediately, another way to get started is to learn more about your current design process. It might be that there are already inclusive design practices in use in your organisation which can be used to help customers in vulnerable circumstances.

Design teams often follow the Design Council's 'Double Diamond' process, where they start by defining the problem (the 'discover-design' phase) before developing the solution (the 'develop-deliver' phase). This framework is also effective for inclusive design, making it easier to bring in new practices into the existing process.

By learning more about existing design frameworks and processes in use at your firm you will be better equipped to suggest ways to make those processes more inclusive. For example, where many digital teams rely on internal expertise and desk research to write 'user stories', by spending more time in the discovery phase designers could ask users to write their requirements themselves.



### **Raise awareness of vulnerability internally**

Inclusive design must start with recognising the diversity of users and needs, but often organisations become complacent in designing only for an imagined 'average user.' The FCA, Ofgem and other regulators talk about the need to embed the fair treatment of vulnerable consumers into an organisation's culture, but how can we do this in practice?

One exercise that can raise awareness around vulnerability is to review the range of vulnerable circumstances experienced by your customer base, and the needs that they have as a result. Finding effective ways to communicate these needs and customer stories to your internal teams can force them to think more inclusively when undertaking their own design projects. For some organisations this might take the form of a monthly customer story at the company meeting, for others it might be a training module.



# Case Study: Case study: Capital One's Vulnerability Inclusion Handbook

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One example of how an organisation has worked to create a culture of inclusive design is the creation of Capital One's Vulnerability Inclusion Handbook.

## The problem

How do you get every single person, in a credit card company of thousands, to take an active role in looking after vulnerable customers? This was the challenge faced by Tim Hawley, Head of Customer Vulnerability at Capital One. He wanted to give all his colleagues the tools to think and build inclusively, whatever their role.

## The process

Tim and his team worked with designers at Capital One, carrying out research and gathering insights about their customers and vulnerability. They identified 69 vulnerabilities, from temporary life events such as a relationship breakdown, all the way through to permanent conditions such as dyslexia or brain injury.

They spent a year condensing these vulnerabilities into ten key behaviours, to simplify the topic of vulnerability and help colleagues from every part of the organisation to engage. They created three 'personas' (imagined customer profiles) who encapsulate all ten key behaviours, and decided on five core principles to guide decision-making when designing.

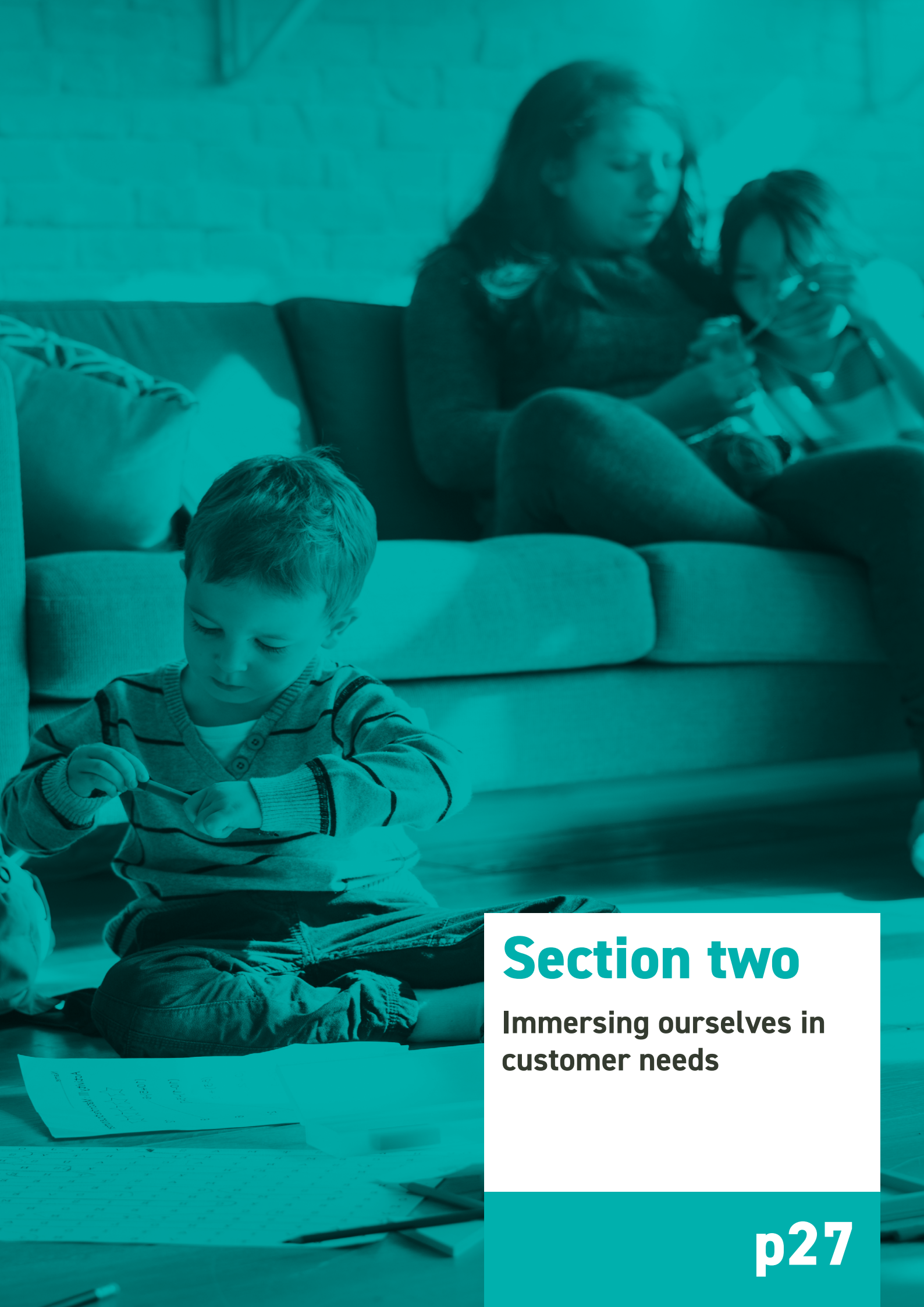
## The Impact

The result of this year-long project was the creation of the [Vulnerability Inclusion Handbook](#)<sup>9</sup> and a suite of resources (training material, a network of experts, workshops) which lay out the role colleagues need to play in designing with vulnerability in mind. Not only was the handbook shared within Capital One, it was also made publicly available for others to use, via the Money Advice Trust's [Vulnerability Resources Hub](#).

The hope is that all future solutions at Capital one will be designed inclusively, protecting vulnerable customers who might otherwise be at a disadvantage.

### Section one: Key takeaways

- Inclusive design helps us design solutions that work for everybody, recognising the diversity of customer experiences and circumstances.
- By including feedback and suggestions from customers in out-of-the-ordinary circumstances we can improve products and services for all.
- Inclusive design can cost more but there are huge potential benefits, including improved efficiency.
- Firms can take the first step to incorporate inclusive design by starting a test project, reviewing current design processes or raising awareness of vulnerability internally.



## **Section two**

**Immersing ourselves in  
customer needs**

## Section two Immersing ourselves in customer needs

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Regulators, including the FCA, Ofgem and the CMA, are clear that customers in vulnerable circumstances should not be put at a disadvantage when dealing with essential services. Firms must identify who in their customer base is at risk of detriment, examine any potential for harm and work to ensure that those customers have as good an outcome as if they were not classed as vulnerable.

This may sound simple enough but has left many feeling daunted. To what extent do firms need to identify how customers might be vulnerable? To what extent should firms be expected to care for their customers? And how is it possible to give all customers good outcomes when the commercial nature of our businesses mean that sometimes we cannot treat everyone the same?

Wrestling with these questions is not easy. Luckily we have a tool on hand that can help us navigate this complexity: inclusive design.

In this section we explore how firms can use inclusive design principles and practices to understand the needs of customers, including those who they class as vulnerable. We will cover how to identify relevant customer groups, engaging them in the process, and how to map potential for harm and define what good outcomes look like.

***“Firms should use their understanding of the needs of vulnerable consumers in their target market or customer base when designing products and services.***

***Where firms design products and services that don't take into account the needs of vulnerable consumers in their target market and customer base, there is a risk that vulnerable consumers can suffer harm as their needs may not be met from the start. FCA<sup>10</sup>***

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## Discover and define

If we were to compare this part of the process to the Design Council's 'Double Diamond', in this section we are in the 'discover-define phase'. Here we aim to get a thorough understanding of the customer's problem so we can clearly define their requirements and start the development process.

This phase is an often neglected but extremely important step toward good design. Imagine putting a lot of time and effort into building a new product, only to discover it doesn't appeal to any customers. Wouldn't it have been better to involve potential customers in the process, asking what they want and need to start with?

To do so we must start every design project with an open mind, without predetermining a solution, and start by talking to our customers.

Most organisations are currently set up in such a way that it makes it challenging to give the discovery process the time and focus it needs. Time constraints mean designers complain they cannot conduct adequate user research. Staff who produce designs and develop solutions may be valued more highly than those who dedicate themselves to research, and are often hired in greater numbers. Decision makers, facing competing priorities, may not always be convinced of the need to spend time and resource on research.

These are huge barriers to adopting inclusive design practices. In order to overcome them we need to quantify the net benefit of this approach, something we can only do through practice and review. By doing so we can elevate the roles of researcher and facilitator, design specialisms which are crucial to the process outlined below and often undervalued in industry.

## Identifying customers at a disadvantage

In order to design to meet the needs of vulnerable customers we must start by identifying who those customers are. If you specialise in this topic it's likely that you already have a good understanding of who in your customer base is most likely to be at a disadvantage when dealing with your firm. If not, here are some places to start.

**Review internal data:** Conduct a review of key metrics associated with your products and services, split by customer demographic. Where there is an identifiable trend such as a drop off in the customer journey, lack of engagement or late payment it may be possible to see which customers are most likely to be disadvantaged.

Disclosures of vulnerability can also be reviewed in combination with other customer data to spot patterns where certain groups are at a disadvantage.

While demographic information cannot paint a full picture of a customer's circumstances, it can help researchers pinpoint relevant areas for further investigation.

### Data and vulnerability

As you might imagine, there are important rules to follow when dealing with customer data that references their potential vulnerability. The Money Advice Trust and Money Advice Liaison Group have released a [series of guides on the subject](#), covering vulnerability, GDPR and disclosure, which are available from the Money Advice Trust Vulnerability Resources Hub.

**Review complaints:** Reviewing complaints information can highlight where products and services are currently letting customers down. However, researchers should not rely on complaints data alone since that introduces a bias towards customers confident enough to complain.

**Talk to frontline staff:** Customer service representatives and other frontline staff are often confronted daily by the experiences of customers in difficult situations. Speaking directly to these staff about areas that cause the most trouble can be hugely enlightening.

**Talk to specialist organisations:** Many specialist organisations work with people in vulnerable situations and hear from them about where essential services firms are going wrong. Charities, social enterprises, agencies and academics are all third parties who might have insight on ways that your customers might be at a disadvantage.

### Read relevant reports and recommendations:

Specialist organisations often publish their own research and recommendations for industry, which can help show the types of issues your customers may be facing.

**Conduct surveys:** You can ask your customers to fill in a quick survey, asking about their own experiences dealing with your firm. It might also be beneficial to commission a survey of the wider public to find stories from potential customers who were put off or driven away.

**Conduct focus groups:** Another way to get more general feedback directly from customers is to gather several representative focus groups together and ask them about their negative experiences dealing with your firm.

It should be possible to use a combination of these different research methods to identify who, out of the customers you serve at the moment, might be at a disadvantage.

If you are designing a completely new product or service from scratch you will need to adapt this discovery process to create hypotheses about who your customers might be, and how they might be vulnerable.

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## Collaborating with experts

Once we have identified which customers are at a disadvantage when using a product or service we can plan how to include them in the design process.

This is the earliest moment where we can collaborate, and it is the best time to start. By bringing together internal and external experts alongside customers with lived experience from the discovery phase we can build trust and communication that will pay dividends as we define requirements and develop solutions.

Often the best way to reach experts by experience is to work with organisations who specialise in talking to these customer groups. These may be charities whose remit is to support people going through certain difficult circumstances, or consumer interest groups which exist to advocate on behalf of certain groups. Other specialist organisations and experts can include agencies and not-for-profits.

There are different ways to engage with these outside experts, depending on their capacity and your resources. You may be able to commission them to help you conduct research or access experts by experience, or they may be able to offer one of their team as an advisor or consultant to your project.

It's important to bear in mind that you should expect to pay outside experts for their time, although occasionally grants are available to foster collaboration with certain charities or academic institutions. You will need to consult with the organisation concerned about their rates and agree to some contractual terms before starting the project. Charities may want a donation or equivalent contribution to their work.

You should also be realistic about your expectations for the organisation's role in your project and share these with them at the outset. While some charities and consumer groups are now developing research panels and survey groups, many are not well equipped to deliver insights since their focus is on offering practical support. You do not want your project to get in between a charity and its work, but instead to enhance it.

## Case study: Lloyds Banking Group and Surviving Economic Abuse

One example of how a firm can work together with a specialist organisation to improve their service for vulnerable customers is the partnership between Lloyds Banking Group and the charity Surviving Economic Abuse (SEA).

### The problem

In 2017 Lloyds Banking Group approached the newly founded charity SEA to ask for help improving their approach to economic abuse. Lloyds knew that there were customers and employees experiencing domestic and economic abuse in life-or-death situations, and they recognised that specialist help from experts could help keep victims safe.

### The process

Initially, SEA worked with the team at Lloyds to identify areas to improve, both working on approaches that could help the bank adhere to a new industry code of practice and training front line staff to build knowledge and confidence around tackling economic abuse.

While SEA's advice and training was funded via a Home Office grant supporting banks nationwide, the relationship between the two organisations deepened as Lloyds recognised the value of SEA's support. Together they set up two roundtables with experts by experience, helping the bank to understand customer experiences

in relation to economic abuse linked to mortgages and business accounts.

In 2019 Lloyds worked with both SEA and the charity Tender to set up and train a specialist domestic and financial abuse support team. SEA was on hand to answer questions from the team and support them if customer cases needed individual guidance. After a successful first year, in 2020 Lloyds went further and asked for a member of the SEA team to be seconded into their specialist support team.

### The impact

Bringing in SEA to help with initial advice and training has helped the team at Lloyds see other opportunities where the charity's expertise could be valuable. The momentum has continued to help them to improve how customers experiencing economic abuse are responded to and supported.

SEA also benefit from the partnership, since gaining a better understanding of the workings of financial institutions through training, advice and then a secondment has helped improve their approach to working in this space. They've also been able to provide value for Lloyds while bringing in some additional income to support their work.

*"We've seen amazing cross-pollination from the Lloyds secondment. Our team benefits by learning exactly how financial institutions work and translating that learning into working in the customer vulnerability space."*

Christina Govier, SEA





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## Including experts by experience

The most crucial element of the inclusive design process is to include the voices of customers themselves. By inviting experts by experience to participate in the design process itself, we are much more likely to design solutions that meet their needs.

### Recruitment

The biggest challenge faced by researchers at this stage will be how to access appropriate people with lived experience.

Firstly, finding and approaching people who may be in difficult circumstances needs extra care and consideration. For example, if you want to speak to customers who are digitally excluded and live in remote areas, you will not be able to send an email to recruit them. Equally some groups are hard to target because there is stigma attached to their circumstances, for example people with gambling problems. Some customers do not identify with the label you have given them, like many family carers, and some will just be too busy to help you, like many single working mothers.

Secondly, firms must make an effort to make sure those recruited are representative of the population the team want to design for. Often there is a risk that firms only consult customers who are most easily reached, and who may not accurately represent a wider sample.

Thirdly, and perhaps most challenging, is finding experts by experience who are confident enough to participate in the process. While of course people can be trained as to how to participate, the initial instinct of many is to please researchers and give overwhelmingly positive feedback. A co-creation group which is not brutally honest will not work.

Here is where specialist agencies and organisations can act as an invaluable gateway. Not only will they be able to recruit relevant research participants and co-creators, but they will also be able to help you get the most out of them once recruited.

Hopefully you are able to recruit participants through your own customer base, but even if so, this is an area where outside experts can add a huge amount of value. Ask them to help you facilitate sessions and train your research group to participate fully in the process so that you can avoid as much people-pleasing bias as possible.

Participatory design is hard, and even more so when it involves people who may be in difficult or vulnerable situations. Firms should act responsibly and ensure the necessary skill and expertise is involved in the process. You can choose between developing that expertise internally, or outsourcing the work.

## Compensation

However they are recruited, participants must be compensated for their time. It would not be fair to ask individuals to fully immerse themselves in your design project without recognising their contribution financially, especially given that their circumstances may likely mean they are on a low income.

The easiest way to compensate participants is to provide them with a gift voucher of their choice since paying cash means having to class them as an employee or contractor. Some agencies act as middlemen, allowing you to pay participants the Living Wage or more on an hourly basis. Either way, it is important to outline the compensation on offer to participants as early as possible, agreeing with them a fair package so they feel valued.

There are a couple of complications that can arise from compensating participants in vulnerable circumstances.

Firstly, for people relying on benefits you must make sure you do not inadvertently put their eligibility for benefits at risk. Talking to a specialist organisation or agency can help you avoid this situation.

Secondly, a financial incentive may be a vital lifeline for some of your low income participants. If so you must take special care to make sure they are not offering biased people-pleasing opinions with the hope that they will be invited back. You must also make sure that you set clear expectations as to when participation may be needed, and when it will cease. This communication will help participants plan for the dip in income.

## Safeguarding

As we are dealing with people in difficult circumstances, when we embark on an inclusive design process we must consider how best to safeguard our research group.

Every project will have different safeguarding requirements according to the people being included and the activities being carried out. Consulting with specialist organisations can help you map out potential safeguarding risks that need to be mitigated.

In general, though, here are some safeguarding best practices:

**Write a safeguarding policy:** Before recruiting a research group, conduct a risk assessment to identify relevant safeguarding risks. Consulting with specialist organisations, write a safeguarding policy and procedure that can be shared with the whole project team, or with participants on request.

**Be clear on expectations:** Think about all the possible questions participants might have and answer them in an accessible Q&A document. Include information about the commitment participants are signing up to, and how their data will be stored and used. Send copies to participants when recruiting and double check if they have any further questions before signing them up.

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**Give people time to decide:** Do not pressure participants to commit when you first engage with them; rather share information about the project and ask them to commit only after you have given them ample time to consider it (at least a week).

**Participants can choose how they engage:** Participants may be having to relive personal trauma or distress when relaying their experiences for your project. Reassure participants that they only need to share what they are comfortable with. They can choose not to answer questions and should be able to take breaks whenever needed.

**Ask participants what support they might need:** Simply offering tailored support for participants can help them feel more comfortable. Participants may tell you if there are warning signs to look out for, for example if they are experiencing a panic attack.

**Create a welcoming environment:** Conduct a briefing with the project team before engaging with participants as to how to create an inclusive and supportive environment. You may want to think about the language you will use, trying hard to avoid triggering terms or creating language barriers. It is best to ask open-ended questions rather than making participants feel like they are being tested, and it is best if everyone in the room participates and shares their experiences so that participants do not feel like lab rats.

**Consider how the end of the project may affect participants:** The project may have been providing extra income, a feeling of purpose or a social lifeline. You might also have been trialling a product or service which helped the participant but is now being withdrawn as part of the design process. Consider how you need to support the research group as the project comes to an end, asking them what they might need and signposting them to helpful alternatives. Give them as much notice as possible when the project is due to end.

### Understanding exclusion

Before we can design for inclusion we must first understand what it feels like to be excluded.

This can be an uncomfortable process. The process of asking what our customers are excluded from forces us to consider our own privileges as we compare our own experiences with those of our participants. It forces us to review how our own biases may contribute to other people feeling excluded.

But this is a necessary discomfort. By asking about exclusion we can start to understand what our participants are vulnerable to when using our products and services, and why.

A recent TV show followed a group of adults as they worked to improve their literacy skills, all of whom had always struggled to read and write<sup>11</sup>. As part of the show the cameras followed around members of the group as they went about their daily lives.

One man needed to write a list of items to buy from the DIY store; he had to recite each word to his Alexa Show device which would, in turn, show him the spelling. A woman said she had never left her hometown since she could not read maps or bus and train timetables. Another of the group talked about how he could not distinguish between boxes on the supermarket shelves, aside from spotting recognisable brands, so he used an app on his phone which could read him words he scanned out loud.

So many of us take reading and writing for granted that hearing these stories can be incredibly eye-opening. When you learn about the ways in which these people feel excluded, the mind starts to imagine all the knock-on effects of this exclusion. It would be impossible for this group to engage with a letter or email from their bank, energy provider or water company. They might miss a payment but not realise their service is being cut off. Their income might be lower because they cannot get a job or travel to find work, and they might not have the skills to compare prices online to get the lowest tariff. They might be overly reliant on their partner or parent who deals with bills on their behalf, so if they lose that support they might be unable to manage.

As with this TV show, the best way to learn about how customers feel excluded is to ask them to share their own experiences. We might not have enough budget for cameramen to follow our participants around, but we can use any number and combination of research methods to achieve the same insights.



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## Research methods

Employing a specialist user researcher will ensure you select appropriate research methods and plan them appropriately.

Some examples of methods you might use are:

**Interviews:** Conduct interviews with participants, asking open-ended questions about their experiences. Avoid asking hypothetical questions or suggesting solutions at this stage. Limit the number of researchers in the room to two: one interviewer and one note-taker.

**Shadowing:** Ask participants if a researcher can accompany them for a day or a week and observe them in their everyday life. Use this in-depth research to answer important questions about the exclusion they face. What barriers do they experience? When do they engage with your products and services? How do they feel when they do so?

**Participatory design workshops:** Bring participants together with your project team in the same space to share experiences and learn from each other. Both groups can address their own assumptions and build trust to set themselves up for success later in the project. These workshops require expert facilitation from someone neutral, not a decision maker.

**Diary studies:** Ask your research group to record their own experiences over a period of time. This could be over the course of a day, a week, a year or even longer. Participants might want to write things down in a physical notebook, use an app to take photos and notes or even record voice memos.

**Role playing activities:** You may want to see how your participants interact with products and services. If so, you could try role playing by enacting the situation which you want to observe in a workshop. Participants might choose to play the role of customer or staff member; either way you will learn a lot about how they perceive the interaction.

### Experts by experience are not designers

Be mindful that just because you are working with people with lived experience does not mean you can fully delegate decision making. Your group is there to provide guidance and feedback, not to solve your design problems for you.

In many cases you will find experts by experience disagreeing with one another as part of your design process. It is up to you as the design team to acknowledge all feedback and to work to gain understanding around what might work for all parties, or what might need to be adapted for different needs.

## Case study: Youtility's design principles and business model

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One example of how participatory design processes can be used is how Youtility collaborated with Citizens Advice when designing their product and business model.

### The problem

Founded in 2016, Youtility is a technology platform built to help consumers save on their home finances (energy, broadband, TV, mobile) without leaving their bank's mobile banking or personal finance management apps.

Focused on inclusion from the start, the Youtility team was invited by Citizens Advice to conduct multiple focus groups with local Citizens Advice networks to establish a design approach and operating principles that would deliver an impartial and independent service.

Following this work the Youtility team was selected by Citizens Advice as one of four providers to work on a four month project, to test whether or not digital tools could increase competition in essential services to alleviate the poverty premium.

### The process

Youtility worked with Citizens Advice's team and clients and used a combination of interviews and participatory design workshops to understand current barriers to inclusion.

One important barrier they found was the lack of trust that consumers had of price comparison websites with some people stating they didn't understand how comparison websites make money. Others said they thought comparison websites were probably only recommending switching to providers that paid a higher commission premium.

This lack of trust meant that even when consumers could save hundreds of pounds a year if they switched suppliers, they were choosing not to.

### The impact

To overcome the trust barrier, Youtility implemented a business model that prioritised impartiality and independence. Instead of recommending deals based on which provider was offering the best commission, Youtility would receive a flat, fixed fee from all providers, ensuring search results displayed whatever saved the consumer the most money.

Youtility ensured they compared all available deals in the market including deals available from a consumer's existing supplier, something not done by price comparison websites. They also leveraged supplier ratings from Citizens Advice to build further trust in the user experience and highlight the opinion of a trusted brand. When this model was applied, Youtility was seen as transparent and impartial, boosting consumer trust and driving improved engagement on the platform.

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## Mapping potential for harm

“ *Harm to vulnerable consumers might occur unintentionally and firms should actively consider the likelihood of any unintended effects when they are developing products and services to avoid potential harm.*” FCA<sup>12</sup>

Now that we have a range of insights from customers, gained from our research, we can start to map their potential for harm. That is, what detriment are our users at risk of because of their personal circumstances? What are they vulnerable to?

One way to find out is to ask them. Your research group may have had bad experiences using your products and services in the past, or they might be able to help you hypothesise as to what could negatively affect them in future.

There are also exercises that you can undertake collaboratively with your research group to uncover any potential for harm.

**Journey mapping:** Work together in pairs, preferably collaborating with participants. Create a timeline from left to right and plot the various touchpoints by which a customer might interact with your product or service. Ask the participant to narrate the story and take notes on the timeline. Ask about their mood and plot how they were feeling along the journey, making note of the emotions they describe at different points.

Use journey mapping to understand at which points in the journey customers are most vulnerable to harm. Think about how the touchpoints on the map relate to the customer's day-to-day life. Perhaps there is potential for harm if they get an interaction from your firm at the wrong time, for example a domestic abuse victim-survivor who is changing details on their joint account would not want their partner to be notified of their new address.

**Scenario planning:** Potential for harm changes over time. Give your research group potential scenarios and ask them to describe how that would affect their interactions with your firm. For example, ask them to imagine that their internet has been disconnected or that they have lost their income suddenly. By working through these scenarios you can uncover ways in which customers might be put at a disadvantage.

**Build antagonist personas:** Who or what is working against your customer? Ask your research group to tell you about the people, things and systems that are standing in the way of them getting what they need. These are our antagonists, and we can work to understand their intentions and motivations by building empathy maps and personas so that we can start to minimise the potential for harm they represent.

## Case study: Touco's third party alerts

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One example of inclusive design in action is the third party money alerts designed by Touco. Aimed at helping users with mental health problems, the team took extensive care to mitigate any potential for harm.

### The problem

Touco was started in 2018 to build third party access tools.

People with mental health problems often need help managing their money from a trusted family member or friend, but because they do not want to hand over full access with a Power of Attorney, they end up exposing themselves to fraud by sharing their online banking credentials.

Touco set out to design an alternative using Open Banking. Inspired by recommendations made previously by the Money and Mental Health Policy Institute (MMHPI) they wanted to build 'third party money alerts', text messages triggered by activity on a user's bank account that would be sent to a trusted family member or friend. Alerts could be used to spark supportive and timely conversations, helping users to avoid spiralling money problems and anxiety.

Throughout the project the Touco team was able to collaborate with MMHPI and Northumbria University, funded by Nationwide Building Society's Open Banking for Good programme.

### The process

The design process started by engaging experts by experience through MMHPI's research panel. The Touco team designed an online survey asking questions about the kinds of support people were currently relying on and their digital capability. For example, they found that 90% of respondents used online banking, an important requirement for anyone trialing an Open Banking service.

New tools present new risks. The team recognised that there were risks involved in introducing third party money alerts into participants' lives, particularly for people living with mental health problems. Alerts could cause or add to stress and anxiety; alerts triggered to a family member or carer could cause arguments or even abuse.

They worked with experts to understand the potential for harm and to design policies and procedures that would safeguard participants throughout the pilot. The safeguarding policy outlines what the Touco team needs to look out for in terms of psychological distress and financial abuse, and how they should then respond.

Developing antagonist personas helped the team understand other areas where there was potential for harm, for example financial coercion. By understanding how alerts could be misused they designed fail-safes in the app, allowing users to report abuse and access support from trained staff.



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Having used the insights from the survey to design and build a simple app, the team ran a three month pilot, recruiting 14 participants (plus their nominated family members) from MMHPI's research panel. During the pilot a range of research methods were used with the aim being to include participants in all aspects of the development process: interviews, diary studies, feedback surveys and prototyping.

During the research process the team collaborated with a user researcher and designer working toward a PhD in Design at Northumbria University, specialising in how financial services can work better for customers in vulnerable circumstances. MMHPI also provided their expertise throughout, engaging in workshops and providing feedback, compensated for their contribution through the Open Banking for Good programme.

## The impact

At the end of the pilot the team reviewed over 45 hours' worth of interviews, 235 survey responses, 285 text messages and seven money diaries, including one which was 91 pages long. This rich material took over a month to analyse, after which the team published a report detailing their findings, *Let's Talk About Money*.

In the small pilot sample third party money alerts helped users talk more regularly about their money with their loved ones. It found that these money conversations led to practical money management strategies, improving financial health and bringing down anxiety levels.

What's more, there were several unintended benefits experienced by users during the pilot. Participants whose trusted third party was their spouse found that alerts helped them realise when money should have been coming out of a joint account and not their own. Participants who might normally be tempted to overspend online found that the disincentive of an alert being sent to their trusted third party helped stop them spending. One participant who suffered dissociative states found alerts helped her cancel online orders she had made while feeling unwell.

### Defining good outcomes

***We want to see vulnerable consumers treated fairly and consistently across financial services sectors, with outcomes that are as good as those for other consumers.” FCA<sup>13</sup>***

When we work alongside the people we are designing for, seeing our products and services through their eyes, we can start to understand what a good outcome might be for someone in their circumstances.

Treating people equally does not mean treating them the same; good outcomes will look different for different people. At the same time it is impossible to take the commercial needs of firms out of the equation. Inevitably not all customers will be able to access and use products and services the same way, and some may not be eligible.

The most important principle is that firms ‘do no harm’ when designing solutions. If a customer is at risk of misunderstanding a product or service a firm may want to insist they seek advice before signing up. If a customer requires an accessibility adaptation in order to access or use a product or service they should be able to do so, for example using a screen reader to interact with a website<sup>14</sup>. If a customer isn’t eligible for a certain product, tell them as soon as possible, explain the situation in plain English and signpost to other providers or sources of help where possible.

Secondary to ‘do no harm’, but still important, is helping customers achieve their goals.

Customers are employing your firm to solve a problem for them, or as designers sometimes say, perform a ‘job to be done.’ As designers this intended outcome is often our primary focus, but it cannot come at the expense of users.

### Section two: Key takeaways

- Customers in vulnerable circumstances should not be put at a disadvantage when dealing with essential services.
- Firms must identify who in their customer base is at risk of detriment and design for their needs.
- To design inclusively we must include expertise from specialist organisations and those with lived experience from the start, using a range of research methods.
- Consideration must be given to safeguarding research participants, and how to fairly compensate them for taking part.
- Inclusive design practices can help us better recognise the potential for harm and define what good outcomes look like for customers.





## **Section three**

**Collaboratively developing  
and delivering solutions**



## Section three Collaboratively developing and delivering solutions

It's hard to design new products and services. It takes time and investment. Every organisation has its own process, some more efficient than others. Sometimes just going from nothing to something can feel like a miracle given the hurdles we need to clear.

An efficient way to take vulnerable customers into account is a collaborative inclusive design approach.

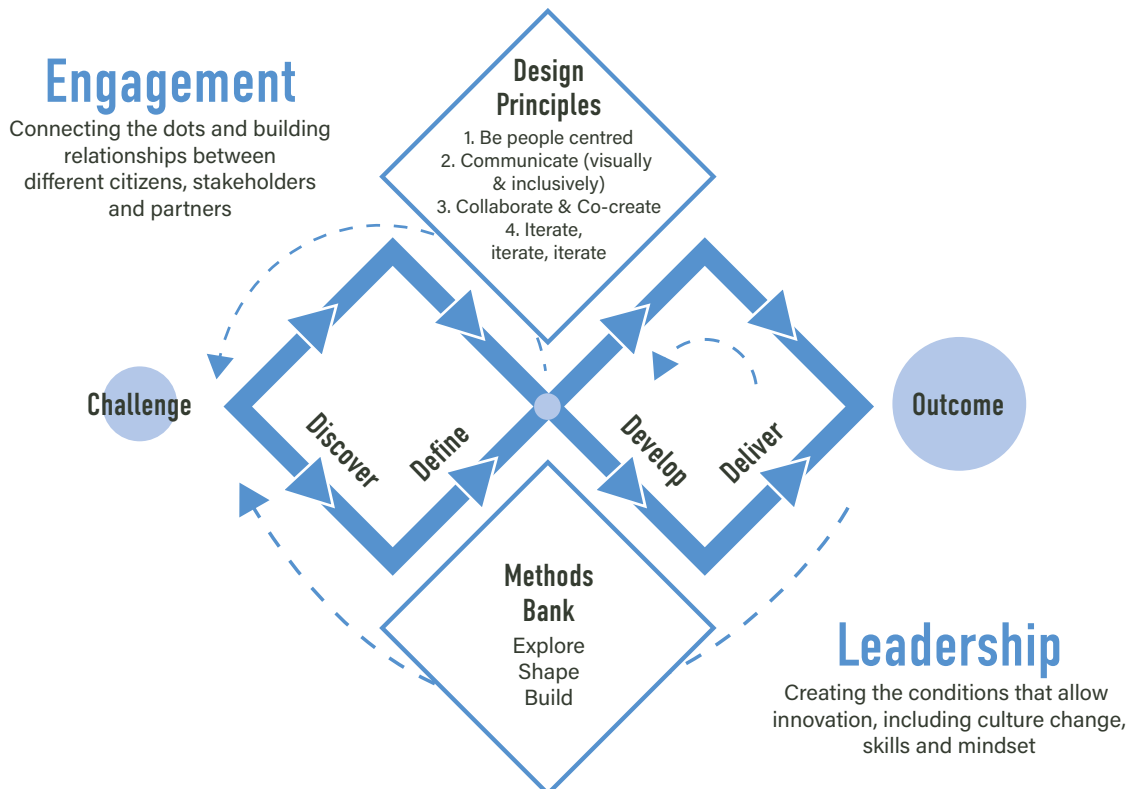
In this section we'll look at the iterative process of co-designing, building, launching and reviewing products and services. To bring this to life, we'll examine one regulator's - the FCA's - description of the design process with an inclusive design lens and describe the test and learn cycle that results in better products and services.

***"Firms should... take vulnerable consumers into account at all stages of the product and service design process (idea generation, development, testing, launch and review) to ensure products and services meet their needs.***

FCA<sup>15</sup>

”

### Develop and deliver



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If we were to compare this part of the process to the Design Council's 'Double Diamond', in this section we are in the 'develop-deliver phase'. Having done enough research to confidently define the customer problem in the 'discover-define phase', here we can develop potential solutions and test them to gather user feedback.

Although the 'Double Diamond' can make the 'develop-deliver phase' sound like a two-step process, we should always be ready to go back a step if needed. If the customer feedback demands it, we might go back to the 'discover-define phase', or we might need to develop a different solution. Constantly talking to customers and getting their feedback at every stage means we should never go too far down the wrong path.

### Start with research

The FCA describes the design process as starting with 'idea generation.' In fact the process starts much earlier with the research and discovery we did in section two. It's only when we have a firm understanding of the customer problem that we can start generating useful ideas.

## Participatory design and development

In section two we looked at how to include experts by experience in the design process from the very start. There we talked about how to recruit, compensate and safeguard them and we outlined some examples of research methods.

Once there has been enough work with your experts by experience to determine what problems need to be solved, the next stage is coming up with some potential solutions. By continuing to include customers and experts throughout the process you will continue to tap into the efficiencies of the inclusive design approach. The feedback loop should be tight enough that your team of designers and developers do not waste time building out bad solutions.

This inclusive approach to design and development is often referred to as co-design, or participatory design.

### Idea generation

Idea generation is about coming up with possible solutions to your customer problem. There may be many possible solutions, and it is likely that the customers themselves and other relevant experts come up with the simplest and most useful solutions.

To generate useful ideas, start with the research that has been done. Review the problem statements that have been written and the journey maps that have been completed.

Together with your co-designers you could try the following exercises to generate ideas. See the toolkit in the next section for more detail.



## Section three Collaboratively developing and delivering solutions

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**How Might We:** As you review the research in front of you and talk to your co-designers, listen out for potential improvements that could be made or questions that could be explored. Capture your thoughts as 'How Might We...?' questions, for example, 'How Might We help Carol overcome her fear of using online banking?', or 'How Might We help Barry freeze his account when he is in hospital?'

To go deeper you can use prompts or thought experiments such as 'How Might We... bring out the good, remove the bad, explore the opposite, question an assumption or change the status quo?'. For example, 'bring out the good' might stretch us to think of a more extreme best case scenario for our customer, so instead of writing 'How Might We help Carol overcome her fear of online banking?' we could write 'How Might We get Carol so excited about online banking she tells two friends?'

**Take inspiration:** Having reviewed the problem statement you're trying to solve, ask your co-design team to spend time sourcing inspiration from products and services that solve similar problems. As a group, seek out examples from other industries or countries and ask people to articulate why they chose this example in front of the group. Discuss the inspiration and elements you'd like to incorporate into your solution together.

**Tell a story:** Ask participants to imagine how they will feel when this problem is solved for them, and to describe how they arrive at that feeling. By imagining ideal outcomes the group can discuss the practicalities behind these potential solutions, and take inspiration from them.

**Sketch and share:** When participants have started to generate their own ideas about solutions, ask them to spend a few minutes sketching the idea on paper. The sketch could be of a website or app, or of an advert, or comic-book style, with different frames for each step of the process. By writing their idea down, participants will be forced to start getting into detail which can open up useful discussion about potential solutions.

Collaborating with your co-designers during the idea generation process will help you find simple and useful solutions more quickly, while also giving your participants insight into the compromises your firm needs to consider when designing.

By involving as many relevant stakeholders as possible at this point in the process you can ensure that no idea is too unrealistic, given your firm's constraints. For example, involving representatives from the compliance and legal teams will mean that the co-design group appreciates how any solution will need to meet their criteria. Equally, bringing in someone who understands the budget and time constraints required will also help keep expectations realistic when ultimately deciding on the solution you want to test.

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## Development

After your idea generation sessions you will have selected one or more potential solutions to test. At this point in the process your firm might normally be in full project management mode, creating detailed development plans and spreadsheets and assembling a team.

Try to resist; instead, ask yourself, 'What is the quickest way we can check that this idea is a good one?'

The answer is most often not to develop a first version of your solution itself, but instead to build a prototype. Starting with a prototype is the easiest way to get quick feedback from customers, in particular your experts by experience.

**Prototyping:** When designing a prototype, first consider which of the assumptions you're making about your potential solution is the riskiest. If you're assuming that your target customers are comfortable disclosing their situation over the phone, for example, you might consider that a big assumption to test. Any prototype you build will need to incorporate this part of the solution to get useful feedback.

Prototypes themselves come in a wide range of formats and can take as little as an hour to put together, up to months or years. You can prototype a personal interaction, for example with a customer representative, with a script and participants. Or you could mock up an advert or press release for your product or service: that's also a prototype. More traditional prototypes might be mocking up a brochure, a website or app.

The more realistic your prototype, the more useful the feedback you will gather. But this needs to be weighed up against the need to get feedback quickly so as to make your development process efficient. As a rule, it's better to test your idea quickly so you can iterate and improve, but be careful not to confuse speed with efficiency; you must test the right things.

When building, bring your developers and builders into the design and prototyping process. They may have useful feedback about how to design a more efficient solution, but they will also appreciate the problems you are trying to solve more deeply and be more motivated as a result.

## Adaptations for different audiences

*There can also be a need to consider bespoke remedies or additional protections for different groups of vulnerable consumers where appropriate."*<sup>CMA<sup>16</sup></sup>

While the FCA differentiates between "creating a product specifically to meet the needs of vulnerable customers or taking an inclusive design approach"<sup>17</sup>, these two approaches need not be split out.

An inclusive design approach can absolutely incorporate adaptations for certain groups. Not all of your customers' needs can always be met with the same design, and for those who have different needs, you may need to provide alternative features and services.

## Section three Collaboratively developing and delivering solutions

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Examples of adaptations for different audiences include:

**Accessibility features:** For customers with visual impairments you should provide letters and brochures in braille, and ensure digital tools are accessible with a screen reader. For customers with hearing loss you should provide textphone support and hearing loops in branches for customers with hearing aids. For customers who use wheelchairs, branches must provide ramps if needed.

There are many more detailed accessibility best practices outlined elsewhere, for example the Web Content Accessibility Standards ([WCAG](#))<sup>18</sup> and [COGA](#)<sup>19</sup> standards for those with cognitive disabilities.

**Opportunities to disclose issues and get tailored support:** Customers experiencing difficulties such as a diagnosis of cancer or a gambling addiction may have specific needs. Giving these customers the opportunity to share their experiences with your firm in order to access bespoke support can help ensure they get a fair outcome. See case studies on Royal London's disclosure tool on page 18 and on Monzo's 'Share with us' feature on page 41.

**Multi-channel communications:**

Customers in different circumstances may find communicating with your firm more challenging, especially if they are only able to contact through in-branch or on the phone. While these channels work well for some customers, others may find them daunting or inaccessible. Giving customers the option to contact you through email, online chat or video call can make them

more likely to get in touch and resolve any issues they have.

**Translation support:** It is likely that some of your customers do not speak English as their first language, and may struggle to understand your products and services if only given the option to read about them in English. If you have a large group of customers who speak another language, providing key information to them in their native language will make them more comfortable.

For example, the lender Fair Finance provides leaflets in several languages in-branch since they are located in areas where there are many first generation immigrants. They also hire bi-lingual staff where possible.

At the same time, firms must be mindful of the risks of entering into a contract with a customer in a non-English language. For example, it may be harder for staff to see if there is a lack of understanding or financial abuse. Adaptations must seek to address these risks as well as serve customer's needs.

## Case study: Monzo's 'Share with us' feature

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One important example of how a firm can create an adaptation to meet the needs of a specific audience is Monzo's 'Share with us' feature, designed with the help of insight from the Money Advice Trust and Bristol University's Personal Finance Research Centre (PFRC), to help customers feel more comfortable disclosing their circumstances to their bank.

This is a feature used by people in a range of circumstances, but the design of the feature is particularly important when it comes to helping those in abusive relationships.

### **The problem**

The charity Surviving Economic Abuse estimates that one in five UK adults have experienced financial abuse in a current or former relationship. In these situations the abuser is controlling and coercive, often abusing their partner both physically and mentally.

Victims of this kind of abuse might find it particularly difficult to disclose their situation to their bank so that they can seek help. An abuser may control them to such an extent that they have access to their smartphone and phone lines.

The Monzo team recognised that customers were concerned about disclosing these kinds of situations through their customer support chat, since records of what had been disclosed would be accessible through the app for anyone with access to it to read. They wanted to design a more discreet alternative.

### **The process**

The Monzo team worked with experts from the Money Advice Trust and PFRC to work through the issues they saw with the existing disclosure process. Together with the Money Advice Trust and the PFRC, Monzo agreed that making sure there was no trail of the disclosure in the app was an important principle, and that customers would need to be reassured about how the information they disclosed would be used.

The resulting 'Share with us' feature was designed as part of the 'Help' section in the Monzo app, away from the customer support chat. By tapping on a 'Tell us more' button, customers can go through

## Case study: Monzo's 'Share with us' feature

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a number of screens describing why they might disclose information to the bank, and how that information would be used. They can then use a simple text box to share details that go straight to Monzo's Vulnerable Customers team.

Disclosures are dealt with by a specialist support team who decide how to respond on a case-by-case basis, ensuring any response is appropriate and sent through a discreet channel to protect the customer from harm.

A code word system is also in place, specifically to help customers experiencing financial abuse. Customers can set up a code word with Monzo that will appear inconspicuous in the customer support chat but will alert the Monzo team to call the police or other emergency services.

### **The impact**

Since launching in 2018 the 'Share with us' feature has been used over 2,500 times, helping many out of abusive situations and helping Monzo to continuously improve bespoke support for vulnerable customers.



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## Testing

Once a prototype has been developed it must be tested. Gathering feedback on how a prototype is used and perceived can give important insight into how the solution would work once built, helping designers to improve the design and mitigate any potential for harm.

Different prototypes can be tested in different ways. A personal interaction can be tested with customers by mocking up the scenario with people playing different roles. Mock-ups of an advert, brochure or website can be presented to customers in interviews, through surveys or on an online forum. Employing a specialist user researcher for your project will help inform how best to conduct your prototype testing sessions.

In all cases, involving the customers who would use the product or service you're designing is crucial, as is involving your co-designers. You want to test how people respond to the prototype, if they understand it, and how they might use it, paying particular attention to the assumptions you have made in the design process to see if they hold true.

After testing you should have evidence to support or oppose your assumptions. It takes time to analyse feedback, but the biggest patterns are likely to emerge quickly. Finding these patterns can help your co-design team propose improvements or alternative solutions to test with your next prototype.

Testing and building prototypes should be iterative. Allowing time to gather feedback during this phase means your team will ultimately build a better end solution and not waste time going down the wrong path.

When the first version of the end solution is finally built it should also go through the same testing process to inform future versions. This test-and-learn cycle should become a continuous process so that your products and services are constantly improving.

## Case study: Bristol Energy's 'Heat as a service'

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One example of how iteratively prototyping and testing can help firms design more appropriate solutions for customers is Bristol Energy's 'Heat as a service' project.

### The problem

Traditionally energy suppliers have sold energy to customers in units of kilowatt hours (kWh), making it hard for customers to know how much they might need to spend to adequately heat their home. Bristol Energy knew that this disproportionately affected low income and vulnerable households in particular, who might choose not to heat their home in order to limit their risk of overspending.

### The process

To combat this problem, Bristol Energy approached Energy Systems Catapult, an innovation agency specialising in the energy sector.

Through Energy Systems Catapult, Bristol Energy were able to access a research group 'Living Lab' of one hundred homes across the UK. These homes have signed up to test innovative energy industry solutions and are fairly compensated for their participation in projects.

The team designed a first version of their new solution, a 'Heat plan' tailored to an individual customer's home and circumstances, providing room-by-room, hour-by-hour control over their heating. For the customer, a smart heating control system calculated a bespoke fixed monthly cost, making it easy to understand how much they would need to spend to be warm.

Two variants of the proposed new solution were tested across the 'Living Lab', with participants comparing two heat plans: a fixed price versus a pay-as-you-go system. Feedback from testers helped the team iterate and improve over the course of a year-long trial.

Samantha Nicol, Head of Innovation and Marketing at Bristol Energy said "By testing 'Heat as a service', we can truly understand what our customers need, rather than just giving them what we think they want."

### The impact

Bristol Energy is now the first energy supplier in the UK to have launched 'Heat as a service', having used feedback from Energy Systems Catapult's 'Living Lab' to show that the solution was both useful and viable commercially.

There is also early evidence to show that customers using this service are more likely to switch to a low carbon heating system because they are more confident about their heating costs.

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## Launch

Of course, when launching any new product, service or feature it should be promoted appropriately so that relevant customers are made aware of it. Asking your co-design team for help with marketing messages and channels is a good place to start.

A phased launch for any new product, service or feature can help you continue the test-and-learn cycle as you deliver your solution. By launching only to a small number of customers first you can not only test whether or not the solution itself works as expected, but also see whether or not the marketing is appropriate. Testing a number of different channels can help you see which are most effective.

When writing marketing messaging, test the language with your co-design group as well as with customers and frontline staff. The costs and benefits to the customer should be clear from what you write, as well as who the product is for if it's not appropriate for all customer groups.

## Review

The test-and-learn cycle includes continuous review. In a way this forces you and your co-design team to go back to the start of the process as you research how customers are using or not using your solution.

Think about how to measure the impact of your product or service. The metrics you track will determine the picture you paint. For example, if you only track uptake of a solution, you might miss the fact that most customers stop using it after the first month. Including metrics that track any potential for harm is crucial, for example tracking the percentage of defaults.

Reviewing how customers use your solution also includes gathering feedback through customer support and complaints data, as well as through focus groups, interviews and by talking to frontline staff. For more detail on these research methods, see section two.

A regular review might mean that you are able to iterate further and improve your offerings, or it might mean that you need to scrap a solution and start again from scratch. This is all part of the process.

If you need to discontinue a product or service, look to understand how this will affect vulnerable customer groups by involving experts by experience. Aim to communicate changes to them in a timely, clear and sensitive way, pointing to any alternative solutions that might be available.

### An iterative feedback cycle

The 'Double Diamond' and the way that regulators talk about the design process can make it sound like a factory line. In one end you put your research, and out the other end you get a fully-formed product or service. Many firms organise their teams and projects in this way, with a beginning-middle-end project mentality.

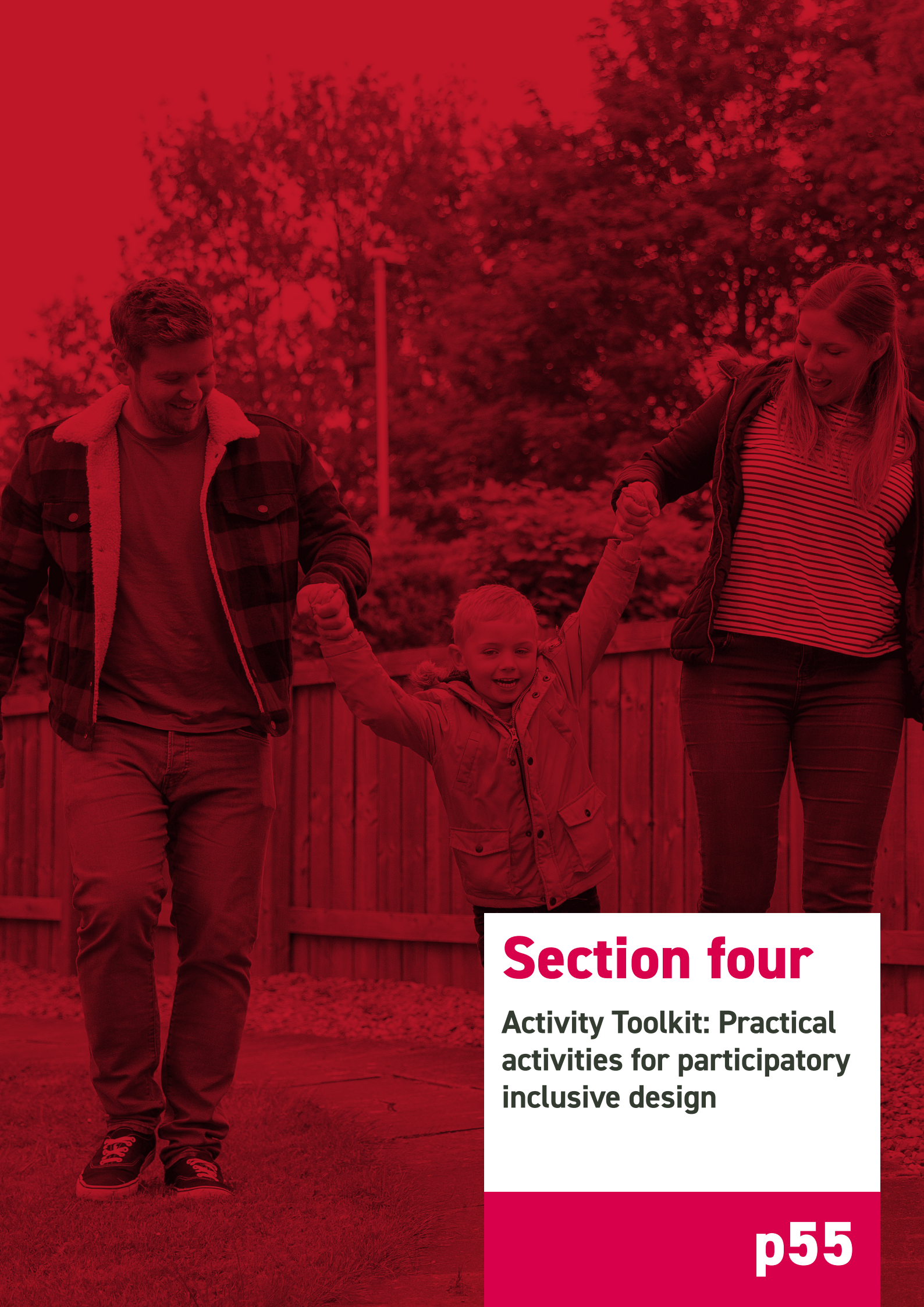
It's understandably satisfying to think that the project you've poured energy into will one day be finished. That the solution you've built is final. But that's not how products and services should be designed and developed. Instead it's a never-ending process. A cycle of learning, testing, building, launching and back again. All the while keeping an open mind so we can spot the things we need to improve or change.

When you hear the term 'agile' this continuous cycle of improvement is what is being referred to. It requires a different mindset to that of a one-off project, with feedback at its heart, which is why it works so well with an inclusive design approach.

### Section three: Key takeaways

- After spending time on customer research to define the problem we're solving, we can start the development part of the design process.
- Throughout idea generation, development, testing, launch and review we can include feedback from a co-design group, including expert organisations and experts by experience.
- The same designs might not work for every customer: adaptations might need to be made for specific audiences.
- Testing solutions 'little and often' results in better solutions produced more efficiently, and prototyping is an effective way to do this.
- The design process is not a factory line: it is a cycle of testing, building and learning.





## **Section four**

**Activity Toolkit: Practical activities for participatory inclusive design**



## Section four Activity Toolkit

# Practical activities for participatory inclusive design

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### About this toolkit

This toolkit is for you if you and your team are looking to involve experts by experience in your design process. It contains examples of research methods and activities that can be used as part of an inclusive design process.

These activities can help you and your co-design team get a better understanding of user needs so that you can translate these needs into requirements, actions, or features.

#### Warning! This is a toolkit, not a checklist

A warning before you go on. There is no one activity or workshop you can run to magically transform your process into an inclusive one. Instead inclusive design is all about including the people you are designing for throughout whatever process you do use.

#### What is participatory inclusive design?

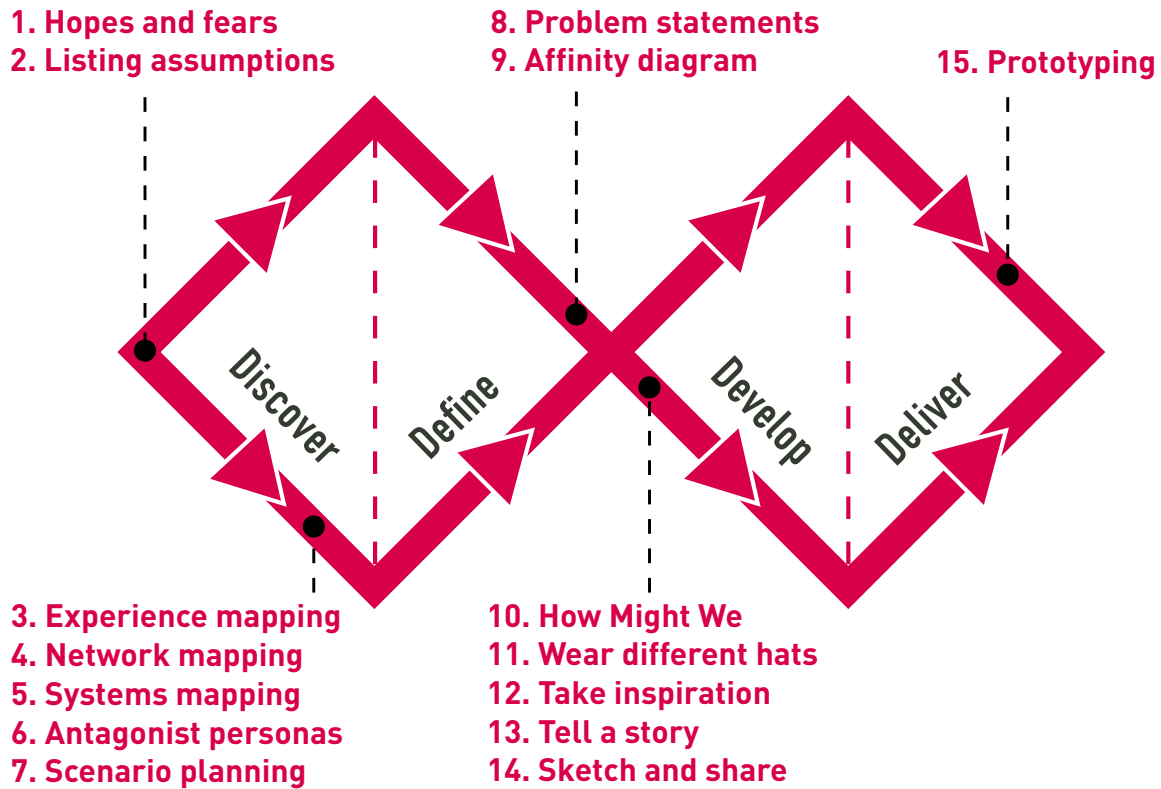
The inclusive design approach:

- Helps us design policies, products and services that can be accessed by everyone.
- Centres around people with additional or out-of-the-ordinary needs, not from an imagined 'average person.'

- Asks us to design adaptations for certain people if one solution cannot fit all.
- Involves close consultation and feedback from experts by experience throughout the design process.

Here we refer to 'participatory inclusive design' to highlight the need to collaborate with experts by experience and other co-design participants. The activities and methods outlined in this toolkit are meant to be used in an open, collaborative setting.

Inclusive design is particularly useful when designing to take into account the vulnerable circumstances that consumers face. By including the views and perspectives of vulnerable consumers throughout the design process we can ensure that the output is both useful and appropriate, limiting any potential for harm.



### How should I use this toolkit?

There are three sections in this toolkit: firstly, this introduction describes the participatory design process and includes an overview of possible research methods. One research method outlined is a participatory design workshop.

In sections two and three you can read about activities and exercises you can use when running participatory design workshops. Section two outlines nine activities to use when you are in the early 'discover-define phase' of the Design Council's commonly referred to 'Double Diamond' design process. Section three outlines six activities that can help when you are later in the process, during the 'develop-deliver phase.'

The 'Double Diamond' can come across as a linear process, similar to a factory line. However it is important to recognise that the design process is actually a cycle, and so you can expect to use different methods and activities continually as you work over time to iterate and improve.

Activities can be used at different points in the process to different ends.

Section four Activity Toolkit

Situation						
Activity	Plan the project	Understand the user	Define the problem	Recognise potential harms	Generate ideas	Test ideas
Hopes and fears	<b>X</b>					
Listing assumptions	<b>X</b>					
Experience mapping		<b>X</b>		<b>X</b>		
Network mapping		<b>X</b>		<b>X</b>		
Systems mapping		<b>X</b>				
Antagonist personas		<b>X</b>		<b>X</b>		
Scenario planning		<b>X</b>		<b>X</b>		
Problem statements		<b>X</b>	<b>X</b>			
Affinity mapping			<b>X</b>		<b>X</b>	
How might we?			<b>X</b>		<b>X</b>	
Wear different hats	<b>X</b>		<b>X</b>		<b>X</b>	
Take inspiration					<b>X</b>	
Tell a story		<b>X</b>			<b>X</b>	<b>X</b>
Sketch and share					<b>X</b>	
Prototyping						<b>X</b>

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## Work with experts

The participatory design process requires user research and facilitation skills that might be lacking in your team. These are often undervalued in traditional design teams and therefore neglected. If this is the case it's important to bring in expert facilitators and researchers to help you run successful workshops.

Equally you may need to bring in outside experts to help you recruit 'experts by experience'. Specialist organisations exist for this purpose, or you can approach a user research recruitment agency.

## I'm starting from scratch; where should I begin?

If you want to kick start a participatory design process within your organisation you may need to convince your colleagues to commission and fund a test project. At this stage it is worth thinking about the decision makers and what they will need to know to be convinced. As part of this project, we have set out the various benefits of inclusive design, which may be helpful when thinking about the value it can bring to your organisation.

Be mindful that inclusive design requires investing time and focus in the discovery process. For most organisations this means a change in mindset, accepting that assumptions made by internal staff might not be accurate and embracing the value of research and co-design.

Once the project has been approved, bring together people from your internal teams who should be involved, being mindful that a larger team will be harder to facilitate. If you have access to them you may want to include vulnerability specialists, compliance officers, designers, user researchers and frontline staff. At this stage you can review how you will bring in outside experts, including experts by experience, to help from the very start of the project.

At the end of the project consider how to evaluate the benefits and costs of the inclusive design approach and communicate these with colleagues. By using your real-life example, other projects may be commissioned and the process can be improved, continuing to instill an inclusive design culture in your organisation.

## Disclaimer: Legal and ethical standards

Always adhere to legal and ethical standards when conducting any research working with the public. For example you must gather appropriate consent, informing your participants about how you're using their information, adhering to the General Data Protection Regulation.

From an ethical standpoint you must compensate participants fairly, ensure they understand your expectations of them and give them ample opportunity to ask questions. In cases where participants have lived experience of a difficult or traumatic subject matter, such as a bereavement, it is recommended you work with a specialist.

### General facilitation tips

If you need to facilitate sessions yourself, think about:

- **Creating a safe space:** Being well prepared, organised and structured will help you come across as calm and welcoming, which is important to create a space that feels comfortable and safe. Also think about any accessibility requirements beforehand so that you don't need to single out participants during the session.
- **Timing exercises:** you will need a timer, but it's also useful to have a timer that's visible by participants during each exercise.
- **Factoring in breaks:** for every 60-90 minutes there should be a 10-15 minute break. This will help keep energy levels up in the group.
- **Ice breakers:** allowing some time at the start for new groups to introduce each other or for general chit-chat can help groups to bond and communicate more smoothly with one another. You can also ask an unrelated question of the group to start and break the ice, such as what they had for breakfast or their favourite book or movie.

### Tips for remote facilitation

Online conferencing tools can be a barrier for participants with social anxiety, low tech literacy, or who cannot afford broadband or mobile data. Ask participants about their communication preferences, and consider adapting sessions to include their feedback using text messaging, phone calls, web chat, or email.

If participants have a good level of tech literacy you can use an online whiteboard, a visual collaboration tool like Mural or Miro, to easily guide them through the session.

If testing a digital product with a participant who is using their own mobile device, screen sharing apps like Zoom allow you to view what's on their screen easily. You can also record what's being shared, as long as you have their consent.



## Research methods

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This toolkit features activities you can do as part of a participatory design workshop. Workshops are just one of many research methods that organisations can use to gain insight into user experiences and problems.

The most insightful research activities require effort and can take time since they are longitudinal by nature. We recommend partnering with specialists when doing extensive research projects, particularly when working with vulnerable groups.

### Top tip: Start with a question or hypothesis

When conducting research be sure to have a clear understanding of what you want to learn. Start with either a hypothesis such as 'We believe struggling consumers avoid getting in touch with banks due to anxiety', or a 'How Might We' question like 'How Might We make getting in touch easier for customers struggling with anxiety?'

Here are examples of research methods that you can use as part of your inclusive design project:

**Interviews:** Conduct interviews with participants, asking open-ended questions about their experiences. Avoid asking hypothetical questions or suggesting solutions. Limit the number of researchers in the room to two, one interviewer and one note-taker.

Unlike usability interviews which focus on a task, biographical interviews zoom out and allow a participant to tell their full life story without interruptions. The results of this approach can reveal patterns and opportunities for intervention or innovation.

Another approach is to interview participants in context, sitting with them in their everyday environment. By asking questions in their home or at their workplace you can make participants more comfortable and gather additional insights.

**Design ethnographies:** Ask participants if a trained researcher can accompany them for a day or a week and observe them in their everyday life. Use this in-depth research to answer important questions about their problems and any exclusion they face. What barriers do they experience? When in their life are they affected by your design decisions? How do they feel when they do so?

## Section four Activity Toolkit

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**Diary studies:** Diary studies give insight into a participant's everyday experiences, routine, and behaviour as they experience life.

Ask your research group to record their own experiences over a period of time. This could be over the course of a week, a month, a year or even longer. Participants might want to write things down in a physical notebook, use an app to take photos and notes or even record voice memos. Participants submit daily entries detailing events, sometimes using prompts given to them by researchers.

**Role playing activities:** You may want to see how your participants interact with products and services. If so, you could try role playing by enacting the situation which you want to observe in a workshop. Participants might choose to play the role of customer or staff member; either way you will learn a lot about how they perceive the interaction. (Activity 11, 'Wear different hats,' is an example of a role playing activity.)

**Participatory design workshops:** Bring participants together with your project team in the same space to share experiences and learn from each other. Both groups can address their own assumptions and build trust. Design your own workshop activity or use one outlined in this toolkit.

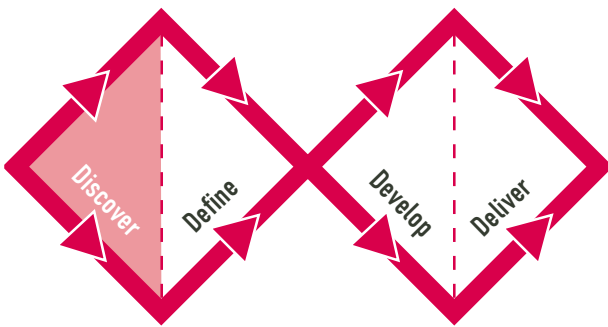
These workshops require expert facilitation from someone neutral, not a decision maker. Bringing in an outside facilitator can improve efficiency and help create a safe space for all participants.

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## Discover and define

Immersing ourselves in consumer needs.

### 1. Hopes and fears



#### What it's for

'Hopes and fears' helps to align a new team, recognise expertise and establish expectations.

At the start of your participatory design project you'll want to bring your new team together to discuss how to proceed and to build trust. This 'Hopes and fears' exercise will help your group define what their individual contributions might be and share concerns and perceptions of what success might look like when undertaking a collaborative project.

#### What you need

- A safe space for your group to meet, either in person or online.
- Post-it notes and pens, or an online whiteboard.
- One facilitator and one notetaker.

#### How to do it

##### Opening: 5 minutes

Welcome the group and introduce the session, explaining what you'd like to get out of it.

##### Exercise: 10 minutes

Hand out post-its and pens. Ask each person to note down the following, using as many post-its as they need:

- Name and role.
- What they hope to get out of the project.
- What are their big fears about the project.

When finished, each person can put their post-its up on a wall or whiteboard, organised into three columns for each category.

##### Discussion: As long as needed

After the exercise ask someone to volunteer to go first in order to read their post-it notes aloud to the group. Take turns to do so before instigating a discussion on any common themes or differences of opinion, with the notetaker taking thorough notes.

##### Closing: 5 minutes

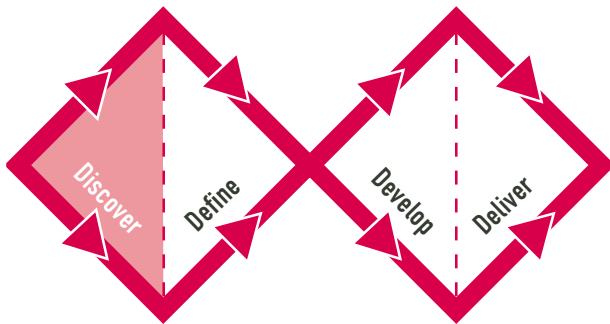
Thank participants for their time and give a quick summary of the discussion. Describe the next steps for the group.

After the session, capture the post-it note wall with photographs or screenshots to be used alongside the workshop notes.

### Things to consider

- What does each person hope to achieve through the project?
- Are any of the hopes and fears within the team similar? Group these and start a discussion around them.
- Look for the outliers: the odd ones out often are full of insight and shouldn't be ignored.
- What expertise lies within the team? What might be missing?

## 2. Listing assumptions



### What it's for

Before embarking on any user research it's important to understand what you want to discover. You may need evidence to back up your assumptions or evidence to throw them out.

This exercise can help your group become more aware of their own assumptions coming into the project and compare those with others in the design group.

### What you need

- A safe space for your group to meet, either in person or online.

- Large post-it notes or index cards and pens, or an online whiteboard.
- One facilitator and one notetaker.

### How to do it

#### Opening: 10 minutes

Welcome the group and introduce the session, explaining that you'd like to understand the group's assumptions going into the project so you can better design your research through the discovery phase.

Explain that everyone carries assumptions and that this is a safe space to describe them and question them.

#### Exercise: 30 minutes

Tell the group you are going to give them four categories to think about, one at a time, and for each you'd like them to note down what they think to be true on post-its during the allotted time.

Ask participants to keep a hold of the post-its they have written for now and not to share with others in the group. If you are doing this exercise online you will have to ask people to keep their post-its private on your online whiteboard for the time being.

Spend five minutes on each of the following questions, giving them the following prompts:

#### 1. What are your assumptions about the people you're designing for?

- What education do they have?
- What's their background?
- What are their daily experiences?

- 
- What are their capabilities and limitations?

## **2. What are your assumptions about how the people you're designing for will interact with your solution?**

- Will it be daily, weekly or ad hoc?
- What will they use?
- How will they feel about it?

## **3. What are your assumptions about the problem you're looking to solve?**

- How much of an impact does it have on people?
- What would it mean to them to have it solved?
- Who else does this problem affect?

## **4. What are your assumptions about the solution you might design?**

- Do you think it needs to look a certain way?
- What will be necessary for it to succeed?
- Why might it fail?

After the exercise, ask everyone in the group to take their post-its and post them on a shared wall or online board. As they are posted up, ask people to group them however they feel they should be grouped. If needed, take some extra time to group the post-its yourself after they are all on the wall. Be sure to find and group any opposing assumptions so you can call them out during the discussion.

Ask the group to look over the board in its entirety before starting the discussion.

## **Discussion: As long as needed**

Ask the group to discuss the assumptions listed on the wall. Does the group agree? Are they confident? Which assumptions need to be true for the project to succeed, and which are most unsure?

Ask the notetaker to take notes throughout.

## **Closing: 5 minutes**

Thank participants for their time and give a quick summary of the discussion. Describe the next steps for the group.

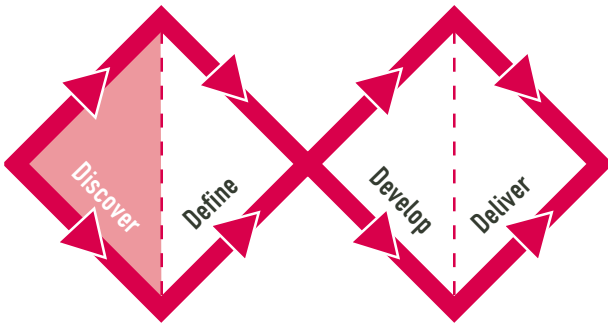
After the session, capture the post-it note wall with photographs or screenshots. The notetaker should aim to create a list of common assumptions, alongside the biggest questions that must consequently be answered through user research.

## **Things to consider**

- People may not be comfortable sharing some assumptions. For this reason it is sometimes valuable to ask 'What assumptions do you think others have?'; to create a space in which more negative assumptions can be shared. For these, encourage participants to refer to relevant evidence. Evidence can be read in different ways, or subsequently disproved.
- Combine this activity with 11. 'Wearing different hats' if you want to encourage the group to think about the assumptions they have about how others might perceive the problem or solution you're working on.



### 3. Experience mapping



#### What it's for

A user journey or experience map helps you understand how a consumer experiences a service across a number of stages: before, during and after using it. It is a visual tool that is used during an interview, and helps to understand the highs and the lows of their experience and therefore what could be amplified or improved.

Use this exercise as part of your discovery process in order to spot opportunities to improve or change the user's experience.

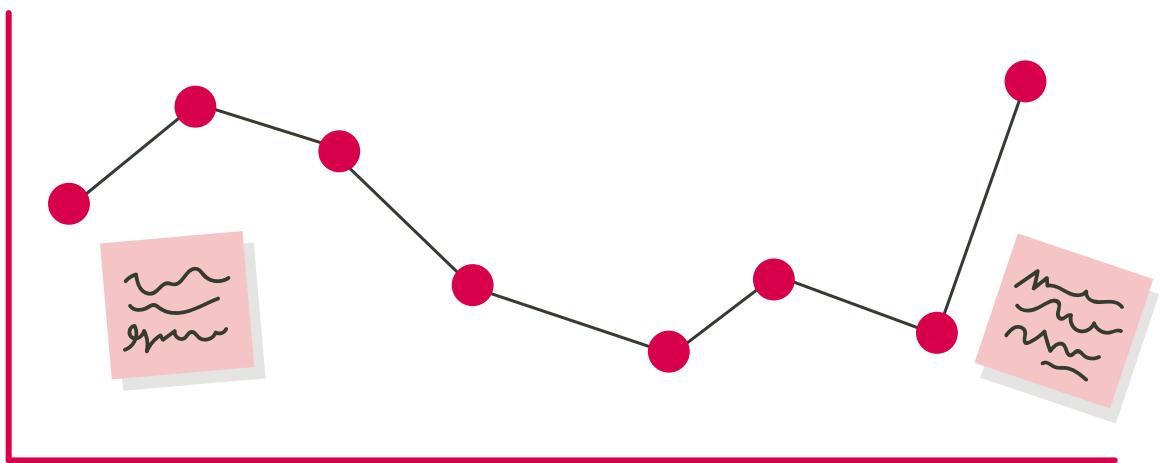
You can either run this session retrospectively or while someone is going through the experience you want to map. Recalled journeys will yield different results, but are still useful in cases where the original journey might be distressing or difficult, for example in the case of bereavement.

This exercise can be run as part of 1:1 interviews or in a workshop environment, where participants are split into pairs or smaller groups.

#### What you need

- Someone with lived experience of the journey you are mapping.
- A team member who is familiar with the existing journey.
- A long roll of paper, a large sheet of paper or whiteboard.
- Index cards or post-its that can be moved around, and pens.

### Experience mapping



Journey

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## How to do it

### Opening: 5 minutes

If the participant is recalling the journey, ask if it was an overall positive, negative, or neutral experience. If you are mapping in real-time, ask for their expectations of how things will go.

### Exercise: 45 minutes

Plot the start event and, if possible, the closing event at the start and end of your timeline. Include quotes or bullet points outlining the negative, positive, or neutral emotions felt.

Encourage participants to think broader than the experience. When did they first become aware of the service? What was their experience after the service?

When recalling events, use prompts. If the journey is a set workflow, use known fixed points in this process. Recollection does not have to be linear; you can ask participants to talk about events according to their strongest memories. However, record the experiences in a linear way on your paper or board using movable post-its if needed.

Ask as many questions as needed to explore a particular event, but generally cover the following:

- What were you trying to do?
- Where were you and who were you with?
- Who was involved, what did you have to do?
- How did this part make you feel?
- Did the next step meet your expectations?
- What would you change?

The space between points does not need to be accurate, but do note down long time lapses. Ask if wait periods affect the participant's perception of the experience.

### Top tip: Remain neutral

Avoid giving suggestions to any problems the participant has, unless it is part of completing the task. Instead, ask why they feel a certain way, and document their answers.

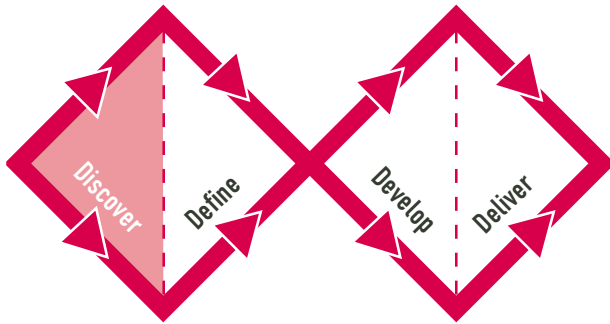
### Closing: 10 minutes

Ask the participant if their opinion on the journey has now changed since the start of the session. Has reflecting made them realise the experience was better or worse than they initially thought? Did the journey exceed or fail to meet expectations? Ask if they have one thing they would change.

### Things to consider

- This exercise can be combined with user interviews and design ethnographies, where researchers learn first hand from people going through an experience.
- Links or gaps in your experience map will reveal themselves as the diagram develops. These are opportunities for further exploration, where improvements or innovation can be made.

## 4. Network mapping



### What it's for

The solution you're designing for does not exist in a vacuum. Users will interact with it alongside similar experiences in their day-to-day lives.

This network mapping exercise can deepen your understanding of how a consumer interacts with your solution alongside the network of other products, services and experiences they navigate. It can help you determine where there are gaps, opportunities to link existing solutions or to simplify.

This exercise can be run as part of 1:1 interviews or in a workshop environment, where participants are split into pairs or smaller groups.

### What you need

- Someone with lived experience of the issue you wish to explore.
- A long roll of paper, sheet of paper or whiteboard.
- Index cards or post-its that can be moved around.
- Different coloured pens.

### How to do it

#### Opening: 15 minutes

Ask the participant to talk through all of the products, services or experiences they interact with that are relevant to the problem you're looking to solve. The facilitator captures these using one post-it per product, service or experience.

#### Exercise: 30 minutes

Once the participant feels they have listed everything, ask them to spend 15 minutes grouping the post-its in a way that makes sense to them, no right or wrong answers. Ask them to explain their groupings as they work and label them.

Then spend 15 minutes asking the participant to draw links between each product, service, experience or group using the different coloured pens. Ask them to explain what each link means and label them.

Once the diagram has been drawn, take time to discuss the following:

- Is there anything the participant would change, add, or remove?
- Is there anything that causes them more or less stress?
- Is there anything they would like to have more guidance or information on?
- How do they feel about their service providers?

If you have time, you can introduce a different colour post-it and ask the participant to add services, products or experiences that they wish they had, and

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how it would link into the existing diagram. Ask what problem they believe these additions would solve.

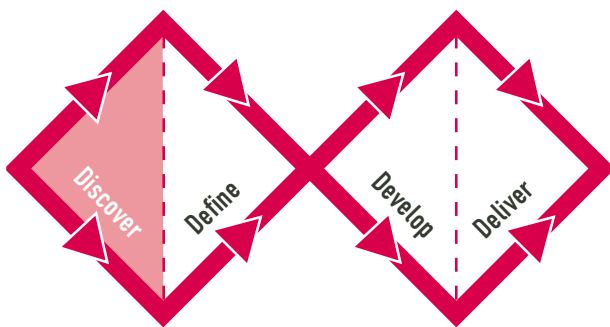
### Closing: 10 minutes

To close, ask the participant if there's anything they would like to add or if anything has been missed. Ask if the exercise has changed their mind about anything since you started.

### Things to consider

- This exercise is particularly useful if you are building a new solution from scratch. It will help you see where your new solution will fit in.
- Let the participant determine what is or isn't relevant when building out their diagram. They may give insight as to what they consider important, helping designers better understand their experience.

## 5. Systems mapping



### What it's for

Systems mapping helps you understand the complexity of the problem you are trying to solve, and what is preventing it from improving. There are different types of

systems maps, but at its basic level you can put a problem or a goal in the middle and map out all the issues that lead to it (and how they are connected) or all the things that would need to happen to achieve the goal (and how they link together).

This exercise helps to map out the root cause of an issue or to show which issues have got a similar cause, so you can see where to intervene. Often it might be outside your organisation's remit - which is why collaborating with others is so important. The systems map helps you spot unusual suspects that you might need to work with.

It can also help to show different stakeholders how the issues they focus on interact with each other, and how one organisation's action can impact on another's (positively or negatively). This exercise can be very useful when thinking about problems for vulnerable consumers that bridge both regulatory and social policy.

This exercise works best in a workshop environment, where you split a larger group into pairs.

### What you need

- Paper and pens for each pair. You may want to provide a worksheet with a five ring 'target' visual on it.
- Post-its or index cards to move around (optional).

## How to do it

### Opening: 10 minutes

Start with a whole group discussion to identify a problem or a goal that you want to focus on. It could be something based on consumer insight, or it might be a trend that you want to change, for example the increasing inequality for a certain group of people.

Then split the group into pairs, preferably mixing experts by experience with other members of the design team.

### Exercise: 20 minutes

In pairs, use a five ring 'target' diagram on paper to work through the problem or goal given. You can also use physical or digital post-its so you can move them around if needed.

If it's a problem, ask why five times: why is it a problem? And why is that? And why is that?

If it's a goal, ask five times: what would need to happen to achieve it? What would need to happen first? And for that to happen, what would need to be true? etc.

Throughout the exercise make notes as a pair and look for issues that have lots of connections or feedback loops where issues are becoming worse and worse. Think about what you could do to disrupt that.

### Closing: 10 minutes

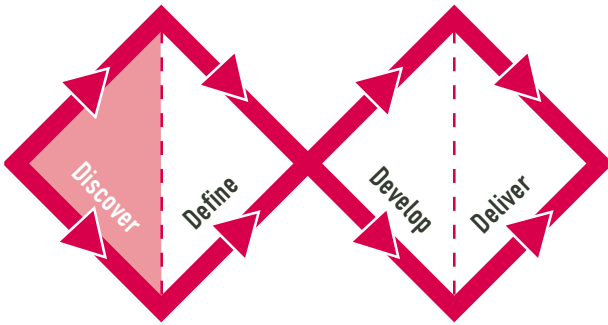
Ask the group to come back together. Ask each pair to share their impressions of the exercise, one by one. Thank the group for their time and explain the next steps.

### Things to consider

- It doesn't have to be perfect. Systems maps are often subjective depending on your place in the system. The value is in the collaborative process of making them together.
- If doing this exercise online you can use software like Kumu, Mural or Miro.



## 6. Antagonist personas



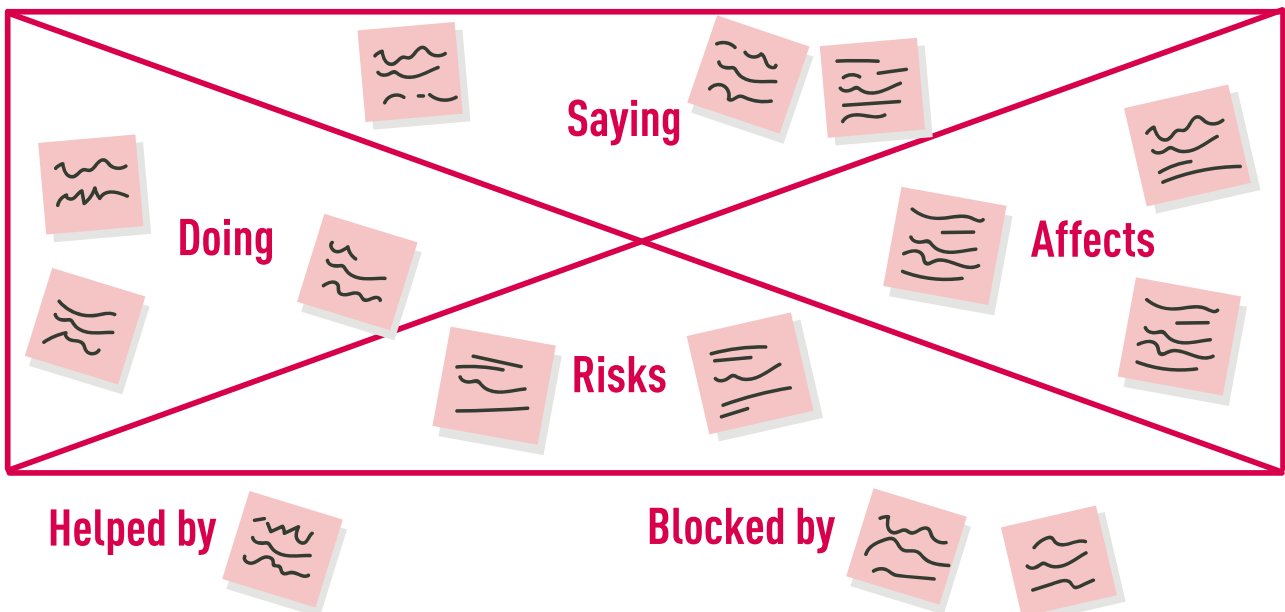
### What it's for

Use this exercise to map out all the organisations, people and processes that work against the people you're designing for. By creating a list of antagonist personas you can gain an understanding of a user's potential for harm and how you might avoid it. This is especially helpful when working with vulnerable consumers.

Personas are profiles of people who use a product or service. They usually include their behaviours, actions, challenges, and demographic information, and help researchers and stakeholders to put a face to users and understand their needs. Personas are based on research, usually from 1-on-1 interviews or other primary methods.

In the case of antagonist personas, such access might not be possible. These antagonists, as their name suggests, are usually people who subvert systems intentionally to harm, coerce, or scam others. Risk or impact assessments may also help to uncover these potential sources of harm. However this exercise centres on a user perspective.

### Type of antagonist:



### What you need

- Access to a range of experts and experts by experience.
- Print-outs of relevant quotes from any previously completed research.
- If relevant, colleagues with an understanding of risk and fraud, and a representative from frontline staff.
- A large wall or table to work on.
- Print-outs of an antagonist worksheet or pens to draw one.
- Post-it notes or index cards.
- If you have a specialist vulnerability team or access to specialists working directly with at-risk customers, they may also be useful to include in this session.

### How to do it

#### Opening: 10 minutes

Welcome the group and explain the purpose of the session.

Make a gallery of snippets from your research either on a wall or large table. Give everyone 10 minutes to read the quotes. For every antagonist identified, write it on a post-it and put it on the wall with little discussion at this point.

#### Exercise: 25-50 minutes

Spend 10 minutes asking each participant to talk through what antagonists they identified. It might be that one key antagonist or several antagonists were noted. You may want to revisit the full range of antagonists. However, to keep energy levels up, narrow the focus to just a few for the session. You

can do this by voting or singling a key antagonist out.

For each persona you will need about 15-20 minutes.

Firstly, identify the specific type of antagonist this persona is. 'Facebook hacker posing as a friend needing a loan' instead of just 'Scammer' will help you understand the specific impact of this individual.

Now go around the room and ask each participant to contribute a post-it to one of the following:

- **Saying:** What does this antagonist say to trick or coerce their victims?
- **Doing:** What behaviours are typical of this antagonist? How can they be spotted?
- **Affects:** Who do they target, how do they impact them, and how severely?
- **Risks:** What happens if the antagonist is caught or not caught?
- **Helped by:** What processes, tools or individuals help the antagonist, willingly or accidentally?
- **Blocked by:** What processes, tools or individuals hinder the antagonist, willingly or accidentally?

#### Closing: 10 minutes

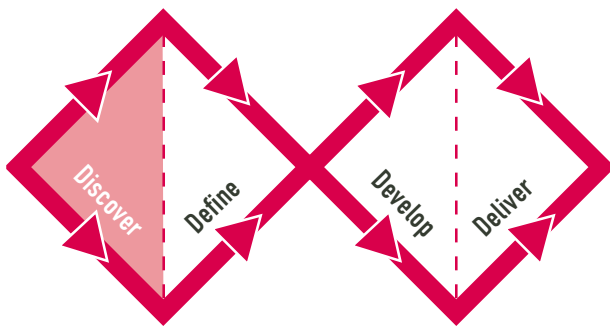
Now that you have identified one or more antagonists, discuss as a team what actions you can take to support victims and stop antagonists from interacting with your systems. Organise a follow up session with colleagues tasked with implementing features or processes to create solutions.

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## Things to consider

- Don't be constrained by thinking of personas only as people. What other systems, companies or policies act as antagonists for users?

## 7. Scenario planning



### What it's for

Use this exercise to discover what the potential for harm is for people using the solution you're designing. You can also use this exercise to stress test ideas against various scenarios that you take your design team and participants through.

This activity is particularly useful when designing for vulnerable consumers.

### What you need

- Access to a range of experts and experts by experience.
- Post-its or index cards and pens for each participant.
- A whiteboard and whiteboard pens.
- A safe space to bring participants together, either in person or online.
- A notetaker and a facilitator.

## How to do it

### Opening: 5 minutes

Welcome the group and explain the purpose of the workshop. Split the group into pairs or groups of 3-4 for the exercises and make sure each group has access to writing materials.

### Exercise: 45 minutes

There are three mini-exercises to complete.

For the first exercise, write the following questions on the board: 'When in the last 10 years were you doing well? What was happening that meant you were doing well?'. Ask the pairs or groups to discuss and note things down, creating a post-it or index card for each scenario. Give the groups 10 minutes to discuss, and when they are done ask them to put each post-it on the wall or whiteboard in a line.

For the second exercise, write the following questions on the board: 'What things do you worry about happening in your life?', 'What have been your most difficult times in the last 10 years and why?'. Give the groups 10 minutes to discuss, and when they are done ask them to put each post-it on the wall or whiteboard in a line.

Lastly, ask each group to consider how each of the scenarios listed might affect their use of the solution being designed. Will certain scenarios impair their ability to interact with the solution? Will certain scenarios mean they no longer need to use the solution?

Give participants 20 minutes to review what's on the wall or whiteboard and discuss in their pairs or small groups. Ask them to add post-its next to the relevant scenarios

about what effect that scenario might have on their use of the solution being designed.

**Closing: 10 minutes**

Ask the group to come back together for a final discussion on the exercise, with someone on hand to take notes. Ask if there have been any realisations for anyone from going through the stress testing exercise.

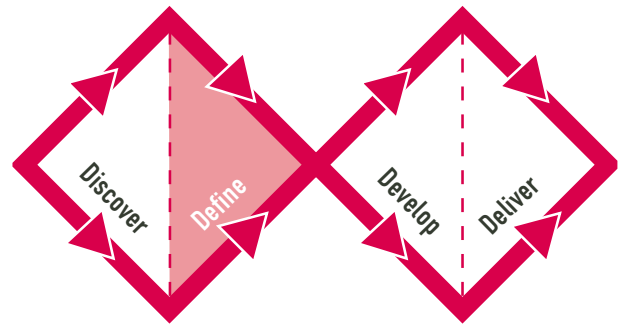
If there are scenarios which need further exploration because there may be potential for harm, capture those in the notes and assign a member of the group to follow up on them.

After the workshop, capture the post-its on the wall and write up the various scenarios and associated effects and harms and send it round to the participants to reflect on.

**Things to consider**

- Asking participants to relive difficult moments in their lives can be triggering, so approach this workshop with caution and make sure to let participants know the nature of the session beforehand.
- Be cautious of relying on too many assumptions when imagining the effect of different scenarios on how people might use your solution. Wherever possible, find people who have gone through the scenario you are reviewing and ask for their input.

**8. Problem statements**



**What it's for**

Writing a problem statement together can help your group define a collectively understood definition of the problem you want to solve.

This activity is a very useful tool for simplifying and clarifying the goals of a project so that there can be a focus on finding an effective solution. By co-creating the problem statement with experts by experience you will make sure that the problem is well defined.

**What you need**

- A safe space to bring participants together, either in person or online.
- Access to a range of experts and experts by experience.
- Paper and pens for each participant.
- A whiteboard and whiteboard pens.

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## How to do it

### Opening: 10 minutes

Welcome the group and explain that the purpose of the session is to arrive at a problem statement that the group can agree on. Having a shared understanding of the problem being solved will help the group focus on the best possible solutions in the later stages of the design process.

Introduce three possible ways to express a problem statement, writing each one on the whiteboard for clarity. You may want to only use one option for participants, in which case pick from the three beforehand. Otherwise participants can choose for themselves which is most appropriate.

Firstly, from the point of view of the user: 'I am (person) trying to (verb) but (barrier) because (cause) which makes me feel (emotional reaction).'

Secondly, drawn from user research: '(Person) needs a way to (user's need) because (insight).'

Thirdly, using the '4 Ws': 'Our (who) has the problem that (what) when (where). Our solution should deliver (why).'

### Exercise: 60 minutes

Firstly, ask each individual participant to spend 10 minutes on their own writing a problem statement.

After the 10 minutes is up, ask participants to share their statements aloud with the group and follow that with a group discussion. As facilitator, make sure to ask clarifying questions if any problem statements seem unclear or off-point.

After the group discussion, ask everyone to pair up and spend 5 minutes rewriting their problem statements as a pair. Then ask each pair to pair up, forming groups of four, and spend a further 5 minutes rewriting the problem statement. Depending on the size of the group you might want to double up again a third time.

At the end of this exercise you should have 2-4 groups left, each with a problem statement. At this stage, ask each group to share their statement and encourage further group discussion. Through this discussion aim to write one statement up on the whiteboard, dissecting every word in the statement as a group.

If there is still disagreement at the end of the exercise, ask the decision maker to write a final problem statement and explain their choice to the group. Give the group an opportunity to object if necessary, and note any objections down.

### Closing: 5 minutes

Read the final problem statement aloud to the group. Thank them for their time and tell them what the next steps are in terms of designing a solution.

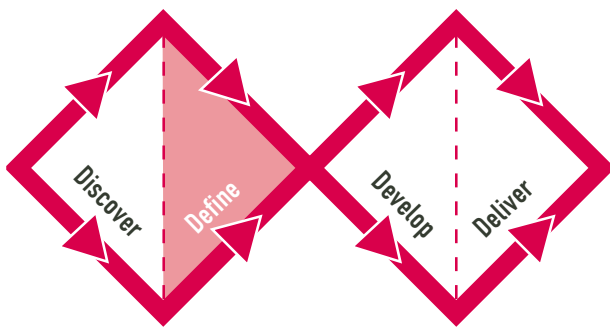
### Things to consider

- You may find your group agrees quickly on the problem at hand, in which case the exercise can be shortened.
- Every word of the problem statement is important since it will frame how you go onto design and test solutions, so allow the group to debate the wording if needed.



- Keep your problem statement simple; if it is too complex you are unlikely to be able to design an effective solution.

## 9. Affinity diagram



### How it helps

Affinity mapping helps groups to spot patterns in feedback or research for further exploration.

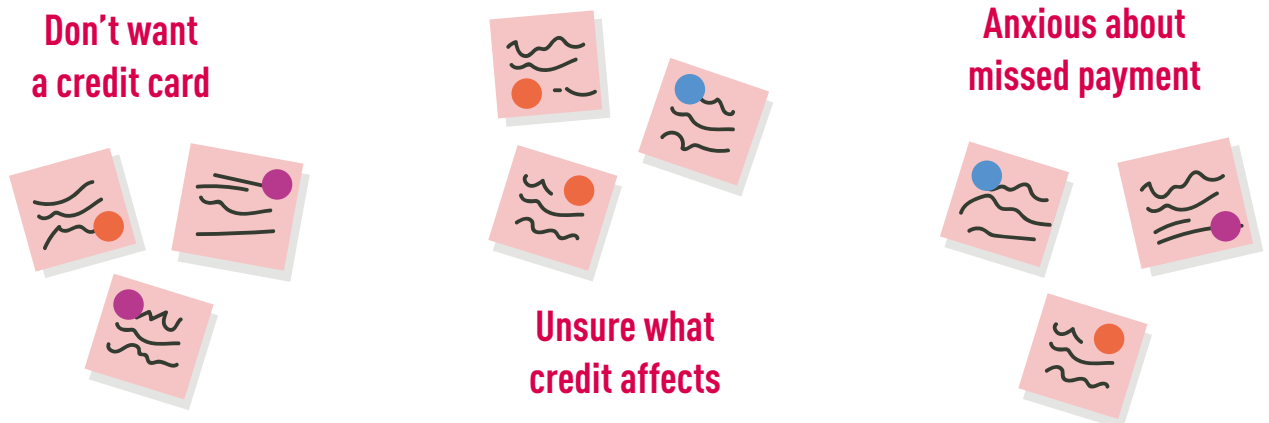
If you have run a survey, interviews or other research work it's likely you have a large amount of qualitative data to sift through and make sense of. An affinity diagram is a simple way of laying all the research out and finding themes and patterns.

### What you need

- Print-outs of responses from research, usually as snippets.
- Sticky coloured dots to identify which participant said what.
- A large wall or table to work on.
- A range of team members and experts from different disciplines, and experts by experience.

## Affinity diagram

● Participant 1    ● Participant 2    ● Participant 3



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## How to do it

### Opening: 10-15 minutes

Make a gallery of snippets from your research either on a wall or large table. Give everyone 10 minutes to read the quotes and understand who the participants were. Give some background on each participant, potentially as a profile. To avoid bias, avoid giving too much information about your research objectives.

### Exercise: 30 minutes

Spend 15 minutes quickly organising the snippets and quotes into rough groups without labelling them. Encourage little discussion and rely on intuition. Participants should feel free to rearrange quotes, or split larger groups into smaller segments. Separate anything that doesn't naturally fall into a group.

Next, take a step back to discuss each group. Spend 15 minutes labelling them and reflecting on whether any quotes could be rearranged, split off, or whether some groups can be assigned a larger group label. Some quotes may also fall under multiple categories.

For any singular quotes that don't fit a category, park them in a separate group to the side.

### Closing: 10 minutes

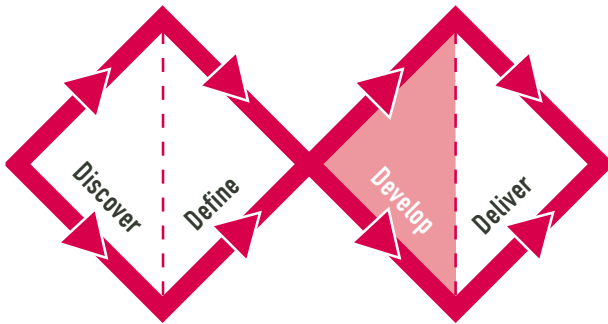
Looking at the categories with the largest grouping, discuss as a team what actions you can take to learn more about these specific areas or create next steps towards a solution or prototype. You may want to consider writing a report to share after the session, or following up with the original research participants.

### Things to consider

- Sometimes the outliers can provide useful insights. Don't just focus on the largest groups of snippets and quotes.
- Think through the different ways you could organise the same material. What other themes can you find?

## Develop and deliver

Collaboratively developing and delivering solutions.



### 10. How Might We

#### What it's for

Challenge mapping, or the 'How Might We' exercise, is collaborative and consensus-building, especially when working across organisations. It can be used to help you explore a problem in more detail, finding specific themes to explore when starting to think about solutions.

Challenge mapping helps assess, define and understand a challenge.

- It helps identify and explore the underlying causes of a challenge.
- It helps identify and explore potential responses to the challenge.
- It builds consensus.

#### What you need

- A safe space for your participants to meet in person or online.
- Post-its and pens and a whiteboard, or an online whiteboard.
- A facilitator.

#### How to do it

##### Opening: 10 minutes

Either before the session or as part of the opening, define the problem you want to solve, for example 'Some people get into problem debt because they have a life or income shock and don't have access to affordable insurance. This costs money and time and is not good for them, for creditors, or for the State.'

If the problem is not already expressed as a question, turn it into a 'How Might We' question, for example 'How Might We help stop people getting into problem debt due to not having affordable insurance?! Write it at the top of a board.

##### Exercise: 60 minutes

Encourage participants to ask questions of the existing 'How Might We' question with more 'How Might We' questions, for example, 'How might we discover what types of market issues are contributing to this?'; 'How might we discover if there are deeper root causes?'; or 'How might we go about approaching finding this out?'. Give the group 10-15 minutes to write these down on post-its or index cards and to post them on a wall or board. As they post up questions, ask them to review the other questions from the

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group and iterate with more 'How Might We' questions.

Next, ask the group to review the wall or board of 'How Might We' questions. Have participants ask 'Why?' ('Why is it a challenge?', 'Why do we need to solve this?', any 'Why' they think of). Give them 10-15 minutes and have them write answers and then question their 'Whys' with more 'Whys'. Have them write these and their answers on post-its too.

Put the 'Whys' in order on the board next to the 'How Might We' from more strategic to more operational and granular.

Now ask participants to look back at the 'How Might We' and ask 'How' questions, for example, 'How are we going to achieve this?', or 'What's stopping us that we can address and overcome?'. Again have them write their answers on post-its and follow up with more 'Hows' asked of their existing 'Hows' and write the answers for each of these on post-its too. Give the group 10-15 minutes for this part of the exercise.

Put the 'Hows' in order on the board from more strategic to more operational and granular.

As a group, cluster the post-its to identify common themes.

### **Closing: 20 minutes**

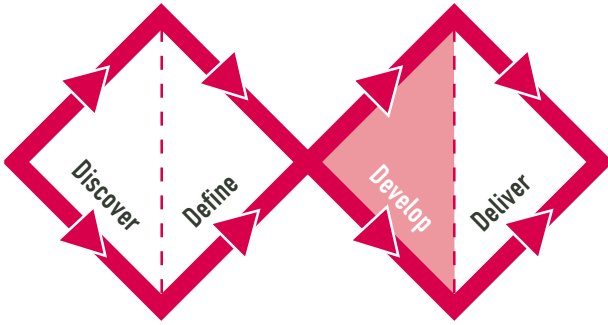
Discuss whether the original 'How Might We' challenge needs to change based on the emerging themes.

Discuss and agree what short, medium and long term steps you might take to address the challenge.

### **Things to consider**

- Encourage participants to write down everything they think of.
- It is important to only capture one idea per post-it so they can easily be ordered from strategic to operational.
- Set a strict time limit as it is possible to generate dozens of ideas in 15 minutes.
- Before discussing, try to generate ideas individually to avoid being influenced by others. This ensures all unique ideas are captured and participants are not influenced.
- To go deeper you can use prompts such as 'How Might We... bring out the good, remove the bad, explore the opposite, question an assumption or change the status quo?'. For example, 'bring out the good' might stretch us to think of a more extreme best case scenario for our customer, so instead of writing 'How Might We help someone overcome their fear of online banking?' we could write 'How Might We get someone so excited about online banking they tell two friends?'

## 11. Wear different hats



### What it's for

Before your group starts generating ideas for your potential solution it's important to consider unavoidable constraints and potential blockers. This role-playing exercise helps introduce different perspectives to the group so that solution ideas are kept realistic, and so that barriers to introducing effective solutions can be identified and dealt with early in the process.

### What you need

- A safe space for your participants to meet in person or online.
- Post-its and pens.
- A notetaker and a facilitator.

### How to do it

Decide in advance what roles you might want your participants to play in order to facilitate effective discussions about solutions. Here are some suggested roles, or 'hats,' to use in your workshop:

- The capitalist: Someone who only wants to see how a solution might make sense

financially.

- The simplifier: Someone who challenges the group to simplify ideas and solutions that are too complex or unusable.
- The do-gooder: Someone who just wants users to have the best experience and outcomes, no matter the cost.
- The rule-follower: Someone who calls out any concerns about how the solution might not fit with current regulations or rules.
- The big-thinker: Someone who challenges the group to think bigger with their ideas and solutions. How might it work better or for more people?

When you have decided on the roles you want to include, write out post-its, each with one role, enough for the whole group to have one each.

### Opening: 5 minutes

Welcome the group and explain the purpose of the exercise. Introduce each role, using a whiteboard to note down characteristics if needed. Hand out roles to participants using the post-it notes you have prepared, distributing roles evenly across the group.

### Exercise: 15 minutes

Ask the group to split into smaller groups. Give groups a topic to discuss for 10 minutes, for example a problem statement or 'How Might We' question, or ask them to come up with ideas for how to solve the problem at hand. During the exercise, ask them to adhere to the role assigned to them.



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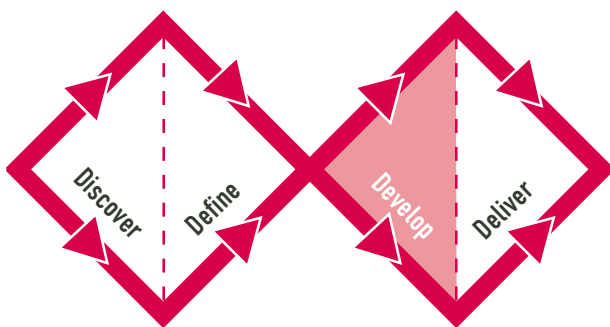
## Closing: 10 minutes

After the 10 minutes, ask the group to come back together. Ask each group to share insights from their discussion, one by one, and ask the notetaker to capture any key takeaways. Ask the group if there are any barriers they have identified through the exercise that need to be addressed, and if so, assign a member of the group to follow up.

## Things to consider

- This exercise can work well as part of various workshops or discussions to facilitate honest discussion about constraints. Playing a role can help participants express their true thoughts and fears with the group.
- Try to ask participants to play a role that is opposite to their natural role to give them a different perspective on the design process.

## 12. Take inspiration



## What it's for

When your group is ready to start generating ideas and solutions it is useful to gather inspiration from existing experiences, products and services. By bringing examples of existing work into the group you can

facilitate discussion about what elements are most important and could be borrowed for your solution.

## What you need

- A safe space for your participants to meet in person or online.
- Access to computers or other ways to gather material such as newspapers, magazines or brochures.
- A printer for participants to be able to print out inspiration if the workshop is face-to-face.
- A whiteboard or wall, sticky tack or masking tape.
- Post-its and pens.

## How to do it

### Opening: 10 minutes

Welcome the group and explain the purpose of the session. It may be helpful to prepare some examples of inspiration in advance to show to the group as part of your explanation of the exercise. Depending on the problem you are looking to solve, examples could include newspaper articles about new initiatives, screenshots of websites or apps, photos of in-person experiences or adverts.

Explain that the group must look for inspiration in response to a specific problem statement or 'How Might We' questions posed.

## Section four Activity Toolkit

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### Exercise: 45-60 minutes

Ask each individual participant to gather inspiration in whatever way makes sense to them for a set amount of time. If the workshop is online, ask them to create their own virtual whiteboard to share with the group. If in person, ask them to print out or gather physical examples to share.

Encourage participants to seek inspiration from different industries, experiences, or geographies. Ask them to think about examples from different time periods or from fiction. Allow participants to think creatively, reassuring them that a range of inspiration will lead to richer discussion.

### Closing: 30 minutes

If a wall or whiteboard is available, ask participants to post their examples up using sticky tack or masking tape, grouping examples if possible by theme as they go.

Ask each participant to talk through their examples in front of the group, one by one, and then facilitate group discussion about elements that might be important when designing your own solution.

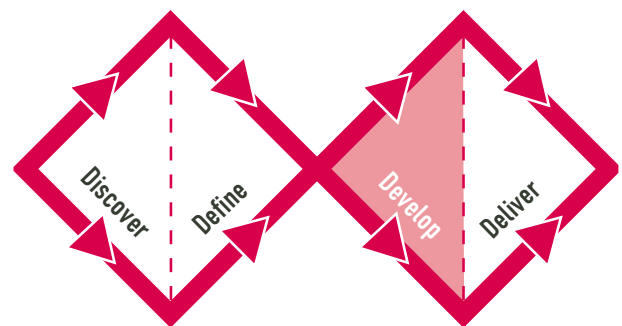
After the workshop, photograph or otherwise capture the examples and write up the most important takeaways to share with the group to reflect on.

### Things to consider

- Sometimes the best inspiration can come from industries or situations that are very different to the one you're designing for. Encourage participants to think outside the box.

- Examples can be very specific details about an experience, such as the placement of a button on a website, or could be much broader, such as the colours or language used. Both are interesting to bring to the table.
- Often a prototype can be pieced together using existing examples of experiences, services or products. Taking direct inspiration in this way can give designers a shortcut to rapidly test their hypotheses.

## 13. Tell a story



### What it's for

Use storytelling as a way of getting insight from your design team and research participants, and to anticipate what kind of solutions might work for them.

By writing stories about what kind of solution will be created during the design process the group can discover ideas and start to sketch out the detail behind those ideas. Storytelling can also help groups sense check their ideas with experts by experience, to check that the imagined solutions work in the context of real problems and scenarios.

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## What you need

- Access to experts and experts by experience.
- A whiteboard and whiteboard pens.
- Note paper and pens.
- A notetaker and a facilitator.

## How to do it

### Opening: 5 minutes

Welcome participants and set the scene. Split the group into pairs or groups of three, with each group consisting of a mix of team members and experts by experience.

### Exercise: 30-40 minutes

Ask each group to write a story, with the participant with lived experience informing the character of the hero. Explain that the story should follow the hero's journey as they experience the problem you're solving and interact with the solution you might design.

Using the whiteboard to summarise, explain that the story should contain the following elements:

- A hero: a character at the centre of the story. Who are they? What are their problems? What are they feeling?
- A plot with conflict: a journey that the hero goes on to solve their problem using your imagined solution.
- A setting: where does the story take place? When is the solution used?
- An ending: what happens at the end of the story? How does the hero feel? What do they do next?

Ask participants to co-create a story with a clear beginning, middle and end, using the note paper and pens to summarise the key elements. An alternative to a written story is to ask groups to create a comic-book like storyboard using a grid on their note paper.

Give groups 20-30 minutes to write their stories.

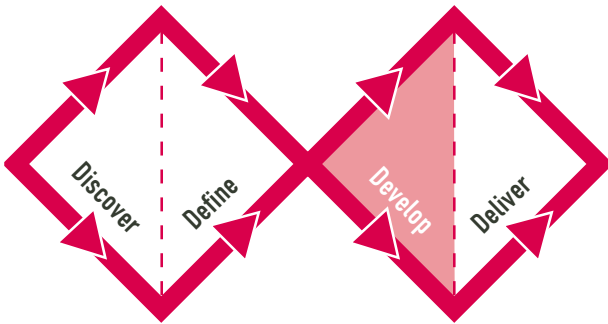
### Closing: 10-20 minutes

Ask each group to share their story with the room. Encourage a group discussion about the imagined solutions and outcomes. Are there any clear ideas emerging? Any outcomes that need to be designed for that were not previously considered? If so, ask the notetaker to capture them.

## Things to consider

- This exercise can be incorporated into the writing of problem statements in order to help groups understand what a good solution and outcome will look like. It may feel more accessible for certain participants than creating problem statements.
- Storytelling should be informed by research and by participants with lived experience. By asking experts by experience to tell their own idealised stories you can uncover important insights as a design team.

## 14. Sketch and share



### What it's for

This exercise (often referred to as 'Crazy Eights') is for design teams that are ready to start generating ideas and discussing them. It must be based on understanding the problem being solved through research and insights.

### What you need

- Access to experts and experts by experience.
- Blank sheets of paper and drawing pens, such as felt tips or Sharpies.
- Sticky dots or highlighter pens.

### How to do it

#### Opening: 5 minutes

Welcome the group and set the scene. Explain that by the end of the session every participant will have generated and shared some potential solutions. Reassure participants that they do not need to be good at drawing, rather they can use stick figures and other abstract drawing styles to get their ideas down on paper.

#### Exercise: 30-40 minutes

Give each participant sheets of paper and drawing pens. Ask them to draw eight boxes on their paper, folding the paper in half and then into quarters if needed to provide eight evenly spaced boxes.

Set a timer for 8 minutes and ask participants to sketch 8 quick ideas each in 8 minutes using their boxes. The idea is to generate many ideas: quantity not quality. When the timer goes off, ask participants to put their pens down.

Go round the group and ask participants to present their top three ideas.

After a short discussion, set a timer for a further 8 minutes and ask participants to use a second sheet of paper to draw out their favourite idea in more detail.

After the timer goes off, ask participants to put their final drawing on the wall in a gallery of ideas. Give everyone the opportunity to review other drawings in silence for 5-10 minutes.

Give everyone two sticky dots (or give them highlighter pens and ask them to use them to create dots). Ask participants to vote on the ideas in the gallery using their dots. They can split their dots across two ideas or use both on one.

#### Closing: 5-10 minutes

Summarise the activity and review the wall, highlighting where the dots are. If there is time, encourage some group discussion.

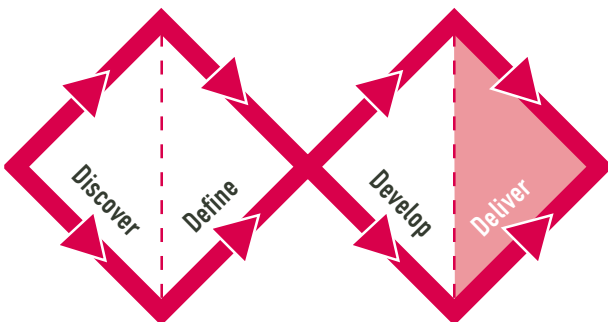
Thank participants for their time and let them know what the next steps are.

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## Things to consider

- You can ask participants to iterate several times on their top ideas. The more you can ask them to iterate and discuss, the better the ideas are likely to be, but be aware of the group's energy levels if you want to lengthen the workshop.
- It can be helpful to ask participants to express their final idea as a series of drawings, taking people through the experience step-by-step rather than in a snapshot. A comic-book style storyboard might be helpful in this case.

## 15. Prototyping



### What it's for

Prototyping, testing initial versions of a product or service, allows you to test ideas and gather feedback on potential solutions in order to make iterations and improvements. There are many different methods for prototyping. For example rough-and-ready prototyping is a rapidly built model of a product or environment that approximates its appearance.

- Prototyping can help manage risk and allows potential end users (consumers) and stakeholders to see, touch or even

use a concept to provide feedback. It can enable deeper and more useful insight, which reduces time spent pursuing the wrong approach.

- Prototyping policy or regulation can sometimes feel quite abstract (compared to prototyping an object, a building or a service). In this case it is useful to think through how a person would experience the results of that (e.g. a letter, an information campaign, a higher tariff) and visualise that so you can get feedback.

### What you need

Depends on what kind of prototype you want to build, and to what level of detail.

### How to do it

There are lots of different types of prototype:

- A scale model is a physical 3D mock-up of a product or service (for example an ATM mocked up out of cardboard).
- A wireframe is a sketch of a website or a static image or even slightly interactive screen with a simple structural version with no design yet applied, to allow users to review and test the usability of the layout and review understanding of the language and signposting.
- A website or app prototype is a more fully formed version with design initially implemented and full navigation between screens, which allows users to give feedback and be observed trying to complete tasks and where difficulties are encountered.



## Section four Activity Toolkit

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- Marketing messaging which communicates the concept – the policy or regulation, product or service that you are trying to get feedback on. It's worth testing this within the organisation and on end users before getting to the expensive design stage.
- Imaging or design prototypes, for example a poster, can also be worth testing at the early stages. Check that the proposed imagery and design support the concept rather than undermine it, and don't cause confusion or even offence.
- A service blueprint is a visual sketch of the process of a new service, from finding out about it, to joining it, to using it, to leaving it. This is often used at the early stage of regulation, service or product planning and it can be useful to test it on those parties whom it affects or represents. This is especially the case when it informs later prototype design or decisions about regulations or other concepts.
- A storyboard is a wider sketch of how someone might experience a service, policy or regulation, situated within the bigger journey context of their home, working life or local environment.
- Roleplay is a simulation technique that helps you test a service or product or an explanation of a regulation through user interaction, the sort that the user might experience when using it for real in a phone call or an online chat, and see through the eyes of people to learn what they are experiencing.

Here's how to get started with prototyping:

1. Identify an idea to develop. Use the top idea from your 'sketch and share' session, or ask the decision maker to decide based on feedback from the group.
2. Gather basic materials, depending on the type of prototype you are producing.
3. Think about the key things you want to learn. What are the group's riskiest assumptions? What are the most important 'How Might We' questions that need to be tested?
4. Build a rough approximation of the idea. Consider using roleplay to simulate interaction.
5. Ask people to provide feedback. This step can be through interviews, surveys or pilots. See the 'research methods' section for ideas.
6. Document your work to communicate the insights learned. This step allows you to share the user testing and feedback with other stakeholders and consider changes needed for the next prototype.

### Things to consider

- What: Type of prototype you need by thinking what you need to test and how you're going to do it.
- How: Use 'just enough' tech to get going such as PowerPoint to mock-up software, cardboard to mock-up interiors.
- Where: It can be helpful to test in the place where a product or service is used.
- When: It may happen over a number of hours, days or weeks and multiple times.





# Glossary

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# Glossary

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Terminology around design can feel exclusionary. We've put together this glossary of commonly used terms to help make the design process more accessible for non-designers.

## Accessibility

1. The qualities that make an experience open to all.
2. A professional discipline aimed at achieving No. 1.

To focus on accessibility as a designer means making sure that everyone can access and use your product or service, especially those with disabilities.

## Accessible design

Accessible design is about considering if your product can be *accessed* by all, particularly those with needs different to the majority.

## Agile

The concept of Agile development encompasses an adaptable, collaborative and iterative way of planning, developing and delivering work.

It was popularised by the Manifesto for Agile Software Development (<https://agilemanifesto.org/>).

## Co-creation *or* Co-design *or* Participatory Design

An approach to design that involves all stakeholders in the design process, including staff, experts, users and potential users, ensuring that solutions are useful and useable by all.

## Double Diamond

The Double Diamond is a design process model created by the Design Council (<https://www.designcouncil.org.uk/>). It involves four stages: discover, define, develop and deliver.

## Inclusive design

Inclusive design is about *including* the perspective of people with different needs, not just an 'average user'.

It is a methodology that enables and draws on the full range of human diversity. Most importantly, this means including and learning from people with a range of perspectives.



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## Jobs to be Done

When designers talk about the 'Job to be Done' (JTBD), they are referring to the reason why a user is using the product or service at hand.

## Lived experience

You are working with someone with lived experience if they have deep personal experience of the circumstances, vulnerabilities or disabilities you are designing for.

## MVP (Minimum Viable Product)

A Minimum Viable Product (MVP) is an early version of your solution that has the minimum features needed to test whether or not the solution works for users.

## Persona

A persona is a fictional character created by a designer to encapsulate the primary characteristics of a certain target user. Personas are used to help designers remember who they are designing for.

## Prototype

A prototype is an early, basic rendering of your envisioned product or service. Prototypes are used by designers and researchers to test solutions early and to gather feedback.

## Universal design

Often used interchangeably with the term 'inclusive design.'

Universal design is about thinking about how you might get the widest possible range of people, or the whole universe, using your service or product.

## Usability

1. The quality that assesses how easy and pleasant user interfaces are to use.
2. A method to improve (1).

## User stories

User stories are a way of documenting requirements before starting development of a product or service. They are written from the perspective of a user.

## Web accessibility

According to the World Wide Web Consortium's (W3C) Web Accessibility Initiative (WAI), Web accessibility encompasses all disabilities that affect access to the Web, including auditory, cognitive, neurological, physical, speech and visual. You can learn more at <https://www.w3.org/WAI/>.

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