

## CO-CREATION, APPS AND RESPONSIVE DESIGN SOLUTIONS

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## CO-CREATION, APPS AND RESPONSIVE DESIGN SOLUTIONS

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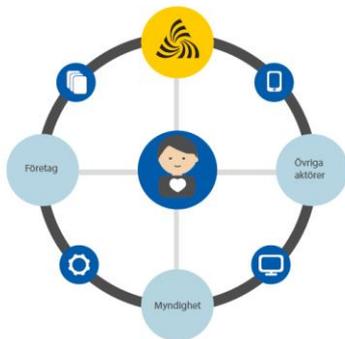


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## 1 Background

In Sweden we started to develop e-services already in the beginning of 2000. What we did then was to digitalise our forms and we did it from an internal perspective and not from the customers. Today we have found that doing it from the customers' perspective and together with the customer is much more rewarding. Our customers appreciate and use our services more and we get fewer telephone calls for help. In this short paper we describe our visions for this work and also the methods we use.

## 2 Our vision



We digitalise Sweden together with others



Individuals and companies experience our services as simple, intuitive and personalised



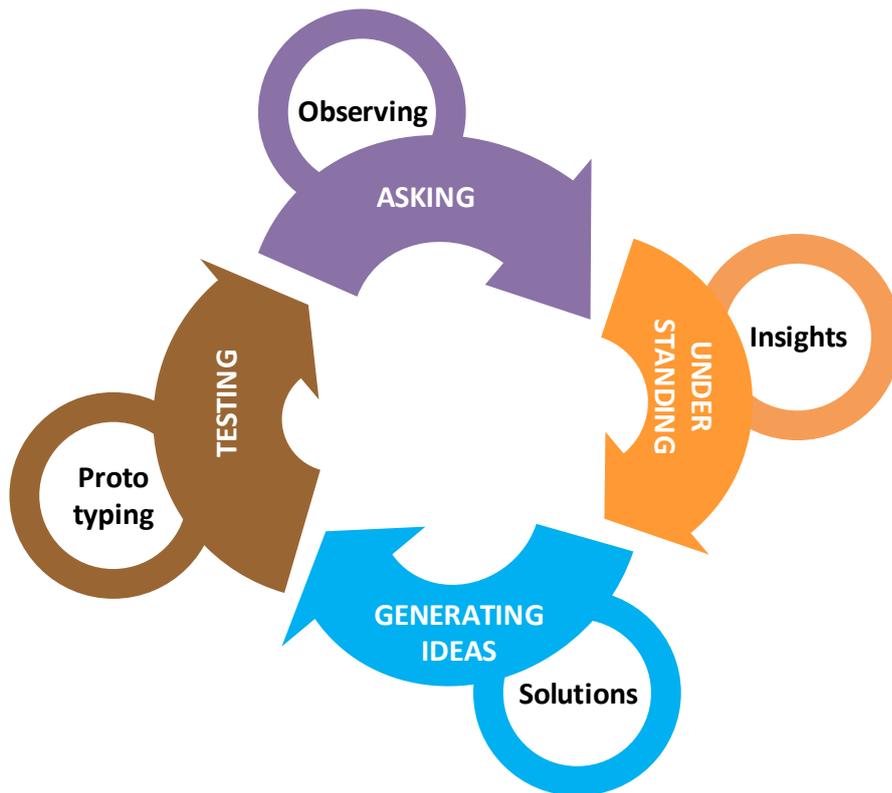
Use digital possibilities to prevent crime and cheating

We have recently developed a set of new visions for our digitalisation:

- We digitalise Sweden together with others.  
We develop open APIs to make it possible for others to develop services with our information. We also want to make it possible for companies to use their book keeping systems to interact with us.
- Individuals and companies experience our services as simple, intuitive and personalized.  
Co-creation and service design are the methods we use to make this possible. This means that we continually involve the customer to test and have opinions of our services. We work in teams with different competencies such as business, IT, legal and customer support.
- Digital means are used to prevent crime and cheating.  
We will use advanced data analysis to discover trends in fraud etc.

## 3 Service design

To work in teams with different competencies, business, legal, communication, IT, customer support and continually involving the customer is a good way to develop the services our customers' need and want. We use the method service design for this.



Service design is a way to work with customer problems and needs and to really understand the customers' existing situation. Characterising is development in small steps with continuous user involvement, experimentation and different methods to understand and to get insights in the customers' needs and situation. You also structure and visualise the whole picture, generate ideas for solutions, develop prototypes and test solutions with customers. Service design and its different parts are often illustrated as a circle and the iterations continue until the development is ready for its first release.

### Asking:

In this step you interview: What are the customers doing? What are we doing? How does the customer experience the situation? Identify needs and development areas. Interview and observe!

**Listen for:** Motivations, needs, expectations, behaviours, knowledge

**To think of:** Open questions, supplementary questions, encourage narration, listen more than talk, be curious, be present, summarize

### Understanding:

Now you compile the interviews, observations etc. You draw the customer journey, which gives you an overall picture of the customer's experience of the situation before, during and after. Keep the customer perspective, identify problems/possibilities that are general and find patterns.

### Generating ideas:

Use the insights, base the ideas on insights of customer needs, don't complicate,

simplify, often the need is simple, don't solve all problems at once, it is better with many small solutions than one big. To co-create ideas should invite to develop the ideas and build on each other's ideas. Try to generate many ideas and visualise them.

**Testing:**

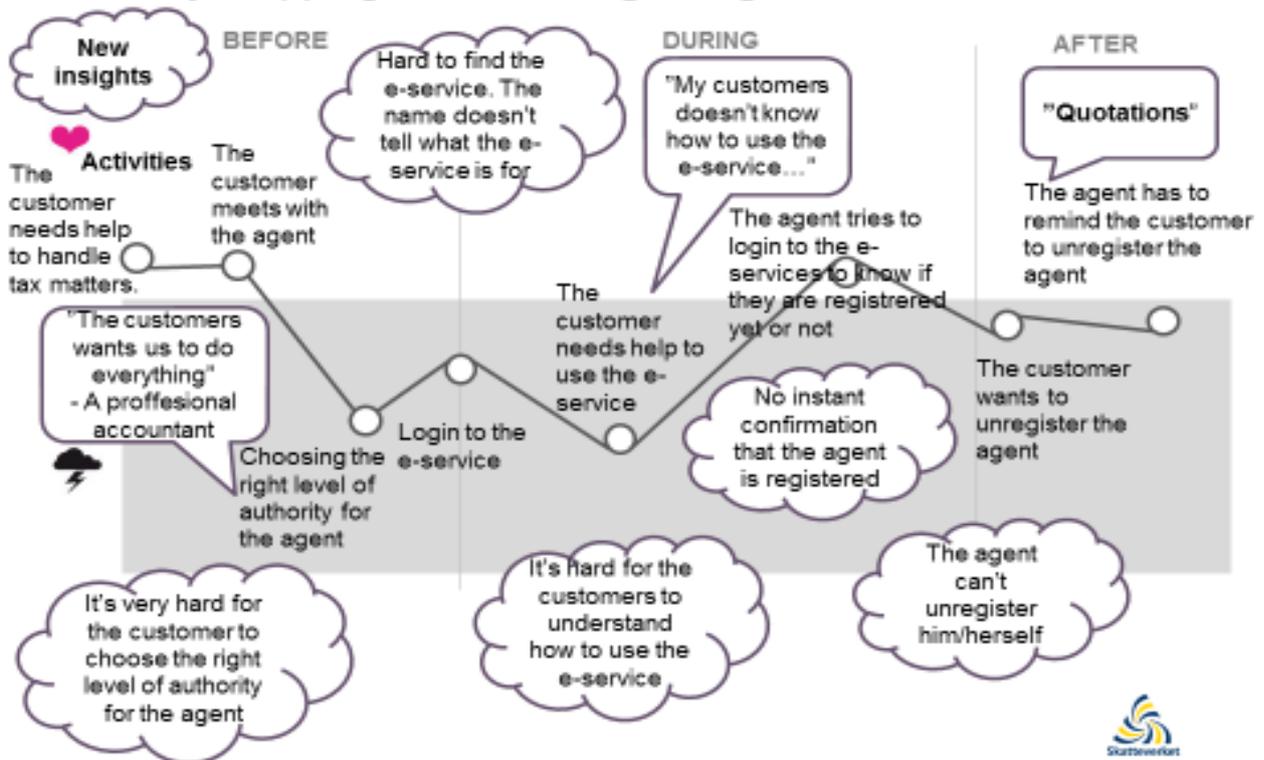
The ideas are tested with users. Use trigger material and do not present a finished solution. You can use simple prototypes, sketches etc. Be creative and keep it simple.

Then you ask again.

This is one way to understand the customer, to let the customers develop the idea according to their experience. Do not look for the right answer rather use the input to development of your services. Testing with disabled customer is especially valuable. We have learned that when we adapt our digital services for disabled users they work better for everybody.

**4 Journey mapping**

**Journey mapping – Authorising an agent to handle tax matters**



Here is an example on how we have worked together with the customer to understand the customer's situation and needs. In the service design process (observing, understanding) we discover the steps the customer makes in order to solve his/her errand. Exploring the journey, we get insights from the customer's point of view that we have to deal with.

This customer journey is about how to make somebody a representative (and we have an e-service for this). For example, if I run a business I can give my accountant the authorisation to perform my duties to the tax agency using e-services like income tax return, filing VAT returns etc. This customer journey mapping gave us valuable insights that we had to deal with.

In addition, when we asked the customer support about their experience it turned out that we have many calls regarding need of guidance. Therefore, the problems the customers had during their journey, led to calls to customer support. We also did users tests where we always started from Google's start page, not telling the user that we have an e-service. The scenario they got was to give the authorisation to someone to handle VAT returns, tax account etc. The tests showed that the users had problems finding the service and that in the service 9 out of 9 felt uncertain and would have called the customer service for help.

With these insights, involvement from customers and customer service we have improved the website and the service. Today we do not have calls regarding the service and the number of users of the e-service has significantly increased.

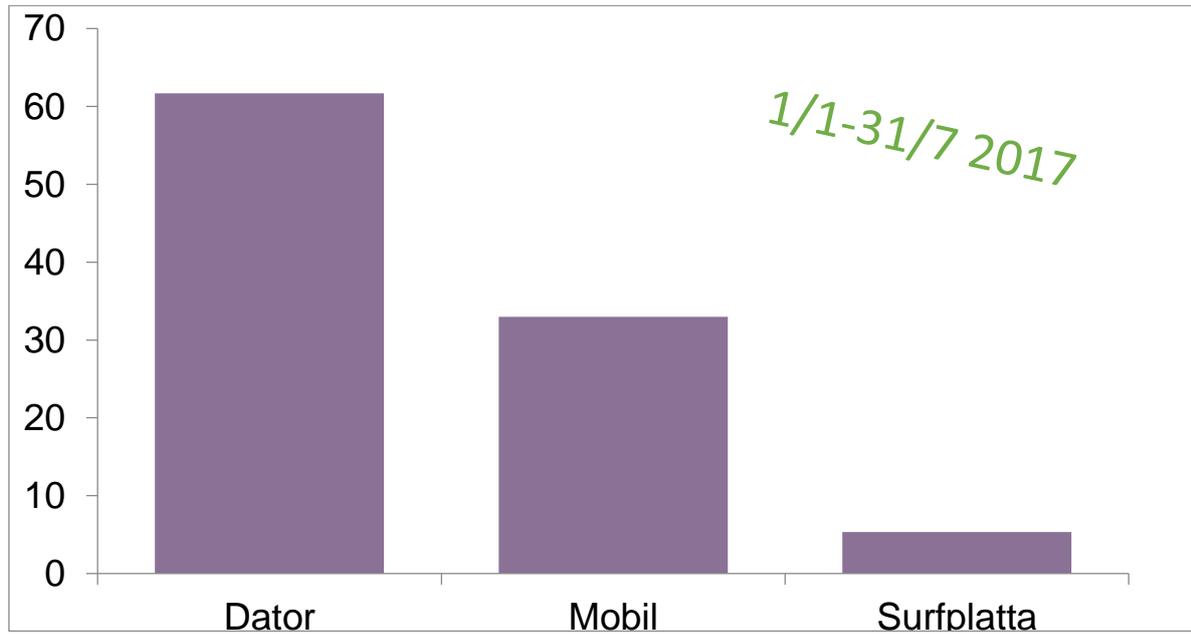
## 5 Statistics and analysis



Statistics and analysis are important tools for understanding the customer. Presently we are working on how to use this better. We made a visit to England and were very inspired by their way of working and we want to move in that direction and have dedicated teams with good competence in statistics and analysis that continually monitor and analyse customer behaviour across all channels. This will give important input to the development of our services.

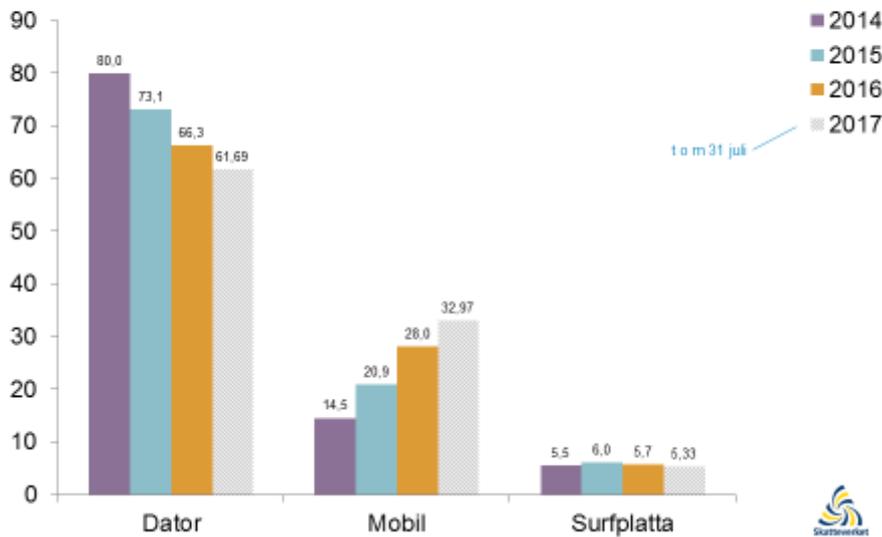
Today we use Google analytics to get statistic from our website and we have statistics from our telephone support. However, we analyse every channel separately and not looking at the whole picture, cross-channel. In addition, we do not have enough resources and competence.

6 Desktop, mobile and tablets



Today we have an increasing number of mobile users, 38 % of our users use a mobile device on our webpage. Actually, the number of desktop users is decreasing.

Visits per unit 2014-2017 (desktop, mobile, tablet)



## 7 Apps and responsive solutions

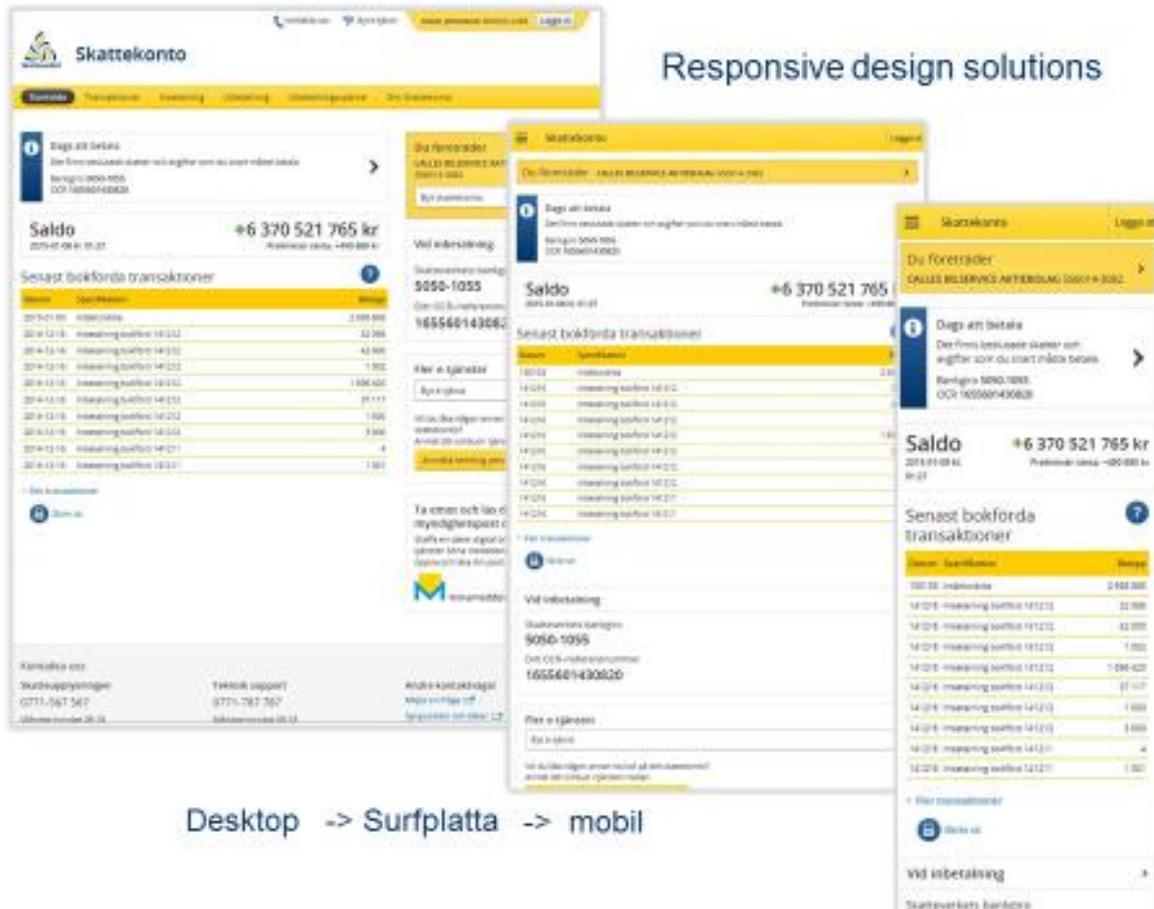


To meet the needs and expectations we have one app and lately we have, instead of providing more apps, focused on responsive design. We were early in providing the app (2011) and the app included several apps (income tax return, address notification, tax account). At that time the technique for responsive design was not there and providing apps was the only solution to make a service mobile friendly. Today we provide an app for income tax return, and the other services are provided as responsive services on the web page.

Gartner believes that approximately 30 % of businesses will abandon their mobile app within 2 years. Why? Perhaps because the eager to provide an app was more important than customer needs and behaviour. An app is great when you often interact with it. Examples of this are Runkeeper, Facebook, Instagram etc. However, how fun is it to download an app that you interact with rarely? In addition, it takes memory space. Making the services responsive, we do not force the user to go to Apple store or Google play. The services also become more platform independent and the cost for maintenance much lower when there is only one service to maintain.

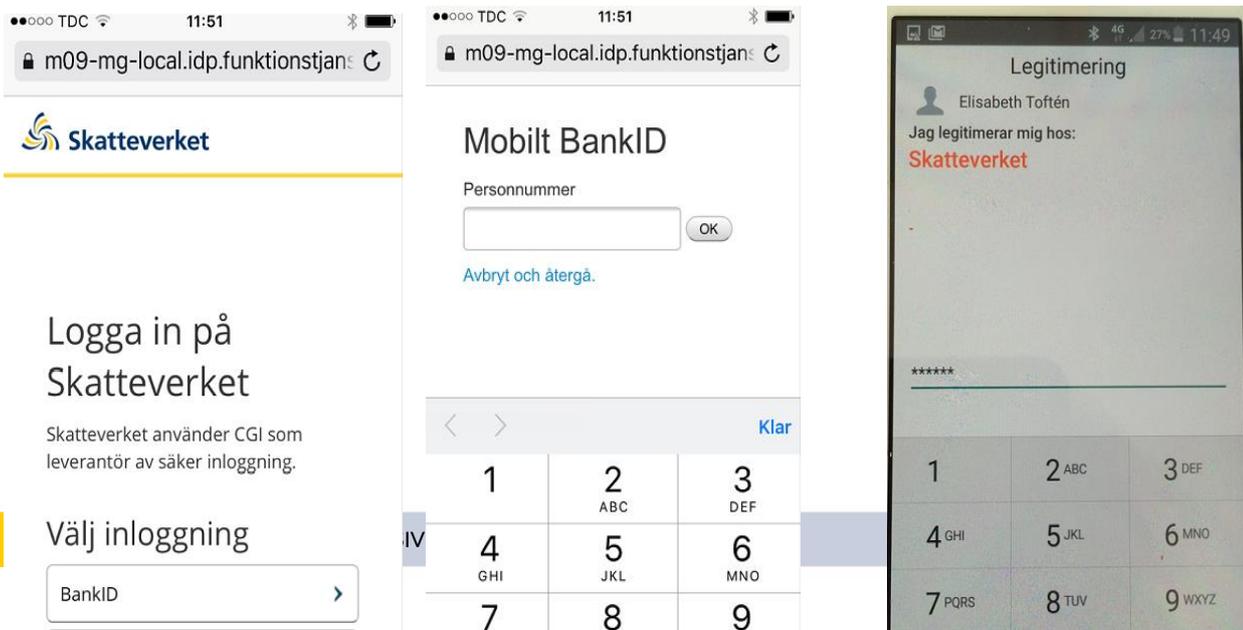
Today there are several apps for businesses that include bookkeeping, tax consultancy, billing, salaries etc. and they are very relevant for the user. Running a business, the app is a useful and important tool that the business owner interacts with frequently. If the app also includes interaction with us through open API it would be even better. Therefore, we find it better to provide open APIs to businesses that provide that kind of apps then for us to develop apps.

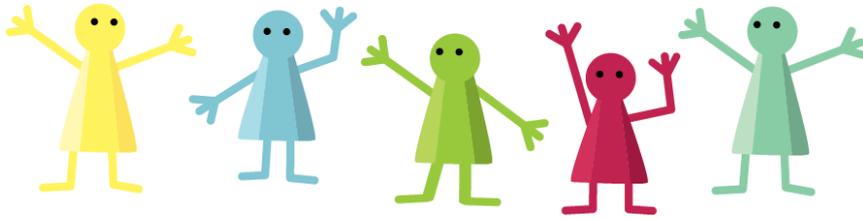
This is an example of our Tax account that is responsive.



## 8 Electronic identification

We have the same secure identification for all our services, which is an e-ID or bank e-ID. It is a joint venture between several banks that have developed an e-ID for secure login and signature. The use of mobile e-ID is rapidly increasing. A success factor has been to have the same identification solutions for banks and a number of other institutions and businesses.



**9 Insights**

Finally some insights we have gained so far:

- **When we think we know and don't bother to find out – we fail**
- **Users want to contribute to improve services**
- **Cross functional teams with different competences and early user involvement speeds up the development process and results in better services**
- **Changing culture and ways of working takes time**
- **Do not ask if you do not want to know!**

A measure of our success is decreasing number of calls to Support Unit and we get a lot of positive feedback in customer responses. When we ask users to participate in surveys or interviews, they are eager to participate even though we do not pay them anything (and we quickly get many answers to our surveys).

Do not forget to involve the support personnel! They have many good ideas and know most about the customer.

If you collect user information be careful that you use it. If not people will not be so keen on participating.