

CASE STUDY - OPENPAY

# Co-created User Centric Product Strategy

To help forecast value and impact for the next two quarters, I brought together teams from 🇦🇺, 🇬🇧 and 🇺🇦. to uncover the breadth of user and business value available through user research. I used this to drive measurable goals across Product, Sales, Customer Service and Marketing. Goals that Design would drive desirable outcomes.

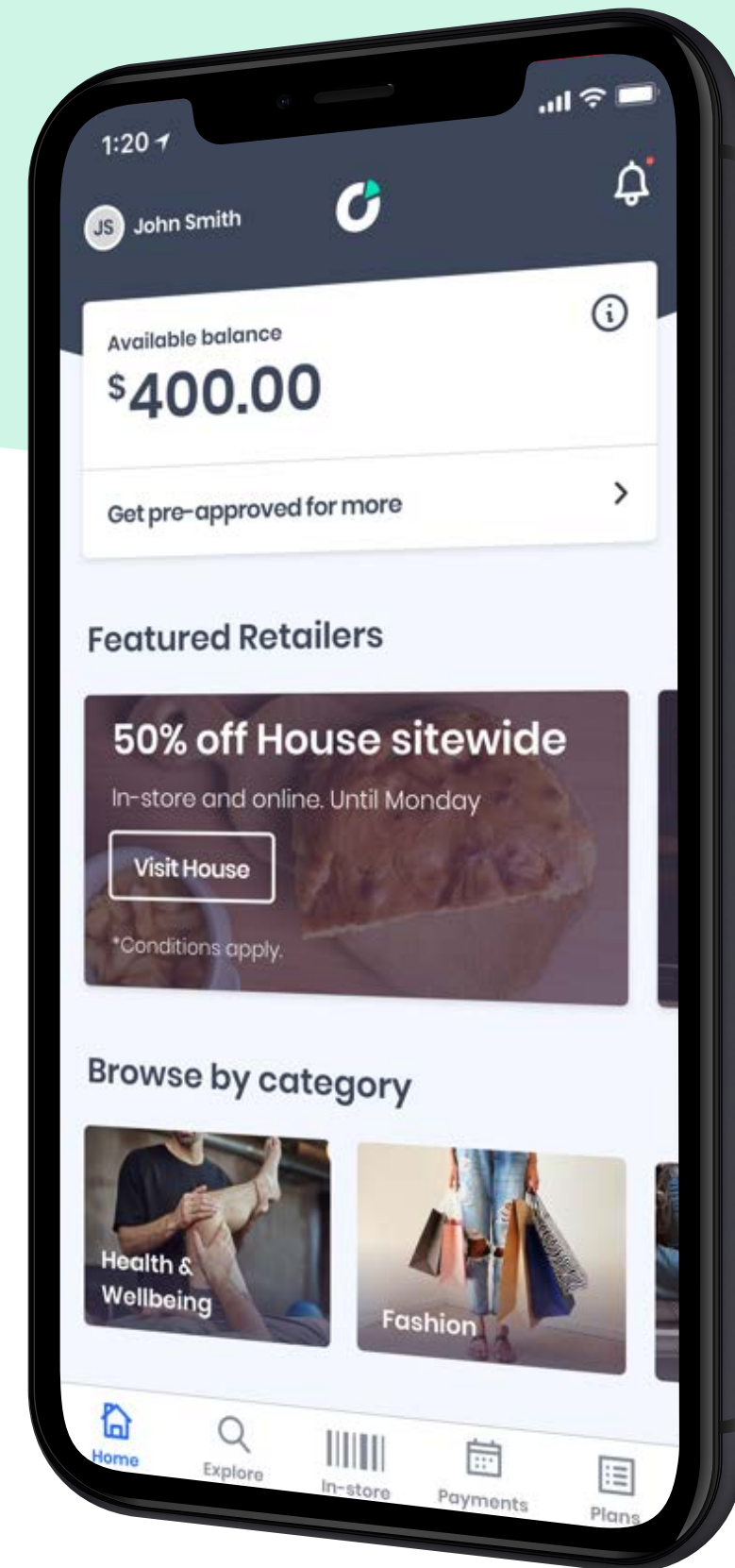


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# What is Openpay?

- ➔ Buy now, Pay later Product
- ➔ In-store and Online
- ➔ Allows you to breakdown purchases into regular automated repayments.
- ➔ Differentiates by offering more money, longer terms and more flexible repayment options.





# The Situation

- ➔ For the first time, the business had strategic business objectives.
- ➔ The wider business was maturing. (storming to norming if you will)
- ➔ Opportunity to further mature design and product practices in a measurable more way and with a longer term focus.



# Problem Definition

## 1 What's the Problem?

- ➔ No user centered strategy for the broad product teams.

## 2 How do we know it's a problem?

- ➔ Product teams pivot based on the squeakiest wheel.
- ➔ There's no data to rationale a different direction, or push back.
- ➔ AU user research and customer service shows indicative signs of broad value.

## 3 Measurable Success

- ➔ Product teams have data to rationale product strategy. (user and business)
- ➔ Teams can measure success and tell the story along the way.



# Snapshot

## My Role

- ➔ Lead and drive user research to influence measurable product strategy aligned to business goals.

## Stakeholders

- ➔ CEO, CTO/CPO, CIO, GM - UK, Product managers, Data analysts/scientists, Customer service, Marketing and Agile Delivery Management.

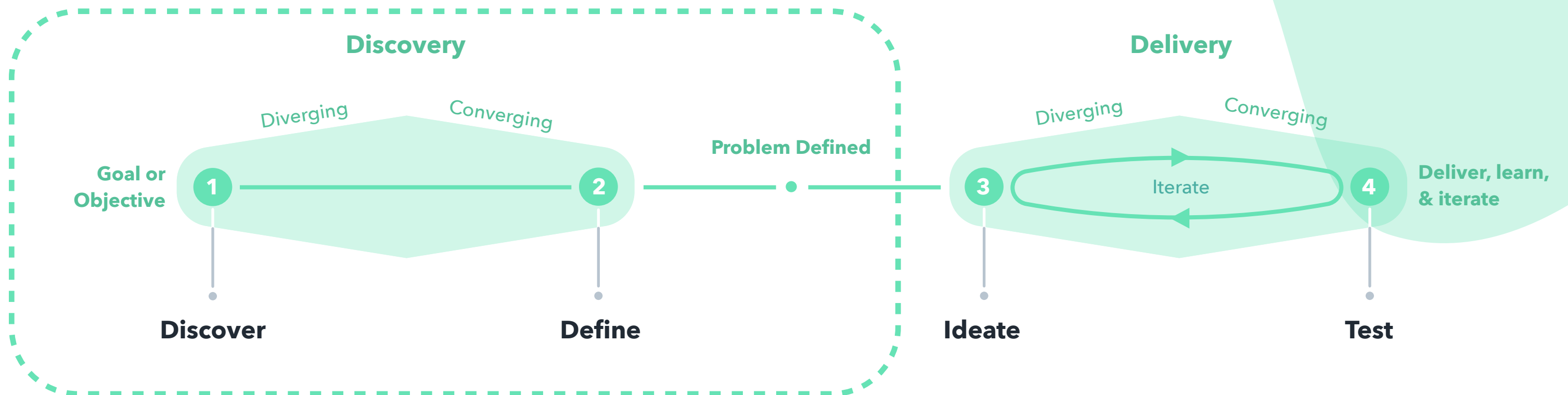
## Constraints

- ➔ Rapid growing organisation (40 - 200)
- ➔ Maturing processes and practices across the organisation.
- ➔ Accessibility of quantitative data.
- ➔ Business distributed across 🇦🇺, 🇬🇧, 🇺🇦.



# My Approach

My approach can be defined by a continuous cadence of **discovery** (what problems can we solve) and **delivery** (what's the best solution for this problem). This broad approach is often articulated as *Design Thinking* or *User Centered Design (UCD)*.





# User Journey Cocreation

- ➔ Inclusive workshops to build shared view of the user journey.
- ➔ Workshops with global CS teams for validated friction.
- ➔ Opportunity to uncover unknown unknowns.



# Map Validated User Pain

- ➔ Review existing research and map it - Interviews, unmoderated testing, customer service contacts, analytics, etc.
- ➔ Workshop validated pain points with teams in 🇺🇸, 🇬🇧 and 🇪🇺.
- ➔ Specific workshop with customer service teams and their data.
- ➔ Asynchronous feedback loops to be inclusive and to keep engaged progressing.

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Business	Openpay	Google	Openpay	Openpay	Openpay	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer	Retailer
Journey Steps	View Media or Advertising	Google Openpay	Land on Openpay Website	Learn about how it works & payment terms	Search & explore retailers	Landing eComm Retailer Website	Browse & Search for products on Retailer	View products and Add them to cart	View Cart	Provide user details for purchase / Account / Guest Checkout	Shipping Details	Choose Payment Type	Landing / Create Account	Verify your email	ID Check + Verify Mobile Phone	Provide card / payment details	Credit Check	Plan Selection	Plan Submitted	Order Confirmation	Email: Openpay plan confirmation	Email: Retailer Order	Download Openpay App	Log into App	Email: Request to give product review	Email: Cross sell Marketing email campaigns	Email: Payment Reminder	Early Repayment - One payment	Early Repayment - Pay off entire plan	Refund - Full or partial	Hardship plan re-shaping	Plan Completion	Targeted Email Marketing	2nd plans
Measurements (per month?)	SEM, Social advertising impression and interaction stats												<ul style="list-style-type: none"> <li>* % of people who make it to this step.</li> <li>* % of people who bounce (don't try to sign up)</li> <li>* % of people who exit at this step. (people tried to sign up)</li> <li>* % of people who make it to this step.</li> <li>* % of people who pass ID check, but have &gt;0 failed attempts (eg made a mistake in their data).</li> <li>* % of people who max out failed attempts.</li> <li>* % of cards caught by ACI red.</li> <li>* % of people who make it to this step.</li> <li>* % of people who are: <ul style="list-style-type: none"> <li>- Bankrupt</li> <li>- Request above Merchant mx.</li> <li>- Request below merchant max, but over personal max.</li> </ul> </li> <li>* % of people who request exceeding their limit.</li> <li>* % of people who request higher than Merchant limit.</li> <li>* % of people who make it to this step.</li> <li>* % of people who make it to this step.</li> <li>* % of people who make it to this step.</li> <li>* Openrate of this email via dotmailer?</li> <li>* % of people that click the download app link.</li> <li>* % of users who download the app: <ul style="list-style-type: none"> <li>- Directly</li> <li>- via new plan email</li> <li>- via website.</li> </ul> </li> <li>* % of people who log in on first launch of the app.</li> <li>* % of people who have plans who have logged into the app.</li> <li>* Open rate of email.</li> <li>* # of Reviews per month.</li> <li>* Openrate of email.</li> <li>* Click rate on email.</li> <li>* Open rate of this email.</li> <li>* % of people that pay off their plan early (manually).</li> <li>* % of people that pay off before the last payment.</li> <li>* % proportions of: <ul style="list-style-type: none"> <li>- Full refund</li> <li>- Partial refund</li> </ul> </li> <li>* % of people that need a reshaping of their plan for hardship.</li> <li>* % of people that pay off early and get locked (fraud rule)</li> <li>* % of people that pay off early and get locked (fraud rule)</li> <li>* % of proportions of different repayment behaviour (good, bad etc)</li> <li>* Open rate of email.</li> <li>* % proportions of different repayment behaviour (good, bad etc)</li> </ul>																					
Global	<ul style="list-style-type: none"> <li>* myopenpay.co.uk causing issues for discoverability because our business name doesn't match the domain.</li> <li>* Users know there is an AU and UK version of Openpay, but don't know which 3rd party information is useful or relevant for them. E.g reviews, explanations, ratings, etc</li> <li>* How do I know if this is right for me, and legitimate. Convince me to deepen my interest.</li> <li>* efficient and accurate understanding of how the product works.</li> <li>* Hard to differentiate brand cards to explore. No visual cues.</li> <li>* Users find it hard to read results rather than have visual reinforcement of well known brands.</li> <li>* AU Location search is finicky.</li> <li>* UK No retailers available on website at all.</li> <li>* Too much effort to find a retailer website and visit it.</li> <li>* No Openpay representation on the website until tender selection. (Competitors and other payment types are)</li> <li>* no confidence in openpay is offered even though on OP website...</li> <li>* Can I spend this much with Openpay? (if no app)</li> <li>* Will this work?</li> <li>* Am I prepared to try this new service?</li> <li>* How long will this take?</li> <li>* What do I need to provide?</li> <li>* Not entirely clear what Openpay is.</li> <li>* No clear way to sign in if you already have an account with a different email address.</li> <li>* Thinking about a password at this stage for the user is high cognitive load.</li> <li>* No understanding of how much they can spend with openpay (users currently call)</li> <li>* Less tech savvy customers can struggle with the complexity of this step.</li> <li>* Users are waiting extended periods for their verify code email to create an account.</li> <li>* Thinking about a password at this stage for the user is high cognitive load.</li> <li>* No understanding of how much they can spend with openpay (users currently call)</li> <li>* Mobile verify is presented second, but must be performed first.</li> <li>* Users questions why gender is needed in creating an account.</li> <li>* Error messaging is not as helpful as it could be.</li> <li>* User error rates are high here with info not being entered properly.</li> <li>* Some reports of delayed SMS sending for verification</li> <li>* Confusing having to mobile and ID check in one step.</li> <li>* Users expect this step, but it could benefit from more messaging around why this information is needed and how it is used.</li> <li>* Lack of clarity of what this step means and what possible outcomes can happen for the user.</li> <li>* No clear understand of what this step is and how it works.</li> <li>* Confusions between first payment and the number of installments.</li> <li>* Users can get blocked by not having enough limit or balance. This is too late in the journey to realise this.</li> <li>* Users find out if they can make a plan on this step, rather than the previous steps where the decision is made. This</li> <li>* Users gets confused by a button that isn't clickable because the screen disappears.</li> <li>* Confusing - A button based page that is not clickable and disappears.</li> <li>* This is merely a processing / loading step that is wrongly presented as a approval step.</li> <li>* Some strange pending plan issues can occur here leaving the user in limbo to their plan status</li> <li>* Hard to read, scan and Awkward UI (Especially mobile).</li> <li>* No strong call to action</li> <li>* Awkward messaging.</li> <li>* No clear way of managing account / plan / etc.</li> <li>* User gets locked out of their account if they try and pay early.</li> </ul>																																	

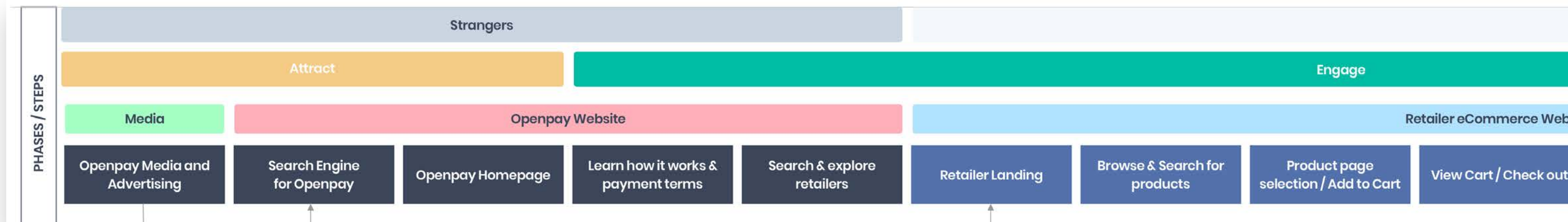
34 step user journey process





# Map User Phases & Products Responsible

- ➔ Align user relationship status to validated journey
- ➔ Plot user lifecycle or “flywheel” along the journey.
- ➔ Align products responsible for each step.



# Quantify Business Opportunity

- ➔ **GOAL:** To have measurable success at each step of the journey - new & existing
- ➔ Built out first accurate sales funnel for web based transactions.
- ➔ Worked with engineers, data scientists and analysts to pull quantitative data to quantify user steps.
- ➔ Plotted monthly data points across the journey to paint a picture of business value.

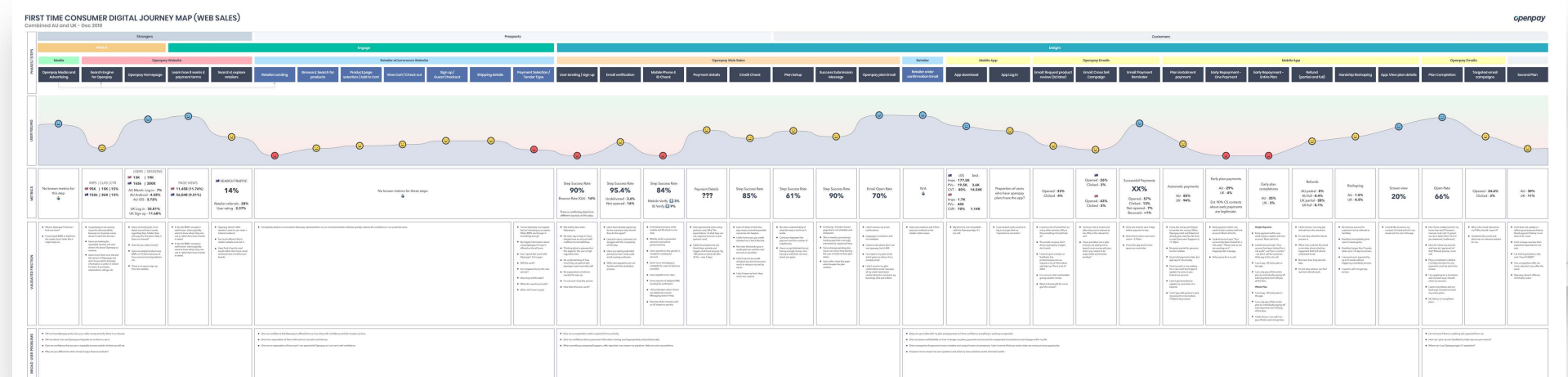
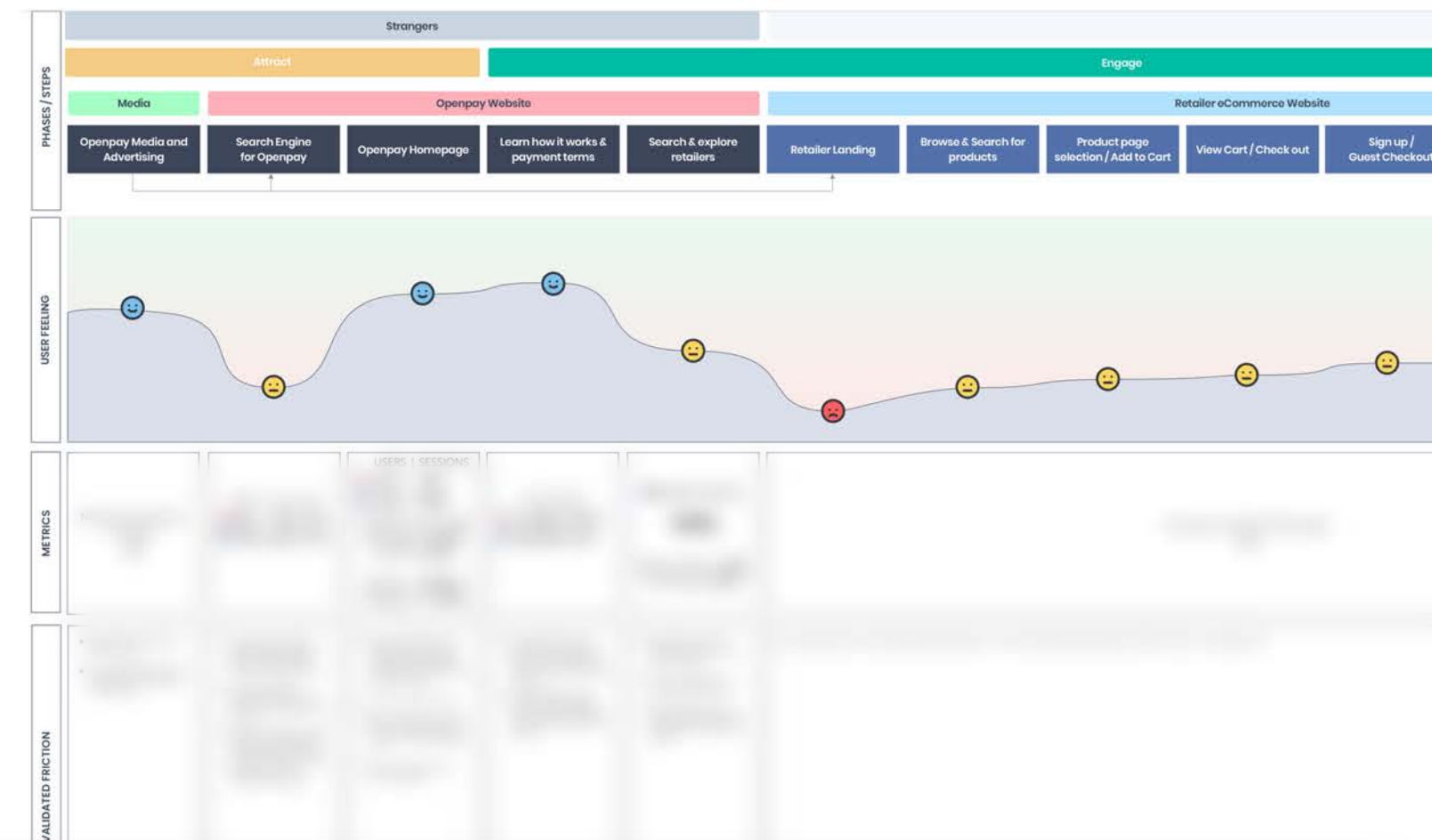


# Visualise

- ➔ Quantify each step and the business opportunity associated.
- ➔ Engage contributors during the process. Enable asynchronous contribution.
- ➔ Visualise journey map.
- ➔ Roadshow with product, leadership and business units.

## FIRST TIME CONSUMER DIGITAL JOURNEY MAP (WEB SALES)

Combined AU and UK - Dec 2019



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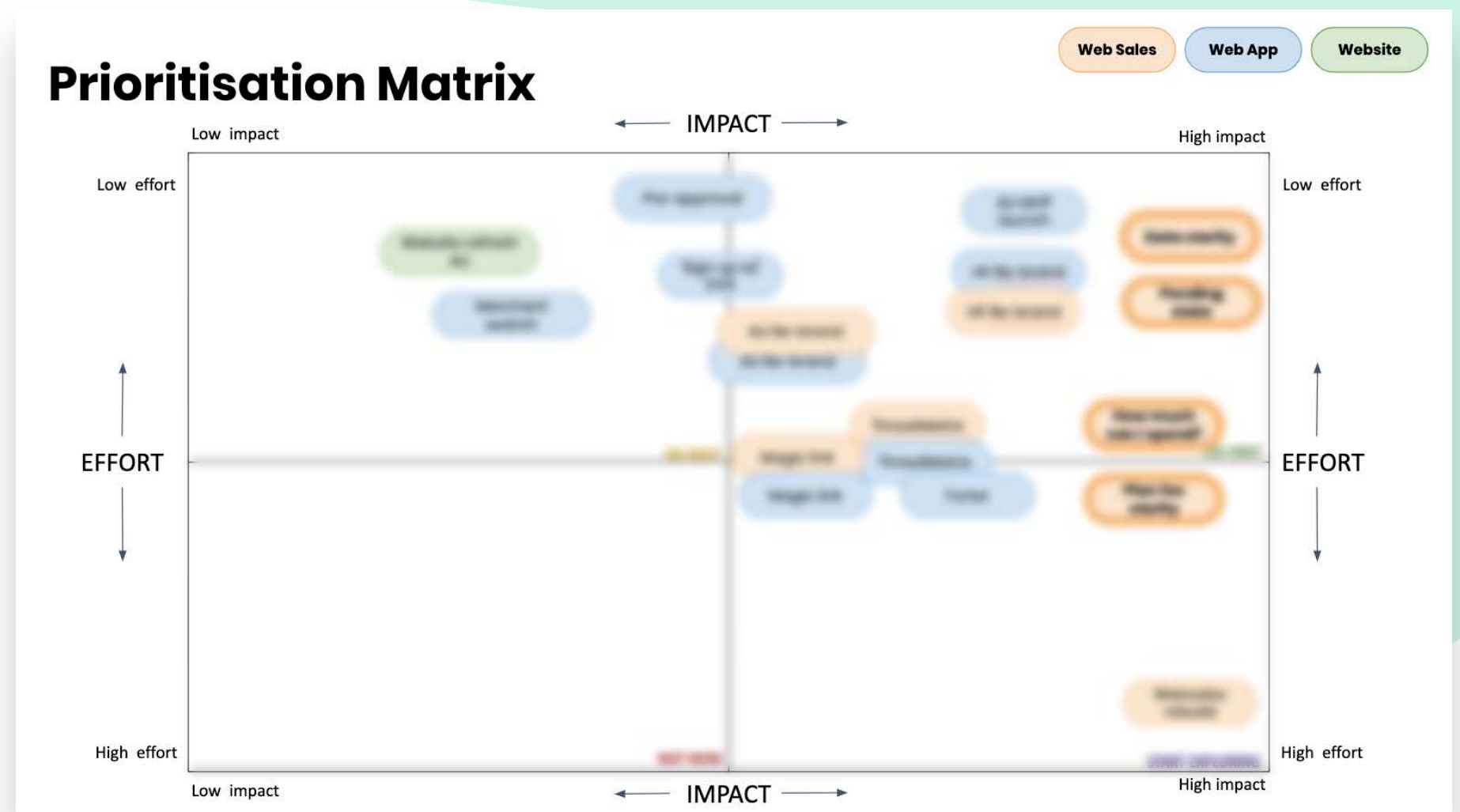
# Roadshow

- ➔ GOAL: give compelling evidence to influence quarterly planning.
- ➔ Include product teams, marketing, senior leadership, remote offices.
- ➔ Give recognition to everyone who contributed.



# Product Prioritisation

- ➔ Facilitate “Decisions Jams” to tease out relevant opportunities with product teams
- ➔ Prioritise via known Impact vs Effort knowledge with teams.
- ➔ Cluster into meaningful chunks to help inform longer term product planning.





# Product Strategy

- ➔ GOAL: To have a unified and inclusive planning framework that allows longer term focus and measured business success.
- ➔ Co-create unified product strategy framework fueled by OKRs and Delivery Management.
- ➔ Worked with technology & product leadership for buy-in and teams for planning.



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**Squad – Platform & Services: Q3-Q4**

**Squad – Mobile Apps: Q3-Q4**

**Squad – B2B: Q3-Q4**

**Squad – Funding Management**

**Squad – Frisky: Q3-Q4**

**Squad – Consumer Well**

**Squad – Data: Q3-Q4**

**Squad – Data: Q3-Q4**

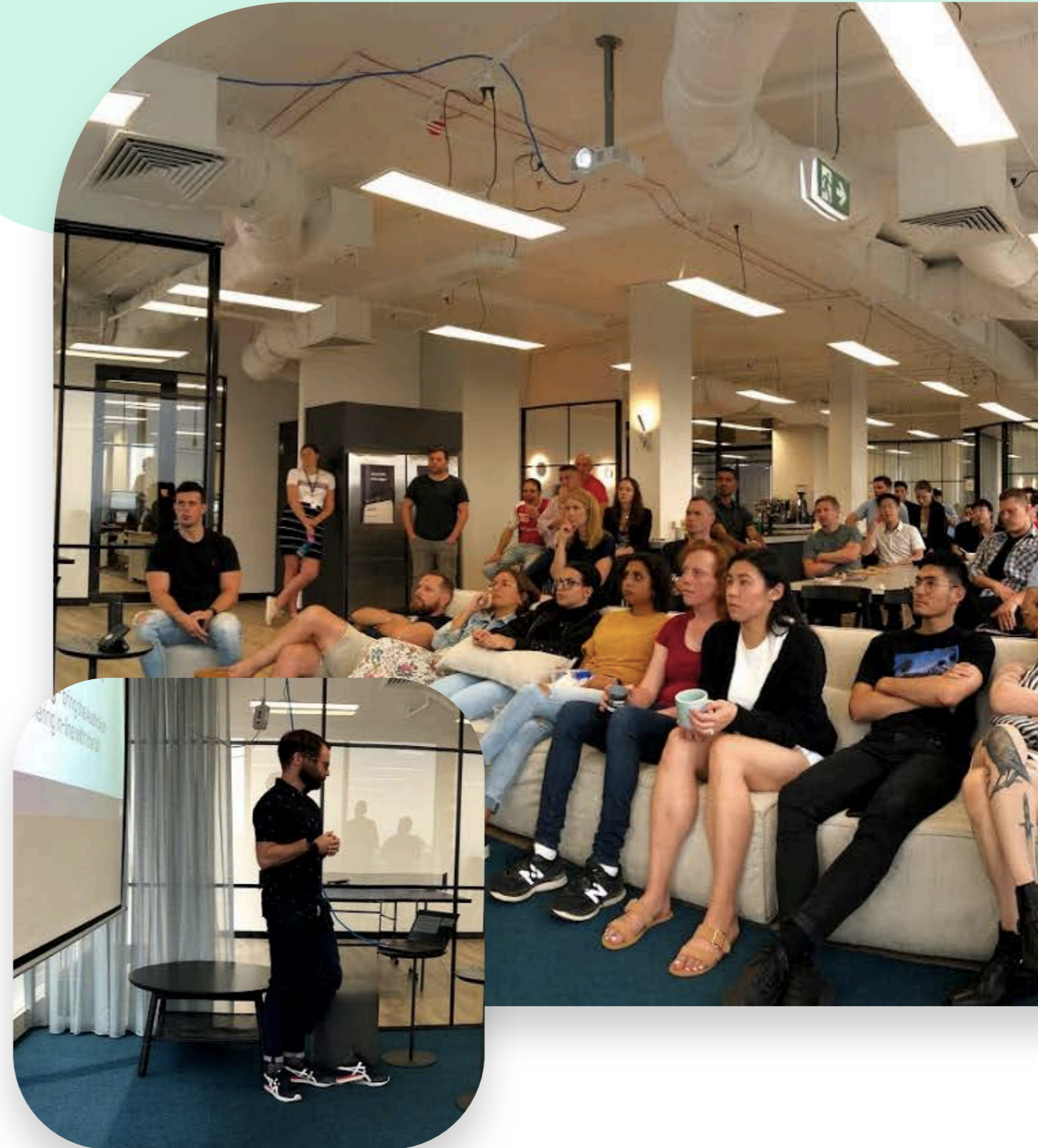
Team vision: With great data, comes great decisions. Make data great again. (Product development, business strategy & operations, merchants)

Item	Value	Target	Progress
...	...	...	...
...	...	...	...
...	...	...	...
...	...	...	...



# Results (1/2)

- ➔ Restructure of teams to better allocate opportunities found in the research.
- ➔ Product managers have user centric visions and measurable goals - in particular consumer teams.
- ➔ Quantified opportunity is valued at £3,613,987.55 p/m in the 🇬🇧 alone. (Online websales product team)
- ➔ Teams autonomously validating solution discovery and delivery.

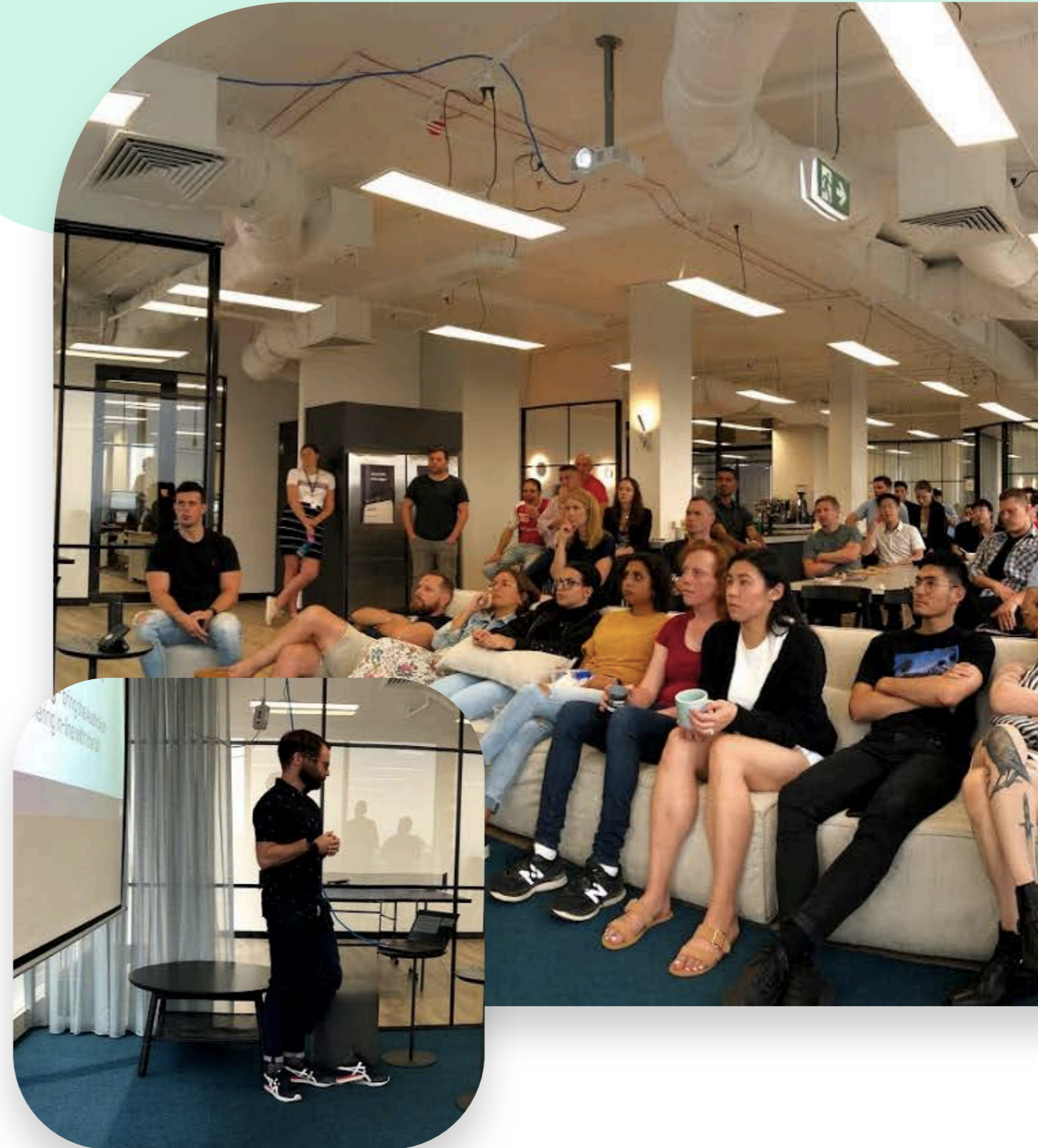


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# Results (2/2)

- ➔ Minimum 6 months of known opportunity to work on - previously this was weeks.
- ➔ Influenced marketing roadmap on aquisition and user attraction - New website project.
- ➔ Co-created and Implementated first codified product strategy framework for the business.



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# Thanks

Questions?



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