

### Getting to Know Control

In a 2005 Western Union Payment Services study of electronic payments behavior, over 75% of respondents were interested in features that the study associated with “control”, making the term a clear factor in customer adoption of electronic money transfer and payments.

To understand the true interests of these customers, it was necessary to make the word *control* more tangible, more descriptive. In order to identify unique layers of meaning for *control* we developed a sentence context for the word, bringing it into focus for both Western Union and our customers.

*What can Western Union do to build our customers' sense of control over their own money?*

Using this sentence we identified seven relevant layers of meaning for *control*. Each layer is a unique interpretation of the concept of control; each has a subtly different requirement on the effort to create an overall sense of control within the customer.

#### Simple

Customers feel they have more control over what they understand.

What if we aren't simple?

As the complexity of a concept and its associated tasks increases, customers feel increasingly helpless.

**Western Union and its products should be simple to understand.**

#### Easy to Use

Our customers should be able to describe in plain language how Western Union products work.

What if our products aren't easy to use?

A customer feels a lack of control when they cannot manipulate the controls of a product.

**Western Union should ensure that using our products comes as second nature to our customers.**

#### Precise

A sense of precision builds the customer's confidence in the promise of the product.

What if our products are imprecise?

Imprecise tools do not allow the customer to communicate their desired use of the product.

**Western Union products should enable the customer to predict specific outcomes and confirm the success of their predictions through direct feedback.**

#### Transparent

Monitoring a task, even an automated task the customer cannot overtly control, implies a degree of control.

What if our products are opaque?

An invisible process appears to be out of the control of a customer even if it's running perfectly.

**Western Union should provide a “window” for our customers to monitor the progress of any task.**

#### Trustworthy

An exchange of personal information is a major part of the relationship we share with a customer.

What if we aren't trustworthy?

Sharing personal information with an untrustworthy party is irresponsible; a customer does not want to lose control over their personal finances.

**Western Union should jealously guard the privacy and security of every aspect of our customer's business.**

#### Continuous

The internal delineations among Western Union's products and services, including technical, procedural, and historical delineations do not exist for the customer.

What if our products lack continuity?

When a company's products do not support continuity from one to the next, the burden of continuity is placed on the customer.

**Western Union products should reflect one, continuous, consistent system.**

#### Ubiquitous

When a customer uses a Western Union product, Western Union has control of a customer's money.

What if our services are not ubiquitous?

When access to the services Western Union provides is limited, a customer's access to—and thus, control of—their own money is also limited.

**Western Union should make its products available anytime, from any place.**