

Elements of control



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Elements of control

Recently Western Union conducted a study of On Demand Electronic Payments that identified Control as one of the key limiters of consumers' adoption of electronic payments—for those participating in the survey who were very familiar with online payments, Control was even more important.

The study firmly established Control as a primary concern for Western Union New Product Development in marketing efforts and creating customer experiences. Yet, when we tried to use it to improve new products, it became clear that the concept was defined too broadly.

We isolated seven shades of meaning for Control, focusing on the concept's relevance to product utility and user interface.

The outcome was this simple guide. Clearly, the relationship of Control and its elements to user acceptance is a subject that requires more study.

See. Western Union's 2005 Study: On Demand Electronic Payments.

Simple to understand

Do our customers feel they understand what Western Union does?

What if Western Union isn't simple to understand?

As the complexity of a company and its associated message increases, customers feel increasingly helpless. They lose Control.

The concept of moving money is a simple one. Yet, it's clear that with regulation and the increased complexity of making our processes digital, the execution is not as simple as the concept.

We must work to balance our descriptions of money movement with the customer's need for a simple, clear concept.

Western Union should strive for the company and its products to be simple and easy to understand.



+ A SWITCH: It's binary.

Yes or no. Hot or cold. On or off. 0 or 1. The switch has many applications.

Recognizable from across a room, a simple switch establishes our options and limits our expectations at a glance.

 A screenshot of a login form on a blue background. It features three input fields: 'Username' with a white text box, 'Password' with a white text box, and 'Remember me' with a white checkbox. The labels are in a bold, white, sans-serif font.

+ LOG IN: Knock, knock. Who's there?

A key, a passphrase, a secret handshake: automated authentication is a networked version of a simple, age-old concept.

Easy to use

Can our customers describe—in plain language—how Western Union products work?

What if our products aren't easy to use?

When customers cannot manipulate the “handles” of a financial product, they have literally lost Control over their own money.

Understanding what a product does is one thing, being able to use it is quite another. Each implies a form of Control to our customers.

When a product's ease of use is out of balance with its simplicity, it causes a grating frustration.

Western Union should ensure that, to our customers, using our products is second nature.

search	5 Othe
<input type="text"/>	6 Spor
<input type="button" value="Go"/> <input type="button" value="Search"/>	7 End
toolbox	8 New
	9 See

+ A SIMPLE SEARCH: You type something, you get results.

Doing without the power of Boolean operators or “regular expressions” may mean that your simple search returns billions of results, but it's easy to use.



+ DRIVING A CAR: To go faster, press down harder.

Composed of 1000s of parts from across the globe, each automobile represents a system that makes driving as easy as turning a wheel and pushing a pedal.

Precise

Do our customers take advantage of the precision controls that our products offer?

What if our products aren't precise?

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

Once customers understand a product, and know how to use it, they start to see how it could meet their specific needs. A sense of precision builds customer confidence in the promise of the product.

An easy to use, precise tool can capture the attention and the imagination of customers. Precision can make a simple tool seem personal.

Western Union products should enable customers to predict specific outcomes and confirm successes.

The image shows a flight search form with the following fields and options:

- From:** City name or airport: san francisco
- To:** City name or airport: beijing
- Leave:** 12/10/08
- Return:** 12/30/08
- Departure Time:** 6a-noon
- Arrival Time:** 10a-2p
- Travelers:** (Children or seniors?) Adult (18-64): 1
- Flight preference:** I prefer non-stop flights
- Buttons:** Find Flights, Find Flight + Hotel

+ TRAVEL WEB SITES: Itinerary in a box.

What if travel sites didn't allow you to request specific departure and arrival times or choose an airport?

What do *you* want to Control more precisely when you travel?



+ ELECTRON MICROSCOPE: 2,000,000x magnification.

What if a researcher had the power of the electron microscope without the ability to choose where to focus it?

Transparent

Can our customers see their money *when it's in our hands?*

What if our products aren't transparent?

No matter how perfectly it runs, an invisible process appears to be out of a customer's Control.

Allowing a user to monitor a task—even an automated task they cannot directly Control—still offers a sense of Control.

Consider the difference between a secret committee meeting and a CSPAN coverage of a Senate debate. A citizen may be unable to affect the outcome of either proceeding, but awareness lends a sense of Control.

Transparency enables the customer to predict the outcome even when they cannot manipulate it.

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



- AT THE RACES: What if the bettors had to wear blinders?

Horse racing without the transparency of monitoring the race would be something like a low payout Super Lotto with decent odds. How does transparency promote trust?



+ TRACKING A PACKAGE: It's better to know.

To a customer, 3-5 day delivery *with tracking* seems shorter than a 3-5 day delivery that just shows up.

Trustworthy

Do we foster and support our customers' feelings of trust for the Western Union brand?

What if we aren't trustworthy?

Sharing personal information with an untrustworthy party is irresponsible; a customer does not want to lose Control of their personal information.

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

When people put personal information into the hands of others the only Control they retain is the sense we call *trust*.

A customer determines their level of trust prior to forming a business relationship.

When a customer feels they have lost Control over a relationship, they ask themselves, "Can I really trust this company anymore?"

Western Union should jealously guard the privacy and security of each aspect of our customer's relationship with Western Union.



+ ROLLERCOASTER: Tik, tik, tik, tik...

For a moment, the front car overlooks the entire amusement park. Peaking, it plummets straight down. As it turns, the rails groan loudly. What part did trust play in your decision to ride?



- HOME SECURITY: The Break In.

Compare how you felt about security in your home before and after the "break in". What was once intimate and comforting became lost and foreign.

Continuous

To our customers, Western Union is one, massive, continuous entity. Do we give them Control that matches their concept?

What if our products or services lack continuity from one to the next?

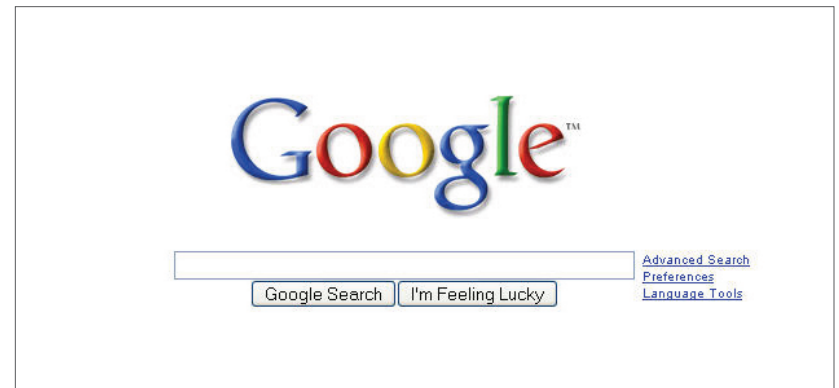
It's easy to see—when a customer calls a center in Costa Rica regarding a product managed in Denver and hosted in Charlottesville, North Carolina—that it is a challenge to maintain a consistent, seamless product picture for the customer.

Internal delineations among a company's products and services—including technical, procedural, and legacy delineations—do not exist for the customer. To those on the outside looking in, Western Union's products are access points to one, continuous entity.

When a company does not support continuity from one product or service to the next, the burden is placed on the customer.

Since customers expect continuity from the companies they do business with, maintaining continuity on their own is a burden customers won't bear too long.

Outwardly, Western Union products should present as one, continuous, consistent system.



+ GOOGLE UNIVERSAL SEARCH: Web, photos, video, news, etc.

Enter a search query and it can be compared against all of Google's search indices. It's difficult to imagine it not working that way.



- CRM SYSTEMS: "Why do I have to give you my account number again?"

Although they all represent the same company, distributed CRM solutions often do not share their information in the same manner as the model systems in the customer's head.

Ubiquitous

Can Western Union customers access and use our products and services when and where they need them?

What if our services are not ubiquitous?

When a customer uses a Western Union product, Western Union has Control over a customer's money.

When we diminish customers' access to our products and services—and thus to their money—we diminish their sense of Control.

By multiplying Western Union product access opportunities across points that our customers already use (cell, kiosk, web, contactless, desktop, and more), we can multiply their sense of Control as we offer more opportunities to use these products.

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



+ OnSTAR: As ubiquitous as the automobile.

Roadside assistance, remote unlock, email service reminders, disaster and crisis alerts, turn-by-turn directions, and even a concierge service, accessible from just one OnStar button.



- POOR CELLPHONE COVER-RAGE: Did Bell Telephone ever publish service maps?

The dream of the cell phone is one of ultimate mobility. When you hit a dead zone during a call, the dream screeches to a halt. Your phone becomes a reminder of just how good the sound was on an old handset.

These are Control's 7 shades of meaning.
How can they help you understand Western Union's customers?
You support Western Union products, do they support our customers?

Simple to understand

Our company and its products should be simple, and easy to understand.

Easy to use

Western Union should ensure that using our products is second nature to our customers.

Precise

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Transparent

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

Trustworthy

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