Outside the Bubble: How a Coastal Technology Company Built Empathy for Its Small Business Owner Customers in America's Heartland

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This case examines an effort by San Francisco-based Square to gain a better understanding of its customers who reside outside of major metropolitan areas. The first part of the case provides detail on research: a mobile ethnography study of small business owners conducted over a two-week period at the end of 2016 followed by in-person interviews of a select group of participants. The second half offers a discussion of the research findings, including the attributes and perspectives shared by small business owners. The research and analysis suggest that the sense of community in small towns colors every facet of small business, from the deep connections that proprietors feel with their customers, other business owners, and their community as a whole. The commercial and social aspects of businesses in small towns can't be separated. Often, businesses act as a force that helps keep the community viable. Moreover, the needs of small business owners in the heartland differs from their counterparts in larger urban areas. With these findings in hand, Square undertook a coordinated internal communications campaign to ensure employees throughout the company became more familiar with the needs of its customer base.

INTRODUCTION

The 2016 U.S. presidential election and its unexpected result blindsided many Americans. The country awoke on November 9 to a reality that few—including the majority of pollsters and pundits—believed would come to pass. A profound sense of disconnection settled over households across the nation as residents wondered, "How could I have been so wrong? And how could my beliefs be so different from a significant portion of the electorate?" In the aftermath of the election, attention focused on the divide between voters in red and blue states. A popular explanation was that many Americans reside in a bubble, interacting with friends and colleagues who share common values and beliefs, while ignoring life outside their immediate circle.

For the Insights team at Square, the election raised a fundamental question with implications for its business strategy: How well do we know our customers? The San Francisco-based fintech company was founded in 2009 with the goal of providing payments products and other solutions that help small businesses operate and grow. A key part of Square's purpose is the economic empowerment of entrepreneurs and small businesses by facilitating commerce. The company has enjoyed strong growth guided by top talent with expertise in technology, design, and innovation, but its continued success depends in part on the ability to develop products and services that address the specific needs of small business owners. As Square's employees are based in an urban center, the Insights team worried the aspirational customer persona that informed product development and sales efforts—a young, technologically savvy owner of a coffee shop or hair salon—might be disconnected from its actual customers. After all, how much could an employee at a Bay Area tech company have in common with the average small business owner in middle America?

To explore this issue, the Insights team looked at voter breakouts at a county level and concluded that the distinction was more fine-grained than red vs blue states. Analysis of even the bluest states suggested that the real divide existed between densely populated urban centers and the vast rural areas that surrounded them. In parallel, the Insights team began by conducting a review of its customer base. Square found that 85 percent of its "sellers" (how the company refers to its customers) were located outside the 25 most populated U.S. cities—a surprising initial result that begged an in-depth assessment of these customers: the issues they faced in building their business, the unique challenges presented by commerce in smaller towns, and what their day-to-day lives were like. The Insights team realized it needed to undertake a research effort with two related goals: quickly gain insight into sellers "outside the bubble" and ensure that workers across the company had greater visibility into the customers they were trying to serve.

The Insights team decided to pursue an ethnographic study that could assemble a more detailed picture of its sellers outside of urban centers, an ambitious project for several reasons. The study needed to produce insights from sellers across the heartland—a huge swath of the country between the coasts with a broad range of geographies and demographics. However, sending team members into the field for extended periods of time was not a possibility. Therefore, any research approach would need to connect and engage with participants remotely. In addition, the timing posed a challenge. The company aimed to complete its study and share results internally by the end of Q1 2017, meaning that part of the research would have to take place during the year-end holiday season when small businesses are either at their busiest or closed altogether. For small business owners, there is really no separation between personal and work life, and their schedules are unpredictable, so finding enough sellers to participate in the study would be difficult. In a typical study, the recruiting rate for small business owners is only 5 to 15 percent. Once the Insights team was able to secure enough participants, it also needed to find ways to gather information that didn't require business owners to commit too much of their time.

The Insights team also recognized that conducting the research was just the first step; it also had to ensure that the findings fostered a greater understanding of its customer base across the whole company. It was critical to share insights from the research across the company in an accessible, engaging way so that employees could integrate the findings into how they approached their jobs. So the Insights team had to think about ways to share its analysis with different levels of the organization in novel ways. Traditional presentations with bullet point lists would be unlikely to spur employees to infuse this more detailed view of Square customers into their daily activities.

RESEARCH TOPIC

A recurring theme in the Insight team's discussions was community: the cultural beliefs, attitudes, and values that provide the diverse residents of any town with a sense of belonging and common cause. The concept was fundamental in understanding the differences between large cities and small towns, the ways in which community influences commerce, and the role of small business owners in reflecting their community and working together to improve it.

Following the election, the team became interested in *Hillbilly Elegy: A Memoir of a Family and Culture in Crisis,* J.D. Vance's examination of the white working class in Rust Belt towns. However, the team had an understanding from past projects that Square's small business

customers were not representative of those portrayed in Vance's memoir. Instead, their roles and situations were more aligned with the towns described in Robert Wuthrow's *Small-Town America: Finding Community, Shaping the Future*. Wuthrow wrote of business owners in small towns, "The service class is not a bland category of managers and businesspeople but instead is defined by occupations locally considered to be of benefit to the community: teachers, health workers, accountants, bank employees, retail store owners, and the like. Members of the service class are visible to the community as a result of the work they do."

Over the past several decades, several trends had combined to reshape the concept of community. Small towns had been defined for generations by main street, a hub of not just commerce but also social interaction. First, the rise of big box stores such as Walmart had decimated the businesses that populated the main streets of small towns across the country. When these businesses failed, they took with them more than the main street shops. Also gone were the local products that embodied a small town's culture as well as the foot traffic that on evenings and weekends allowed residents to come together and reinforce shared values. Second, an increase in urbanization, which led many ambitious and curious residents from small towns to relocate to cities, drained many small towns of the talent and vibrancy that had once existed. Last, the rise of the Internet and e-commerce offered both unlimited access to a range of products and the ability to shop from the comfort of one's home. While high school sports, church socials, and holiday celebrations still gave people opportunities to interact and celebrate their common bonds, many residents had to grapple with the loss of their town's commercial base.

As the largest cities continued to grow and thrive, the gap between what community means in different places has also widened—to the point that the concept of community can vary quite considerably. The challenges of building a business in a large city can bear little resemblance to those for proprietors in small towns. Further, the responsibility of commerce to give back to the community and reflect its values can take vastly different shapes.

The Insights team posited that by gaining a better understanding of community and how businesses fit into the local ecosystem, Square could develop products and solutions that were more closely aligned to the needs of its customers.

RESEARCH

To complete the required ethnographic research in the compressed timeline, the Insights team decided to pursue a hybrid methodology (a combination of mobile ethnography and in-person interviews) that unfolded in two sequential phases. In the first phase, which took place during a two-week period over the 2016 holidays, Square's Insights team partnered with dscout, a qualitative research technology firm, to use its remote research platform to conduct a mobile ethnography study. The Insights team and dscout structured this research phase to ensure that participants had the necessary context, direction, and visibility into the project's goals to produce detailed, authentic responses. To do so, they offered guidance and tips so that participants could be their own cameraperson and use their judgment in deciding what is most interesting and important to share.

Dscout and the Insights team drew on their collective experience with mobile ethnography campaigns to encourage participants to share details about their lives. This research included a series of missions—dscout's term for sets of responses and activities requested from participants—that explored different topics in a specific sequence.

In the second phase, Square augmented its findings by arranging in-person interviews with a subset of the initial participants. The mobile ethnography phase not only highlighted concepts that would benefit from further examination but also forged strong connections with a number of the participants. This familiarity and goodwill gave the Insights team a head start for the subsequent field interviews.

Mobile Ethnography—Background

Mobile ethnography has become a valuable way to gather insights from a dispersed group of participants. Thanks to the rise of mobile devices, this type of research offers companies a relatively inexpensive way to hear directly from individuals. Several common misperceptions about mobile ethnography have emerged: it is an impersonal survey tool that allows users to filter or selectively edit what they share; without a researcher on hand to interact with subjects, mobile ethnography can be less enlightening than interviews; or it can be difficult to understand the context of the submissions. As a result, mobile ethnography can be perceived as "ethnography lite" that doesn't yield rich data or deep insight.

When structured effectively, however, mobile ethnography offers a platform that enables researchers to capture context and detail from participants that would be difficult to collect in person. In this way, mobile ethnography is not always the best research that could possibly be done, but it is a way to do research that might not otherwise be completed. The use of a personal mobile device can often remove any filters or preconceptions among participants, thereby producing entries that have a notable immediacy, intimacy, and authenticity.

Research Methodology—Mobile Ethnography

The first phase of mobile ethnography consisted of three missions. The initial warm-up mission asked respondents about themselves, their business, and their community. Open-ended responses were encouraged in the hopes that participants would get creative with their answers and offer a greater variety of details. Participants were also asked to record a 60-second video about their journey to becoming a business owner. The written responses and video were collected via mobile app and automatically uploaded to dscout's platform, which aggregated the material by respondent for ease of review and analysis. After each submission, the Insights team would use the platform to communicate with the participants. The team sought to maintain a dialogue with participants by inserting follow-up questions and offering encouragement, support, and validation. Often, the interaction resulted in participants revealing even more details about their thoughts, feelings, and actions. This "therapist-like relationship" conveyed the willingness of the Insights team to invest emotionally and also helped to direct the missions remotely.

The second mission delved deeper into the communities in which participants live and operate their business. Individuals were asked to create four to five 30- to 60-second videos on their community and to note whether each video related to family, friends, neighbors, customers, special places or objects, other businesses, events, or traditions. The willingness of participants to share personal details and invite the researchers virtually into their homes demonstrated the rapport and trust that had been established between them and the Insights team.

The last mission asked participants a series of open-ended questions about the history of their community and the "bubble" they live in. Through these questions, the Insights team hoped to learn more about the common misperceptions of small towns through the eyes of small business owners who live there. With this line of questioning, the Insights team sought to pinpoint the factors that have a real impact on business owners in small towns as well as specific challenges they face in building their business. To complement the written responses, participants were asked to record a one- to two-minute video on the bubble they lived in, including their aspirations for their community and common misperceptions about life in small towns.

In total, this research phase produced more than 150 entries across the three missions, which included short video clips, photos, and reflections from participants. The mobile platform had a number of benefits. Since the participants were free to respond according to their own schedule, over the course of the study they got more comfortable with waiting for situations to occur that addressed the topic. Dscout's methodology involves asking participants to generate multiple entries answering one question. The question serves as a trigger, prompting participants to pull out a mobile device and record the moment as it happened. Similarly, without the interaction and real-time direction of in-person interviews, participants likely felt more comfortable sharing intimate details of their lives rather than putting on a public face. As noted above, since the Insights team was able to use dscout's platform to share feedback and direction with the participants, over the course of the research they felt as if they were telling their stories to actual people.

Mobile Ethnography—Benefits

The contextual details and cues included in the videos also spoke volumes about the lives of business owners in smaller towns. The juxtaposition of the business environment and home was particularly enlightening. Mike, proprietor of MYT Motors in Columbia Falls, Montana, included videos of his small home bustling with his whole family on New Year's Eve, a delightful contrast to his shop with the barren but beautiful Montana landscape in the background. The interconnectedness of home and business life was also striking. Jana of Midwest Dance Mechanix in Wichita, Kansas, gave a virtual tour of her dance studio that included her office stacked with her children's toys. Karen of Wildflower Quilting in Greentop, Missouri, panned around her homey quilt studio to reveal her son, whom she homeschools. Latoya, the owner of Blessed Hands of Design in Jonesboro, Arkansas, submitted a video of her hair salon that shows her girls playing on the floor with hair beads.

The video submissions also capture other contextual details about environment and relationships. For example, Alan of Aker Woods Company in Piedmont, South Dakota, describes the older people in his community as "tough." That observation comes to life when he's driving and showing his older neighbor shoveling snow. The videos also paint a vivid picture of the downtown areas in small towns and the level of foot traffic and population density. Relationships also come to life. The closeness of small towns is conveyed in the banter and lighthearted exchanges when participants introduce other members of their community. James and Brenda (Sonrisers Popcream, Clarinda, Iowa) included interviews with their customers and fellow business owners, who reinforce the fortunes of residents are intertwined. Similarly, in Alan's video he stops by to say hi to the ladies at the Blue Line Diner in Newell, SD.

The mobile platform expedited analysis. When participants recorded their submissions on mobile devices and uploaded them to an online platform, Square's Insights team could easily review and tag submissions by topic or keyword. The team could then aggregate all of the material from participants on a selected subject and analyze, identify, and share findings on common themes across small towns.

A review of the intimate portraits of small business owners raised questions that bore further exploration. For example, why did participants choose their town to launch a business? How does their relationship with the community and competitors influence how they conduct their business? What's the role of government and technology in supporting business growth? And what are the tensions that business owners in small towns have to address? The Insights team sought to gain a better sense of how participants were dealing with these issues as well as their aspirations for the community.

Field Interviews

The Insights team had several goals for the second phase of research:

- Validate, challenge, and further develop selected themes from the mobile ethnography phase.
- Observe sellers in their natural surroundings—their business, home, community, and town. Square's team had the opportunity to spend hours with each person to learn more about the journey of small business owners.
- Gain a more holistic view of the concept of community by hearing the perspective of other small business owners and influential community members.

From participants in the first phase, the team selected a handful of small business owners who agreed to in-depth interviews. The team spent time with participants at home and their place of business, shadowing them as events unfolded rather than conducting formal sit-down interviews. These sessions were filmed by Belmondo Studios for the dissemination of findings. A couple of factors made these interviews particularly fruitful: First, several participants were located in a geographic area that included Wichita, Tulsa, and Oklahoma City, and this concentration helped to minimize total time and travel costs. Second, the dialogue and relationships that the Insights team had established during the first phase of research led to richer interactions with participants. This rapport was illustrated by the actions of several sellers, who went beyond the field interviews to introduce the Insights team to their colleagues and friends. For example, at a One Million Cups event in Wichita, sellers announced the Square team's presence, leading a number of people to share their experiences and express their gratitude that employees had taken the time to visit Wichita.

While in field, the Insights team had an ongoing discussion about the themes. Members debriefed at the end of each day or in the car in between stops. These conversations helped to distill and refine the themes coming out of field. A lot of time was spent reviewing and pulling anecdotes and quotes from videos (both from the field interview videos and in revisiting at the mobile ethnography submissions) to support the themes. While in the field, the team recorded time stamps of the most notable and relevant quotes to facilitate review and analysis. The interviews were all so rich that the team watched nearly each one again, taking notes along the way and then sorting them into themes.

KEY FINDINGS AND TAKEAWAYS

The combination of mobile ethnography and field interviews provided the Insights team with a deep and nuanced understanding of the values, principles, and priorities of business owners in small towns. Through analysis of both research phases, the Insights team identified four areas that demonstrated how sellers in cities outside the bubble differed from Square's aspirational customer persona.

Many Sellers Live Where They Do Because It's a Conscious Choice

Small business owners have made an active decision to establish their business in a town based on a number of factors. For example, they often feel a sense of pride and belonging in their town: it's where their family lives, where they were raised, where their friends still are—where they feel at home. Most business owners in small towns don't aspire to live in a big city even when the business landscape in their town is challenging. North Tulsa, for example, has struggled to attract businesses and investment and recapture its "Black Wall Street" heyday. Still Denise, the proprietor of Splendid Consignment, chose to open her business there in part because of her connection to the area. She noted, "North Tulsa is a proud community with so much interesting history. It is becoming more diverse and is slowly developing into the thriving economy of the past. This is because of individuals like myself that were born and raised in North Tulsa and are passionate about the quality of life in our community." This connection to the history and traditions of a community were echoed by other participants, including Alan, the owner of Aker Woods Company. He reminisced about growing up on the land in South Dakota. By ensuring that his business respected the land, he believed he could gain respect from people in his community.

Another factor cited by small business owners for their location is that certain cities provide unique opportunities for entrepreneurs to build and expand their business. Merritt, the owner of Merriment Stationary in Tulsa, remarked, "Tulsa has been consistently ranked one of the best cities to start a company and/or be a female business owner. Several factors that contribute to this classification are cost of living, available resources (entrepreneurial groups/hubs, alternative funding, etc.), and a strong 20s/30s professionals group that works to attract/retain young talent." The ability to navigate a smaller town and gain access to resources and networking groups can have a huge impact on small businesses. Even if the volume of customer traffic is lower in a small town than major urban centers, benefiting from the experiences and connections of other business owners can be an important advantage. As Merritt commented, "The phrase 'community over competition' is (overly) used on #girlboss Instagram captions and inspiring blog posts, but Tulsa—as a collective city—truly does work together. I've been so humbled by both my welcome here and by all the shop owners happily sharing my new venture with their audiences. Now more than ever, it's important to work with other businesses in my community and to determine/anticipate precisely what my customer's needs are."

The research also revealed that for many participants, the overriding motivation isn't just personal profit. Instead, they are invested in the long-term viability and growth of their community and see their business as a way to contribute to this goal. Raena, the owner of

Roxy's Ice Cream Social in Oklahoma City, said, "We have such a great community of people that are really excited about shopping and dining local. To be a part of the renaissance of what we know as the Plaza District is such a warm feeling. It's our neighborhood and it is only getting better." This pride and ownership in the town's prospects also influenced the site selection of Kate and Steve, owners of Hopkinsville Brewing in Hopkinsville, Kentucky. As Kate explained, "One of our biggest motivations for choosing Hopkinsville to locate our craft brewery was to make the town better. I (and my husband/business partner) make decisions and choose our courses of action based on what's best for people and the community and our quality of life, as opposed to financial gain."

The key factors that influence where small business owners locate are not just profit but also the opportunity to build community.

The Relationship between Small Businesses and Their Community Is Highly Interconnected

In larger, coastal cities, many entrepreneurs launch businesses with an aggressive growth plan that ultimately ends with an exit strategy, such as getting acquired by a larger company. The potential of a huge payday down the road contributes to the innovation and disruption that are commonplace in companies in Silicon Valley and other startup hubs. Small business owners in the heartland typically have vastly different goals: rounds of venture capital funding or an initial public offering aren't just unlikely, they are beside the point. The study's participants embraced the ideals of working hard and being friendly, selfless, and humble, among others. Building a lasting business with strong community ties while maintaining a sustainable work-life balance reflects these ideals.

Frank and Levi, the founders of FNL Denim in Wichita, Kansas, found the support of a small community instrumental in building their business. Levi explained, "Not a lot of people are doing what we're doing. It's a lost art, and we have our community to thank for coming out and supporting us." They attribute this interest in supporting local businesses as a sentiment missing from bigger cities. Frank recognized the difference in the tenor of conversations they had about their business. "That's the attitude out on the coast. It's all about 'What can you do for me?' When we came back to Wichita, it was all about 'Who are you? What do you do? I want to learn from you.'"

Often, businesses serve as a gathering spot for life events and local activity. Kate of the Hopkinsville Brewery said, "One of the reasons we love being in Hopkinsville is that they're not just customers, they're friends." In one of her video submissions, she showed a member of the military who was getting ready to be deployed the next day and had stopped by the brewery to say goodbye. Similarly, Raena shared a photo of a couple who got engaged at her ice cream parlor. When the Insights team met Merritt, she was preparing for a customer's 40th birthday party and was so humbled that someone chose her store for the event. Dana of Dana's Shaved Ice and More in St. Clair, Missouri, was leading a charity drive over the holidays, with her store being a drop-off location for donations. She noted, "The ice cream shop is a big part of the community. We have a lot of community events, which is what keeps us going [and supports the business]."

This sense of responsibility to the community affects how entrepreneurs conduct their business. For example, Jana of Midwest Dance Mechanix in Wichita remarked that she works to keep classes affordable to give every girl an opportunity to learn to dance. Raena at

Roxy's felt it was important for her business to offer a $3 scoop of ice cream. Several participants mentioned their efforts to take care of the less privileged. And Warren, the proprietor of Espresso to Go Go in Wichita, emphasized the concept of community over competition: "We could have competition across the street, but we choose to act as a community. There's Reverie; they have great products and equipment. There's much more to offer when you choose to think about community rather than competition." Joe, the founder of Operation Renovation in Massillon, Ohio, served in the military before going to school for business administration. He started a home remodeling company to create jobs for veterans returning from overseas and be able to give back to the community.

The Fate of Entrepreneurs in Small Towns is Largely Determined by Factors Beyond Their Control

While businesses in larger cities have the advantage of a more diversified economy and a deeper customer base, in small towns a lot of things need to fall in place for a business to be successful. In many cases, factors such as the loss of a major employer, an industry-wide slowdown, or a flagging state economy can have a significant, adverse impact on a company's viability. Weathering the economic cycle of small towns is a major challenge. Dana noted, "Years ago this area was filled with factories. For example, both my parents worked at a gear company for over 35 years. One day they were told their company was moving to Mexico. Factories all around were slowly leaving." Amanda of Daydream Face Painting in Murfreesboro, Tennessee, had a similar experience. "Our community is finally growing again! The recent recession hit this area really hard. What once was a booming and vibrant economy with new houses and businesses popping up everywhere in Murfreesboro basically went into hibernation for the past decade. We lost a lot personally as well: our clothing business failed and we had to come up with new avenues to keep our family afloat." When these downturns occur, they can affect foot traffic, the purchasing power of the local customer base, access to loans—all of the factors that undermine long-term prospects.

Uncertainty is an ever-present consideration when making investments in the business. Trellis, who operates Modern Homestead in Reedsville, West Virginia, noted, "Being located in West Virginia, I feel a lot of uneasiness with the future of coal mining. Over the past few years, there is definitely a slowing in that industry locally. We have experienced some sparks of activity in the oil and gas industry, but it was short lived." For better or worse, the fate of small businesses is inextricably linked to the local economy.

Other participants were frustrated by the policies at the state level that were impediments for the progress they had been making in their communities. Jana from Wichita, Kansas, noted the detrimental impact of the state's priorities. "Our current governor has tried an 'experiment' with the state's economy, and it's been a complete failure. My husband is a high school physics teacher, and it's been difficult to watch the resources, funding, and, ultimately, qualified teachers disappear from our state. Wichita is trying to rebrand itself—be a little hipper, more edgy, and cool. I feel that within the last year there has been a surge of young entrepreneurs opening breweries, restaurants and boutique shops, which I think has added to the appeal and livability of Wichita. Although many are frustrated with our state's leadership and economy, there are so many who are working to make our community stronger."

When participants were asked what impact federal policies and activities would have on their business, the majority responded that they would be largely unaffected. Mike of MYT Automotive said, "I believe I will continue doing business the same as I have through previous presidents." Participants did express some trepidation about how policy changes at the national level could make their lives more challenging. Lindsey, owner of Feel Good Products in Papillion, Nebraska, was worried about the adverse impact of federal policies. She said, "It could make it hard for me to purchase health insurance for myself because I have very little income as a new small business owner."

Other participants acknowledge that while they may live among people who embody the stereotypes of rural residents living on government assistance, they stand by their values of hard work and refuse to take shortcuts.

Small Business Owners Must Adapt to Changing Consumer Tastes and Increased Competition

In larger cities, consumers have become accustomed to everything they could possibly want—nearly infinite selection of products and next-day and same-day delivery. Brick-and-mortar retailers in urban centers have evolved their business models and become active in both traditional and e-commerce channels, all in an effort to keep up with companies such as Amazon and Walmart. The research found that businesses in small towns have also been affected by the shift in consumer expectations and the incursion by online retailers into their space. Lindsey of Feel Good Natural Products said, "People want fast and cheap products and food that simply isn't attainable within a small business model. Small businesses that try to compete with the prices of chain stores generally don't stay open long."

Small business owners recognize that they need to elevate their online presence and augment their physical stores to create a unique experience for customers. Merritt reflected on the changes necessary to compete with national retailers. "Seeing in-person sales being dominated by online sales empowers and motivates me to create the best possible experience for my customers—something the click of a mouse can't provide. As far as technology goes, I and many small business owner friends are wondering how online sales will impact brick-and-mortar sales. It seems Amazon is taking over. There are even handmade journals—something you might find on Etsy being sold directly by the artist—for sale on Amazon!"

Others have noted how rapidly the activity in their businesses has shifted online. Lindsey said, "Our holiday shows were really great. At one of our shows we did over $1,000, which is really good for a first-year show. For the months of November and December, we had approximately five online orders. This year we went to that same holiday show and sold less than half of what we had sold last year even though our products and craftsmanship are considerably better than they were in 2015. I was really disappointed in the show performance. However, we received approximately 50 orders online." Some participants are active across a number of online and social media channels to promote their business.

CREATING AN IMPACT WITHIN SQUARE

Armed with these research findings, the Insights team sought to devise ways to disseminate this material throughout the organization. Team members recognized that maintaining engagement and interest would be vital to ensure that the research actually changed how

employees approached their jobs. Further, since different types of employees are accustomed to consuming information in a range of ways, the modes of communication needed to reflect these differences.

As a first step, the team showed senior management a 20-minute documentary film to bring the findings to life. This meeting was important to gain buy-in and create momentum for a nontraditional campaign to share the research more broadly. Then Insights worked with Square's internal communications team to secure time with the entire company to deliver a presentation that included key learnings before screening the film. To engage a broader set of employees, multiple viewing stations were set up throughout the company to ensure everyone had a chance to watch the film. A subtitled version of the film was played on a loop on two large screens in the office space. In addition, listening stations were positioned in a high-traffic area to give Square employees an opportunity to learn about each seller on a more personal level. The goal was to engender understanding and empathy among employees so that they had specific people in mind when they thought of the challenges that sellers face. Overall, this approach created a sense of curiosity and served as the basis for continued discussions and exploration into how these insights could influence strategy and operations.

Although the Insights team didn't track specific metrics to gauge the impact of its dissemination strategy, anecdotal evidence suggests that different parts of the company have made "outside the bubble" an important part of their function. The research findings were reflected in company initiatives such as the Dreams campaign, a series of short films examining economic empowerment and the pursuit of the American dream in the heartland. Square has committed to ongoing qualitative and quantitative research, particularly with regard to underserved markets. Insights from this project and additional research will continue to be incorporated into every level of the business, from strategy down to tactical actions such as mixers in select communities for local small business owners. In fact, the phrase "outside the bubble" quickly became part of the vernacular among Square employees and serves as a constant reminder of the company's customers when building and designing products.

CONCLUSION

We all live in our own bubble, and it has become increasingly easy in the Internet age to assume that others automatically share our values. Only by making an effort to reach beyond our comfort zone to connect and interact with others from different backgrounds can we start to construct a more detailed, nuanced picture of the world.

For Square, that process identified several key takeaways about its sellers: Community is a powerful concept that informs commerce and motivates business owners to operate differently than their counterparts in large urban centers. In small towns, proprietors are part of the fabric of their community, and their connections to their customers extend far beyond business transactions. Business owners understand and embrace this expanded role and feel a sense of kinship and responsibility to their community—in part because many of them have deep roots to the towns in which they operate.

Mobile ethnography, field interviews, and firsthand observations of each business owner gave the Insights team a better sense of how communities are intertwined. It's impossible to separate the commercial and social aspects of businesses in small towns. In many instances,

businesses are meeting places, hubs of activity, and a force that contributes to the community by helping to keep it viable. The research also highlighted why some communities are thriving and others not. In many small towns, the networks that small businesses can tap into for mentoring and support have a direct impact on the ability of entrepreneurs to grow. Some factors that help to create vibrant communities are beyond the control of business owners. Study participants pointed to the economy as well as national, state, and local policies that have presented challenges from time to time. Despite these challenges, participants demonstrated commitment and persistence to the success of their business, not only for their livelihood, but also the health and future of their community.

Giving Square's workforce visibility into its sellers required different, engaging ways to ensure the research insights actually had an impact on how employees do their jobs. Last, the effort to identify and understand sellers isn't a moment in time but rather an ongoing conversation. The initial response to the research findings suggests that Square's workforce is committed to maintaining this dialogue.

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