

## **What Happens When You Mix Bankers, Insurers, Consultants, Anthropologists and Designers: The Saga of Project FiDJI in France**

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*This essay explores an initiative carried on by a group of three banks, two insurance companies and a consulting firm, European leader in the field of innovation, towards the development of a methodology aimed at innovating through a user-centered approach in design. The project, baptized “Projet FiDJI – Finance, Design et Joie d’Innover”, brought together sponsors of the banking and insurance sectors with ethnographers and designers within an academic lead context. The aim was to develop a methodological approach that would push banks and insurances to shift their focus from the more traditional, marketing lead quantitative studies towards a more qualitative appreciation of their clients. In so doing, it tried to re-position the main strategic approach of the institutions involved from that of product focused companies to user focused, service oriented ones. Project FiDJI was awarded the highly competitive label of “innovative and strategic project” by France’s “Pôle de Compétitivité Finance Innovation” due to its unusual co-opetitive approach and the integration of a multi-disciplinary methodology axed on a more complex understanding of users involving them in a co-creation process.*

*This essay analyses the dynamics that contributed to the project’s success in spite of the various pressures that affected it and that were both intrinsic to the work being carried out and extrinsic to it. It provides a first hand ethnographic analysis of the management of change within such a traditional sector as the banking and insurance industry. However, the essay is meant as a starting point for a wider reflection. How to imagine change and affect it then from a professional standpoint? How to accompany it? Anthropology’s and indeed design’s position as relatively new comers in the field of management requires from both to constantly justify the “value-added” contribution they have to business. The anthropologist/designer is here projected from the role of peripheral contributor to that of change manager within a constantly complex global world. Moving from the role of mere “addition” to that of full blown strategist within an industry or a company requires an understanding of the complexity inherent to organizational and indeed global business dynamics. Most companies today are at a loss to deal with such complexity and here an alliance of anthropology and design can bring added value to a company’s overall strategic vision due to these two disciplines’ holistic approach to first research-analysis and then problem solving. Such an alliance, however, necessarily challenges more traditional business approaches and hence places them in a difficult position to already existing power dynamics within companies. How then can anthropologists and/or designers engage with power in order to bring about the*

*creative solutions they identify as pertinent? By analyzing how anthropologists and designers navigated through Fiji and beyond, this essay hopefully begins to bring some answers to these questions.*

### INTRODUCTION

In the wake of recent debates about the role of ethnography in multidisciplinary corporate settings, this paper explores the joint role of anthropologists and designers towards fostering and managing change in corporate settings and beyond (Cefkin 2009). A key question asked here is whether the complex collaborations that bring anthropologists together with designers and other corporate sponsors today make them change agents. Antonelli states that “one of design’s most fundamental tasks is to help people deal with change. Designers stand between revolutions and everyday life” (Antonelli 2008:14). What then of the anthropologists who work alongside designers to explicate the here and now? We argue that, consonant with Cefkin’s statement, “ethnography functions as a legitimate rubric through which a particularly situated local culture is understood, its relations to broader socioeconomic dynamics are explored, and considerations for change are based” (Cefkin 2009:8). Anthropologists are particularly skilled at sense-making – in ways different from yet complementary to designers. Collaboration between these two disciplines creates real added value for companies by grounding products and services in real life experiences. However, such collaborations are yet to be universally valued in industry not because of their intrinsic value, but more generally due to a lack of recognition within prevailing, strategic business models.

This paper explores a particular incident where the collusion of anthropologists and designers fostered change. However, it is meant as a starting point for a wider reflection. How to imagine change and affect it then from a professional standpoint? How to accompany it? Anthropology’s and indeed design’s position as relatively new comers in the field of management requires from both to constantly justify the “value-added” contribution they have to business. The anthropologist/designer is projected from the role of peripheral contributor to that of change manager within a constantly complex global world. Moving from the role of mere “addition” to that of full-blown strategist within an industry or a company requires an understanding of the complexity inherent to organizational and indeed global business dynamics. Anthropologists are particularly skilled at negotiating the power fields of corporations and beyond. Anthropology has a long history of collusion or confrontation with power that can come in handy when dealing with corporate power brokers (Vincent 1990). Design similarly has had to negotiate its position within the corporate world so as to gain recognition and visibility (Borja 2003). How can we then join forces to enact real changes at the level of corporate strategies?

We argue that part of design and anthropology’s joint success lies in our ability to move beyond providing methodologically innovative problem solving approaches to truly branding ourselves as strategically sound and innovative business solutions. This is largely consonant to Flynn and Lovejoy’s take that we need to increase “our ability to decipher our target markets and deliver relevant insights”, and that this can only be done by “deciphering and strategically navigating our politicized organizations” (Flynn and Lovejoy 2008:245). This paper hopes to shed some light on this process as the authors, two anthropologists and a designer, successfully brokered their way through the politicized

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fields proper to six finance organizations in France in order to prove the soundness of a user-centered design approach. While we do not claim that this experience holds any particular insights that may have not been already explored elsewhere, we hope to contribute to the growing literature that addresses issues linked to the increasing professionalization of our respective disciplines. This paper should be taken as a case-study.

## MAIN SPONSORS AND ORIGINAL GOALS

Project FiDJI, an acronym for “finance, design and joy to innovate”, developed from the fortuitous encounter between a senior design management researcher and a banker around a dinner table in the late fall 2009. The banker, enthralled with the researcher’s explanations about design management and especially design thinking, undertook to speak about it to colleagues from several other institutions. Project FiDJI was born, somewhere between December 2009 and January 2010, a mixture of happenstance and serious interest in new innovative practices involving design. It finally developed into a full fledged project aimed at developing a new methodology incorporating qualitative research and design solutions towards innovation. The aim was to introduce new ways of innovating in the banking and insurance sector in France centered on users’ needs and demands. The project, managed through the prestigious Altran “Club Innovation Banque Finance Assurance”, a consortium of finance institutions created in 2009 to foster innovative practices within this sector, brought together three banks (BNP-Paribas, Société Générale, Crédit Agricole), two insurance companies (Groupama, Generali) and a consulting firm (Altran), European leader in the field of innovation, towards the development of a methodology aimed at innovating through a user-centered approach in design. The project was conceived as a university backed research project and benefitted from government tax breaks for research. For practical, administrative purposes, it involved a research lab at the Université de Paris X at Nanterre. The two anthropologists as well as the design team from BETC Design were recruited through L’Ecole Parsons à Paris/Paris College of Art. For L’Ecole Parsons à Paris/Paris College of Art, the project was part of its Knowledge Network, a research tank set up among other things to sponsor university-industry collaborations through corporate sponsored research projects. By the end of the process, Project FiDJI was awarded the highly competitive label “innovative and strategic project” by France’s “Pôle de Compétitivité Finance Innovation” due to its unusual co-opetitive approach and the integration of a multi-disciplinary methodology axed on a more complex, collaborative understanding of users’ needs and wants. More recently, it has been included in a forthcoming publication about innovative projects using a design thinking approach by the Design Management Institute, alongside similar projects carried out at Toyota, Intuit and 3M among others (Lietdka fthc).

We have here the premises of an origin myth: the researcher, the banker, a finance consortium, the designers and finally the anthropologists come together to create a new methodology that will revolutionize the banking and insurance sector. Of interest here is that the origin myth was developed in the aftermath of the project’s success as an insiders’ view rather than as a form of initial or ongoing narrative. The project was from the onset a risky one for all the sponsors involved because of its relatively new approach to innovation through design. Treating it as a Club Altran initiative, separate

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from in-house innovation activities, offset its initial cost as well as helped share the moral responsibility of deciding to embark upon such an adventure<sup>1</sup>. At the beginning, the project was essentially conceived as solely a design-based endeavor. An early document summarizing the project's intent exemplifies this quite well. It stated:

By working with designers, the sponsors of the project believe that designers will take into considerations, through a human centered approach, differences linked to age and socio-cultural contexts as well as irrational behaviors (emotions) with respect to money. Designers will be capable to enrich the vision the sponsors of the project have of their clients, and thus enable them to adapt their offers to the clients' "desires", mental representations with respect to money, credit and savings or insurance rather than identified rational "needs" (Achouri 2009:5).<sup>2</sup>

The overall goals were quite clear-cut:

- Experimenting with a new innovation approach integrating design;
- understanding and integrating such an approach;
- acquiring a new know-how to reinforce the quality of our client relationships, expand our offers and make them more attractive in each one of our companies;
- demonstrating the use and importance of such an approach for each company and the financial world in general (Ibid: 6).

As stated at the end of the document, the final aim was "to perceive the viewpoint and the questioning methods designers' employ" as well as "to be part and parcel of a design innovation approach" (Ibid: 8). A methodological approach, a demonstrator and a "making of" were stipulated as the project's deliverables.

### DEFINING GOALS, IDENTIFYING CHALLENGES AND SETTING CONCRETE OBJECTIVES

From the onset, communication was a major issue to be addressed. The project was essentially conceived as an experiment in co-creativity from which a new methodological approach could be developed and tested. Consequently, it was of foremost importance that a "making of" of the project be part of the deliverables together with a final demonstrator of what a design thinking approach could lead to.<sup>3</sup> The project was to develop along three well-defined stages: (1) an initial research stage to be carried out by anthropologists; (2) a persona-development stage in the hands of designers and to be carried out within a workshop with users; (3) a third stage consisting of one or more workshops to

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<sup>1</sup> Beers and Whitney indicate a similar approach at Wells Fargo when ethnographic analysis was developed among multiple business units to offset the cost and hence minimize risks (Beers and Whitney 2006:146).

<sup>2</sup> All translations from the original French are the authors unless specified.

<sup>3</sup> The "make of" was to consist in a manual of the project's methodology that sponsors could take back to their company and use to implement a design thinking approach individually once Project FiDJI would be completed.

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bring forth new innovative ideas towards the creation of a demonstrator also under the designers' control (Ibid: 7). Sponsors were to accompany the project at all stages as co-creators of the methodology to be put in practice. As often in such projects, a time line was developed that was largely not kept to as the project unfolded. Task assignments were also not kept to as the project developed and its various consultants became involved with different, largely previously unplanned stages. Finally, the original plan was modified as was the understanding of what a design thinking approach could or might entail. Thus, the anthropologists who originally were brought in to simply carry out initial research and hand over the data to the designers for stage two, saw their role greatly enhanced as they were called upon to increasingly collaborate with the designers throughout stage two and part of stage three. This was part of the overall re-definition of the project as a truly collaborative, co-creative endeavor involving all sponsors, consultants and clients.<sup>4</sup> Indeed, by the end of the project, this entailed both anthropologists and designers as key players within the newly defined design thinking methodology.

Due to the very nature of the project as an endeavor in co-creativity, sponsors felt it was important that they be actively involved at all stages. Formal and informal meetings were documented so as to provide a trace of both discussions and decisions. Because sponsors felt it was important that they and everybody else participate either in person or virtually in all steps of the process, for example, when the anthropologists argued that having either sponsors or consultants present during the interviewing process would offset the interview results, they were required to film all interviews so that there could be an equitable sharing of all data. This corresponded to a twofold need: the need for everyone be fully immersed in the process, and the need to have all steps of the latter thoroughly documented. Indeed, the "method" was center-stage here rather than the theory behind it. Sponsors wanted to undergo the experience of a design thinking approach, but also to have a sound methodological schema that they could carry away and duplicate each in their own specific company. The final product, the demonstrator, would only serve in the end to preach to the unconverted in the different companies that the method had borne its fruits. This, however, had also to do with the uncertainty as to what the method would entail as well as the fact that the different sponsors of the project were in direct competition with each other in the "real world". Consequently, it was felt that the demonstrator was not the key end product to be taken away from the experience, but rather a full understanding of how to develop a design thinking approach within each company.

The various sponsors of the project, and consultants such as the anthropologists and designers, were initially unsure as to what they had embarked upon. The fact that the project was fully considered as an endeavor in co-creativity entailed that no clear brief existed beyond the development of a new user-centered design methodology that would make the design process explicit. Learning about design and how it could potentially play a strategic role within the sponsors' various organizations was part of the process. The design management researcher in charge of the project animated a series of lectures on the value of design and the various roles design may play within

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<sup>4</sup> We shall refer to the bank and insurance innovation directors who participated in the project as "sponsors" while the designers, anthropologists and all other executives will be defined as "consultants". In the official literature about the project, however, sponsors are referred to as "actors" while consultants are called "members". These terms were felt to be confusing within this framework. As a result, we reverted to a more classic terminology. However, the term "actor" underlined the fact that sponsors were full co-creators of the methodology.

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companies.<sup>5</sup> The lectures were expressly meant to initiate the project's sponsors to design, but they were considered of value also by the anthropologists and designers involved with the project as they situated design in a business perspective and helped define the role the project's sponsors might assign to it. However, the lectures did not explicitly explain what the design process consists in or how ethnographic practice informs user-centered design approaches. They situated the value of design within a variety of business frameworks. Hence, parallel to this, the anthropologists constantly engaged the project's sponsors in debates about the meaning and importance of qualitative research while the designers informed them about the design process and the nature of creativity. With respect to the latter, a meeting was organized so that the designers could express what their work consisted in and explain the processes that go to inform it - notably in terms of the research that goes to inform design solutions. Both the anthropologists and the designers felt this was necessary in order to dispel all assumptions regarding the nature of the creative process. The project's sponsors initially perceived the designers' creativity as lacking any formal framework and being essentially based on "intuition". The discussions and the meetings enabled sponsors and consultants alike to exchange and share their views and approaches as to the theory and methods pertaining to each step of the project. They dispelled many of the assumptions the sponsors harbored about qualitative research, the design process and how design solutions were arrived at.

Similarly, the project's sponsors constantly brought their everyday reality to the table, invoking issues such as accountability, deliverables and timelines proper to a business framework. Endless meetings were thus spent discussing legal issues arising from the fact that this was a co-opetitive project, one that involved a set of competitors working towards a common goal. How and when the various project's sponsors could benefit from the end results, communicate about them, exploit them were the source of endless discussions and legal cavils. Interestingly, these involved also the right of the design management researcher in charge of the project, anthropologists and designers to exploit the process both academically and professionally. It was stipulated from the beginning that all those involved had a right and indeed a duty to communicate about the project as part of the knowledge dissemination phase to follow the project's conclusion. Such a right was stipulated legally within the contract that bound the project's sponsors (the representatives of the various banks and insurance companies) and consultants (the design management researcher, the anthropologists and the designers) together. The project was perceived as something more than a regular consulting job: from the beginning it was considered revolutionary in its approach and generally speaking path-breaking.

## DEFINING THE RESEARCH OBJECTIVES AND NEGOTIATING BEST RESEARCH PRACTICES

Typically, at the beginning, the project's sponsors framed the problematic to be analyzed and resolved as one involving clients' irrational as opposed to rational choices with respect to financial products and services. The anthropologists were asked to investigate the changing relationship to

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<sup>5</sup> Notably, these aimed at showing the value of design for companies. On this occasion, the design management researcher asked the different sponsors and consultants of the project to vote on the various models as part of the research protocol (Borja 2010a).

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money people supposedly were developing due to life's lengthening – how this ultimately affected their choices in terms of life savings, insurance and so forth. The designers were to develop a final “demonstrator” based on the research findings that would take a variety of approaches into consideration. The initial focus addressed in particular the notion of “irrationality” and the lack of visibility that quantitative studies afforded with respect to such “irrational” choices. How did people address the problems related to living a longer life in an ever more hostile world? How should bank and insurances adapt? Slowly but surely, the theme of money emerged as key for the research. The issue was not how clients responded to the lengthening of life with respect to bank and insurance products, but how clients related to money in general. The anthropologists felt that to address the issue of life's lengthening per se would be reductionist. As a result, they developed a loose approach revolving around money-related themes: sources; daily administration; long-term management; alternatives to official channels; institutional relationship; visions of the future; ideals. A document was handed over to the project's sponsors where these themes were explained for commentaries and approval. The anthropologists stated that they would “address indirectly individual values and representations linked to money on the basis of questions bearing on everyday concrete practices” (Jarvin and Peinado 2010a:1). Two transversal questions were to inform the interviews: “What is money, what associations does it give rise to - happiness/anguish; richness/poverty; openness/closeness?” and “How does the representation of money evolve during life and according to life's events – live with/without; earn/lose; primary/secondary place?” (Ibid). These were to constitute the basis for the interviews of “clients” recruited from a panel spanning 15 to over 80 years old with different life situations and from different socio-economic backgrounds.<sup>6</sup>

So as to minimize confusion and clarify their role, the anthropologists presented the project's sponsors with a research guide prior to engaging in the research. From the start, they sought to concretize the sponsors' wishes by creating four sets of objectives that were aimed at through the interviews:

1. Understand the social, family and economic context within which people evolve; their feelings of easiness or insecurity with respect to money; their relations and representations of money.
2. Map the institutional structures and actors that intervene in the management of money.
3. Illustrate subjective relations to money and how impersonal and anonymous money gets involved in the private sphere to concretize a personal project; identify the sensitive moments and subjects with respect to the relationship client-counselor within the banking and insurance industry.
4. Identify alternative financial systems and their sponsors; how they are organized parallel to or as a complement to institutional circuits (Ibid:1-3).

Part of the goal was to inform the project's sponsors as to the use and value of qualitative research. It should be borne in mind that most of the sponsors came from a computer engineering background

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<sup>6</sup> Clients were not recruited directly from the sponsors' companies. The recruitment was done by the anthropologists through their network independently of the banks/insurances the interviewees subscribed to.

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and were well versed in innovation from a technical perspective.<sup>7</sup> Qualitative research detonated with their understanding and practice of scientific rigor: their world-view was largely regimented by objective mathematical models. Qualitative approaches were seemingly more often than not perceived as unreliable and subjective views of clients' irrational behaviors. However, as noted above, understanding "irrationality" loomed large among the project's goals – hence the recourse to a qualitative approach. In spite of this and especially during the project's initial stages, the anthropologists' scientific approach was considered "soft", that is non-grounded in mathematical models and thus ultimately "subjective". Hence, part and parcel of the anthropologists' task was to show how apparently "irrational" behaviors actually were dictated by life choices that could be explained and understood with respect to different life stories. Notions such as "subjective" and "irrational" had to be deconstructed and re-framed through research so as to point to new takes for innovation. Often, these went counter to the project's initial assumptions. As for other, similar studies, in the end the research findings contradicted the project sponsors' ideas as to people's behavior with respect to finance.<sup>8</sup>

The anthropologists also asked to carry on fieldwork alongside the interviewing phase. It was felt that they could not clearly understand the clients' desires, needs or wants if these could not be confronted to real-life bank and insurance situations. Notably, they asked to interview bank and insurance counselors as well as observe everyday happenings in banks and insurance agencies. This originally came as a surprise to the project's sponsors as no provision had been made for fieldwork in the original contract. However, once the ethnographic approach and the rationale behind direct field observations were explained, the sponsors embraced the idea. Nonetheless, actual fieldwork in bank and insurance agencies emerged as problematic due to hierarchical, power issues and the fact that the project's sponsors were not directly involved with ground level operations. As for observing the client-counselor relationship directly, this was out of the question due to privacy clauses. In the end, a compromise was arrived at. Three bank and one insurance agency accepted to have us observe daily happenings over a whole working day. They also allowed and indeed encouraged employees to speak with us freely about their jobs. However, this was achieved through the personal relations of the project's sponsors rather than hierarchical channels.

Negotiating with the project's sponsors was not the only hurdle the consultants encountered. The designers grappled with the project's methodology so as to find a best way to develop a demonstrator that fulfilled the sponsors' expectations. In many respects, they felt the full brunt of the project's responsibility. Unaccustomed to working with independent anthropologists, they constantly negotiated their place with respect to these and the project's sponsors. While the anthropologists were given a lot of leeway as to how to proceed and what questions to ask, from the onset it was clear that they were co-creators with the designers, the design management researcher and the sponsors, of the methodology itself. This also had not been foreseen in the initial contract. How to carry on research,

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<sup>7</sup> The project's sponsors were primarily the Directors of Innovation within their respective institutions. Only one of the sponsors was Director of Marketing and Innovation – and incidentally a woman!

<sup>8</sup> Beers and Whitney explain how often research findings "run counter the orientation of the business" even when the former might seem obvious to the researchers (Beers and Whitney 2006:148). This can help redefine business approaches drastically by aligning corporate strategy with real life needs and wants.



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the kind of questions to ask, what to observe, whether to use visual probes or not in the interviewing project: these were all issues that had to be negotiated with the design management researcher, the designers and at least some of the sponsors. While visual probes presented some interests for the designers, the anthropologists felt that they had too short a time to familiarize themselves with the techniques involved and hence the idea was abandoned. Moreover, it was uncertain which probes would work in such a context and at what stage these should be introduced – prior to the interview stage, during or afterwards? A more traditional open-interview set-up was decided upon. This was to be complemented via the field observations in bank and insurance agencies mentioned above. As part of the research process, however, the designers developed a booklet to be given to the interviewees. The interviewees were meant to write in it any further thoughts about money they might have once the interview was over. At the same time, they were asked to reflect upon the relationship with banks and insurances through images via drawings or collages. The booklets were to be brought into the workshops for discussion and further debate.

Altogether, 18 people were recruited and interviewed; observations were carried out in four different field sites (3 banks and 1 insurance agency) and 12 bank/insurance counselors or employees were formally consulted. As mentioned above, all clients' interviews were filmed unless otherwise directed by interviewees.<sup>9</sup> Besides, all interviews were taped and transcribed. Interviews lasted on average one and a half hour, sometimes two hours, and took place in the interviewee's place of residency or work place. Field work observations took place both in and outside Paris. Bank and insurance counselors or employees were interviewed on their work site, often in their offices, and were neither filmed nor taped due to privacy issues. Summaries and transcriptions of the clients' interviews were made available to all sponsors and consultants (Jarvin and Peinado 2010c). In addition, summaries of the bank and insurance companies' counselors and employees' interviews were redacted and included in the final research deliverables (Jarvin and Peinado 2010d). Special care was taken to avoid specific identification of bank and insurance employees in the latter.

The interviews lead to the identification of six families of variables linked to the original research themes and bearing on the interviewees' biography, current situation, daily management of money, representation of bank and insurance institutions, relationship to parallel systems, and visions for the future (Jarvin and Peinado 2010b). Overall, the research indicated that no one variable was determinant with respect to the interviewees' perception of money or their relationships to bank and insurance companies. Hence, the research concluded that "in order to understand the representations and uses" by clients of bank and insurance companies, "it is essential to understand the relationship to money in all its complexity" (Ibid:27). Whether one wants to address life's lengthening or marking events, it is important to do so by referring to all variables (Ibid). Accordingly, any given individual might feel confident about his relation to money and be turned to the future irrespectively of his or her concrete financial situation, while another might feel vulnerable and retrenched in the past in spite of a better position or a more consequent bank account.

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<sup>9</sup> The anthropologists decided that they should not film under-age interviewees for ethical reasons. Out of the 18 interviewees, three asked not to be filmed.

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**DIAGRAM 1: Axis showing the relationship to money according to biographical background**

The research answered the project's sponsors demand to explicate clients' behaviors with respect to finance issues. However, while the findings came as no surprise to the anthropologists, they went counter to assumptions held by both bankers and insurers. Segmentations along socio-economic and age categories typical of quantitative based marketing studies were shattered by the findings, as the interviewees' representations were not aligned with market segments expectations. Neither age nor socio-economic category was determinant of behavior. Moreover, interviewees repeatedly brought back all representations with respect to bank and insurance companies to issues of trust, face-to-face contact, and ethics. The role of bank and insurance companies within society as a whole was questioned. The interviewees' attitudes and statements were corroborated by bank and insurance counselors who also spoke about the relationships with clients as being central to their jobs. However, these were not part of personnel assessment reviews as only the number of financial products sold were part of the counselors' overall assessment scheme. The clients demanded counsel, while the bank and insurance company hierarchy demanded sales. Somehow, counselors had to juggle with both imperatives in an increasingly competitive market with little training in psychological or social contact techniques beyond those pertinent to increasing sales.

Indeed, rather than problems related to life's lengthening or key life events, interviewees were more responsive to issues having to do with one's trust in one's counselor, the ability to obtain pertinent counseling when needed, the opportunities afforded by the banks/insurances to provide services in tune with their expectations. As clients typically reacted or responded differently to situations, counselors were expected to adapt themselves to the clients rather than provide a set series of responses adapted from a list of products. In more than one instance, the counselor was specifically compared to the family doctor. He or she was supposed to know the client well, have a reasonable understanding of his/her situation and be capable of advising him/her accordingly.

The client-banker relationship is very similar to the doctor-patient one. The doctor who holds a hyper scientific discourse makes you uneasy, you understand nothing, but if he speaks from a personal stance, of the type 'this medicine generally causes the following

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effects', it's important to be faced with a somewhat personal discourse, rather than have the banker read the 15 arguments on his list (Jarvin and Peinado 2010c).

The counselor who attempted to sell products indiscriminately was equated to a vulgar clothes' salesman.

Sometimes I feel as if I've stepped into a clothes' store and together with the pair of jeans, they try to sell me a leather jacket and a pair of sneakers. It's really like that. It reminds me of when I was sixteen and I went shopping at the local mall and the guy used to patronize me. It's enervating (Ibid)!

While money was considered a means and not an end, it was still represented as a serious matter that one should not tamper with or joke about.

There is a certain intimacy in the relationship to one's banker to the extent that it is money which is being discussed. It's a subject that one does not generally address. It's a serious subject and is therefore important to have an interlocutor with whom one is at ease (Ibid).

Counselors repeatedly supported these findings by stating that the sales' targets they had to meet were often unrealistic. Products should be targeted finely to clients on the basis of deep and extended knowledge not simply of their financial situation but their attitude with respects to savings, placements or indeed any of the several products available to them. Offering the wrong product to a client could ruin the client-counselor relationship forever and even result in a client's abandoning the institution altogether. This was exemplified in the axis below, corresponding to the clients' relationship to bank and insurance companies.



**DIAGRAM 2: Axis showing the relationship to bank and insurance companies**

### BRINGING EVERYONE IN TO PLAY

For the project's sponsors, the research findings had invalidated their original assumptions and provided a completely new terrain from which to address innovation. In many respects, the truly revolutionary character of the new methodological approach being tested rested in the use of a new qualitative approach to data gathering and analysis. The clients' "voices" resonated with them especially as, as part of the final research delivery, the anthropologists presented a brief video of different statements recorded throughout the research process. The visual impact of seeing and listening to "real people" brought forth even more strongly the message contained in the research findings. Instead of one-dimensional characters, the findings delivered multiple and complex personalities molded by multi-varied life experiences and situations. The next challenge was to develop a set of ideal types, personas, to be staged within workshops for the clients to play with.

The role of the anthropologists changed at this point from that of merely "understanding current conditions" to "working toward changing them" (Barab et al. 2004:260). The designers appealed to the anthropologists alongside some of the project's sponsors to co-create the personas and scenarios to be played out in the workshops. Indeed, this seemed logical as both personas and scenarios had begun to emerge in the data-analysis stage as the anthropologists began to synthesize the data. The anthropologists were particularly keen for the personas to reflect the richness of the data. The designers felt that they needed the anthropologists to help them bring forth this very same richness. The result led to a close collaboration towards what eventually became known as the FiDJI Game: a set of cards that were subsequently used to animate the first workshop. Departing from the initial plan to have clients develop the personas - an unfeasible proposition that was briefly entertained but soon discarded - the project's consultants developed the FiDJI game so as to generate new, innovative ideas for financial products and services within the workshop and thus test the validity of the method. Ten different personas were developed: these resembled the original interviewees but were in reality a mixture of the distinctive characteristics that informed the variables mentioned above and which exemplified the various behaviors observed. The scenarios were developed from real life situations clients came to banks and insurances to solve: buying a house, settling a heritage, opening an account. Throughout the game both positive and negative events interrupted the flow of the narrative to encourage workshop participants to develop solutions for consistently more complex situations for each persona.

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**FIGURE 1: Cristophe Pradère (BETC Design) and Brigitte Borja de Mozota (Parsons Paris) explain the FiDJI Game to participants during Workshop 1.**

It was the close collaboration between designers and anthropologists at this stage that we feel finally brought the project a step further. As noted, the designers were not accustomed to working with independent anthropologists. BETC Design normally implements its own particular model of ethnographic analysis, largely based on semiotic and structuralist theory, to analyze the rituals and myths associated with customers' experiences. This is largely carried on in-house by design strategists and designers partially trained in ethnographic research. The results are used to develop new brand experiences largely via a reformulation of brand identity through innovative products and/or services.<sup>10</sup> Project FiDJI's goal was not to develop an understanding of clients' experiences per se so as to reformulate the bank and insurance companies' image, but to comprehend the wider representations clients have of money so as to provide better suited finance products and services. Consequently, the designers were also grappling with redefining their position with respect to the project's sponsors and other consultants in view of the new methodology to be adopted. It was extremely helpful at this stage for anthropologists and designers to lay on the table their respective understanding of ethnographic research and analysis and how the research findings could be incorporated into the design process in view of these differences. It is of interest here that one of the authors is now collaborating with BETC Design to bring new, ethnographic insights to their other projects from an anthropological perspective other than an in-house one.

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<sup>10</sup> For more on BETC Design's approach see [www.betcdesign.fr/vision](http://www.betcdesign.fr/vision).

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Jones argues that “researchers and designers should engage more in a continuous dialogue to help bridge the gap and misunderstandings between techno-talk and ethno-talk” (Jones 2006:86). While the BETC designers were not necessarily involved with strict “techno-talk”, the intimation that close collaboration through on-going dialogue is necessary is well-taken here. In more than one way, such dialogue involved bridging the gap between the “rhetorical form and construction” of ethnographic analysis (Ibid:87), and the designers’ language steeped in visual rather than written codes. In developing the personas together, anthropologists and designers were able to move from a strictly narrative explanation to one where visual cues began to play an increasingly important role. It should be borne in mind, however, that this was done in a truly co-creative spirit that included several of the project’s actors. The FiDJI game was first tested in a “mock” workshop with the project’s sponsors. This enabled the development of persona, scenarios and finally the game to be a truly co-creative process. More to the point here, however, the FiDJI Game was a translation of ethnographic rhetoric into a playful, user-friendly tool whereby to construct new meanings via collaborative endeavors. The first workshop run smoothly after that as the ethnographic findings easily translated into the fluid visual cues produced by the game and brought the design process a step further. As expected, the workshops produced a new set of data upon which the designers could act upon and refine.



**FIGURE 2: Participant helping to construct a collage during Workshop 1 following the FiDJI Game instructions**

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### MOVING TOWARDS A DEMONSTRATOR

Project FiDJI began to encounter a few problems in the transition between the first and second workshops involving all the main players of the project including clients. The second workshop had been planned too close to the first and did not allow for a proper re-framing of the returns from the first workshop by both anthropologists and designers. Consequently, it was felt that the second workshop had been ill prepared and not very conclusive. It is of interest to analyze what happened between the two workshops closely as the set of events, discussions and generally speaking attitudes of the different sponsors and consultants are quite revelatory of the set of conflicts/issues to be encountered in such situations. Foremost, both anthropologists and designers felt they had to constantly bring back the project's sponsors and other consultants to the research findings in an effort not to deviate from these and re-fall into non-documented assumptions about clients' behaviors. While it was felt that the research findings were a key element of the design thinking process, the tendency existed to fall back on a more traditional analytical mode and to disregard these or add on to them. An issue was that the variables uncovered by the research could not easily be integrated into the design process under such short notice. Another was the subject of the second workshop. If the first had brought forth a number of ideas as to how personas could react and behave within the world of finance, it was not clear what could be tested or gained from having a second workshop so soon after the first. The designers' role here was felt to be key in defining the process.

Workshop 1 had resulted in the unveiling of three major levels of information for the designers. A macro level that presented a set of ideas complementary to the research findings and allowing for a more in-depth understanding of the larger issues proper to the relationship banks/insurances and clients. A more focalized set of information put the light on a series of "knots" or issues, "inspiring asperities suggesting questions or answers asking to be treated" (Damoisel 2010a:6). A final level focused on the process proper to the FiDJI game. Five themes based on altogether forty-four key questions related to banks and insurances had emerged. The themes dealt with:

1. the relationship to clients;
2. the myths around banks and insurances;
3. questions of social innovation;
4. the convergence of banks and insurances;
5. the co-designing of one's life with banks and insurances (Ibid:7).

For each theme, a set of potentially interesting questions were identified. These dealt with a variety of subjects going from larger issues such as the role of banks and insurances in society down to how one's bank could help clients avoid being over-drawn.

Workshop 2 also unveiled a number of creative paths. However, the workshop was perceived by both sponsors and consultants as having been largely less creative than the first. The project's sponsors felt uneasy about how the design process was unraveling itself at this stage, given the feeling that Workshop 2 had not met their overall expectations. Part of the difficulties linked to the set up of Workshop 2, and which the designers faced at this stage of the project, had to do with the lack of a clear directive as to the type of demonstrator the sponsors were aiming at with respect to their various

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expectations. This was in part due to the project's initial set up as a fully co-creative endeavor. The term "demonstrator" itself was vague and non-indicative of any particular product or service category. It was at this stage that the designers took it upon themselves to meet each of the sponsors individually so as to determine what their individual expectations were. This led to the development of a clearer brief on the part of the sponsors. How was this arrived at? The problem the designers faced was linked to the richness of the research data. Nothing in the methodology being applied allowed for a data selection stage or process. In most projects, this happens naturally as clients chose from the data what they want to focus on. Here, the project's sponsors lacked a unified view given their backgrounds as well as their multiple company affiliations. Hence, at this particular stage of the design process, the designers felt that they had to ask sponsors to take a stance and clearly define what their expectations were. Strong with the hands-on experience they had acquired up to that point, sponsors indicated that they were expecting not a physical, tangible object but rather a flexible concept which could bring them nearer to their clients' expectation with respect to services and reactivity as they had emerged from the initial research. By basing themselves on the initial research findings, the returns from the workshops and the meetings with the project's sponsors, the designers finally developed a demonstrator under the form of an interactive internet interface.

Paradoxically, it was the very lack of convergence among the sponsors' expectations that enabled the designers to find a solution. At the end of Workshop 2 and following the individual meetings with the project's sponsors, the designers opted to keep all leads open and to create a demonstrator that could be adaptable to the various sponsors' needs. Four creative leads were followed each exploiting in detail both the initial research findings and the returns from the workshops (Damoisel 2010b). The first lead postulated aligning the clients' approach to reality, myths and aspirations with respect to banks and insurances. The second creative lead proposed to use the research findings concerning the clients' relationship to either banks or insurances to propose a new tool. These had identified two axes: one related to the level of trust/mistrust clients had in banks and insurances and the other on whether they privilege a personal/impersonal approach when dealing with bank and insurance related matters. The third lead expanded on its predecessor by proposing a personalized service for clients privileging a direct contact with bank and insurance companies. This was envisaged as "a continuum of contact points" along "different emotional schemas" (Ibid:19). A fourth lead did the same but on an impersonal, do-it-yourself, transparent mode enabling clients to intuitively navigate their financial situation (Ibid:32-33). Rather than choose one particular approach, the designers chose to exploit all identified leads. The result was "My Pig", an internet based interface enabling clients to personalize their bank and insurance information, assess their overall financial situation, simulate future actions, and dialogue directly with their banks and insurances. "My Pig" can be used as a long-distance impersonal, do-it-yourself interface. At the same time, it has all the functionalities of a "*majordome*" - that is a highly sophisticated interface that enables clients to dialogue with their bank and gain information that appears as being expressly tailored to their needs as if they had a dedicated, personal counselor. The personal/impersonal axis was kept while the trust/mistrust relationship was privileged. In the end, "My Pig" allowed the designers to capitalize on the research findings by not making an either/or choice.



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FIGURE 3: Opening page of the “My Pig” interface.

## CONCLUSION

All in all, it was during the workshops’ various stages that Project FiDJI truly began to take on the allure of a design thinking approach. We define design thinking here as very simply a co-creation approach involving a variety of participants recruited from, in this case, the project’s sponsors, consultants and clients. Rather than adopting any one specific design thinking methodology, the project aimed at developing its own.<sup>11</sup> Hence, the difficulties inherent from the beginning in having the project’s sponsors feel confident about the process they had embarked on. Both the designers and the anthropologists felt this very strongly. A series of meetings through which the value of qualitative research, the role of design and the design process were extensively explained helped to partially offset the issue. In addition, in order to offset any possible mistrust, the designers personally met with all the project’s sponsors in order to gain an understanding of their individual needs, wants and desires as well as probable anxieties. Part of the difficulty the designers were facing was the variety of expectations coming from the fact that the project involved so many sponsors. We felt very strongly, that after these sets of meetings took place, the designers felt confident about their role and the project’s sponsors began to fully trust them.

In spite of the relatively constant enthusiasm of the sponsors, it is important to reiterate that throughout the project’s unfolding the main issue faced by anthropologists and designers alike was one of trust. Both the designers’ and anthropologists’ approach were more often than not referred to as

<sup>11</sup> Naturally, references were made to IDEO’s and Frog’s approach as well as various works bearing on Design Thinking such as Brown 2008 and Martin 2009.

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subjective and hence potentially void of scientific rigor. Over and over, even once the research findings had been validated and received favorably, the project's sponsors kept referring to the ethnographic analysis as "subjective" in character. While this was partly due to a particular grounding in Cartesian thought models proper to French culture, we believe that the constant assertion of an irreducible divide between the project's sponsors' scientific "objective" stance and the designers and anthropologists "subjective" approach contributed to the sponsors' overall feeling of uneasiness with respect to the project at least within its initial stages. This is unfortunately a commonplace for both anthropological research and design's assigned value within many corporations still today - particularly with respect to interactions with technology prone specialists. Part of the success of Project FiDJI was to have its sponsors move from such a position to one where the "soft" sciences, anthropology and design, had gained the right to exist alongside quantitative, mathematical models and mathematically informed innovation processes. We believe that this was partly achieved by having sponsors experience first hand, through their hands-on involvement in the design process, the positive value of a qualitative approach.

The project's sponsors expressed their initial doubts and their final relief publicly at the project's conclusion in November 2010. This is exemplified in some of the statements that were collected at this time via a survey like document (Legrand 2010). Part of the relief and pride expressed had to do with the ability of the various sponsors to put aside their natural competitiveness to develop a joint solution for future innovation.

Together we have demonstrated that the largest bank and insurance groups were capable of innovating and creating new work methods that open a real path for innovation within the increasingly intensifying international competition in this field.

Other sponsors expressed the initial hesitation at being confronted with a new approach and the reinforcement of some of their early convictions about its value.

After a phase that could be characterized as "terra incognita" due to the fact that I was not well acquainted with design theory, moving on to practical work was very useful and instructive. The richness of the interdisciplinary approach, the contact with the social sciences and creative people and having recourse to field work and "real people" if not a complete discovery for me, at least reinforced my convictions

Finally, the new methodology implemented was perceived as having changed the sponsors' vision altogether.

This experience has equipped us bankers and insurers with a new pair of glasses through which to see the world differently. FiDJI entails enabling these glasses to stand apart so as to be able to see the world, our society, our clients and our jobs differently and without prejudices. FiDJI is the pair of glasses that enabled a pluri-disciplinary team to see/identify, work/conceive and imagine/realize together.

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Project FiDJI acted as a rite of passage for all sponsors and consultants involved. Recounting the story of its coming into being and how it developed, it is clear that much of the experience could be equated to one of conversion and rebirth. It is now the task of the various sponsors to spread the good word within their respective companies. This is already a fact. The two anthropologists involved in the initial project are currently working in an adaptation of the Design Thinking model developed through Project FiDJI for one of its original sponsors. Others are seemingly exploring new applications for design thinking internally. Concomitantly, a follow-up to the project has been evoked. Events are being organized through the prestigious “Pôle de Compétitivité Finance Innovation” to publicize the methodology within the finance industry. Indeed, the project’s sponsors today perceive themselves as having contributed to bringing forth and making evident a new innovation model which is short of revolutionary. They intend to count on its power to bring forth new value for their companies. They are active evangelizers of the methodology.

Flynn states that “our power as ethnographers lies in being able to reframe priorities, values, and even relationships within [the] landscapes of production” (Flynn 2009:55). We argue that anthropologists do not engage in this solely through the power of ethnographic studies. Rather, it is by integrating a team and being able to work with it, that Flynn was able to redesign the organization from within (Flynn and Lovejoy 2008). In the saga of Project FiDJI, no real re-definition of an organization is entailed but the re-assessment of a set of assumptions that go towards blocking the value of ethnographic and design work being recognized. The shift in attitudes we observed throughout the unraveling of the project’s saga was possible due to a tight collaboration between anthropologists, designers and the project’s sponsors – and especially the specific willingness to play that the bankers and insurers involved with the project displayed. Indeed, the real “clients” were the project’s sponsors. They were obviously the final “clients”, but they were more surreptitiously the real “users”. The product in this case was the methodology. Therefore, we can agree with Flynn that

Our work is not only about understanding the ‘landscapes of possibility’... for consumers and the objects we design, but identifying and understanding the continually shifting landscapes of production through which the landscapes of possibility will ultimately be interpreted and distilled to operational and productized outputs” (Ibid:54).

Somewhere during the project, it became clear that the end product was not the demonstrator but the make-of. The project’s consultants, the anthropologists and designers, were negotiating a shifting landscape where the final goal took on a variety of nuances but ultimately was co-determined by the process of producing it. Thus, Project FiDJI acts just as much as a process as the final product of its own making. It is as such that it is perceived and as such that is being promoted internally and externally. It is a possibility that came to life as a methodology co-created by a heterogenous team.

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