AMBER WILKE FOURNIER, CONTEXT PARTNERS

INTUIT

THIS IS RELATIONSHIP DESIGN

In the rapidly changing world of fintech, Intuit's product designers adapt brilliantly. The key? Stop designing products. Start designing *experiences* that enable relationships.

Money management, business finances, taxes—few tasks generate more anxiety, uncertainty and doubt. Jane in New Hampshire wants to know if she's filing her taxes right. Susan in Los Angeles dreams of scaling her business but struggles with cash flow. George in Chicago is saving for the down payment on his first home.

Enter Intuit. Behind its suite of products—TurboTax, QuickBooks, ProConnect, Mint—is a vibrant ecosystem of interconnected relationships between consumers, small business owners, the self-employed, and the professionals who can help them make smart financial decisions. By enabling connections at the "seams" of this ecosystem— that space between the pain point, the pro, and the product itself— Intuit is building customer loyalty and powering their prosperity.

"Financial and compliance jobs are hard, wrought with fear and uncertainty," says James Helms, Intuit's vice president of product design. "We knew that to keep offering value to our customers— the people doing these jobs, and the people needing pros to do these jobs for them—we needed a product experience that enabled relationships." Intuit's designers knew if they got it right, they could help customers do less work, get better financial outcomes, and enable reliable, data-informed decisions.
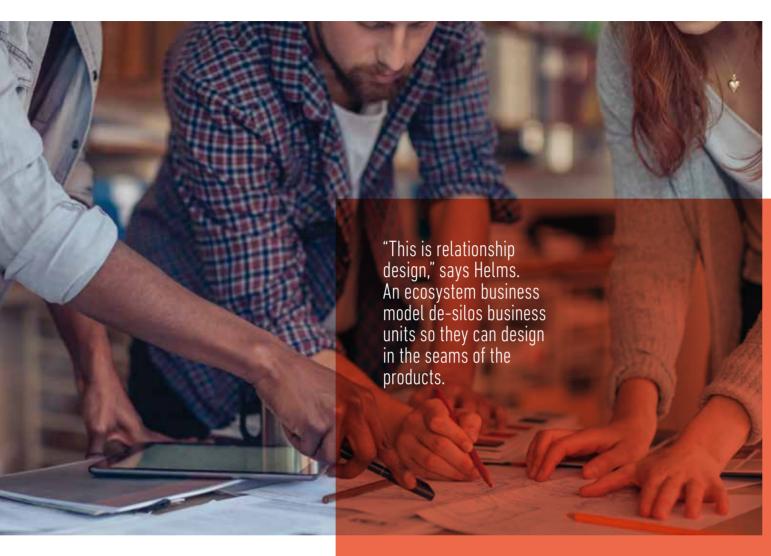
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When Intuit launched 30 years ago, it was a traditional product-line business. As market needs changed, so did Intuit. The company has evolved from a set of independent software products to a platform of interrelated products, and most recently to an ecosystem of products, data, and interwoven relationships.

"What we've seen," says Helms, "is that the real pain gets solved when you have non-pros who struggle and pros who can offer guidance." TurboTax Live, for example, matches tax payers with an accountant to do their taxes, making the software a conduit for what really matters— the human relationship. The tax payer opens the software, fills out basic data, then connects with a professional via phone or video chat. ProAdvisor does the same for accountants and small business owners. The breadth or type of support a business owner needs varies, so designing for flexibility was key.

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JAMES HELMS is the Vice President of Product Design at Intuit. He offers a design lens to Intuit's strategy, helping shift their emphasis from delivering products that serve professionals to designing services that enable pro-to-client relationships.

For Intuit's product designers, that's required a new approach. "This is relationship design," Helms says. An ecosystem business model de-silos business units so they can design in the seams of the products. "People struggle most in these seams," Helms says. "It's in those seams that they say, 'I wish I had help to get me better outcomes,' so we design to enable those relationships to not just happen, but to help pros make what they call 'complete confidence' decisions." These products enable conversations and the exchange of data and documents while heightening transparency about the pro's progress.

Intuit's journey offers a model for other businesses facing a similar market transition, particularly their ongoing investment in qualitative research. "We put a lot of emphasis on deep research on the customers we serve," says Helms. His team immerses themselves inside CPA offices, for instance, and draws from other qualitative research methods like prototyping and testing that show designers the difference between what customers say they'll do, and what they actually do in real life. Of course, Intuit's existing customer base of 125,000 tax professionals makes that easier.

"We've learned a ton about how pros view their relationships with their clients, behaviorally. The immersives help connect us to the user's pain points before, during, and after our products are used," says Helms.

For Intuit, qualitative research runs the gamut, from low-fidelity prototyping to share ideas, to methods that pinpoint the user's emotional engagement at any given stage. "Sometimes it surfaces something entirely new we hadn't thought of before," says Helms. These insights help Intuit anticipate how an experience is going to work, while showing internal stakeholders what the design teams are building to gain buy-in.

"There are places where pros work really fast—they're gathering info from their client, punching in data, filling out paperwork," says Helms. "At the point when they're about to share something with the client, though, they slow way down. They realize they're shifting from work mode to advisor and relationship mode. They know their reputation is a huge part of their success—their customer acquisition, customer loyalty. So they slow way down in that relationship moment."

How did this insight influence the platform design? "Pros have to deliver really tough news at times," notes Helms. "These are really vulnerable moments; there could be a lot of shame attached to people's buying and spending habits. Enormous relationship capital can be shared or squandered in those moments." As the pro slows down, so does the product experience. Helms and his team pinpointed places where they could give pros tools to make those moments less vulnerable, allowing them to dig further in the interest of the client's goals.

"It's now the software doing the hard work, instead of the pro feeling like she had to ask the first big sensitive question."

Designing for ecosystem connections like this, Helms admits, is a big switch from designing a single product. Before, he'd investigate users' experience of a single product, designing against their known problems in order to deliver a benefit they're thrilled about and willing to pay for.

"Now I have to also give them some affordances that foster trust. I'm asking them to trust that it's safe to have two products talk to each other, and have their identity and data carry from one product to another. I need to convince them that we're indeed one company, it's safe in here."

There's a lot of underlying data architecture behind fintech brands like Intuit. The design challenge for Helms is to deliver a holistic experience with common componentry so the products are familiar, and the experience is anticipated.

So, how does Intuit determine if its approach is indeed creating those indispensable connections that foster trust? "Is the business owner or pro willing to recommend the experience to a friend, a family member, a peer? That's our best indicator of trust," says Helms. "And that those relationships produced a better outcome for them."

AMBER WILKE FOURNIER is the Vice President of Sales and Marketing at Context Partners, where she helps clients solve complex problems and achieve high-impact results. She's a systems thinker who thrives on continuous improvement and positive transformation.

IN BRIEF

INTUIT'S CURRENCY OF TRUST
Peer to peer recommendations

HOW THEY MEASURE IT
Net Promoter Score

HOW THEY EARN IT
- Know the customer's lived reality
- Offer data safety assurances
- Design for relationships at the ecosystem seams

COURTNEY O'BRIEN, CONTEXT PARTNERS

A platform is not a community.

Technology platforms are alluring for the social change sector. From knowledge-sharing hubs to interactive forums, tech promises unlimited potential to enable smart people to achieve great things together. And when you're tackling complex issues like climate change, social equity, or public health, that can be a real value.

Unfortunately, it's tough for many organizations to differentiate between the community or movement they aim to build, and the tech platform itself. Leaders adopt an "if we build it, they will come" mindset, with rapid investment in the tech before they've addressed critical questions about the purpose, audience, or goals of the community they aim to attract. That leaves many of them struggling to activate the right people toward their goal. Here's why:

Platforms alone don't cultivate a community or build movements. Relationships do.

Technology is a tool. For it to work, you have to be clear on what you're using the tool for. Context Partners has worked on more than a dozen significant technology platforms for clients like the Bill and Melinda Gates Foundation, Rockefeller Foundation, Facebook, and GIZ. We also have deep experience in community building—our work draws from how the most effective social movements have built sustained action toward a shared goal, usually without the aid of technology at all.

More than anything, this work has taught the importance of investing in your strategy first—*what do you aim to achieve, who do you need with you to achieve it, what do they need from one another to get there?* Then we can ask: *how can technology deliver what our community needs, at scale?*

Without investing in such a strategy, you'll risk burning critical resources creating technology no one may actually need. Meanwhile, the real need remains unaddressed, while relationships critical to your success could become frayed, damaging the very thing the platform was meant to serve.

COURTNEY O'BRIEN is a senior design strategist with Context Partners. She helps clients see that real partnership with their community will bring more creative, longer-lasting solutions to whatever problem is at hand.