



A **Global Payments** Company

# A Journey from User Friendly to Design Thinking

Krista Kostuch

December 10, 2020



**Leading worldwide  
provider** of payment  
technology and  
software solutions

# Global Payments at a glance



**50+**  
**year**  
history



**~24,000**  
employees  
worldwide



**~3.5M**  
customer  
locations



**100+**  
countries  
served



**140+**  
payment  
methods



**135+**  
currencies

# Payments

all under one roof



\* Through a joint venture with China UnionPay

# Today's Topics

**My Personal Journey**

**The Evolution of UX and UCD**

**Revolution and Reflection**

**Closing Discussion**

# A little about me...

## IPG UX CUSTOMER JOURNEY MAP

Last updates : December 7, 2020

### My Personal Journey as a UXer - from "User Friendly to Design Thinking"



#### Krista Kostuch, Director of UX

As an aspiring UX practitioner, I had a dream of leading user experience at TSYS so I could bring value to the company through the infusion of user-centered design.

#### GOALS

- To institutionalize UX at TSYS and the Global Payments enterprise.
- To build the best UX team in the payments industry.
- To be Sr. Director of UX at TSYS, then VP, then Sr VP...

#### EXPECTATIONS

For the culture of TSYS to change from being technically driven to human-centric driven in order to bring value to our customers and grow the business.

#### STAGES

TSYS - DotsConnect  
Information Design Specialist  
2000 - 2004

Synovus  
Sr. Usability Analyst  
2005 - 2012

TSYS  
Associate Product Director  
/UX Team Lead 2012 - 2014

TSYS  
User Experience Manager  
2014 - 2015

TSYS  
Director of User Experience  
2016 - 2020

#### STEPS

Designed credit card account management UI for both US and UK.

Established and enforced division standards for usability and design principles through

Responsible for all user research and design efforts for Consumer Online Banking, Commercial Banking Portal, Corporate Enterprise Portal, Reward Card Customer Service Portal, Online Payment Service, and Remote Express Deposit

Oversaw client portal experience for over 200 clients across the globe.

Taught and consulted enterprise platform, card application, innovation and portal teams in UX practices

Assembled and led the first UX team at TSYS—responsible for design of all digital issuing products, educating and executing UX strategy.

Worked with HR to create UX job family and managed budget to

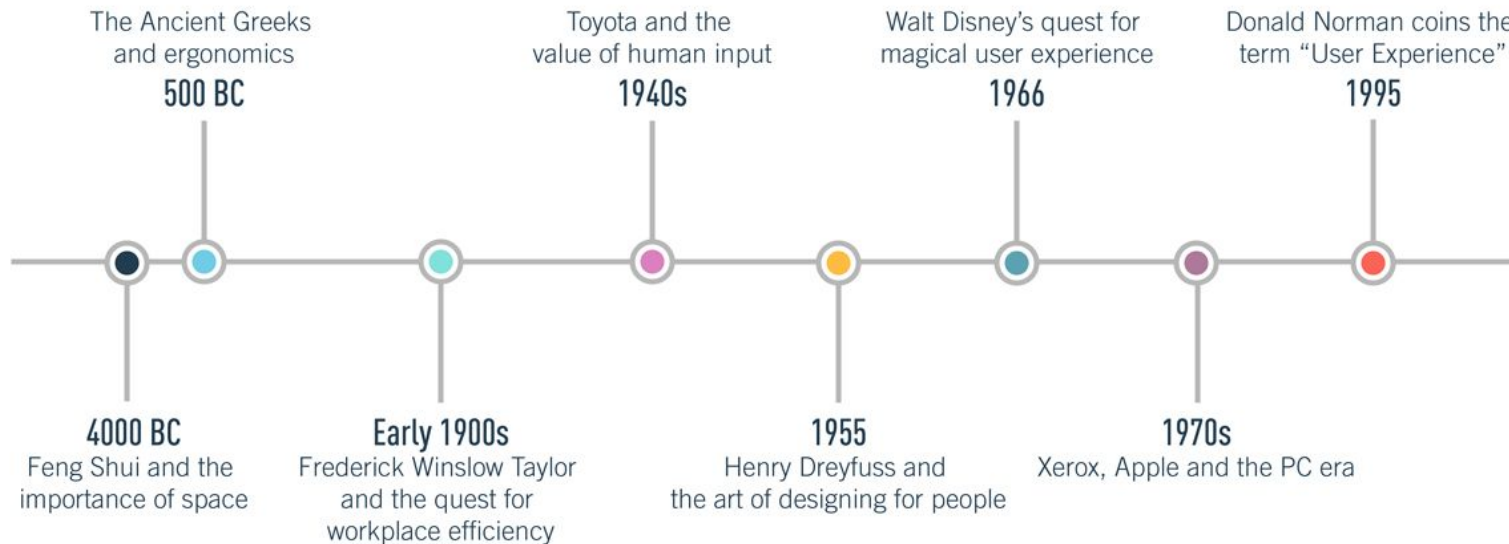
Lead a team of UX Architects and Researchers who design complex innovative digital payment solutions for our clients and their customers, using quantitative and qualitative data, along with design thinking and agile

Congratulations on your  
uncanny ability to take  
something that is not at  
all about you and  
make it all about  
you.



som<sup>ee</sup>cards  
user card

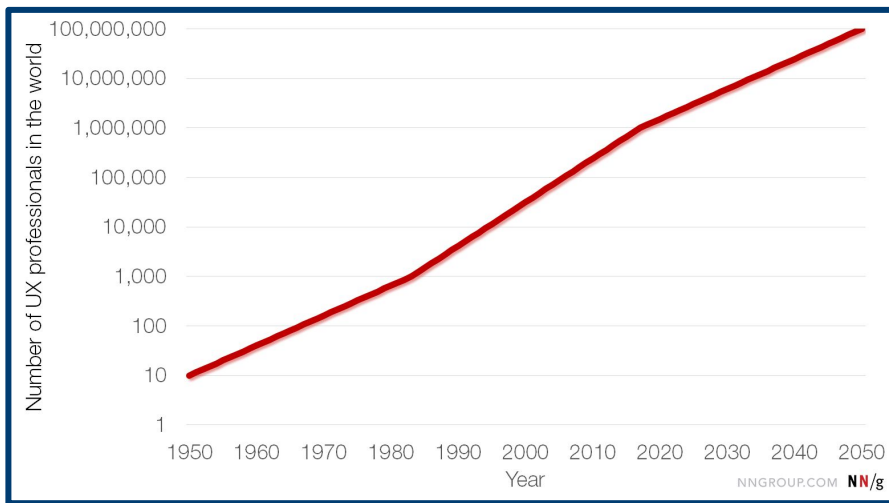
# Evolution of UX





# Today



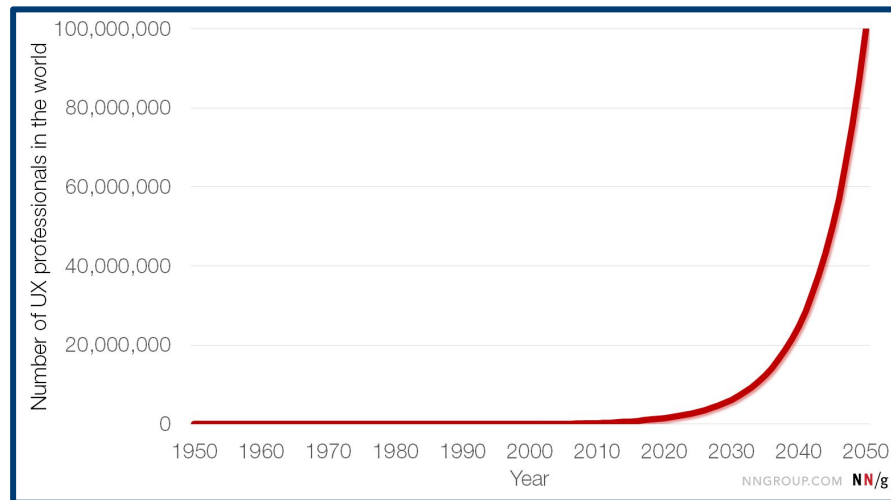


## 100-Year View of User Experience

- 1950-2017: huge growth
- 2018-2050: much bigger growth

nngroup.com  
NN/g

<https://www.nngroup.com/articles/100-years-ux/>



# UX IS NOT UI

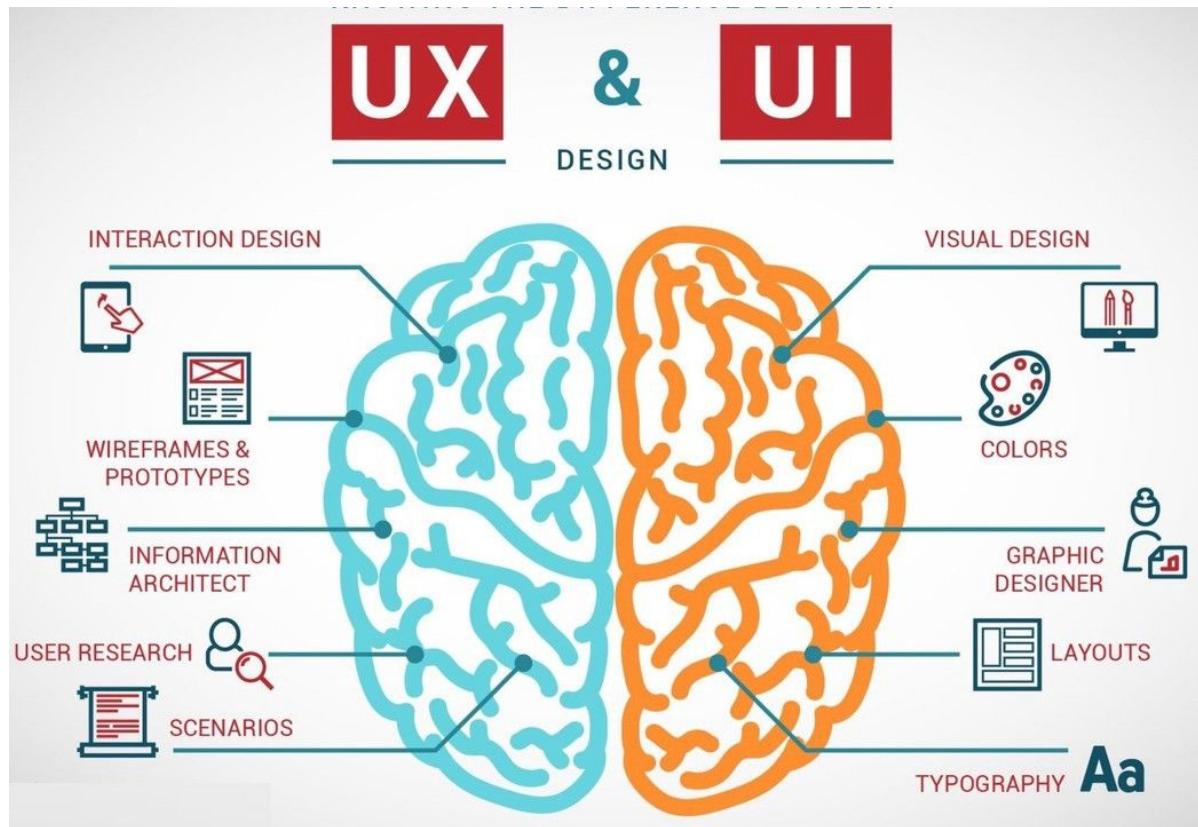
## HOW UX WANTS TO BE SEEN

- Field research
- Face to face interviewing
- Creation of user tests
- Gathering and organizing statistics
- Creating personas
- Product design
- Feature writing
- Requirement writing
- Graphic arts
- Interaction design
- Information architecture
- Usability
- Prototyping
- Interface layout
- Interface design
- Visual design
- Taxonomy creation
- Terminology creation
- Copywriting
- Presenting and speaking
- Working tightly with programmers
- Brainstorm coordination
- Design culture evangelism

## HOW UX IS TYPICALLY SEEN

- Field research
- Face to face interviewing
- Creation of user tests
- Gathering and organizing statistics
- Creating personas
- Product design
- Feature writing
- Requirement writing
- Graphic arts
- Interaction design
- Information architecture
- Usability
- Prototyping
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# Transformation from just UI design to UX





NOW

THIS

# 1918 Flu Pandemic Vs. COVID-19 Outbreak



# Same thing, new name?

For the field itself...

- User Experience
- Customer Experience
- Product Design
- Ergonomics
- Design Thinking
- Human Computer Interaction (HCI)
- User-Centered Design
- Usability/Usability Engineering
- Man Machine Interface (MMI)
- User Friendly Systems

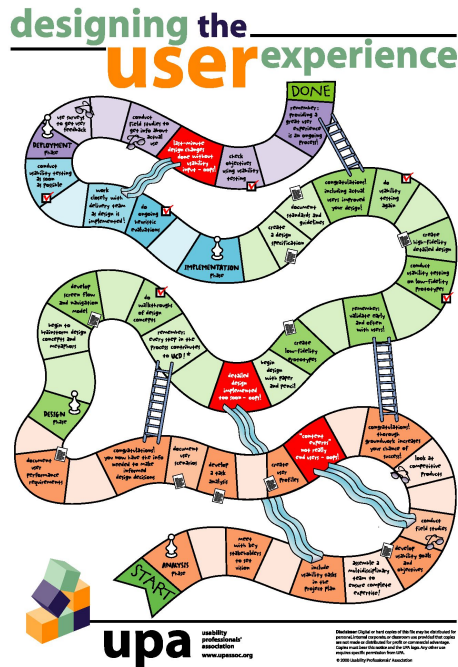
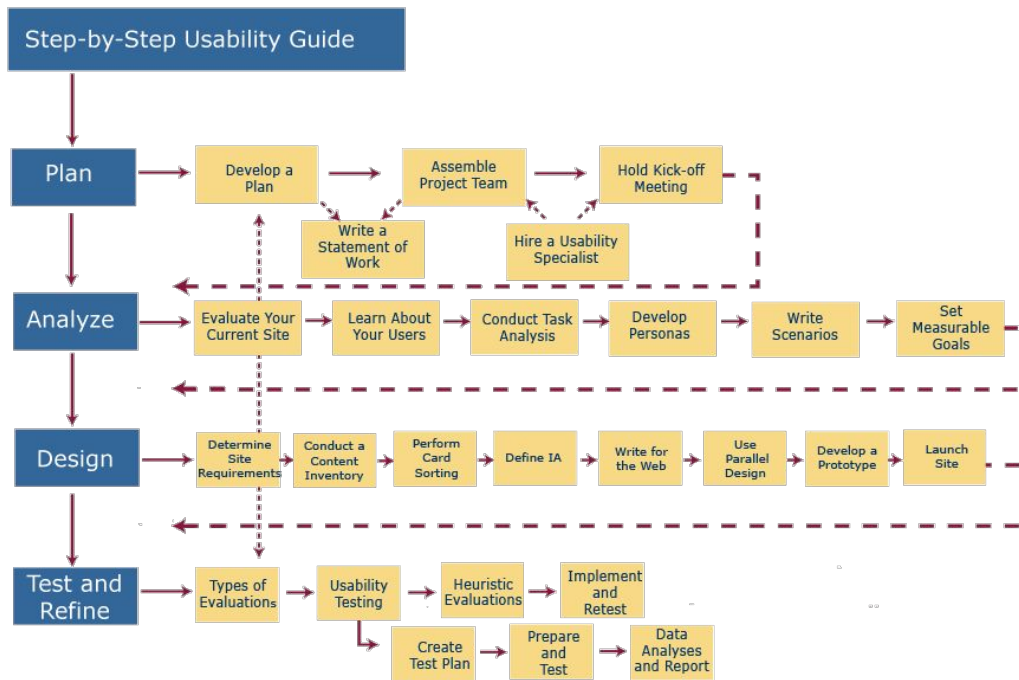
Other confusing terms...

- Role, User, person, human, actor, beneficiary?
- User-centric, Human-centric
- Use Case, Scenario
- Requirements, Stories
- Other?

And term du jour...

- Frictionless
- User-friendly
- Seamless
- Intuitive, Efficient
- “The journey”

# The User-Centered Design Process



# The Creative Process

**Preparation**



**Incubation**



**Illumination**

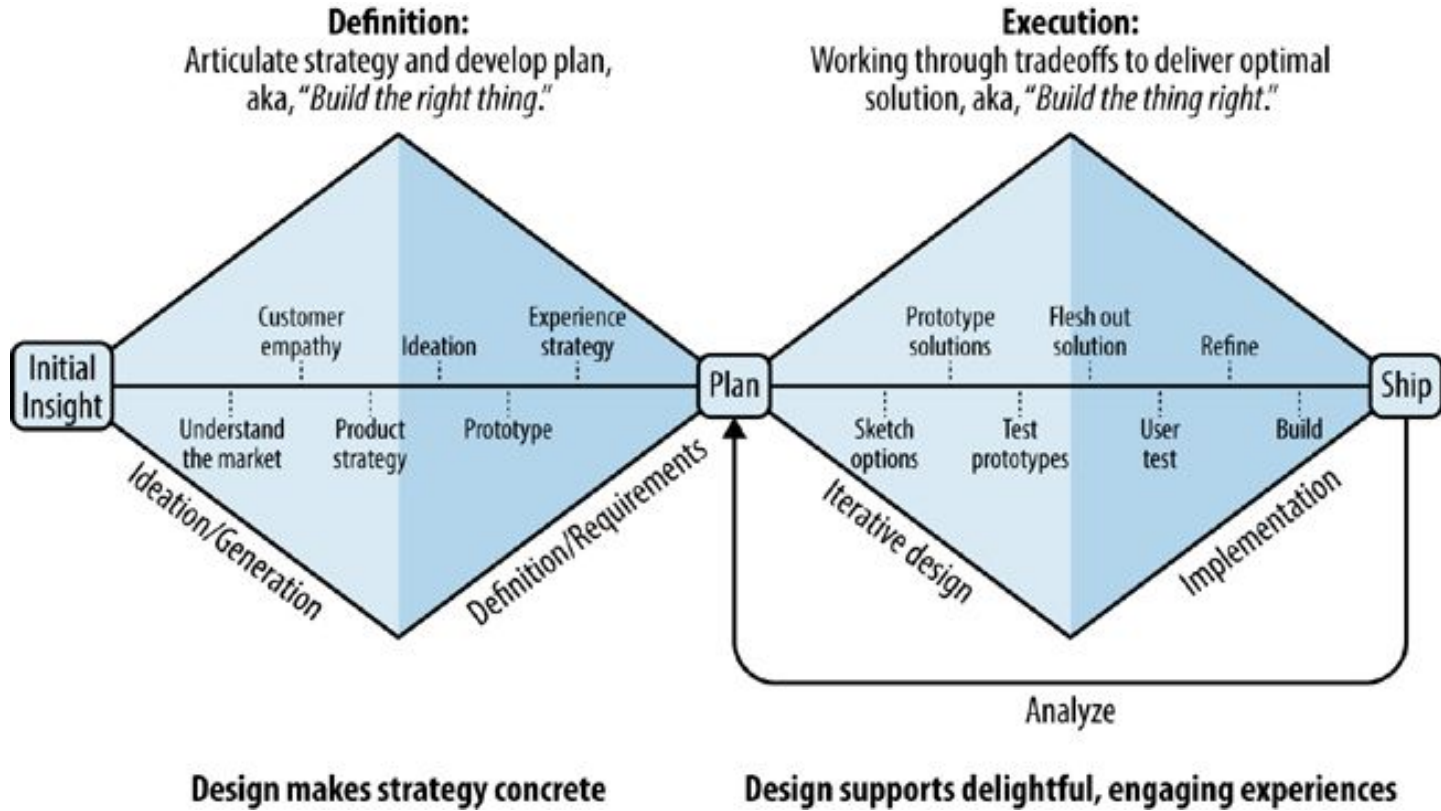


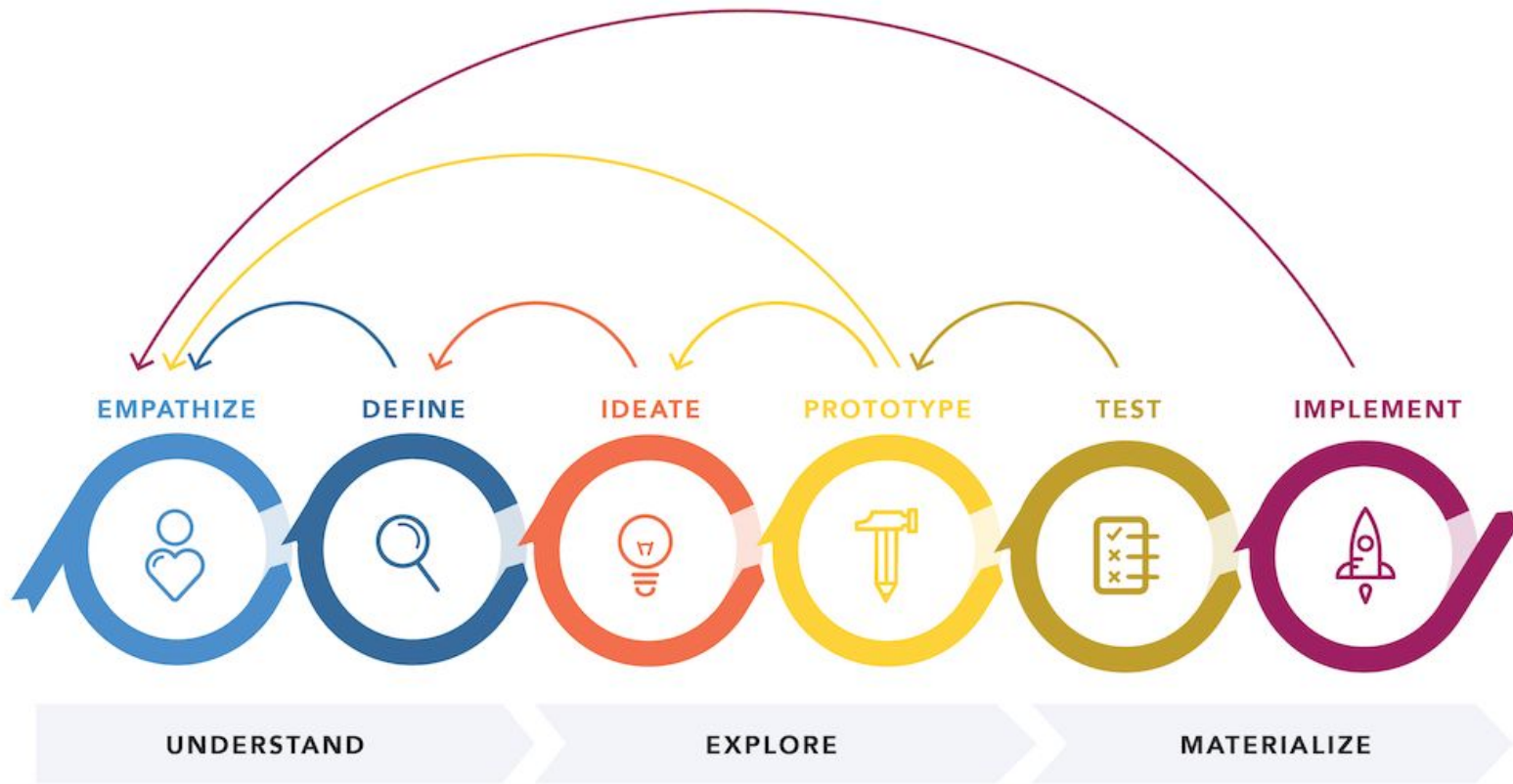
**Verification**





# The Double Diamond





DESIGN THINKING 101 [NNGROUP.COM](https://nngroup.com)

## Our Story

We apply user centered design to find the sweet spot between technology, business, and user goals so that our products are adopted and trusted.

## Guiding Principles




- Simplicity
- Collaboration
- Flexible design
- Fact over opinion
- Know thy user

## Toolkit

- Axure and Axshare
- Adobe Creative Suite
- Mural
- Optimal Workshop
- Sketch
- Figma
- InVision

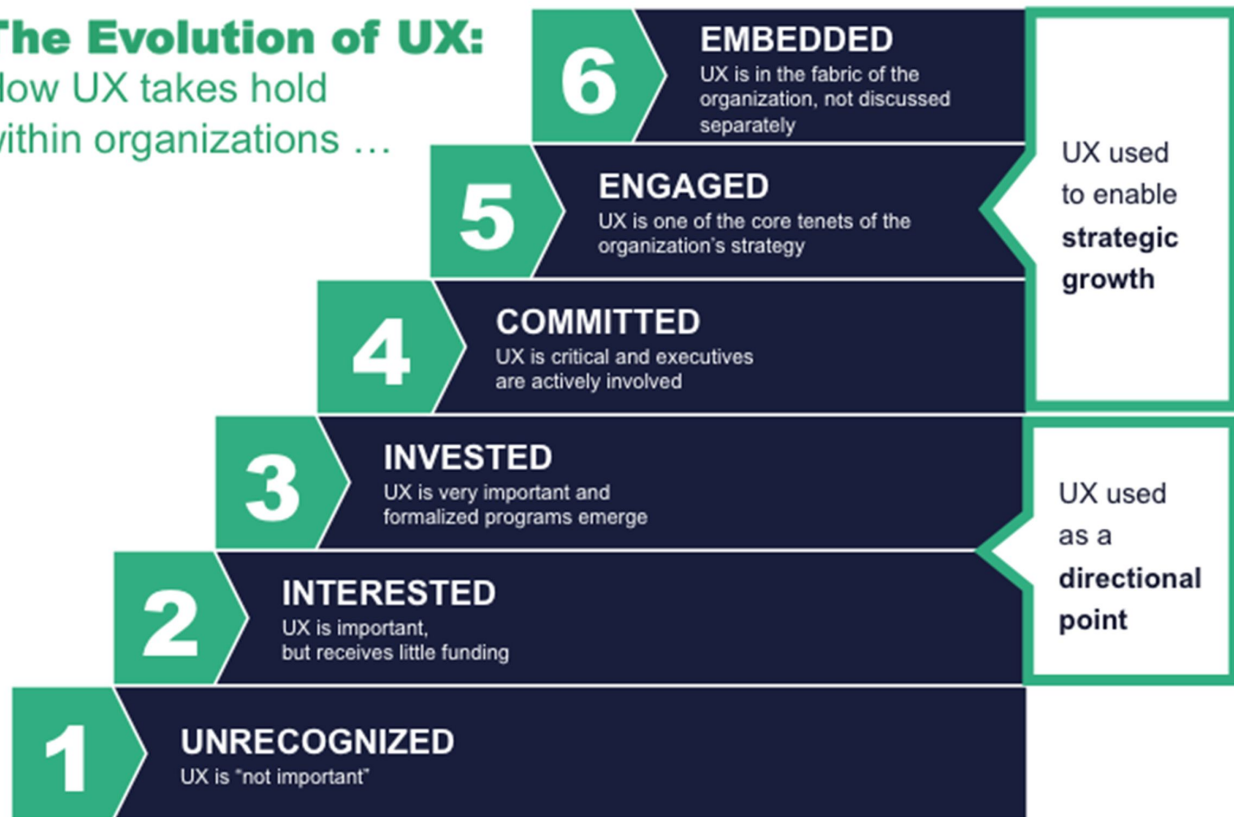


# UX Maturity Model

Usability Maturity Chart Version 2.0					
<input type="radio"/> Not there <input checked="" type="radio"/> Some what present <input checked="" type="radio"/> Present					
Managed Usability					
Usability Activity	Level 1 Beginning Usability	Level 2 Executive Champion	Level 3 Essential Capabilities	Level 4 Full Capability	Level 5 Mature Practice
<b>Strategy</b>					
Written Strategy	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
<b>Infrastructure</b>					
User Centered Design Methodology	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
User Interface Standards	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Repository of User Ecosystem Data	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Usability Test Laboratory	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Metrics and Continuous Improvement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
<b>Education and Training</b>					
Regular Executive Briefings	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Usability Introduction for Design Staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Professional Training for Usability Staff	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Advanced Training for Usability Staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
<b>Staffing</b>					
Executive Champions	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Managed Usability Organization	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Core of Certified Staff	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Sufficient Staff to Meet Demand	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Organization Certificate Audit					
© 1996 - 2010 HFI Inc. All rights reserved.			www.humanfactors.com		

## The Evolution of UX:

How UX takes hold  
within organizations ...



**The User Experience Maturity Model.**

Adapted from Bruce Temkin's Five-Stages of Experience-Based Differentiation Maturity Model



# The Revolution...



- Is this a turning point for us?
- What do you think are the next big or small UX disruptors.
- How has Covid changed what we do or made us even more valuable?

# And Reflection

- How has your journey evolved?
- What changes have you seen?
- If you have not evolved, what is stopping you?
- **What can you do to take that next step to move away from the perception of just "user friendly" to more "design thinking" mentality?**
- **What is your part in this evolution?**
- How can you help move up the UX maturity level?
- What are you doing to change with the times?
- How are you doing it?



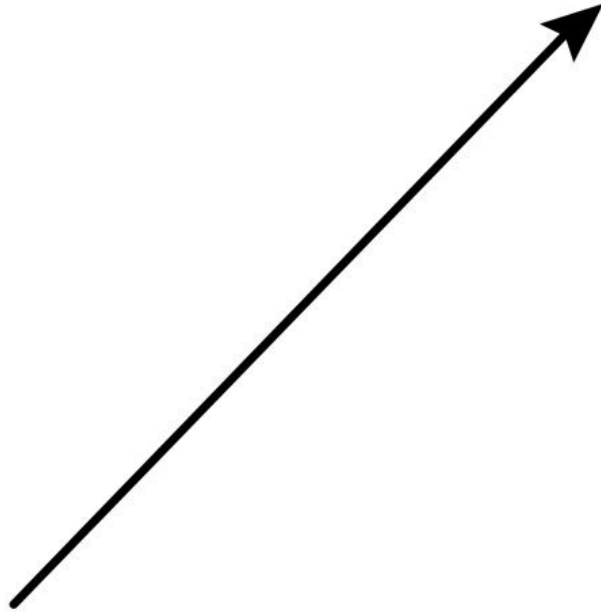


ADVICE



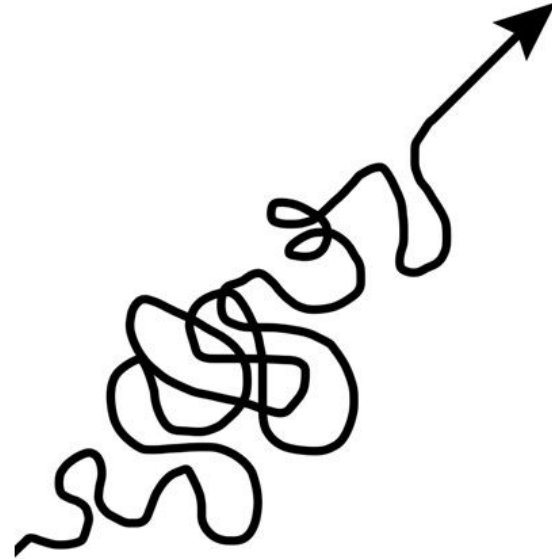
NEVER  
GIVE UP  
**Because**  
GREAT THINGS  
TAKE TIME

SUCCESS



**what people think  
it looks like**

SUCCESS



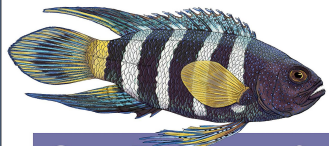
**what it really  
looks like**

**No one has ever won  
a game of chess by  
only taking forward  
moves. Sometimes  
you have to move  
backwards to take  
better steps forward.  
That's life.**





O'REILLY



## Org Design for Design Orgs

BUILDING AND MANAGING IN-HOUSE TEAMS



Peter Merholz & Kristin Skinner



