INFINITY

IMPLEMENTATION
GUIDE

HOW
TO USE
THIS
GUIDE

This guide ties together all exciting findings and
aspects accumulated through-out this research.
It presents insights and examples that can be
useful to design, develop and implement
the final design:

INFINITY

The far future exploration tool

Please use this guide as a source and reference
for the final design as well as for Generation Z.

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INFINITY

INFINITY

This user-driven showcase for a generation of savers represents an opportunity for any financial services company to renew and revitalise its brand. INFINITY is a retirement exploration tool, designed to motivate and engage young people for far future exploration and investment.

It supports users with setting a realistic retirement age and income goals, as well as provides professional, genuine information from personal experiences.

The target group is late adolescents between the ages of 16 to 18. They are defined as young people with a money mindset of Controller or Future Planner. These mindsets have a high need for control, safety and security. Together they form 41% of the Dutch population.

INFINITY provides clients with the opportunity to connect with users and provide them with additional services and tools that further support their needs and wishes.

1

PRODUCT FLOW

The design includes conversations with retirement experts and small tasks. It starts with a conversation the discuss the now, followed with two tasks and a conversation about the past, and lastly two tasks and a conversation about the future. In between, the user receives rewards and unlocks achievements.

LOREM   **MY JOURNEY**

Locked
Lorem Ipsum is simply dummy text.

Planet Memories
Diving into past experiences with investment

Time Travel
Travel back in time to discover and learn more about your past.

START
Ready for takeoff. Your journey begins here!

LOREM   **MY JOURNEY**

The Spaceship
Explore your future in many different ways.

Reflection
Lorem Ipsum is simply dummy text.

Past Experiences
Lorem Ipsum is simply dummy text.

Time Travel
Travel back in time to discover and learn more about your past.

START
Your journey begins here!

2

MATCHMAKING

This design chooses to present to users both retirement experts at the beginning of the exploration tool.

Users can read about each retirement expert first, presented as a profile with a short description. Then choose the expert they feel most pleased with to continue with the exploration journey.

The expert

CHOOSE YOUR

EXPERT

Harold
Retired at age 57

● ●

READ MORE

The expert

CHOOSE YOUR

EXPERT

Ursula
CEO of VNS

● ●

READ MORE

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your expert

MATCHED WITH

URSULA

Let's start exploring the far future today. Your expert awaits.

START EXPLORING

The expert

PROFILE

URSULA - AGE 76

CEO of VNS. Started her own company at age 27. Current net worth 22.3 million. You can learn from her experiences in life, business and more. But first, let's start exploring your far future today. Your expert awaits.

● ●

MATCH ME

3

CONVERSATIONS

Based on the differences of the Money Mindsets, when it comes to advising which adds value to the user, one expert has to be more of a risk-taker instead of a traditional saver. The Boss should represent a retirement expert with an entrepreneurial spirit: a person who sets up a business and takes on financial risks. Therefore, the given suggestions by this Persona to users should be about smart investment and contain financial short-cuts, tips and tricks.

On the other hand, the Harvester should represent more traditional ways of saving. The expert Persona's given suggestions should portray consistency and organised thinking, planning and investing, in the spirit of 'slow and steady wins the race'.
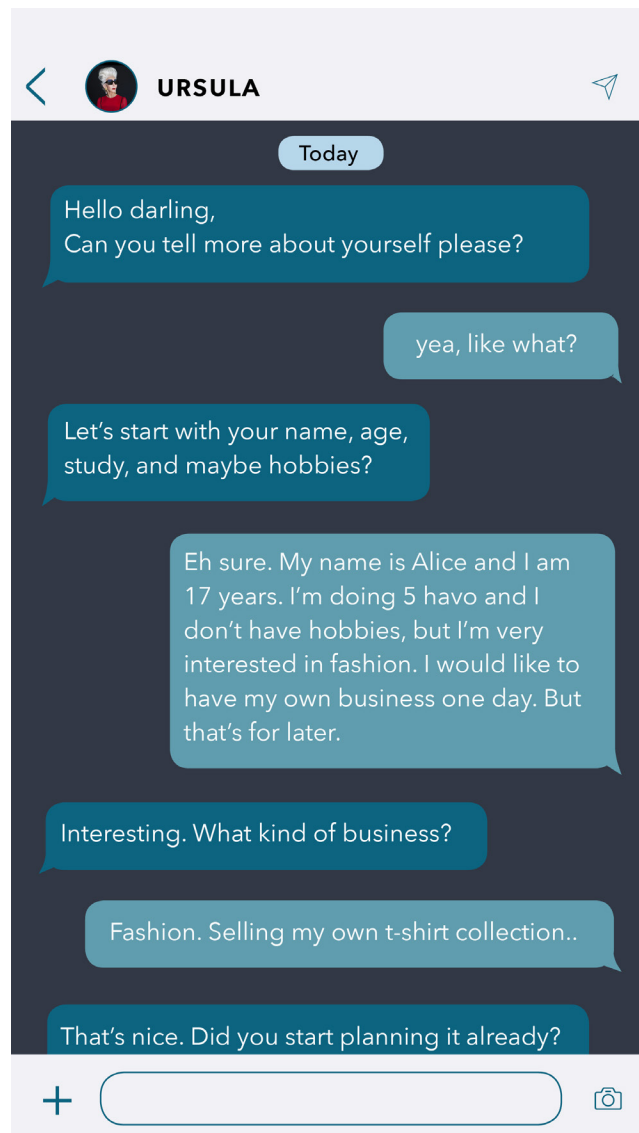
This is an example of an initial conversation between the retirement expert and the user.

4

ACHIEVEMENT

Eyal and Hoover (2014) explain three types of variable rewards: the Hunt, Tribe, and Self. Concerning retirement planning and the target group, the last reward is the most interesting. Rewards of the self are fueled by 'intrinsic motivation'. It means that the pursuit of this reward is desirable for users when they gain a sense of competency. The rewards could be for example mastering a skill, unlocking new abilities or other game-like aspects that show mastery, completion, and competence. Adding an element of mystery to the pursuit makes the reward intriguing and leaves users wanting to re-engage with the product.

achievement

UNLOCKED

TIME TRAVEL

Use the portal to travel back in
time and revisit your past!

● ● ●

EXPLORE TIME TRAVEL

achievement

UNLOCKED

THE SPACESHIP

The future is ahead! Use the
spaceship to explore more and
travel to infinity and beyond!

READY FOR TAKEOFF

5

CONVERSATIONS

The findings of the field research and desk research (Vision Critial, 2016), indicate that young people prefer short messages of 40 characters maximum. Otherwise, you have a case of tl;dr.

Too long, didn't read.

achievement

"REMEMBERING THE PAST GIVES POWER TO THE FUTURE"

FAE MYENNE NG

EXPLORE TIME TRAVEL

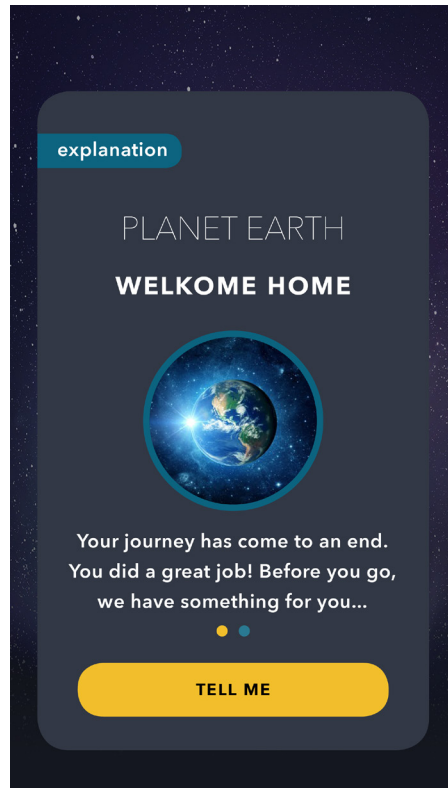Young people like quotes the most.
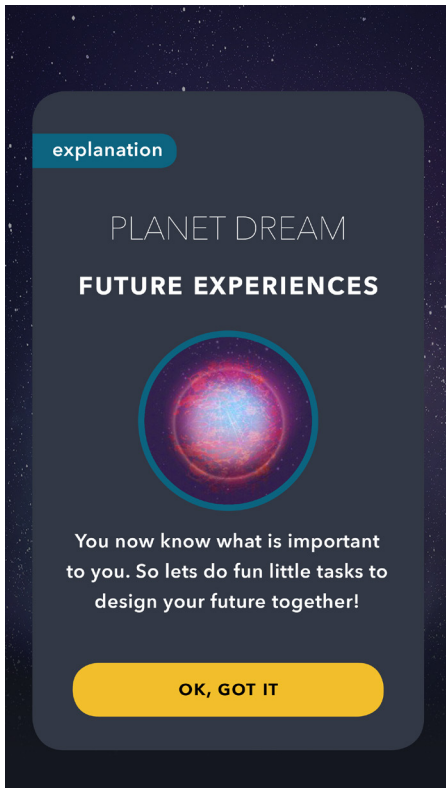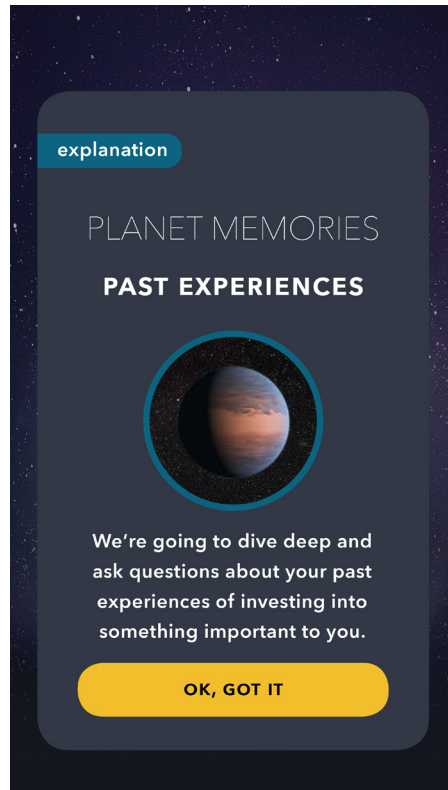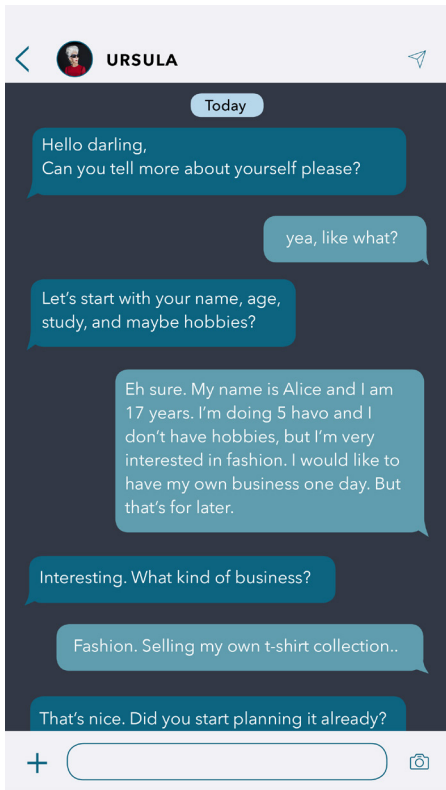It makes them think and feel.
(Field research)

6

The Journey

The Path of Expression (Sanders & Stappers, 2012) is a method that explains how the present (now) connects to the past and the future through memories and dreams.
It describes the path as guiding awareness in "steps of thinking of the present first, then the past, then looking for underlying layers, in order to move towards the future" (Sanders & Stappers, 2012, pp. 55).

The Journey is the user's journey towards retirement awareness and goal-setting. It is a guided process alongside a retirement expert.
The path consists of multiple conversations and small tasks, each described as a phase and focuses on either the present, past or future.

Furhermore, INFINITY is deliberately designed as light and playful; with a low threshold and game-like elements to trigger young people and make it easy for them to start exploring their far future (Eyal and Hoover, 2014; Fogg, 2009).

URSULA

Today

Hello darling,
Can you tell more about yourself please?

yea, like what?

Let's start with your name, age, study, and maybe hobbies?

Eh sure. My name is Alice and I am 17 years. I'm doing 5 havo and I don't have hobbies, but I'm very interested in fashion. I would like to have my own business one day. But that's for later.

Interesting. What kind of business?

Fashion. Selling my own t-shirt collection..

That's nice. Did you start planning it already?

explanation

PLANET MEMORIES

PAST EXPERIENCES

We're going to dive deep and ask questions about your past experiences of investing into something important to you.

OK, GOT IT

explanation

PLANET DREAM

FUTURE EXPERIENCES

You now know what is important to you. So lets do fun little tasks to design your future together!

OK, GOT IT

explanation

PLANET EARTH

WELKOME HOME

Your journey has come to an end. You did a great job! Before you go, we have something for you...

● ●

TELL ME

7

The Past

The Past includes two small tasks and a conversation afterwards.
It asks users to think about their past experiences with investing for the future.

The interpretation for the design of this can be almost anything. An example is given based on the sensitising assignments, used to prepare young people for the workshop sessions that took place.

However, it is recommended to keep the tasks short and fun, yet triggering users to think.

QUESTION

Share your story and experience with investing into something really important to you.

What did you invest in for a long period of time?

Type your answer here

1/4

CONTINUE

QUESTION

How did you feel afterwards?

proud   optimistic

secure   content

confident   successful

thankful   excited

creative   energetic

4/4

CONTINUE

DESTINATION
CHOOSE TIME

Your desired month and year

month   year

YOUR PAST SELF
SAY SOMETHING

What would you like to say to your old self?

Type your answer here

8

The Future

The Future also includes two small tasks and a conversation afterwards. Based on the discovered values and needs in the past, users can now dream and visualise their future (Sanders & Stappers, 2012).

The same as for the past, the interpretation for the design of the tasks can be many things.

However, it is recommended to let users visualise their dreams and goals.

Also, the retirement expert has to make sure to prompt users to explain their thoughts explicitly. It will help to shape their future even more.

FIND YOUR

DREAM HOUSE

How will you wake up when you're 70? Take a picture of your desired living space.

NEXT MISSION

FIND YOUR

DREAM HOUSE

Wow, looks good!

NEXT MISSION

9

Back Home

The final step is to translate future dreams and goals to action steps in the now.

explanation

PLANET EARTH

WELKOME HOME

Your journey has come to an end.
You did a great job! Before you go,
we have something for you...

TELL ME

10

BYND

Having young people motivated and engaged for retirement investing with INFINITY, offers possibilities to follow up with other products.

Yellowtail's BYND would be a suitable follow up as it prompts users to improve their saving skills to build a larger buffer or achieve financial goals faster. Providing users with other tools and services, which enable them to start planning and saving for retirement, is recommended.

The design guidelines for Gen Z can help to adjust these tools and services to fit young users.

PLANET EARTH

WELKOME HOME

**Your journey has come to an end.
You did a great job! Before you go,
we have something for you...**

● ● ●

TELL ME

DISCOVER

BYND

**Get the most out of your money
with BYND. You can see exactly
what you are spending your
money on. BYND helps you to cut
down your spending and leave
you with more money for the
things that matter most to you.**

It is our gift to you.

● ● ●

TO INFINITY AND BYND

TO INFINITY AND BYND