

# Design with an Opinion

**UX London**  
#uxlondon

**Bill DeRouchey**  
@biller

**One point, one lesson that I've learned over  
the last year.**

How can we better  
engage with customers?

**We're all building things for people. How can  
we engage them better?**

Opinions create  
engagement.

**Main point: the best way to engage with people is to begin the conversation with an opinion. “Hello” doesn’t start conversations. “I believe evil people run Wall Street” does.**



**SIMPLE**

**I worked for Simple, a local startup offering a financial alternative to banks and credit unions. One of the most amazing stats about Simple is...**

Over 100,000 people have  
requested an invitation.

**over 100,000 people have requested an  
invite, (explain invite) some dating back  
nearly two years. and in all that time, only a  
handful angry about waiting.**

That's one every 10 minutes  
for two years.

**it's an incredible number**

How did they garner  
so much interest?

**A question I asked myself a lot in my role is, what went right? Why have so many people been attracted to us before we shipped anything? The conclusion I came to is...**

The company has opinions.

**Early on, our CEO Josh Reich really set the tone by voicing strong opinions about banking industry.**

“Banking sucks.”

**Clearly, the industry is broken for regular people who want an easy solution for saving and spending their money.**

“Banking doesn’t  
have to suck.”

**But moreso, it can be fixed. Through technology and design, a better system can be built. We don’t have to rely on archaic technology anymore. It just takes will power to build something new.**

And people have reacted  
to those opinions.

**People identified with these opinions. They recognized that there is somebody just like them working on the problem that they see. And that's interesting.**

They engaged with us.

**People engaged with Simple because they identified with our opinions. Josh took a stand, and that stand found its audience.**

How do companies try  
to engage with people?

**So back to the original question...**

1. The old way
2. The recent way
3. The better way

**There's a progression in how companies attempt to relate to people.**

1. The old way
2. The recent way
3. The better way

**The first way is the tried and true classic.**



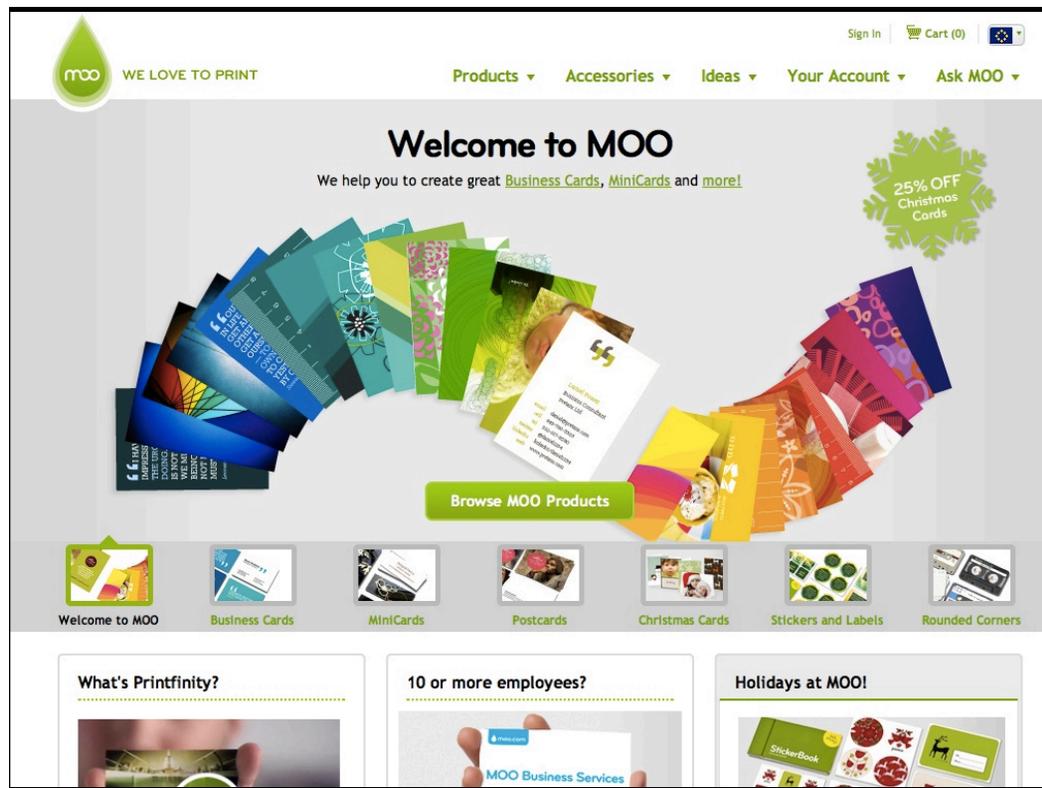
**Example: Adobe. Simply present the product and expect you to respond to it somehow. Features and benefits.**

Present the product.  
Make people react.

**Companies present their products, state features or benefits, and expect you to react to that. Cross your fingers.**

1. The old way
2. The recent way
3. The better way

**The recent trend is through the use of tone and informality and humor...**



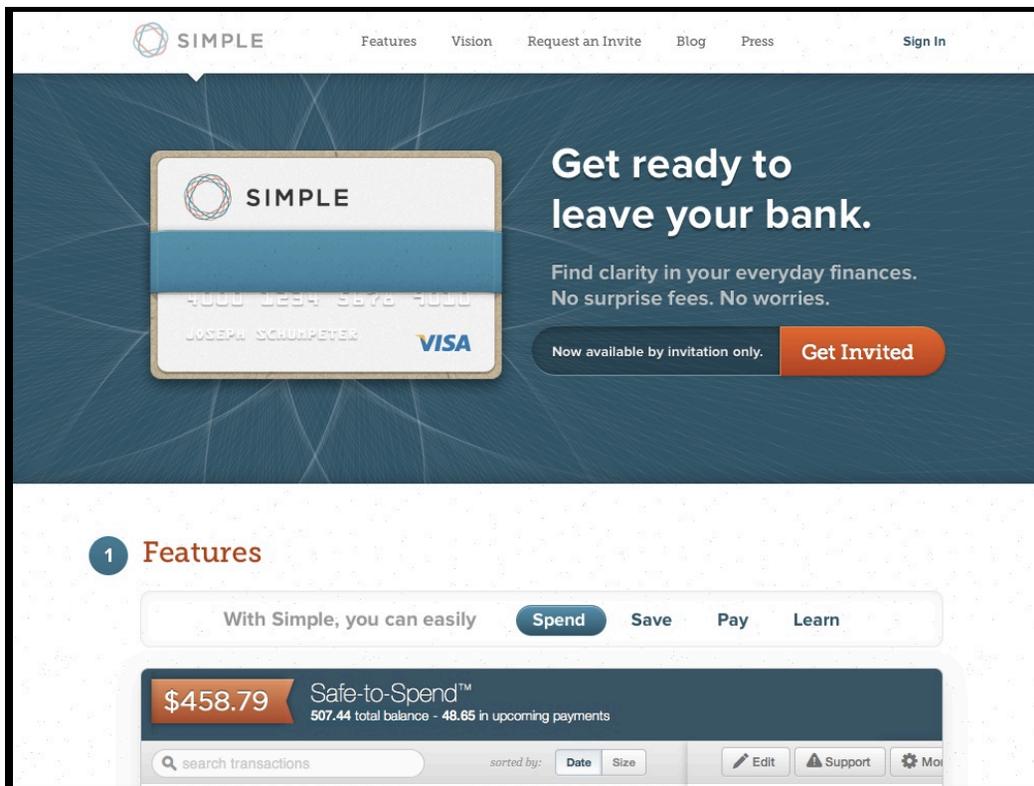
**MOO. A great example of using language to be informal. And connecting people through informality. Using personality and tone to bring the product alive. Surprise and delight.**

Be funny and informal.  
Make people smile.

**Trying to humanize themselves through a lot of informal language. Folksy. But this is only a tone. The problem here is it only stops at delight.**

1. The old way
2. The recent way
3. The better way

**The last way that has been successful for Simple. Rather than just focusing on tone, also take a stance.**



**An example of our home page. “Get ready to leave your bank.” It’s just this side of antagonistic.**

Have an opinion.  
Make people think.

**Is to take a stance. And make people think.  
Whether in messaging, in product decisions,  
anything.**

Thinking creates  
engagement.

**This is the big point. We people think about your opinion, they are automatically engaged with you. They process, counter, consider it. It may stop there, but at least they've made it further than reading your features, or smiling.**

Some example opinions  
from the Simple product.

**So now I'd like to show you a bit of what we've been working on and some of the opinions and principles behind the various features.**

“You are bad at math.”

**It's true. People are horrible at estimating how much spare cash they have.**

SIMPLE Support William DeRouchev

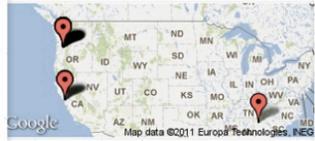
**\$2,092.78** Safe-to-Spend™  
2,122.83 total balance - 30.05 in upcoming payments

search transactions sorted by: Date Size

<input type="checkbox"/>	DEC 07	Trimet <i>Bus tickets</i>	Public Transit	21.00 PENDING
<input type="checkbox"/>	DEC 07	Chipotle Mexican Grill <i>#lunch with Simple dudes</i>	Fast Food	9.05 PENDING
<input type="checkbox"/>	DEC 06	Santeria <i>vegan burrito, #lunch w Liene</i>	Restaurants	10.00
<input type="checkbox"/>	DEC 06	Electronic Funds Transfer - First Tech Feder <i>transfer from first tech</i>	Money Transfer	1,000.00
<input type="checkbox"/>	DEC 04	Hotwire <i>Budget conf 45134996US4</i>	Car Rental	204.37
<input type="checkbox"/>	DEC 04	Fred Meyer <i>Groceries, kitchen items, cat food, etc.</i>	Groceries	114.77
<input type="checkbox"/>	DEC 04	Beaterville Cafe <i>the Huevos #brunch</i>	Restaurants	11.50
<input type="checkbox"/>	DEC 03	Ristretto Roasters LLC <i>Peru Apavam beans</i>	Coffee & Tea	19.75
<input type="checkbox"/>	DEC 03	Netflix <i>movies</i>	Movies	7.99
<input type="checkbox"/>	DEC 01	Peemkaew Thai <i>#dinner w Ted Toby Paisley</i>	Restaurants	33.95
<input type="checkbox"/>	NOV 30	Baileys Tap Room <i>next time: memo the beers you had</i>	Alcohol & Bars	6.50
<input type="checkbox"/>	NOV 30	Little Big Burger <i>blue! #lunch</i>	Restaurants	9.75

Latest 54 of 54

4,102.00 deposited  
2,006.02 spent  
since November 03, 2011

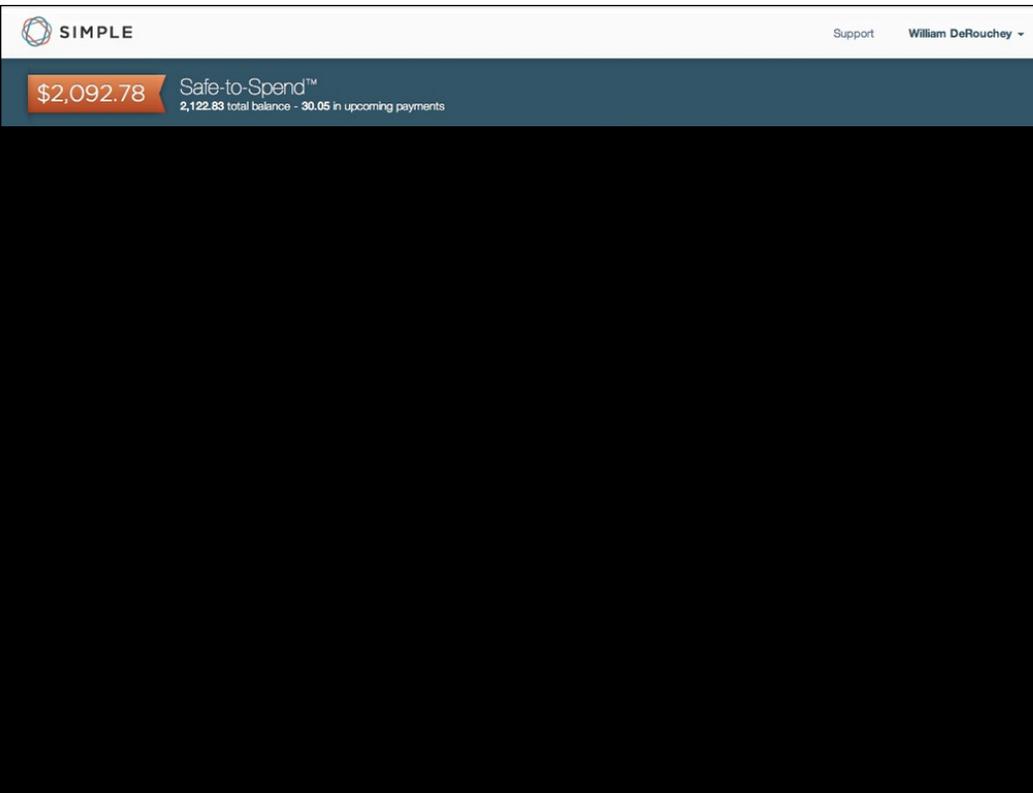


Google Map data ©2011 Europa Technologies, INC

Saved Searches +

- last 30 days
- food last 7 days
- lunch

**Safe to Spend balance does the math for you. We don't highlight your total balance. We highlight your spending cushion.**



**Safe to Spend balance is your spending cushion. It factors in...**

“Your money is your data.”

**Most banks just list off the series of transactions, and that's that.**

SIMPLE Support William DeRouchev

\$2,092.78 Safe-to-Spend™  
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food last 7 days CLEAR sorted by: Date Size

TRANSACTION HISTORY

<input type="checkbox"/>	DEC 07	Chipotle Mexican Grill <i>#lunch with Simple dudes</i>	Fast Food	9.05	PENDING
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<input type="checkbox"/>	NOV 30	Baileys Tap Room <i>next time: memo the beers you had</i>	Alcohol & Bars	6.50	

6 matching search

0.00 deposited  
185.77 spent



Map showing search results for 'food last 7 days' in the Portland area. The map highlights several locations including Vancouver, Mill Plain, Camas, Troutdale, Gresham, Beaverton, Tigard, Lake Oswego, and Sandy. A red pin is placed on the map near Beaverton.

Saved Searches

- last 30 days
- food last 7 days
- lunch

**But it doesn't have to be that way. Example:  
searching, food last 7 days**

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**\$2,092.78** Safe-to-Spend™  
2,122.83 total balance - 30.05 in upcoming payments

lunch last month CLEAR sorted by: Date Size

TRANSACTION HISTORY

<input type="checkbox"/>	NOV 30	Little Big Burger blue! #lunch	Restaurants	9.75
<input type="checkbox"/>	NOV 28	Little Big Burger #lunch	Restaurants	9.75
<input type="checkbox"/>	NOV 26	Saraveza Tavern Watching Oregon win the Civil War #lunch	Restaurants	15.50
<input type="checkbox"/>	NOV 23	Laughing Planet Holy Mole #lunch	Fast Food	8.75
<input type="checkbox"/>	NOV 21	Bunk Sandwiches Pulled pork, again #lunch	Restaurants	10.50
<input type="checkbox"/>	NOV 10	Noodles & Co #lunch	Fast Food	9.79

6 matching search

0.00 deposited  
64.04 spent

Saved Searches +

- last 30 days
- food last 7 days
- lunch

**lunches last month**

Consider another  
example: Path

**This is a big one.**



**Launched as the anti-Twitter.**

On launch, they had  
a max of 50 friends.

**When Path launched, only 50 friends. This was a bold statement that this product was for your tightest friends. Too bad they didn't stick to it.**

“Your true network  
is quite small.”

**their opinion**

Last example:  
Nest

**Another example in home electronics**



**A thermostat that you train for two days, and then leave it alone.**

“You should never have to  
adjust your temperature.”

**their opinion**

So...

**SO**

Whatever you're working on,  
there's a reason why.

**We're all makers and designers in this room.  
So why are you making the things you're  
making?**

Let your opinions shine  
through your product.

**Let the essence of why you tackled this  
project shine through in the product itself.**

Make your customers think.  
They'll engage with you.

**And people will respond to your opinion by thinking about it. And with that, you will have won the first half the battle for engagement.**

# Design with an Opinion

**Thank you!**

UX London  
April 2012

Bill DeRouchey  
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