


# CONNECTING WITH CONSUMERS:

GAINING DEEP INSIGHTS  
INTO CONSUMER BEHAVIORS

**filene**  
RESEARCH INSTITUTE



**An opportunity based on  
research conducted by the  
Filene Research Institute and  
Design Concepts:**

- In 2007 the Filene Research Institute unleashed a research team from Design Concepts to seven U.S. credit unions. The team conducted in-depth interviews with members and staff to determine why consumers choose or don't choose credit unions.\*
- Using this ethnographic research method, credit unions obtain keen insights which lead to product and service innovations at your credit union.

**Design Concepts works directly with credit unions to help connect with members and gain insights into their financial behaviors.**

\*See Filene report *Why Choose a Credit Union? An Ethnographic Study of Member Behaviors*.

# THINK.DO.

Creating powerful connections with credit union members means understanding their needs, their goals and their lives. Filene teams up with Design Concepts to delve deep in search of insights and opportunities to strengthen your relationship with members.

Connecting with Consumers features three workshops that use design thinking and ethnographic research to better understand the needs of your members. With greater understanding you can create products, services, and communications that resonate. Ethnographic research takes us into the field to learn about consumers in their homes and daily lives. Approaching problem solving with “design thinking” translates empathy for your members into innovative solutions. A strategic mindset ensures that your ideas make sound business sense and contribute to the bottom line.



## STEFANIE NORVAISAS

Stefanie Norvaisas is the director of strategy and research and a principal for Design Concepts, Inc. Design Concepts is a 43-year-old innovation consultancy focused on helping clients build brands and

business through product strategy, research, design, engineering, and prototyping. Stefanie Norvaisas holds a degree in Cultural Anthropology and has extensive experience in applying methods from the social sciences to support the business of innovation. She developed and currently teaches *Design Thinking for Business*, a graduate course of the University of Wisconsin-Madison, Wisconsin Business School. She frequently works with individual financial institutions using design thinking and ethnographic research to help them build powerful connections between members and credit unions.

## Connecting with Consumers offers three workshops tailored to your needs:

### 1 JUMP START

Jump Start is a highly interactive three-day working session designed to illuminate a credit union's strengths and brand opportunities. Credit union executives will gain an increased understanding of their competitive position in the marketplace and discover strategic opportunities for building their business and member base. Using research tools, attendees identify areas of opportunity and set a direction for new solutions.

- A three-day working session
- Understand and build your brand from a consumer's point of view
- Learn about the design thinking process and identify ways to apply it to your business

### 2 OPPORTUNITY INVESTIGATION

Opportunity Investigation is a three-week intensive program that provides credit unions with a rich source of actionable information and a strategic work plan. Design Concepts and credit union staff work collaboratively to identify a key topic of interest and tailor tools and techniques to investigate it. The topic is explored using contextual and observational research, as well as staff and member interviews. Facilitated brainstorming identifies opportunities to fast track specific innovations.

- A three-week intensive program
- Identify opportunities and strategies you can act on
- Observe the design thinking process in action and gain insights into your member's behavior to offer new services they truly need

### 3 DEEP EXPLORATION

Deep Exploration workshops are designed for credit union leaders who see tremendous visionary opportunities or significant challenges for their organization. This engagement offers a facilitated process to move from a challenging problem to a new product solution. Collaborative teams will investigate a member need, brainstorm a solution, develop storyboards and user scenarios, validate the concept, and begin to develop the product. Credit union leaders receive tailored, grounded, and actionable strategies.

- A four-week opportunity for in-depth research and analysis
- Immerse yourselves in the design process
- Develop a purposeful, actionable strategic work plan

» Learn proven techniques. » Apply cutting-edge research. » Bring focus into member initiatives.

Email [research@filene.org](mailto:research@filene.org), visit [www.filene.org/applied](http://www.filene.org/applied), or call (608) 231-8550 for more information. Now scheduling advisory engagements!