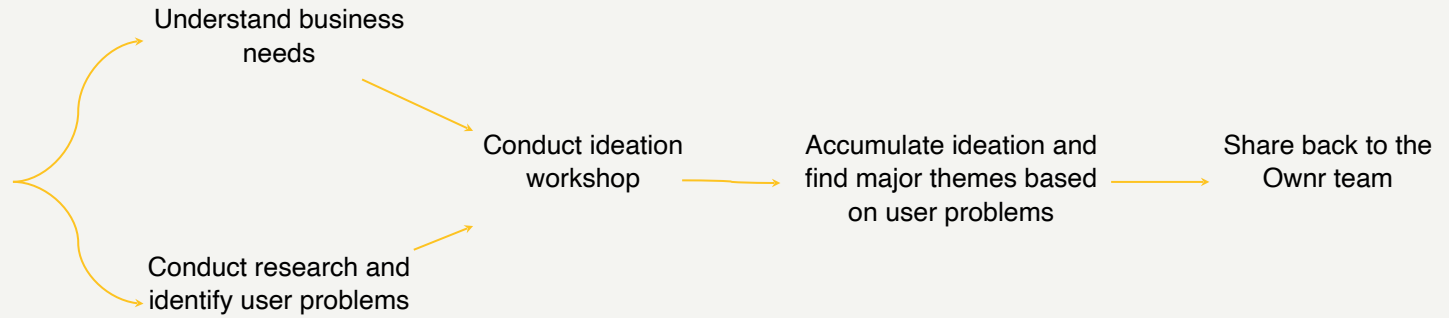


# Ownr: Ideation Workshop

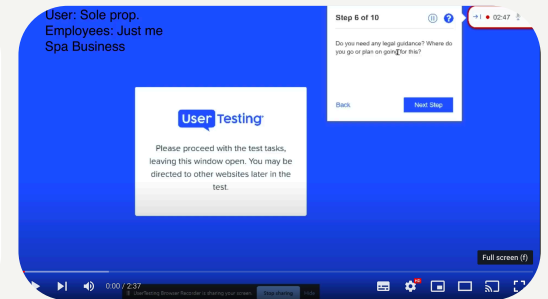
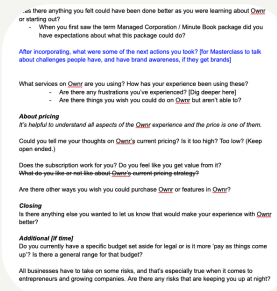
- Ownr wanted to expand their revenue beyond legal services and set up a future road map, to ideate they needed to better understand the users' problems.

# Process



# Methods

- Analyzed **11 interviews** with **Owrr's customers** to understand their problems and find major themes.
- Conducted **7 video interviews** (unmoderated) with **Owrr's potential customers** and analyzed them to **bring user centered** perspective in the workshop.



## Pricing Model

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-Customers do not feel educated or have enough information about package differences.

-Want to see ongoing value from the subscription.

## Ownr Pages

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-Businesses are looking for an online presence.

-Customers want lower initial start up costs and want to grow as they grow their business, can be expensive.

-Websites are time consuming to create & tedious to keep updated.

## Monetize Sole Proprietorship

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-Just want to be “official” for taxes, opening a bank account, liability.

-Have a lot of questions about the right business setup for taxes.

## Banking & Finance Management

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-Businesses have questions and may have a steep learning curve for business accounting and tax filing.

-Businesses want to automate financial management as much as possible. (e.g., daily transactions, filing taxes, etc).

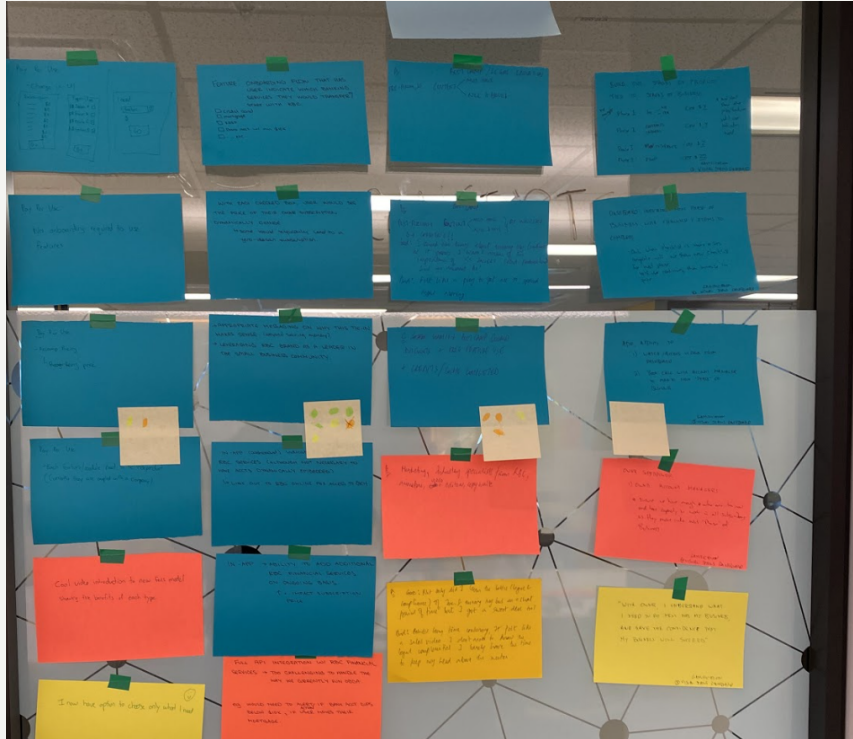


## Crazy Eight's Monetizing Sole Props

Individuals on each team came up with 8 ideas in 8 minutes inspired by the business considerations, customer perspectives, as well as 'wild card' rounds.

Themes included:

- Provide awareness and support to grow. (Starter kit)
- Provide affordable corp. For Ownr user and make add-on charges
- Provide funding to sole prop.
- Educate about inc. benefits



## Monetizing Sole Props Concept Cards

Teams created *concept cards*, with core product features from their ideas, as well as customer considerations.

Key Trends for pricing included:

- Customized loan options based on business
- Printed business certificate as an add on fee
- Marketplace for others to invest in new businesses
- Curated business analysis / reports leveraging RBC Insight & research
- Question / answer platform for business owners to find similar folks & get info to help them grow

# Ideation Summary

**Dynamic & a la carte pricing options** to meet the users' current needs

Loan integration in the registration process

**Automated social media integrations**, content and planning

**Additional financial services** (taxes, financial consulting, etc)

**An ecosystem for financial education**,  
budgeting, and integration with accounting software

**Online presence with service marketplace** for businesses to find  
other Ownr businesses

Recommendations of **key features that are useful at different stages of growth**

## Impacts

- **User Centered Approach:** Allows Ownr to understand user oriented problems and pain-points.
- **Product strategy:** User Centered insights informed the ideation workshop, where stakeholders managed to come up with future product ideas.





# OJO: Interactive study

- OJO was designed for SEO & SEM, but it is suspected that the user experience had suffered.
- Wanted to determine what interaction issues may be leading to a poor experience and user drop off.

# Methods

Designed script and conducted **Usability Tests** with 7 participants to understand their problems while interacting with the OJO mobile web and observe information regarding:

- Navigation
- Filter on home detail page
- Pre-approval



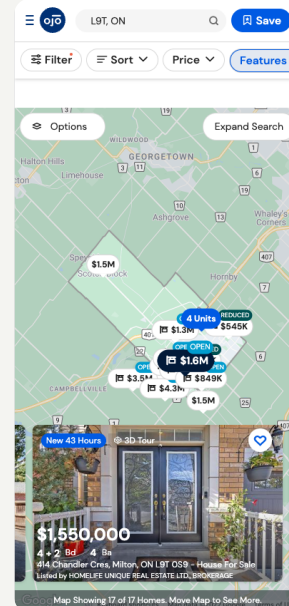
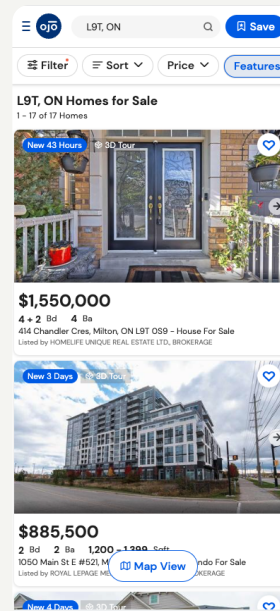
# Navigation

## Findings

- **6 / 7 user preferred the List View over Map View initially,**
- **Some don't see Map View at all. 3 users did not realize there was a Map View** until informed.
- **Map View is an important secondary navigation** for most users.

## Insights

- Continue to show **List View initially**
- **Make Map View visible,** not hidden by photos, e.g., consider button at top against white background, or other high visibility options.
- **Consider only having sort by New & Price**



# Filter

## Findings

- **Price, Property Type, Beds, Baths were consistently used as top filters** by users selecting a home
- Some **early stage home buying users** were less likely to filter
- Several filters rated **lower in usefulness**, had redundancies with Sort or Map View interactions or had unclear content wording

## Insights

- **Price, Property Type, Beds, Baths were consistently used as top filters** by users selecting a home
- Some **early stage home buying users** were less likely to filter
- Several filters rated **lower in usefulness**, had redundancies with Sort or Map View interactions or had unclear content wording

## Reported as Most Useful:

Price
Property Type
Beds
Baths
Cities
Expanded Search
Maintenance Fee
Features
Property Status*
Home Size
Hide No Photo Listings
Lot Size
Neighbourhoods
Days on OJO Home
Storeys
Open House/ 3D Tour
Year Built

## Reported as Least Useful:

# Home Details

## Findings

- **Description, Location, Monthly Payment, and Overview** rose to the top of useful details.
- Several users found the amount of content overwhelming

## Insights

- Design for the user **not scrolling past the Nearby Homes**
- **Align interaction between category labels above and the content itself**

## Reported as Most Useful:

Description

Location

Monthly Payment

Overview

Features

Request a Tour

Market Statistics

Comparison

POI\*

Home Estimate  
Schools  
Nearby Homes  
New Listings\*

## Reported as Least Useful:

## Limitation

The ranking was collected from a sample of 7 users, not every user talked about ever category, and there were 20+ categories.

We also observed that “school” category was in the bottom of the list due to **lack of a larger sample**.

Therefore, we decided to conduct more quantitative research for Home Details. We explored a tool call Conjointly, following my experience with Google analytics. Then eventually, we conducted a **MaxDiff Analysis Pilot Test**.

Imagine that you have clicked to select one home that interests you. Please select the type of information that is most and least useful. Note: exact information may vary based on the home selected, but think of the general category of information shown.

The screenshot displays four panels of information from a real estate app, each with a 'Most Useful' (green) and 'Least Useful' (red) button at the bottom:

- Comparison to 30 Nearby Homes:** Shows a list price of \$1.2M (11% below median), price per sqft of \$662/sqft (12% above avg), 3 bedrooms (3 most, 4 most), 3 bathrooms (3 most, 3 most), and 2,801 sqft (23% below avg).
- New Listing:** Features a 'New Listing' badge, a photo of a house, and pricing of \$549,900 (4 mi, 4 br, 2 1/2 ba, 204 sqft) and \$3,691 (4 mi, 3 br, 3 ba, 1000 sqft).
- Nearby Homes with Popular Features:** Shows 'Open Floor Plan' (59 Homes) and 'Stylish' (88 Homes) with corresponding photos.
- Monthly Payment Breakdown:** Displays a monthly payment of \$5,713 (25 year or 5 year fixed, 20% Down Payment, 5.500% Interest) and a 'Get Preapproved' button.

A 'Go back' button is located at the bottom center of the interface.

## Max Diff Pilot Outcome

This chart highlights percentage of times **each level was picked as part of the best alternative**, net of the percentage of times it was picked as part of the worst alternative. Conducted a pilot with N = 10.

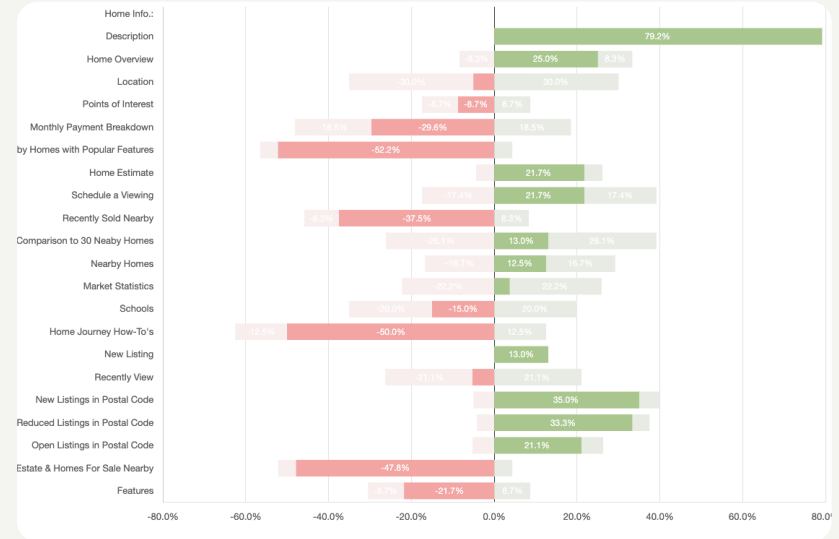
Description 79.2%

Home over view 25%

New listing 35%

### Challenges:

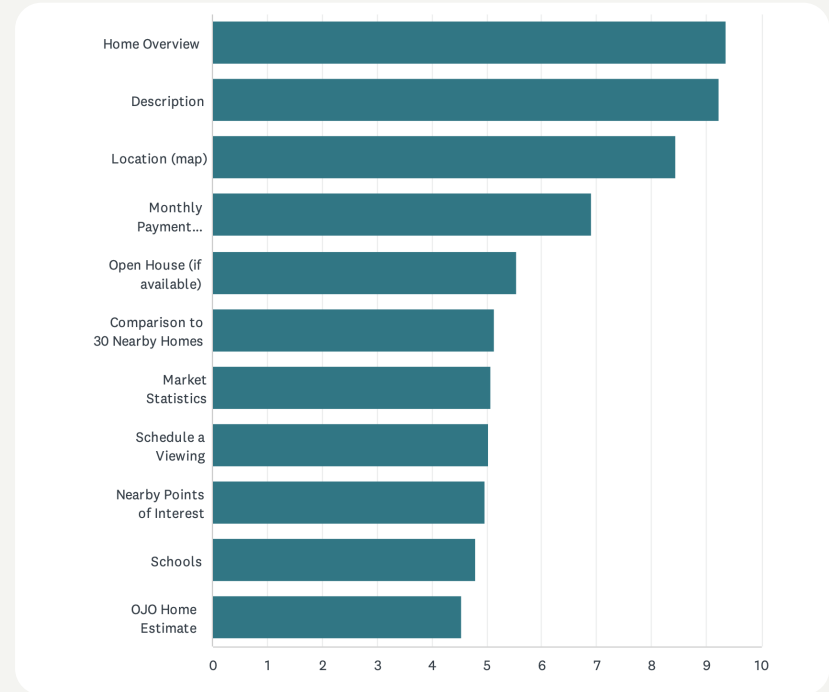
- Discovered harder to use the tool on mobile
- There are actually 2 steps going on (1) evaluating information related to the selected house, 2) looking for more options around the house)



## Ranking Outcome for “Home Detail Page”

**Task:** Imagine you want to evaluate whether you are interested in the home you selected. Please **rank the** following page items from most important to least important, with 1 being most important. (Note: you can drag & drop).

Participants: 30

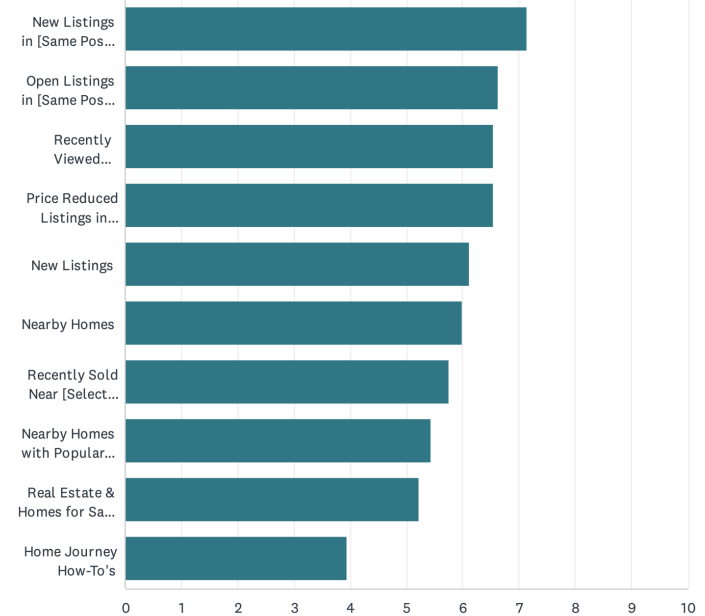




## Ranking Outcome for “Home Detail Page”

**Task:** Next, imagine that you want to explore other content. Please rank the following page items from most important to least important, with 1 being most important. (Note: you can drag & drop).

Participants: 30

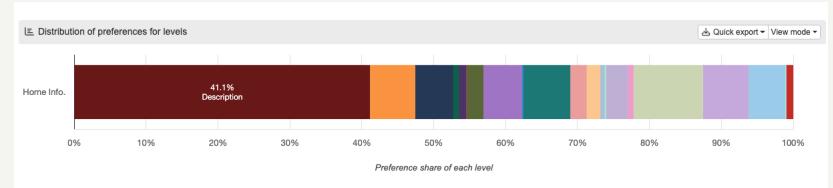


# Impact

- **Interaction Changes:** Design changes were recommended for navigation and interaction methods
- **Information Architecture:** We have given recommendations regarding ranking information on filter and home detail page.

## Max Diff Pilot Outcome - Example

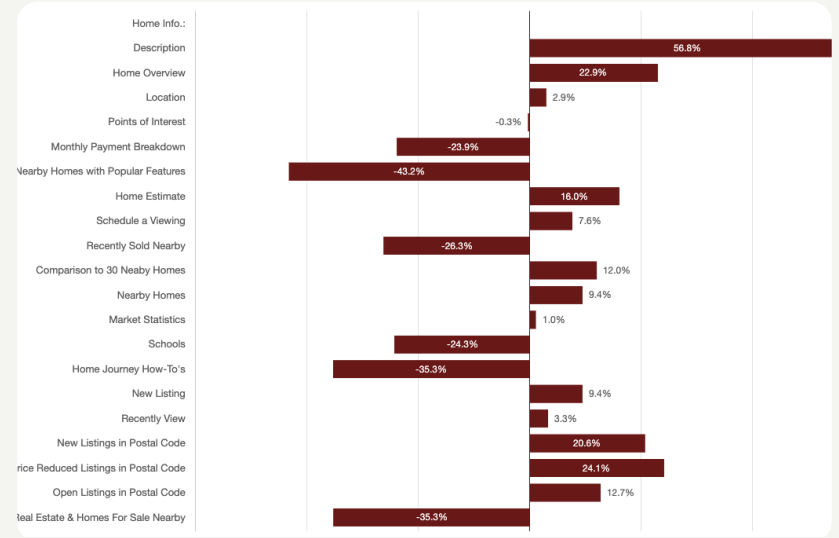
**40% participants kept description on the top of the list.**



## Max Diff Pilot Outcome - Example

Now OJO will have a clear idea about what they can eliminate on the “home detail page” through quantitative and qualitative research.

**56% participants preferred “Description” followed by “Price Reduced List” and “Home Overview”, which were the new discoveries from quantitative research.**



# Replevy: Exploratory Research

Understand the current state of the market and opportunities within the data management space for:

- Protection of data / data privacy
- Value creation by the consumer

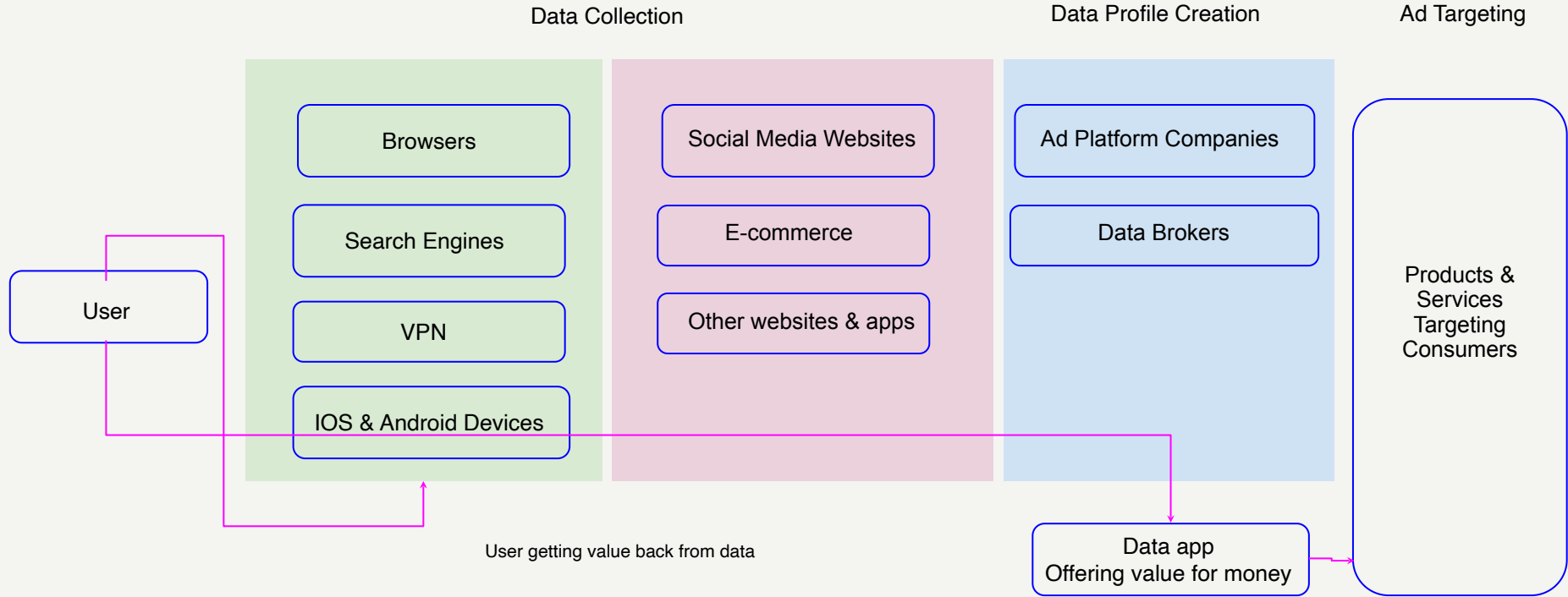
# Personal Data Industry

## Personal data industry

- All sites / apps collect user data, and use some but do not have a complete picture of their user on other sites
- Ad platforms and data brokers have the bigger picture of data profiles
- Companies go to them to target consumers
- Advertising in North America approx. 240+ Billion annually ([source](#)) not this is entire ad market
- USA Digital Advertising Agencies industry is \$30.6bn in 2022 ([source](#))



# Personal Digital Data Sharing



# Earn Money From Your Data



pei



## Overview

North America-based startups working on value generation for the end user through buying their data and monetizing with the third party in fields like billing, shopping, selling mobile space, health, and more.

## Opportunities

Some of the startups are providing privacy (like Dosh) along with value generation for end consumers.

Simple apps collecting your information and consumer are monetising when they want.

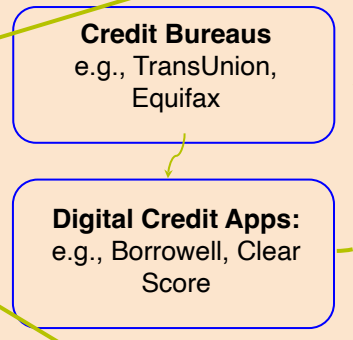
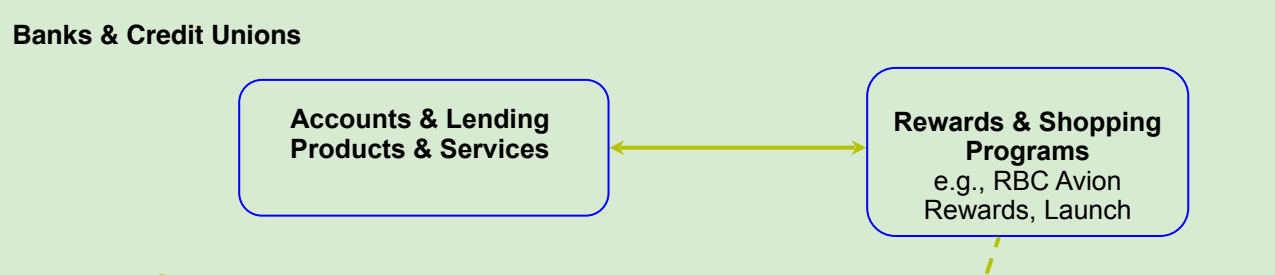
There is a scope to make a banking data collection where customer monetize by providing financial information.

## Risk

Customer is allowing an app to track their data and internet activity, therefore, there is a security risk.



# Financial Purchase Data Sharing



**Customers**

**POS Lending**  
e.g., Pay, Zip

**Other Product & Service Companies**

--- Affiliate & Partner Conversion to Product & Services

— Data Sharing

Aggregated Data Sharing / Selling

# Private Cashback and Rewards



## Overview

There are many cashback and rewards application from startups and companies that offer discounts to customers on certain brands based on their purchase patterns and capacity.

## Opportunities

Some merge rewards and cash back platforms with data monetization products to offer customers multiple points of engagement.

Use of gamification to offer, quick short-term financial benefits to customers and increase loyalty to platform for a long-term relationship.

## Risk

- Established companies control the market
- Fierce competition between established products
- Saturated with products offering similar rewards

Thank You!