The Design Untangled Podcast

Episode: DU026 - Monzo

Host: Chris Mears and Carla Lindarte

Guest: Zander Brade, Product Designer, Monzo

(00:16) **Chris:** Hello and welcome to Design Untangle with me Chris Mears, and for once, my co-host Carla, it has been a few episodes since we actually sat together. How are you doing?

(00:27) **Carla:** Very good. Very happy to be here with you. It is the first time we actually do an interview together.

(00:32) **Chris:** Yeah, it is going to be intense. So that is a bit of a giveaway that we are sat with someone else here, which is Zander Brade from Monzo. And you are a UX slash UI designer or have you got a different kind of title you prefer?

(00:47) **Zander:** We use Monzo product designer, which encompasses UX and UI and basically any form of design that needs what? Yeah.

(00:54) **Chris:** Cool. And we kind of spoke to you a year ago, not on the podcasts but on the blog, so we will put a link to that in the show notes, but maybe you could give just as an intro, a bit of background about who Monzo are, for people who do not know.

(01:10) **Zander:** I agree. Yeah. So a Monzo is a digital bank. We have changed our tagline a few times over the years. One of them, which I think still resonates quite well is, "A bank for people who live their lives in their smartphone". What we are trying to do is build a fantastic banking experience. Everyone has a banking horror story at some point in their lives, whether that is kind of wasting two hours on the phone, to get through to customer support, or have your card blocked when you are overseas. And we are trying to eradicate all of that terribleness that comes with some of the Lexi traditional bank's services and build like a really fantastic modern digital experience. A bank that actually cares about its customers.

(01:52) **Chris:** That does make a change,

(01:54) **Carla:** But you guys have started more or less than a bank really, and more like a card that you could top up with money and then spend, right? That was the start of Monzo?

(02:03) **Zander:** Absolutely, yes. So a Monzo first, I think the first came out at the end

of 2015, and the alpha program ran through the start of 2016. And what it was, was a prepaid card that you could top up money onto, like connected to your other bank account and spend on that and get insights, and obviously instant notifications very similar to the kind of core products that you get with Monzo now. But now we are a full UK current account, which means that you got a whole range of different things, like once upon a time you can make bank transfers, you now have your money protected by FSCS. And we provide everything that you would expect for making a traditional bank account.

(02:42) **Chris:** Yeah. So I think when we did the interview originally, on a blog, you just kind of starting to roll out those current accounts. How is that going?

(02:52) **Zander:** A really painful process for awhile. I think like we handled it as well as, as well as we could have. Well at least like there are obviously things that could have been improved. You could argue that there are lots of other things we could have planned for in advance, but for too many people here, starting a bank is a very, very big challenge and there is so many things you just do not even consider. And so that process of getting everyone over from the prepaid card to the card account and not just the actual switch, but also the education and what has happened to this, this product they are using. Yeah. I think that is still ongoing, but it was a very successful switch over, I cannot remember the exact number. I think it was 89%. So a very small drop of people who did not actually upgrade to the current account. A painful few months, but once it was over, it has been great, and it kind of allowed us then to go like get rid of kind of the shackles that some of the prepaids card had with it, and we have actually really excelled since then.

(03:50) **Carla:** Yeah. I was actually part of that transition process, because I started with Monzo since you guys launched it, because I am the one to be up today with all these things. But one thing I really liked about that, was the communication process as well, the transparency that you guys always have with your users. And I think, I guess is one of the key principles of Monzo, is it not? So how do you actually manage that? How do you make decisions on how you communicate to clients, and when, or who kind of manages that?

(04:21) **Zander:** So we have this phrase, I am not sure if we coined it or someone else coined it, that maybe it was Stripe or something like that, "But transparent by default". So you have to make an argument for why something should be communicated to customers, rather than making an argument in the reverse. And so that is just, it is kind of always been the makeup of the company that the things we do, we communicate to our customers. We have had a very active, passionate community since day one. That kind of lives on the community forum. I am not sure about either of you have ever

visited? **[Inaudible 04:51]**

(04:55) **Zander:** And so community has always been at the heart of what we are doing ,and that connection to our customers. We like to treat people the way we would like to be treated, and whether that is communicating with them when something has gone wrong, or just generally keeping them informed about what we are doing and that surfaces in the product, with kind of instant notifications, real time updates, and also through our blog and how we do kind of formal communications to customers.

(05:18) **Chris:** So it is, I am kind of interested, how you deal with, maybe when you have released a feature that has maybe not been received quite as well. How do you learn that it has not landed quite as well and then how do you react to that?

(05:34) **Zander:** Yes, it is difficult. I think we have a few different layers, for when we receive this feedback. The community forum that I mentioned is one of them. For probably about six months now, we have had this new part of the Monzo app, called Monzo Labs. Where new features that we are working on that are definitely not finished, still have some polishing go, can be turned on by users so they can try them out. Whilst that is still kind of in that big diversion. And that allows us to receive early feedback on things that are slightly broken, and very broken. And just again, like being in kind of constant communication with customers through our in-app chat, which is how we do almost all of our customer support. And through Twitter and just reaching out and actively talking to customers. Taking on that feedback and understanding the change that we need to make. Obviously before that, and before something is actually in the app, we have a user research team, who we worked very closely with, to ensure that what we are building is the right thing, and how we have gone about implementing it makes sense users.

(06:48) **Carla:** A really interesting thing for me to know, how does your role, as a product designer, right? What is the interaction, as you said, with the research team is a separate team as you said, but how do you guys work together, and how do you work with products? Tell us a little bit more about your role here, and what is your day-to-day basically?

(07:11) **Zander:** So my day-to-day now, is quite messy. As product designers, we sort of embed ourselves in the product's delivery or product engineering squads. So working directly with the product manager and engineers, to kind of identify the problems with the product and to execute on solutions. In terms of how we interact with the research team, we have to use researchers, and we are looking for more. But we have to use researchers who are amazing, and they also, like the product designers, embed themselves in the product delivery squads. Which means that there is a very close connection and feedback loop. We have a few different forms of user testing. I do not

want to say traditional, but the one that people kind of point to most, in companies, single testing Tuesdays, where a product delivery squad will work with the research team to put together our testing session the will last the whole day. Whether to test the feature that they are working on. We all then make decisions based off that, going forward about how we actually want to design and build whatever feature it may be.

(08:23) **Chris:** Are you testing kind of fully, well, not fully functional, but at least reasonably fully functional prototypes there or are you like at sketch level?

(08:33) **Zander:** It depends. The big trade off with when it is just a sketch or model prototype, is that there is a lot that you cannot learn, because the experience is not actually how it would be, because you have to get people to sort of fake tap and it is not that real data. But obviously the trade off, we are doing it much later on, as we have invested a lot of time into the engineering work, make sure this prototype can process their real data and does not completely break. But it depends on the project.

(09:03) **Chris:** So we had quite an interesting question and it would be good to get your take on about, how do you test micro interactions or even do you test micro interactions. So the effects animation interaction has on the experience. I do not really know the answers to how valid results you can get in a lab setting for that. But I wonder if you guys have had any experience playing around with that?

(09:26) **Z**ander: Unfortunately not. And I think that we will be doing it more and more over the next like 12 months and just to get going on in the future. To give some context, until like just over a year ago, there were only three designers in the team. There is now twelve. And also like a year ago, it was like ninety members in that whole company, and it is now, well over four hundred. So we have scaled very fast in a short amount of time. But back then, a year ago, and in the time since, we have all been, I would not say, stretched thin in the work we do, but it is about speed and making sure that we are all executing the things that we are most capable at, and we do not actually have any motion designers on the team, until about four weeks ago. So testing things like animations and interactions, which I think generally we have been pretty poor at. I think motion in the Monzo apps, both **[inaudible 00:10:22]** is pretty weak. We want to fix that. But only until recently have we been in a position to actually start like moving in that direction.

(10:29) **Carla:** So how does, your role, as you said, it is more like UX, UI role. So we havve been actually the previous podcast where we talked about was whether or not you could be good at both, at UI and UX. So how in your role, how do you go across these two worlds all the time?

(10:48) **Zander:** So I think the way we cross over the two worlds is just by not giving

any distinction to them. And we have always done that. We can send a product design to be UX and UI in the sense that it is very hot or it is pointless to make something that is very pretty, if it has no function. If you make something that has a great amount of function but has no form of attraction or attractiveness to it, then the likelihood of people wanting, and enjoying using it, it is going to be much lower. We consider attractiveness bias to be part of our design principles, but we do not prioritize it. Function always comes before form, but we tied the two together. The way we see it is that every designer we hire, should be able to own a project from end to end. And that includes like understanding what problem they are actually trying to solve and formulating the ideas around it, brainstorming it and working with the engineers, product managers who will be building it to ensuring that it is built to the highest level of polish. Because that is what we do. That is our standard.

(11:52) **Chris:** So you get kind of the ownership of it from sort of understanding the problem space, for you to I guess essentially delivering what the end thing is?

(12:00) **Zander:** Absolutely. And we want designers to lead product direction. We are very well placed to do it. I think it is quite hard in a engineering heavy company and the company historically, was, is built by engineers. Our CEO and our CTO are both engineers. And that is good. It is a good challenge and possible to have as a designer is to make sure that the face of design is heard and that we are pushing through the right work and making sure that whatever we are doing is the right thing for our customers.

(12:31) **Carla:** And how is that design process? Because, you guys work on a kind of feature level and then collaborate, you actually sit next to developers? So how does that actually work?

(12:41) **Zander:** Yes, so we, we try and like physically embed ourselves into the team, so sit in the team rooms. In terms of design process, we were talking about this on Monday, and the conclusion we came to is that we do not have a formal design process and we do not really want to articulate one either. The way I see it is that we have a design purpose. We exist for a reason in the company. We are here to, as I mentioned before, just make sure that whatever we are doing, it is the right thing to do, to taking all the considerations of what the business is and what our customers need. And to help ensure that they are both to the highest standard. But we do not have a formal process of how we go about that. And like I know there is lots of different methods but we try not to tie ourselves to them. I think if a new designer joined, they had a crazy method or if it was just about, I know like from IBO or whatever it may be, go for it, if it works, you do it. But we do not really tie ourself to any anything formal.

(13:40) **Chris:** So do you think, because Monzo obviously got quite a strong set of values I think. Do you think if the whole team is aligned, so those values, you do not

really need to sort of micromanage, how things are done, quite as much?

(13:53) **Zander:** Yes, I think so. It would be really hard when we get even bigger though. And we are starting to feel the pains of it slightly, not so much in like the actual design work that is going on, but you can kind of see where things are going to break in three months, six months or when the team doubles, and triples in size.

(14:08) **Carla:** That is what normally happens is it not? Once you have bigger teams, it is harder to manage.

(14:14) **Chris:** I am interested to move a bit away from the app, a little bit, and understand a bit more, how you think about the wider service. So some of the stuff where maybe the interaction is not directly through the app. So I guess paying in a check maybe at the moment at least, is one of those. And how you think about what that experience would be like? Or is the ultimate goal to have literally everything in the app or is there a kind of understanding that some things always will live outside of that ecosystem?

(14:42) **Zander:** Yeah. So our sentiment on this, as a company, and I think as the designers and products teams, that would be **[inaudible 14:49]** has changed over time. Originally it was quite a militant, everything is going to be in the app. There is no need for checkbooks. There is no need for cash. In an ideal world, we would not have those things, because in some societies there is no cash flow, very quickly getting rid of cash from their systems. So in Scandinavia particularly, and we kind of have this ideal vision and reality just does not play out that way. And by trying to force people into using your products, in this case, to be digital only, to not allow checks being paid in, allow cash being paid. And these are things we are changing now, like checks you can actually get paid into Monzo cash. We are still working through, it is a slightly painful process because you have to work with, basically partners that will help you out. But it disenfranchises a lot of people, who rely on those systems to to do their banking. If we want to make a products that a billion people can use, we need to open ourselves up to those avenues even if they are a little bit frustrating for us to have to kind of like open that door and push ourselves through. But long time, I think it is for the best.

(16:02) **Chris:** It is something I have experienced kind of recently, on some projects is that because of where we are based, in London, you can get a bit of sort of London research bias where, everyone is using smart phones and digitally savvy and stuff and caches and hate cash use smartphones for everything. But once you stopped kind of venturing server fear, would you find that that is not the case as we have just been discussing. Do you think that has played any part into that, or you guys, but how do you recruit your research participants I suppose?

(16:35) **Zander:** So the way we recruit participants is through a service, I cannot remember the name of. On the same kind of by [inaudible 00:16:43] user research team. They will be able to give you a fantastic onsite video of Robuchon. So that we basically like before we do any research project before we do any projects, we will look into the catlysts that we would want to talk to, whether there are Monzo, no Monzo. Whether they have even heard of us, the demographic. So we make sure that we are actually like, it depends on the project, we want to get the relevant people for, so we can ask the right questions and see why things are breaking. But yes, we have some, the method of ensuring that it is the right to participants using a tool that, I cannot remember the name of.

(17:23) **Carla:** When I was in my previous job, we did a lot of research on banking, because one of my clients was in the banking space and obviously we talked about, and so quite a lot, because big banks are really worried about, not little, big, new players in the market. So and to your point, the barriers for users to actually see Monzo as a bank, we have that defined in a piece of research that we did there were higher, in the sense of they would trust Monzo in the way of yeah, prepaid card that they can, top up spend their money and look at their obviously, their banking behavior and the financial behavior, but not necessarily trusting them in, a kind of putting their salary into that. Is that something that you are seeing, or do you think people are actually moving towards like trusting you as a bank?

(18:16) **Zander:** Yeah, I think it is something that we definitely see. It is one of the main concerns for people who are uncomfortable putting their salary in Monzo. I think part of it is a lack of education about whether we are a bank and what is the protection that Monzo offer is. And also just some inertia around like we are brand new. They have be on banking with Lloyds for, for 16 years and, and it is safe, and even if it is a bit rubbish in some ways, it is fine, because they can put up with it. But then you have to worry about that bank, like once a month when their salary gets paid in. It is like from a products perspective, is also, it is a tricky one to measure because we get, we have been doing a lot of work in what is called the main account team. To try and increase the amount of people who have their salary paid in to Monzo. So that is the metric that we were looking at. But it is also, a bit of a slow burner because even if you do something that even if we introduce a feature that convinced someone to add their salary to Monzo, so we do not get that kind of result straight away, because we have to wait until the end of the month to see that. And even alongside that, convincing someone to move their salary over to Monzo, can be like a one month, three months, six months, like four year process, whatever it may take. Because, people are just slow to do this. It is like when you have a gas bill that you know is too much, you could get it cheaper if you just called them up, and took the time. And it works. Switching with Monzo, it is even easier than calling up British Gas, but you know, it is just one of those

things that is quite, it is a slow burner then you have to be patient.

(19:48) **Chris:** I am just curious like how [inaudible 00:19:49] is other similar-ish startups like Rebel League, Starling or that sort of stuff. Like do you see them as competition or is it more kind of friendly relationship? Because quite often you see one bank will release some feature, like once **[inaudible 20:05]** release pops for example, and then Rebel League would come out full switcher, you know, pretty similar spin on it. So yeah, I guess is it a competition between you guys and just trying to sort of out feature each other or is do you see yourselves having sort of distinctly different goals and target audiences?

(20:23) **Zander:** So I think there is a few points on that. The first is no, by passing I do not see them as competition. Technically they are competition because they are operating in the same space, they are doing the same thing. I think it is just like a foolish game to talk at them as an opposition. Because ultimately like the real battle is, in like what we were just saying, convincing the masses to move over to a challenger bank, be willing to try something new. I think that is where the real challenges and that is not even necessarily to say that the legacy banks are our competition, but it is more than mindsets of the broader population. I also think that it is a very dangerous game to kind of try to one up each other on features. If you are only building features that optimize for quick wins and easy gains of user numbers, then those same users will move over to the next service as soon as they have a bigger future set. We try and build a product that is cohesive that speaks one language and makes sense from end to end, rather than just kind of tacking on features. To be honest, I think we have actually almost been quite bad about it for the last six to nine months because after doing the current account rollout, we have finally freed from this really big heavy project. And we are like, right, let us, we have got so much time, let us build stuff. And it is kind of starting to sound into a bit of a Frankenstein, with lots of things being typed on. We are addressing that right now. But kind of back to your original point, I think there is a danger in just trying to go from feature to feature, to feature and kind of, it is such distraction putting yourself up against competition. It stops you from doing your best work and yeah, consumes your mind by looking at what other people in another part of town, whether it **[inaudible 22:12]** users are doing.

(22:14) **Chris:** So I think back to your point, it is making it more acceptable for someone to go to a start up or challenge your banking in a way, like the more of you there are, the more normalized it comes, potentially that barrier goes down. So yeah. Although, technically their competition perhaps as a cultural thing. It is a positive, I suppose.

(22:35) **Carla:** I have a, a question. I don't know if it is the right question to ask, but how

do you balance the business needs and the user needs? And the reason I am asking this is, because when you guys launched with the prepaid concept, the ability to be able top up your card very quickly and just kind of add money to it and it was very quickly and very easy. People love that. And I was actually talking to my friends recently about it, and then they are like, yeah, that was lovely, where is it now? The feature is hidden, it is somewhere else. And obviously because that is costing money for you guys, obviously, every time people do that, it costs them money. So I guess like from a UX perspective and from a product design perspective, how do you actually balance those decisions? Because obviously you have to provide a great experience because that is what kind of represents Monzo, all right experienced user as far as like community openness. But at the same time, you have to make these decisions of removing features, or functionality, or at least hiding it somewhere so people do not use it that much because it is customized for the business.

(23:37) **Zander:** Yeah. It is a massive challenge. And it will always be a challenge for products where, especially when you are either VC funded or if you are not in profit. A year ago we were losing about 65 pounds per customer which is a lot of money when you have a lot of customers. And if we did not make quite drastic changes to how we operate and how the product functioned we would have gone out of business. And it does suck, having to remove a really handy feature like top up. What would suck more, would be a million people losing their bank account because we messed up and we are not in business anymore. So I guess that is kind of the pull from, from both sides. I think what we have done in the past, with these quite scary prac decisions, is we have spent a long time kind of tiptoeing around them and like trying to make a small change that, we hope all that will keep people happy. But we will kind of improve the metrics. And to be clear, this is a painful change to make because we know that it would, would dump in the experience for a lot of people. And then eventually we just kind of, we do the big scary thing and we realize it is actually not that bad. There are lots of people or like there is a significant amount of people who are upset about it and people are upset generally shout louder than those who are happy. But in between this state of like realizing there is a problem and getting to okay, we have made a big change that has drastically changed user behavior, and also kind of our revenue stream or what are our margins? We were making iterations and testing and it turned out that actually people were able to maintain a great Monzo experience. They were able just to switch over to bank transfers and we are actually happy with it. And things are actually kind of okay even if it was, even if it was scary, but there will still be some upset people. I think that is one of the, the realities that we have had to deal with getting bigger and bigger. And it is a reality for any company that scales. I remember once upon a time, when I joined that was 4,000 users. And for ages everyone really, really liked Monzo, **[inaudible 25:58]** like everyone really liked that. It was kind of negative feedback. I know it sounds like a like a douchebag, but pressing negative feedback and over time it becomes more quiet,

because that is just reality. And like how that ties to design. It is that we will always try and make a solution that works for 80% of people. If you can do that, you are golden. It sounds a lot hotter than it is. But yeah, if you can do that then, you will find it and the trade off is that some people always be upset and what we do to support them, it is kind of having the second line of defense, which is amazing customer support and we work our hardest to ensure that even if something does go wrong in the product, even if something goes wrong about status, that will always be a safety net for them and we will always ensure they **[inaudible 26:44].**

(26:47) **Chris:** Yeah. Customer service is really like a key point in someone's journey with a product. I think because I have never been really fortunate enough to at a company where everyone likes their product so much and that, when they are calling up to complain or speaking to someone to complain, like that interaction there is either going to leave them happy, or you know, at least neutral, or in the worst case of obviously, you know, pissed off with the service, never use it again. So yeah, I think Monzo is focused on customer service, is really kind of one of its keys to success.

(27:19) **Carla:** Yeah, it is amazing. It works everywhere as well. I was in Colombia and do some transactions and there were be like wrong and then I got someone right away like answering all the questions. So it really is amazing.

(27:29) **Chris:** Yeah. And the best thing for me using it, is you can send, animate it gifs to them. You could not imagine doing that to like Lloyds or HSBC.

(27:37) **Carla:** It is so personal as well, I so like it is just a person talking to you, it is very, very personal. I had another question. It was more around your role, do you guys have a say on the features that are going to be launched, as a design team or is that something that coming from product directly?

(27:59) **Zander:** Yeah. I mean we were working together, but yes, we try and under dictate what they will be as a group. Yeah, again, ties into us being embedded in the teams. So as a products delivery squad, we will all decide on what gets built. But these decisions, we try and be kind of autonomous in the teams and rather than it coming from the top down, so like the C level saying we are going to be more than this feature and this feature we decide in our squad centre and kind of push it upwards, makes sense.

(28:30) **Carla:** Do you guys work like in Sprints or something, or how do you guys work here?

(28:33) **Zander:** Not really. I think like we have, I guess considered it and tried it in the past and probably have like informally work in sprints depending on the project, but we

do not have a kind of a spread process that we follow.

(28:45) **Carla:** Okay. That is interesting.

(28:48) **Chris:** Let us go back to research a bit. How does data feed into kind of your learning about users, and what direction you take?

(28:56) **Zander:** So we have an amazing data team. We have an amazing data team, an amazing research team, and like marrying them together. It means that we are in the best position to make great decisions for product development, for new features, changing features. I guess you could say that they feed in like later on in the process once the feature is actually out there, so we can see how people are using it. This is especially relevant now, where we make a lot of our product decisions in kind of experimental ways. So we will work on a small change, kind of released as a feature, as a experiment with a small subset of users. And see how their behavior changes. Let us see what effect it has on their behavior. And we will take the data from that to make our next decision and jump to the next experiment and the next experiment. So we essentially learn and expose user behavior. Even if we do something really bad and it does not behave at all, how we thought it would, it is still relevant for us to learn, and if we could, make decisions based off of that. But yeah, I would say like marrying data and research together is how we kind of formed our price direction now, more than more than anything. Obviously, in the early days, it was design intuition and understanding in our principles because that is what you do when you do not have a data team, and a research team, you just have your knowledge of how this should work, because we are all good designers. But now they are kind of combining those all together, putting us in a really good position.

(30:22) **Chris:** What is one of the most surprising things you have learned from user research that you were not expecting to hear?

(30:28) **Zander:** Oh my God, I had so much, so much. Well, to be honest, I would say every single time that we have done a session or whether it is like a testing Tuesday or sitting in on a phone call. It just, it kind of blows your mind that you are like, wow, this, all of this has just been exposed to me and I had not even thought about it in that way. And I would say more so towards attitudes rather than like how a feature performs. I think like what you learn from someone, like tapping through a prototype is incredibly useful for making design decisions, but actually understanding how, their approach to how they handle their money. And what they think of Monzo and the bank that they currently use. That is the really fascinating stuff I find. To get a picture of who Monzo and the Monzo customers are. In general, the amount that you learned here about banking in your first three weeks, is like knowledge you never thought you would have. And it is crazy. And like sitting in on his research, listening to testing sessions and even

undertaking testing sessions, before we had research team. And we would do it really badly as product designers is trying to host these sessions. It was fun, but it was, it was pretty touchy. It is incredibly fascinating. So I do not think I have one specific example, but I think like in general, learning about people's attitudes towards their money, is by far the most curious thing.

(32:08) **Chris:** Yeah. I think money occupies people's thoughts quite a lot. So probably quite lot of diversification there in terms of how people...

(32:14) **Zander:** I think that it brings up an interesting point. Because it puts Monzo when it is someone's bank purchase that main kind of spending card, at such a center point of their life, because even though it is the money that is in the account, that kind of dictates their lifestyle and the choices that they make, and how they plan their future and their present. Monzo becomes the face of that, whatever banking product you are using, it become the face of that. And so there is a far deeper emotional connection I think to something in your life, than say, for example, Deliveroo, I love. Great app, really, really well designed, but potentially does not have the same influence on your lifestyle that Monzo does. And when I say Monzo, I just mean like the interface of your money basically.

(33:03) **Chris:** Yeah. Cause like traditional banks, if you go and see your overdraft for example, like that is already a sort of a negative event in your life, and then you find out like a week later that they have charged you 50 quid for that. So it is like a double whammy of pain, one caused by the actual event and then two caused by the actual bank itself. So yeah.

(33:23) **Carla:** So then I learned working in banking for awhile was all banks wanted to copy Monzo on their like showing the user how much you are spending and on what, et cetera. We tested some of these features with users and even though as a designer your think it is a great thing to give visibility to people, on how much you are spending, like a lot of users actually saying, I do not want to know, how much I am spending because it is just kind of, I do not want to know how much money I actually have left. It was surprising because you never know. That is what I am saying. People's relationship with money, it can be so different depending on personality. So it is quite interesting to see all these different reactions. Because people might not want to know how much I am spending. Sometimes I hide it as well, because I spend too much.

(34:05) **Chris:** Absolutely. Quite an interesting dilemma there because there is, almost like a normal GT that you should be perhaps helping these people manage their money better, but it is not like you may get a negative reaction for doing that. So it is quite interesting from a design point of view I have seen.

(34:21) **Carla:** I want to ask a question that perhaps some of our listeners will be interested in, which would be how did you get a job here? Like what did you study? Because I know, a lot of people would like to do your job right? If you work in a great company, do an amazing job. So how did you get it?

(34:38) **Zander:** So I never formally studied design. At 15 or so, I started designing websites. I thought that was quite fun. And then I designed some apps. I do not think any of them ever made it into existence. But I started by doing kind of digital product design. I then dropped out of high school to move to Germany, to Berlin to work at a company called Wunderlist which is a productivity to do list. And I spent about two and a half years working there. It was great. I loved it. I very much miss the team and the products. It was a really cool kind of first real job. And to design something for tens of millions of people was an amazing challenge. And then I came back to England. I moved to London to freelance for a few months. And I saw on Twitter someone post telling this thing called get Mondzo.co.uk, I think it was the URL.

(35:40) **Chris:** I remember that.

(35:43) **Zander:** It was like the website was just this like video of the app in action. And so we will call hiding behind that. And I went to the career's page and applied for the design trouble as soon as I saw it. Because the timeline, I was freelancing, it was fine, but I was like this thing just kind of immediately ignited an excitement in me. Did not hear back like a month, and I was like, oh well, whatever is fine, I will move on. I will forget about that until, **[inaudible 36:08]** who is our head of design, emailed me back and then, yeah.

(36:15) **Chris:** What is her name? **[inaudible 36:18]**

(36:19) **Zander:** Yeah, so that was in March, 2016. We were 30 people when I joined. Much smaller than now, like yeah, 400 and something people, spread across three different offices. It has been very, very fascinating and amazing to see us grow. It is such a different place in such a good way, I will say.

(36:42) **Chris:** Yeah. Cool. Have you got enough question?

(36:45) **Carla:** Yes, I was going to, I always ask this question to everyone. So what do you, what advice can you give to junior designers in terms of like what to read, where, what do you get inspiration from? What blogs or what tools do you use? Some advice for junior designers who would like to do your job and what would you recommend to them?

(37:05) **Zander:** Yeah. it is a great question. I think I shy away from suggesting to

watch any one video, any one books because I think different people learn in different ways. The one method that method I would suggest, which I found very successful early on, was just copying other people. All my first design work was just ripping off other people's ideas **[inaudible 37:25]** Really terrible versions of their designs. And through that I learned the basics of the tools I was using like pipeline. it was gimp, this design tool and Photoshop and, actually Sketch, but learning the tools to actually be able to kind of, like make your ideas and make what you are seeing reality, from that learning of universal design principles. There are some good books and some good videos and then things you can, you can watch, read to learn about those. But I actually found that having an understanding of the tools first was really, really useful because it just gave me so much excitement and passion because I could actually like, these things I was seeing in my head, these cool things I saw, I was able to create as well. And then that kind of opened the rabbit hole that just led me from place to place, a source of information systems.

(38:26) **Carla:** Just started copying people and now everyone is copying your design. All banks going to be Monzo now.

(38:36) **Chris:** Conscious that we have gone over our standard 26 minutes. So maybe, we can end, just what can we expect from you guys over the next few months to a year? If you can say.

(38:46) **Zander:** Oh yeah, always, always. What I will say is that the current Monzo app was designed to be used as a prepaid card and to structure it to be to subsidy information prepaid card. It is not just a prepaid card, it is a current account and maybe in the future all of your bank accounts. We are in the process of rethinking everything. And we will be sharing some design work for that soon, it is really exciting. I did not want to call it a massive redesign. Maybe it will be a small redesign. Maybe there will be some small changes,.

(39:28) **Chris:** Okay. Cool. Got Anything else?

(39:31) **Carla:** No, thank you very much. Thank you. **[inaudible 39:33].**

(39:35) **Chris:** Maybe we can check in again, soon as well to see what has changed and see how this major slashed minor, redesigned [inaudible 39: 40] down. All right. Thank you very much.

(39:44) **Carla:** Thank you.

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