

The Design Untangled Podcast

Episode - DU035: Starling Bank - Steven Blyth Interview

Host: Chris Mears and Carla Lindarte

Guest: Steven Blyth, Designer, Starling Bank

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(00:17) **Chris:** Welcome to Design Untangled with me Chris Mears and Carla Lindarte. How you doing? Oh, hi Chris. I am doing well. You are so awesome. Oh, thanks. And we are talking this episode to Steven Blyth from Starling Bank, which is one of the probably big free fintech challenger banks we have got here in the UK. That conversation just kind of started, so we are going to join it, as we were talking about UX boot camps. Enjoy.

(00:44) **Steven:** It is interesting because they have got the duty tense of the 12 week courses, right. In which they are basically just exposed to like design process and tools and stuff like that. And I am not sure, I feel it is an interesting way to start, but having been through much longer design programs myself, I am not sure how I feel about this sort of, this small, very intensive programs. I think what I realized though, is that it really is up to the individual. We have designers at Starling who do not have a design background but just have become great designers because they just have it in them. And, I think if you have a combination of the right environment and you learn to ask the right questions, I think you can, whether you do a three month program or a two or three year program, it is really up to the individual, because you can get vastly different results. I have seen people with ten years of experience and they are just not on par with some of the people that have had two years of experience. And I think, again, to be fair, a lot of it has to do with the environment. I think the environment plays an important role in how people evolve. So for example, we are recruiting at the moment, and what we really want to do is find someone who will elevate to you. So we want someone who

would add a component that we just do not have. And it is actually really difficult. I mean, there are lots of great designers out there. But we are seeing a lot where the work that they have done is okay. And that we are having to balance it out with, do we think this person will be able to grow within the company and can we sort of take them almost like a, not necessarily a blank canvas and go, we can see potential in you. We see that over the last five years, the work has not been that interesting or that compelling, but maybe it is just you have been unlucky. Yeah. So there is a lot of people, there is a lot of great designers, there is a lot of great designers stuck in very, very mediocre design setups, so to speak. And unfortunately their work does not reflect their true capability.

(03:26) **Chris:** I think if you are in that kind of environment for too long as well, it kind of just sucks the life out of you a little bit. You just stop asking those questions because you are just going to get beat down.

(03:37) **Steven:** Yes, I think also when it comes to, I think one of your questions was around about the product, digital product designer versus UX and UI roles. I think it is really interesting. I quite, identify as a UX designer mainly because I went through classic UX design phase, where I very much identified as a UX designer and I do UX and I do wire framing and I am all about a little bit of understanding how the system work and then figuring out the soft layer on top, which is the user experience, and then trying to marry the two and come up with something kind of quite compelling. I kind of prefer the product designer title mainly, as it sounds like what you are making at the end of it is a bit more tangible in a way. It is like you are crafting something, it is a product. But having said that, I actually just think of it all as design. I do not really like to think of myself as one or the other, but just as a designer. I also think though that maybe some of the changes in terms of what people expect from designers or their titles, boils down to the fact that the nature of what needs to be done is slightly different in terms of the tool set that they also use. So let me think, maybe try and think of an example. For example, you can get pretty decent visual design components and you can actually create a pretty decent component-y design that with a bit of personality that does not offend you, that looks good, it looks professional, it looks polished and you do not actually need to be a super good visual designer. Whereas, in the past you needed to

be able to be a pretty good visual designer. And, that is not to say that, that role does not exist. I think there are absolutely important roles for very, very good visual designers. And probably maybe it is become a bit more niche, to a certain degree. I do not know actually.

(06:21) **Carla:** I think, in my opinion, it is basically looking at the stage or where the product is. So it is initial stages of a product, in my opinion, if you have a more stronger visual designer to kind of set that design language and that design system and to incorporate the brand elements into the design. I think it makes a lot of sense. So once you going through website, and more after you do your MVP and you keep adding features into it and you have got the design language, yes, you can expand that language, but you can also, you did not necessarily need that skill set in that. I do not know.

(07:04) **Steven:** What I was hoping for us to do at Starling, and we are constantly pushing it. It does not always get the attention that it deserves. So for example, let us just still talking about visual designer, but the visual designer would imbue some kind of personality that be the brand. They get the brand, the brand experience, essentially part of the brand experience would be expressed through the visual design. Would it not be cool if the products we designed did not simply just look good, and worked efficiently, but actually there was sort of a branded interaction. For example, in the early days at Starling when we first started, I was really interested in branded interactions. So, how can we, it is not just about, again, getting a user through a process or a flow relatively easily, super efficiently. Yes, it is, but it is also about how do you design it that it invokes a bit of delight. So, for example, the payment system that we created, again, we had, when we first launched the app was very, very, very bare bones. We simply had a bunch of screens that looked like a PowerPoint presentation, which you just tap through. It was an iPhone app, and then you put the number in and you press next, you have got a sheet which said this is how much you are going to pay, and this is who you are going to pay it to. Next. And then, you have got a confirmation screen. I was sitting down with one of my previous designers and we were scratching our heads and were just looking at other apps. And we got inspired by the Apple chat app, in which you type in a word and then you press, go essentially, and it turns into a little blue pool, or a bubble, and

then moves into the space. And rather unashamedly, we roughed off that and thinking along the lines of how do you design something that is (a) delightful and (b) reinforces what has actually, just happened. In this case, I have typed in a few numbers, press pay. The pay button, then essentially, moved, animated and then swallowed up the number. Moved across from my side of the screen, into the payee side of the screen. And then we did that with goals. So then what we did is, we had this kind of interesting design pattern and interaction, and we could call it a branded interaction. We owned it. We set ourselves apart from the other competitors. And it is especially interesting when you are doing this, because right in the beginning, we did not really have a brand, either. It was pretty sparse. So it is, what do you do, when you have nothing? Well, let us just create something that gets the users going. Well, at least that is what we are trying to do.

(10:32) **Chris:** So I think that is one of the interesting things about now having almost a component library or whatever, you can make a reasonable expectation there, usability wise, it is going to be at least, okay, so you can focus on maybe, more of those, like the second layer of interaction, a little bit more.

(10:48) **Steven:** Yes, exactly. So I guess the challenge is it the 80/20 rule? Do you go 80%? You have got to be tactful, or tactically choose what gets your attention. So, what part of the interaction should just be component-y. And what do we want to put a little bit of effort in? For example, maybe in the settings, or setting additional accounts up, supplementary accounts up, we can be pretty basic, but then we put extra effort into for example, the switcher menu. For example, we could have done something super basic, but we want it to invoke the idea that you are moving above. So we have got, are you on an iPhone?

(11:46) **Chris:** No, an Android.

(11:47) **Steven:** Oh, that is a pity, because actually, the iPhone one is a bit more sophisticated. And actually we are going to be launching the new switcher for Android, which is going to be very similar to the new Gmail switcher. I do not know if you have seen the new Gmail switcher. It is actually pretty awesome. So, the Android switcher is a very component-y based switcher that we just used, mainly tactically used and we were going to change it. The iPhone switcher is something that is completely bespoke, which

we are going to then do for Android. But so, for example, the iPhone switcher, we have this notion that for example, you are in your account you are either on the pulse screen or you are in one of your other top level screens, like card, or goals, and all the top level screens you have your account icon, you then you can tap on the account icon and the screen blurs. And it is almost like you are going up 50 kilometers essentially, that is the notion. And the focus changes, and the background and it is almost like you are jumping up and you are seeing all your accounts, in one view. You can see all your balances, you might have your Euro account, your joint account, your normal pound current account, a business account. And then, as you tap, the banner essentially that of the account that you have just selected reacts and then slides back into to be the active account, and then the whole screen changes. So that is kind of cool. The payment screen is pretty cool. The card screen is kind of interesting, also, we wanted to again, do something graphical and we have not done it everywhere, but really, where we can, we want to push for the primary, for the top level screens to have a strong and striking visual focus.

(13:53) **Chris:** So how do you get the buy in for that sort of stuff because, you are a start up, obviously with investors to please, and so on. And presumably they want you to push stuff out. So how do you, raise the value of those, of adding those kinds of things and spending time on them?

(14:10) **Steven:** Well, there is no reason why you cannot do all this stuff. And it not necessarily affect it to such a great extent. I think you really just need the vision. It is not all occasions where you come up with something different that, oh, it is going to add an extra 50% of development time on this. I think if you can make a decent case for it, for example, if you start building out a design pattern and say hey, listen, this is kind of what we own in terms of a branded experience or branded interaction. We kind of own this, even if it was not necessarily by design immediately, we have now started to curate a bunch of experiences that we should probably just leverage. So I guess the idea is try to be smart, try to be clear about what it is exactly, you are trying to achieve. We do prototypes for example, we use prototypes to demonstrate the stuff. Usually it is pretty easy, because if it makes sense, if the design makes sense, and the interaction makes sense, and it is not just gratuitous animation, it is really hard to argue against it.

Because ultimately, everybody wants to do something a lot better than what is going out there. This is why we all work at a challenger bank, because it is something you are going to spend a decent proportion of our working lives on. And why not have a vision for doing something wonderful or great? That is not to say we always hit the nail on the head with this stuff. But again, the experience that we have is, let us choose, let us artfully choose the experiences that we want to stand out, and focus on that.

(16:34) **Carla:** You guys use any data to make those decisions on what to prioritize, in terms of features, or interactions, or even you just mentioned that you started with the iPhone first? Is there a reason why you started iPhone first and then Android? Is it because majority of the users are there? Just trying to get an understanding of whether or not you guys use data.

(16:56) **Steven:** In terms of using data to inform design, like interesting design interactions. We do not use data. We use essentially, as designers, we have a sense of what we want to do, and we want to like create a vision, and we want to kind of execute on a vision, and an idea. And yes, this product, it is a product, it is a utility, it allows people to do a bunch of things with their money. But also, at the same time, it is not only just a piece of software, but it is actually, kind of art. Or at least, that is what we are trying to do. It is software, it has buttons. When you are designing something in which people have a bizarre, and understandably, bizarre and difficult relationship with a bank. It is all the time traditionally. So they are probably always angry with their bank, for some reason, it is probably not always the banks fault. They probably just have this difficult relationship, because they have a difficult relationship with money and then they associate their difficult or their negative feelings that they have about money, with the bank that holds their money.

(18:35) **Steven:** The thing is, when you see where stuff is going, you do not look towards the banks to see where, the good design or how you design is coming from. You look at the future of the way Apple might integrate payments into their chat app, for example. Or the way Facebook might do that. And you see, well, okay, so money is personal, but it is, to a certain degree, it is social, especially when it comes to micropayments. So when I am dealing with my friends, and I and when I do that, I am usually on WhatsApp, or I am on the chat messenger app. What is that experience like?

I think what I am saying is the design, the design inspirational, the places that we are looking at, are more like the top app services out there. Maybe it is Airbnb, maybe it is WhatsApp, maybe it is the Apple chat application, with all those widgets that you could add at the bottom of the screen. That is the stuff that we need to be focused on, to create a sticky product. But not too sticky, that we manipulate users, like Facebook does. But sticky, and as much as, we create brand loyalty. So we create stickiness through branded interactions that make sense, that are not gratuitous, but actually reinforce what is actually going on.

(20:27) **Chris:** How much is your focus on the users that would be interested in that kind of cutting edge technological driven stuff. Obviously you are an app-based bank, but there is a whole massive population of people that just are not there yet, in terms of digital savviness or whatever.

(20:47) **Steve:** It is a good question.

(20:47) **Chris:** How much are you facing on bear expectations? I suppose because stuff like WhatsApp integration may be, it is just way at the bottom of their priority list per se, or I mean have not even heard of WhatsApp potentially.

(20:58) **Steven:** Yes, so ultimately again, the way I described it and made it sound like we are doing crazy stuff, but not really. What we are doing is just a lot of common sense stuff, but we just decided to express stuff in a way that is maybe a little bit more, on one hand, poetic and artful. And the other hand just reinforces the hagar. I will go back to the payment screen again. So, for example, you want to pay someone. Instead of the payment screen being two stages, what we have done is integrate the whole two stages into one stage, essentially. And you do not need the screen. So I think what it comes down to is, first principles type stuff. You break down what you are trying to achieve into its core constituent components. And if you can execute that, in a way that essentially answers those questions, all those problems, then you have succeeded. What a lot of places do, or have done before, and what a lot of banks have done before. And that is why it took challenger banks to come in and essentially stop pushing people around. Was that they were not thinking about the design process in terms of those kinds of principles. So that they would think of everything in terms of, oh that bank did it, or this is

how it is done or that is how they do it, so we just going to do it. And how do you even progress? So they had zero desire or even they probably even did not know that they did not have any desire. It just did not have a vision. And they probably did not even know they did not even have a vision. And probably because the vision only extended to the immediate horizon. So again, circling back to the core of your question, our stuff is for the most part, it should not be confusing. It is just different. And it is different because we decided to do things slightly different, but we also roughing out stuff that is kind of happening, but just not in banks. You know what I mean? So I think that is cool.

(23:47) **Carla:** Did you guys introduce user testing, to make sure that what you just said, it should not be difficult, it should be different, but if that is different when you test it?

(23:59) **Steven:** So the controversial thing is that we do not user test with external people, at the moment. We have in the past. What we find is that again, you distill things down into the core principles of what we are trying to achieve and if you exercise common sense, and I hope this does not come across as arrogant, then you can actually achieve quite a lot. And then what we do is, we are all users, right? And of course, we might be advanced users, but we are always trying to take ourselves outside of ourselves, in terms of trying to evaluate what we are doing. So then we do roll outs. And so we roll out the basic product and then we monitor. And we monitor through the analytics, and we monitor through customer service, and stuff like that. And some things, might not work, but it is never really a disaster. It is more like maybe the visual design of the settle up button, for example, is not prominent enough. And then we actually start to think maybe, well for example, it is starting to look like we have hit the limit of the design of our whole payments hub. Because, you design something and you start to fill it with things, and then at certain point, it starts to break. And you really cannot always design for this thing to scale continuously to infinity. So then you have got to kind of go, actually, people are stuck or our settle up feature might not be as popular as we want it to be. (A) it might be the visual design of the button; (b) it might be the placement of it; (c) it might be again, the architecture of the whole payments hub, with all its various features plastered around it. Or it might also just be that and the fact that the settle up button is for a feature and a service that people are not yet entirely

comfortable with, for example. What we find more useful in terms of getting feedback is actually just talking to people and seeing how they use their money. Talk to them about their financial lives.

(26:38) **Chris:** So when you say talk to people, presumably that is the discovery?

(26:51) **Carla:** And I would say that if you test with people within this building, outside of that which matches your target audience, as well as, and even though, as you said, you are not necessarily designing for the people who are not just on the sappy, I would say. So I guess what?

(27:11) **Chris:** Well that was an interesting thing when we spoke to Monzo before, that they were actually reaching a point now where they are realizing, we do actually need to start thinking about the people that do not live their life in that, so, thinking about those services, like paying in cash at post offices and those other layers of stuff. So I think potentially there is a point where, you do have to think a bit wider potentially, and start exploring those other user types.

(27:37) **Steven:** Absolutely, I think we are getting to the point now where we have run, we have probably been running as far as we can, and gotten away pretty well, without doing these things. Because we have been operating in a super slimmed down mode. And now, as the company grows, and we are actually looking to hire probably two new designers, we are probably going to need to get a bit more, and as the product becomes more complex and x, y, z, we are going to probably be on balance better if we stopped doing this. So yes, it is not like we are operating right at the edge in terms of what we can get away with. But I really think we have done a pretty good job of it so far. If I look back, from where we started, we launched, we are obviously fans of our competitors. We are fans of Revolut. I am a fan of Revolut. I am a fan of Monzo. We have kept a close eye on them, because they are great companies. And it is also interesting to see how their apps evolved, while ours is evolving. I think for a while, right in the beginning, we were really at the back, in terms of the local UX experience overall. They were all experienced. And now, I can confidently say that for example, to compare ourselves to Monzo, I think our app architecture is better. I think things are more in the right place. And we managed to, in sort of the way we have laid out the various parts of the banking

app, in the app, it has grown a bit better. But that is fine. They are good guys and they will do a good job. They are always doing a good job. It is just that, I think the app probably needs a rejig now.

(30:00) **Chris:** So I think one of the areas potentially where you have kind of moved ahead of the pack a little bit is in terms of business accounts, offering those. So I am quite curious to see like what differences you have seen in terms of what business customers want, versus current account customers. Is it just the same sort of experience or where there different needs that you tried to address?

(30:20) **Steven:** So currently the business bank account is pretty much the same account but it is a business account. There are other differentiators in terms of the marketplace, or a few more marketplace providers that are only available in business. So the business account product, is more suited at the moment, for a contractor type person. So, it is a single director type business account. You can integrate with, for instance, we will be integrating with Zero, what we have. So for example, all those basic kind of contractor type things like invoicing, business that makes sense for retail, not so much. Multiple cards for a business account in the future when there are a multi directors, that you can add to one business account, that makes sense. Multiple cards for a current account, probably not so much. For the business account, if you are a contractor, maybe you do not need that many pays in your payments hub. So maybe, we need to redesign the payments hub. So the most important parts are more prominent and whereas, for example, you probably only just pay yourself and maybe you have a few scheduled payments to your mobile phone, and whatever other thing you might have connected to, in terms of your business account. But you probably do not pay your friends, you probably do not pay your rent from it unless you actually have offices. So I would imagine that if we could, we would evaluate potentially, having a slightly different payments hub. But then it is, what is the right thing to do? Is it the right thing to do that, if you are a Starling customer, and you have a current account and you have a business account and you change the pay environment or the payments hub environment slightly, is that good thing? I do not know. Maybe, maybe not.

(32:43) **Chris:** Cool. Probably should covered this at the start actually, but could you give us a bit of background about you? Like what is your story? How did you arrive at

Starling?

(32:52) **Steven:** So, I am a dinosaur. I have been designing since the dark ages. I started my career in 1998 in South Africa. And classically trained as a graphic designer, worked as a designer in advertising agencies. Won a few awards around the world, and then decided on a visit to New York, decided and seeing my friend at an interacted telecommunications program at NYU, how awesome that would be and wanted to go there, but did not ended up going there. Going to an institute called the Interaction Design Institute in Ivrea, in Italy, which was around for five years. And it was one of the most interesting and marvelous places. Mainly because we had visiting lecturers from MIT. We had a former RCA director, Ghilleen Crampton Smith, who led it up. And so, it was like for two years I was learning about interaction design. Did not really know what it was, I just thought it was, it was going to be a lot of fun. And it was design-y, and it was all about technology, and it was all about stuff that just seemed not just about making things pretty. And then did some contracting at a few banks and came here about three years ago when there really was only about 15 people in the office. And I came in and I had an interview and I showed them some crazy idea about what I thought a banking app should be, and I have been here ever since. And it is interesting to be part of a journey, building something from the ground up. So it is a pretty, it is a pretty amazing experience, and I wish more people would have that type of experience as designers, because it is a once in a lifetime experience.

(35:13) **Carla:** Especially if you worked for banks [inaudible 35:15] because I worked for a bank for awhile and they invest in a lot. And I think they are trying to simplify complex stuff that they currently have, to try to compete.

(35:29) **Steven:** Well, the interesting things about the legacy banks is that, because I worked at one also and I actually quite liked my experience there, and they are full of really smart people. The problem that I found with big banks is that they are not greater than the sum of their parts. Whereas in the challenge of banks, everyone is kind of producing more than the sum of their parts. And I think it is just the nature, and it is the culture, and you can just get things done. And you can take more risk and you do not get drowned out in the bureaucracy of large banking corporation, which probably have to struggle with layers of legacy, culture, and thinking. That, and the fact that their

technology is essentially built on layers, and layers, and layers of multi year refactoring and stuff like that.

(36:23) **Chris:** Which can be inhibitive when you are having to rely on that infrastructure underneath them.

(36:25) **Steven:** Absolutely. So it is fascinating. That is not to say that the legacy banks are not going to challenge us. When your pockets are that deep, you can probably just survive just through attrition, basically. And they are smart, and maybe they just need to change things around a little bit and think differently, but they are great, essentially. So, this is funny, because, I seem to be the only one, when I talk, I seem to be the only one around me at the moment, who ever got excited about PayEm. And I never understood why no one else was using PayEm.

(37:28) **Chris:** So, for non-UK listeners, PayEm is the tech-spaced way of paying someone.

(37:34) **Steven:** So PayEm, it is the PayEm consortium in which, a bunch of banks got together, started a consortium. And if I wanted to pay you, and I had your phone number, I could go to my banking app. If I had you in my address book or if I did not, I would then just add your number. It would then do a check, to see if you had signed up to the PayEm. And it was simple, when you wanted to sign up to pay people by PayEm, in your banking app, you simply just had to accept the terms and conditions. And then there you are, you are on it and you are in the system and you agreed that the other bank could then search for you on your phone number. And then, you did not have to bother with [inaudible 00:38:21] and account numbers and stuff like that. And I always wondered why did it not ever just take off? And I think like it did not take off, because there was not anything in it for the banks. They were not better. They were not making more money because of this feature. So ultimately, all those, I do not know how many banks are on the PayEm consortium. There were still kind of old-y banks, you still needed a sort code and account number, ultimately. There was nothing in a business model that, for them, that said we should do this and we should push it. So it was never pushed as a core feature. It was almost like a broom cupboard feature, which, when you discovered it, I got excited about, and then try to [inaudible 00:39:20] my friends into

accepting it whenever I needed to pay them five pounds or something, it just seemed like a no brainer. But it is an example of how good things, if there is no business model, how good things kind of die.

(39:36) **Chris:** Before we wrap up, do you want to ask your favorite final questions?

(39:39) **Carla:** Yes. My favorite final questions. I always ask everyone we interview, whether they can recommend a book, someone to follow, a blog post, a website, something that you think would either inspire them, or teach them something new. So is there anything that comes up to your mind? It could be all of these days, or it could be just one day.

(40:00) **Chris:** The finger is wagging.

(40:04) **Steven:** So, I listened to a podcast the other day. Do you guys listen to Recode Decode, with Kara Swisher?

(40:15) **Chris:** No.

(40:15) **Steven:** Okay, Basecamp CEO, Jason Fried, he wrote a book. I think it is titled, '*Work does not have to be this way*', or something like that. And, he is a cofounder of Basecamp and it is an interesting podcast. It basically just talks about how workplace culture is kind of broken, and that it is unhealthy, and for example, you really should not be in a state where you have back to back meetings. In that, you have a calendar full of blocks of things taking chunks out of your day. But more importantly, which really resonated with me was this notion of how people, or how Slack has kind of, in my interpretation, how Slack has ruined your workflow to a certain degree. And how Slack is rather abused by people, in a way. So for example, that thing that you want to ask me, does it require my immediate attention? If not, send me an email. Send me an email if you want to ask me a question. And it is cool, because it means that I schedule time to look at my email, and I am in email mode, and I am responding. And you are right, you can probably say, well yes, you can actually do it on Slack and probably, well people do not.

(42:01) **Chris:** Yes, that is mostly it. What the expectations are.

(42:03) **Steven:** So, I have actually just started emailing more and Slacking less, because I just think it is healthier.

(42:16) **Chris:** Which is interesting. It is one of the oldest ways of electronically communicating, and yet it seems to be the only one that ever lasts for periods of time.

(42:31) **Carla:** Yes, and talking to people. It is getting harder and harder with time.

(42:33) **Steven:** Let me just find this book for you. It is called, '*It does not have to be crazy at work*', by Jason Fried and David Heinemeier Hansson. And his other book is called, '*Rework changed the way you work forever*', which I just got today, secondhand from Amazon. I like to buy secondhand books. So yes, I am interested in workflow, trying to be zen at work, because I think if you are zen, you are just a better person, and you are probably doing better work. As opposed to frantically juggling stuff, and grinding through things, and feeling frazzled at the end of the day. I do not think work has to be exhausting at all. I think it could be exhilarating. So why not? Why can't we make it like this? And I think it is really up to us to learn how to manage our time, react to things, and then to say no to things. So if you are in a zen state, the questions you ask, the thoughts you think, they are all going to be a bit more productive or more useful.

(43:48) **Chris:** I think that is pretty good note to end on. So thanks very much for meeting with us.

(43:51) **Steven:** Thank you very much. You are welcome.

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