



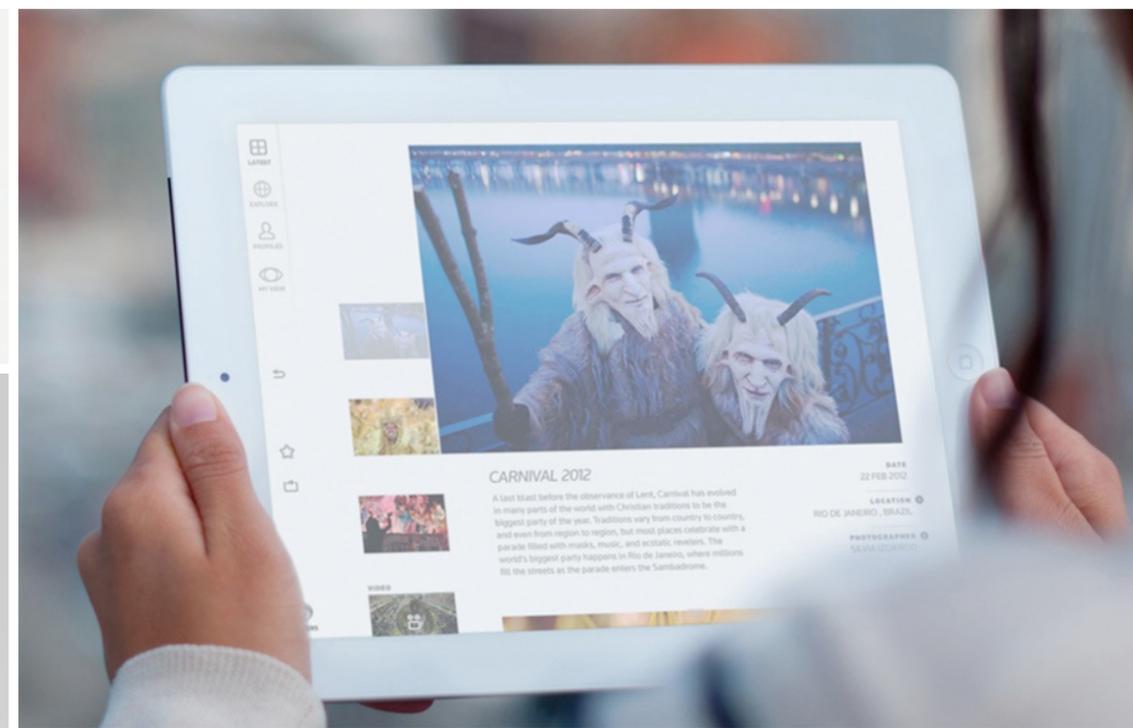
# Future of Money

Digital Consumer behaviour and transformation of banking services

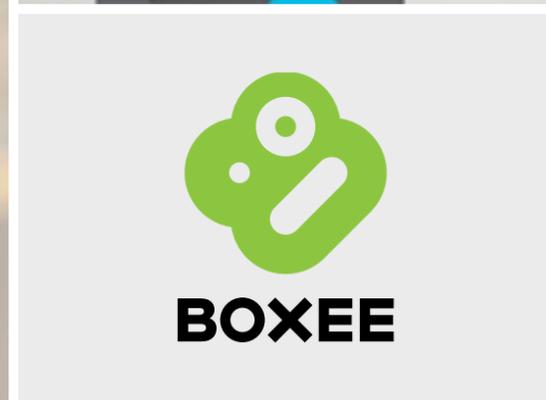
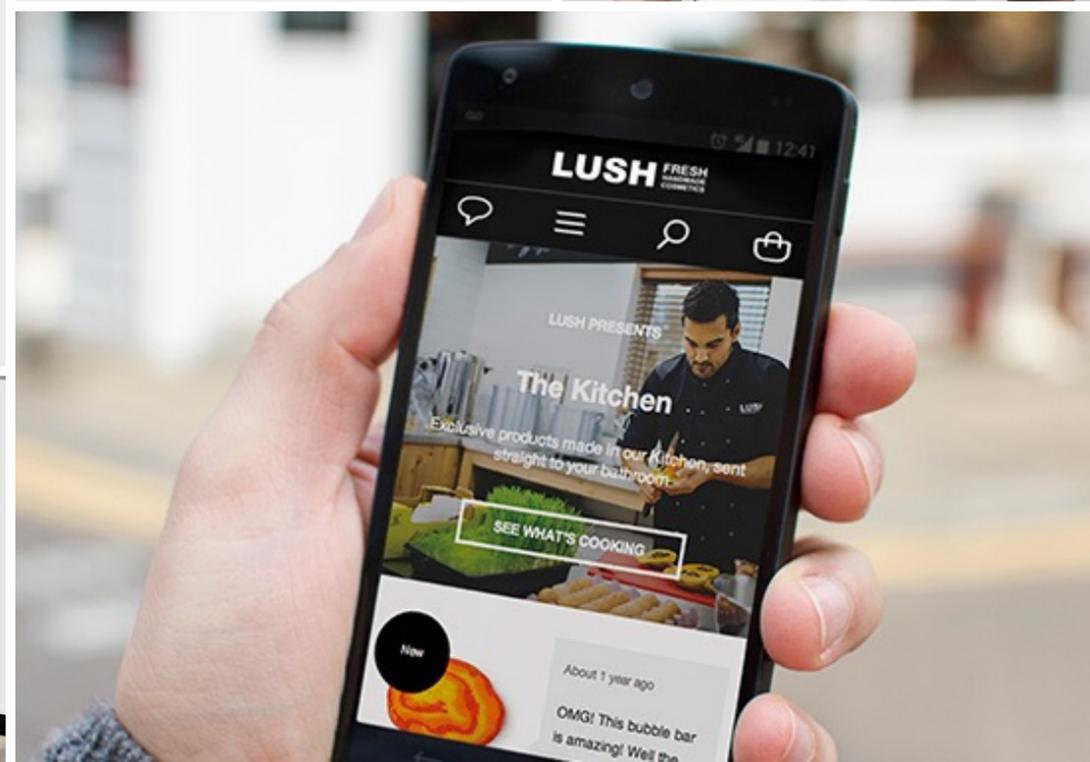
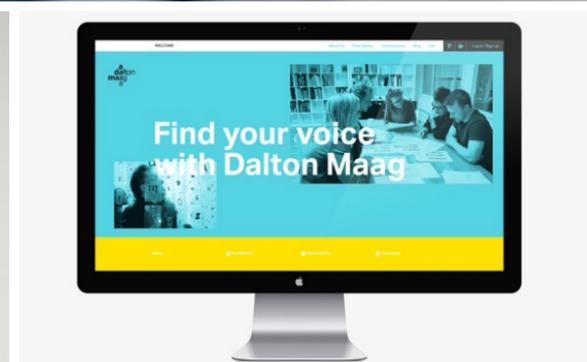
Nuno Oliveira, Method.

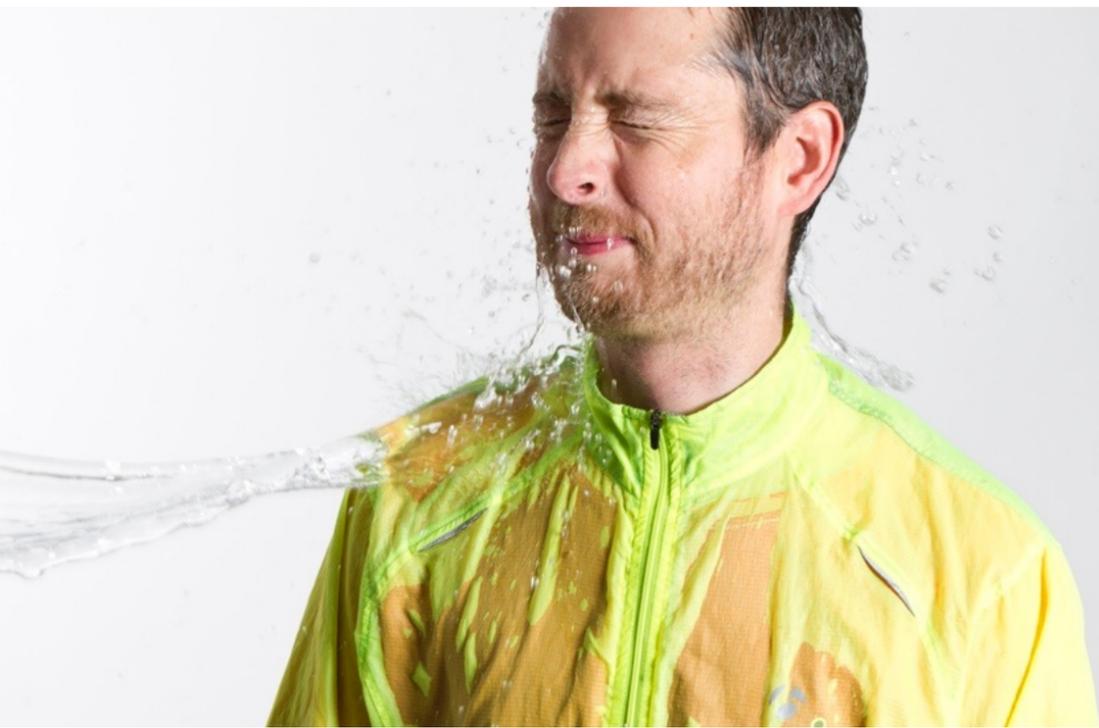
**Hello,**  
I'm Nuno

@NunoAndrew



Method  
Solving business challenges  
through design thinking.





Our people  
London  
San Francisco  
New York



The background of the image shows a pair of hands holding a smartphone. The entire image is overlaid with a semi-transparent red color. The text is white and positioned in the upper left quadrant.

#MethodMoney

Designing social  
experiments with money





# 3 Themes, 3 Experiments



Privacy



Personality



Physiology

## Outcome 1

If finances were public,  
what would they say about you?

# Method

WHAT IF  
ALL YOUR  
TRANSACTIONS  
WERE MADE  
PUBLIC?

DO YOU PUT  
YOUR MONEY  
WHERE YOUR  
MOUTH IS?

IS YOUR  
PURCHASE  
HISTORY A  
PORTRAIT  
OF WHO YOU  
ARE?

BUY



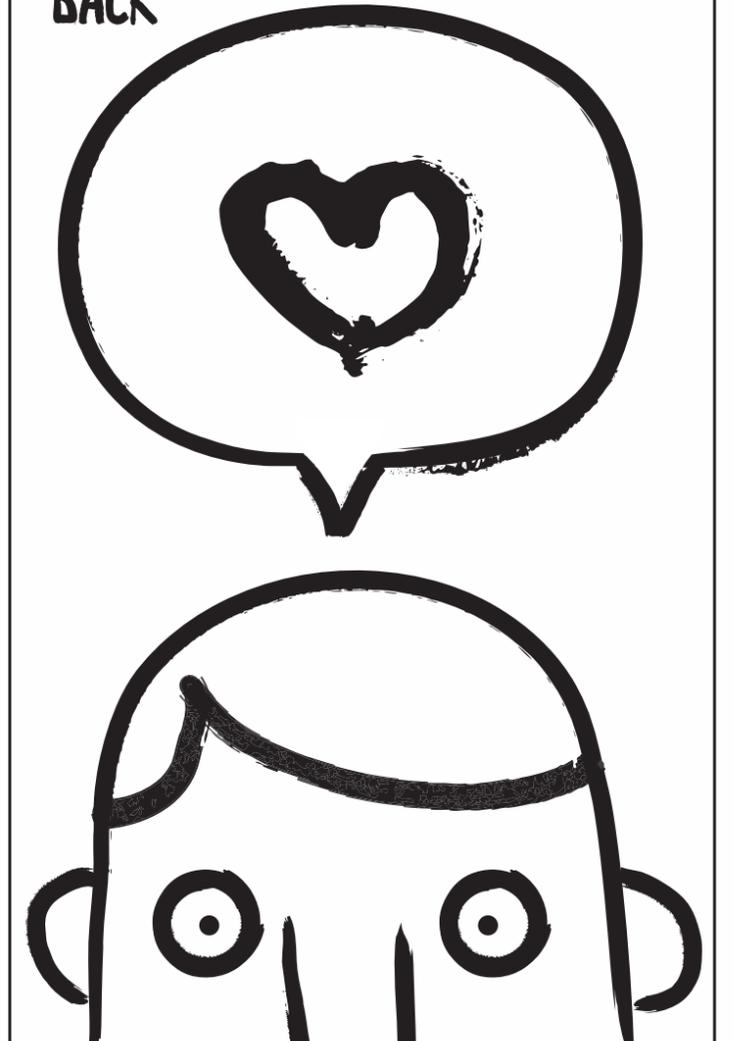
SHOOT



SHARE



FEED  
BACK



CAPTION

OK

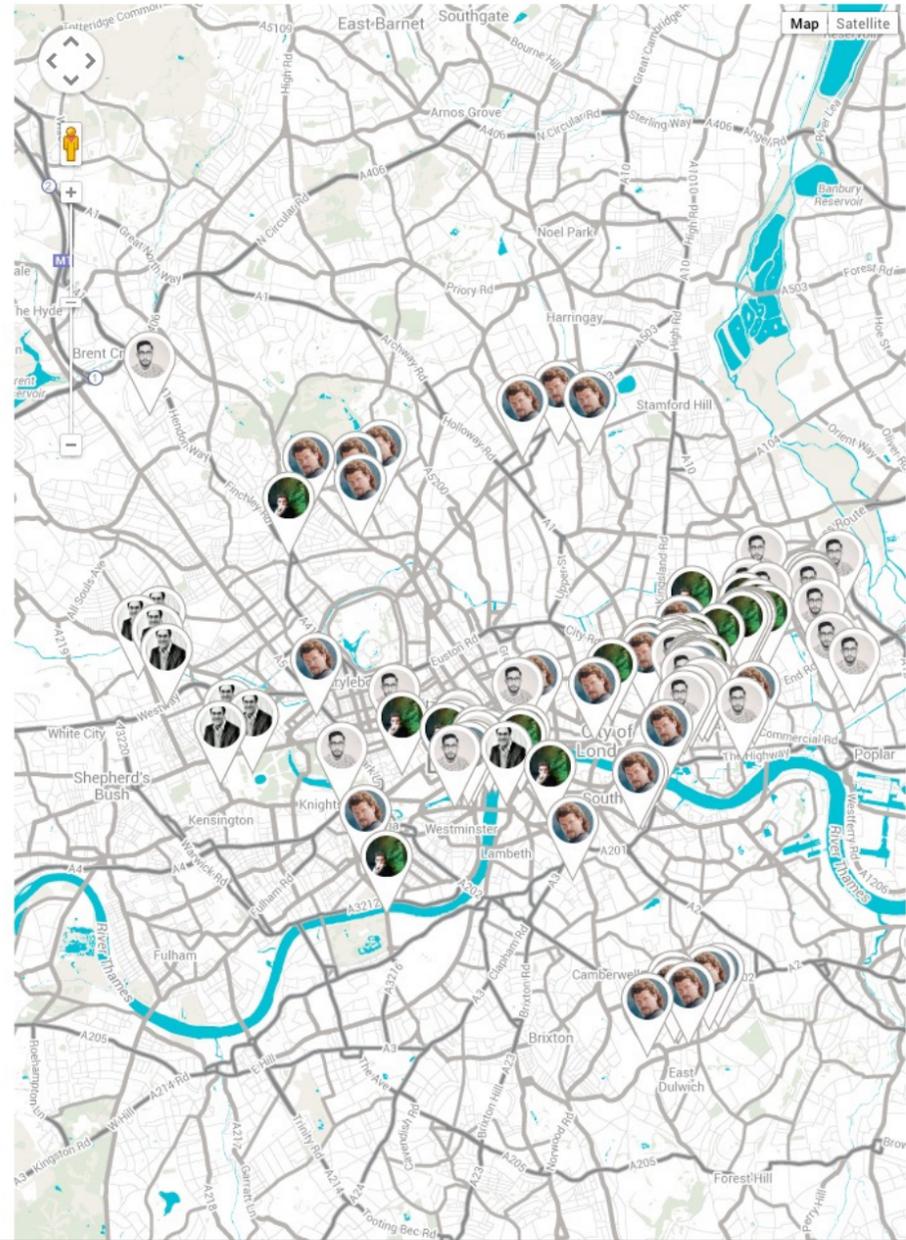


#met

#methodmoney

Q W E R T H I O P  
A S D F

#MethodMoney



♥ 24/2

£28.00

#lunch #albion #salad #28

♥ pic4fun



♥ 16/2

Coconut juice #drinks

♥ moneytagger: Juice



♥ 16/2

£82.00



♥ 24/3

£15.00

hurwundeki lunch #15



♥ 24/3

£5.00

late night flashback cafe #5



♥ 24/3

£300.00

flight to Riga #300



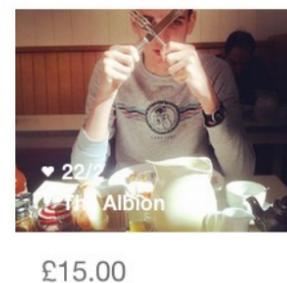
♥ 16/2

£14.00

Royal Academy of Arts

Sensing Spaces #architecture #exhibition #14

♥ guigurui akamuli nasrinabolmaali colinny1



♥ 22/2

Albion



♥ 16/2

Gelupo



♥ 21/2

£5.00

#lunch Mr. Croque

♥ akamuli giugabriele



♥ 19/2

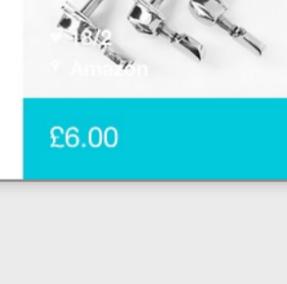
Rich Mix Cultural Foundation

£5.00

Under the skin #cinema #5

♥ ukgeorge

♥ moneytagger: Cinema



♥ 7/2

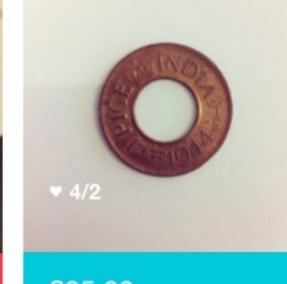
£6.00



♥ 17/2

£5.00

#falafel #boxpark #5



♥ 4/2

£25.00

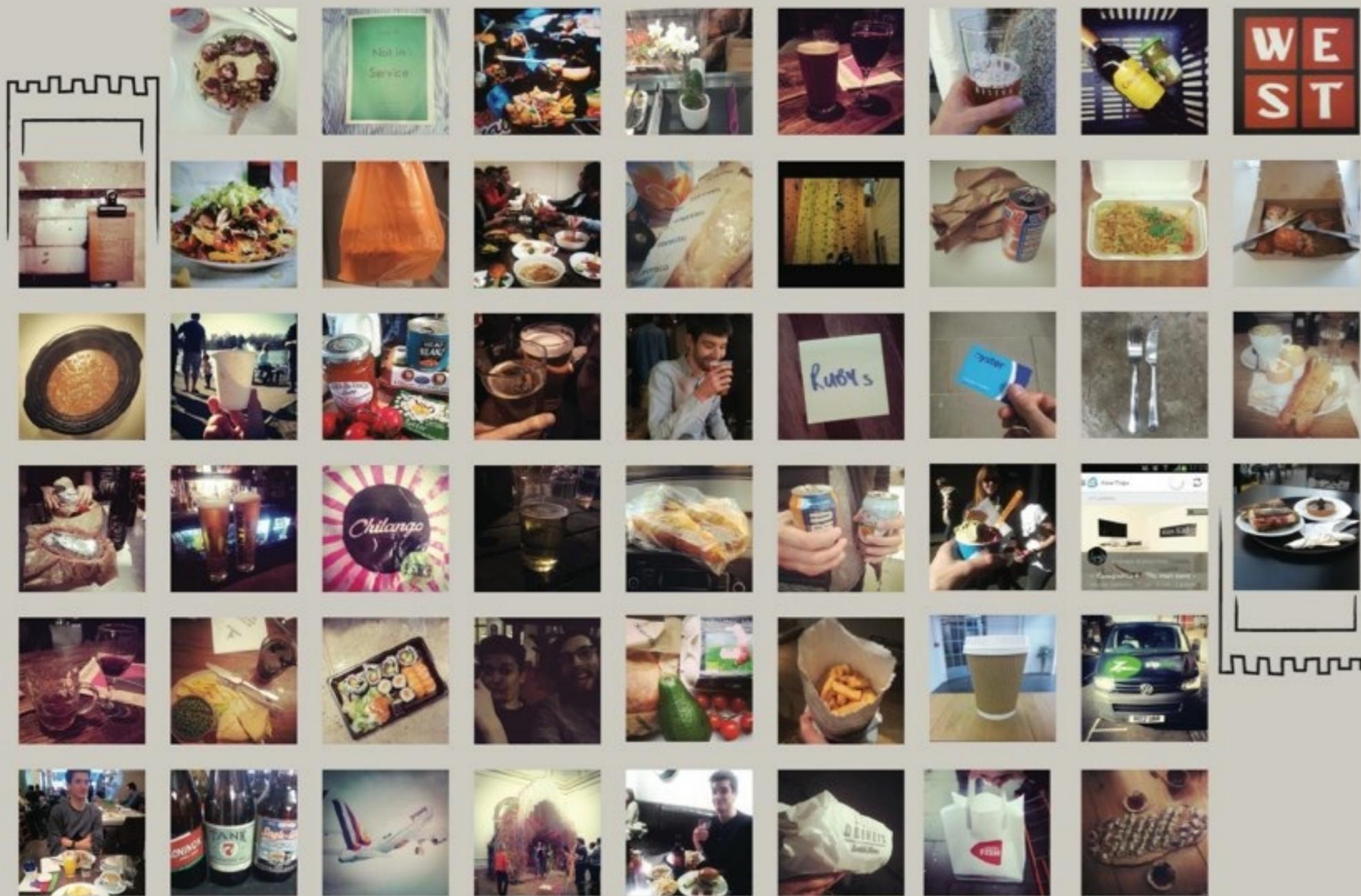
Lunch catch up with Marek #25 #dishoomcoin

♥ shaikrshaik: #blurry #badqualityphoto

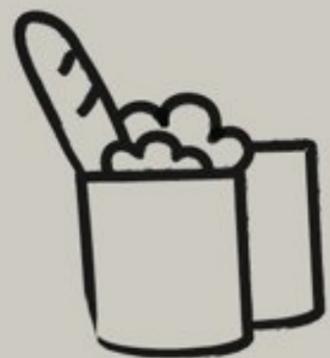


♥ 9/2

Free entry for members, join today



# CYCLES TO WORK



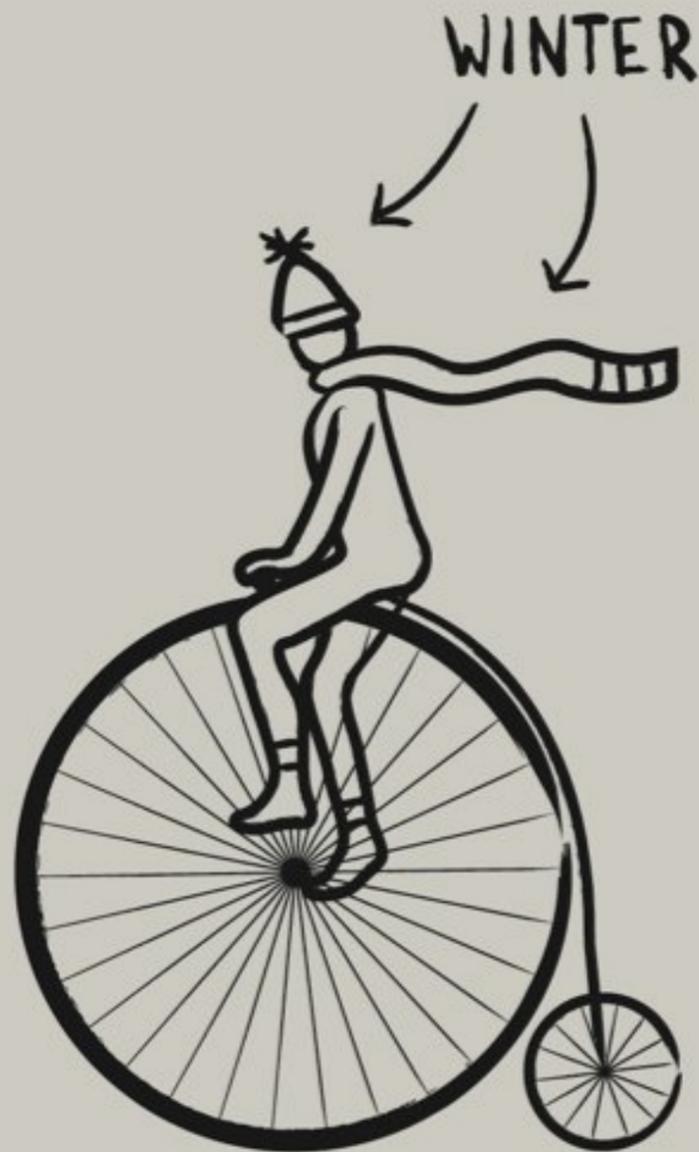
GROCERY SHOPPING  
IN LONDON FIELDS



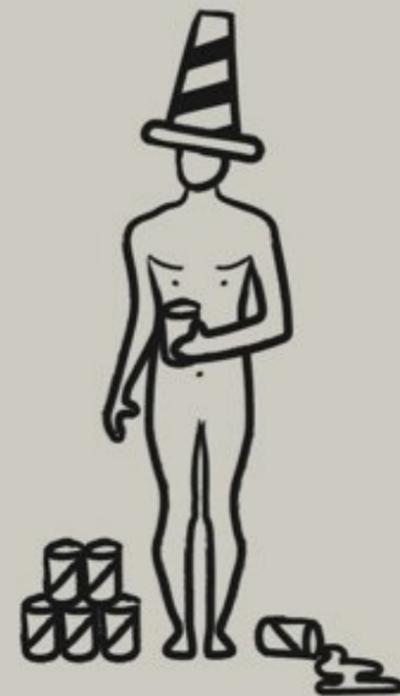
WEEKDAY LUNCHES  
IN SHOREDITCH



£10 OYSTER  
IN 3 WEEKS



# A REAL MAN'S MAN



BEER



RUGBY

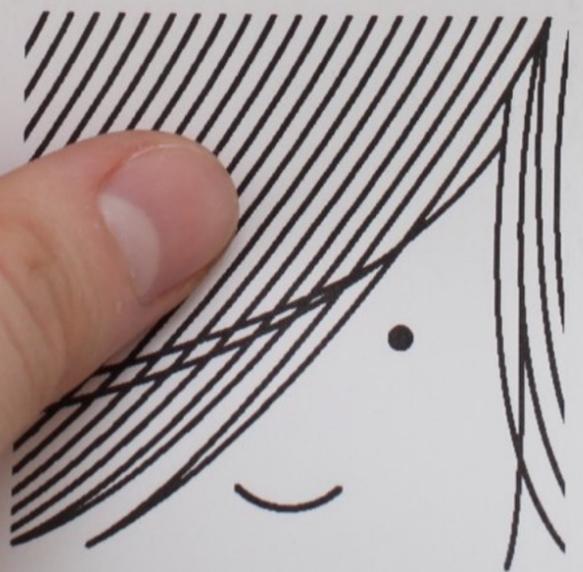


R  
CL

# SHAMEFUL SPENDING

In the course of the project, I had several interviews in order to understand the experience of the participants. During these interviews I became clear that there was a fascinating gap area not covered by the Instagram feed, consisting of the purchases that the participants deemed uncomfortable or embarrassing to share. The idea was to create a space where they could share their purchases without the pressure of social media. I don't have anything to share at the moment... sorry about that.

**I spent half my salary on clothes last weekend**



Insight

**A picture is worth a  
thousand #words.**

Insight

**In an increasingly  
transparent world,  
social taboo still  
reigns supreme.**

## Outcome 2

If money was smart,  
would it have personality?

# Method

**Adventurous**



**Mindful**

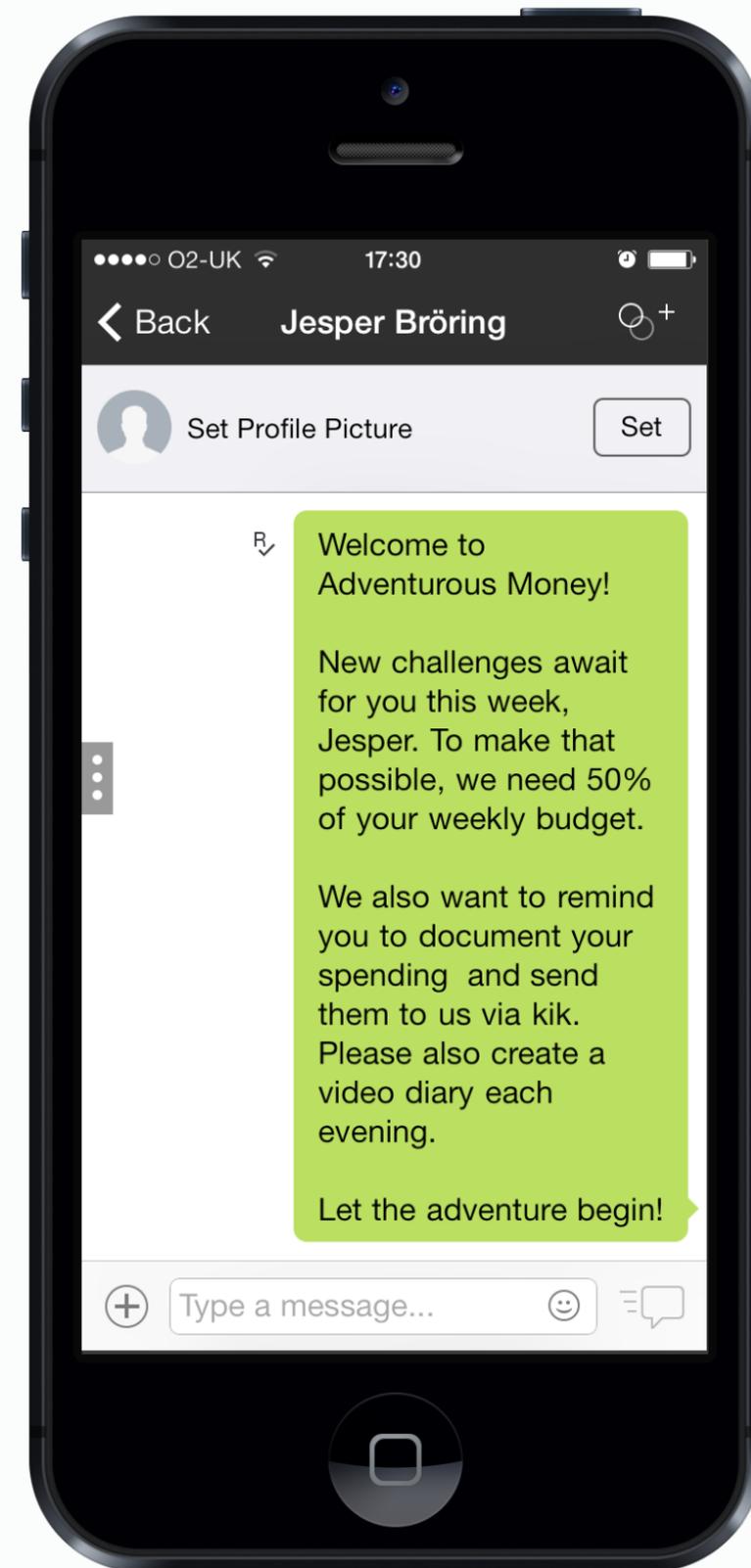


**Jealous**



**Hedonistic**





ar a great  
all we  
b a



“I noticed you got macademia. Did you know they’re the most calorie dense nuts?”

#YOLO

“Jane has spent 7% more than normal this month. We should keep an eye on her...”

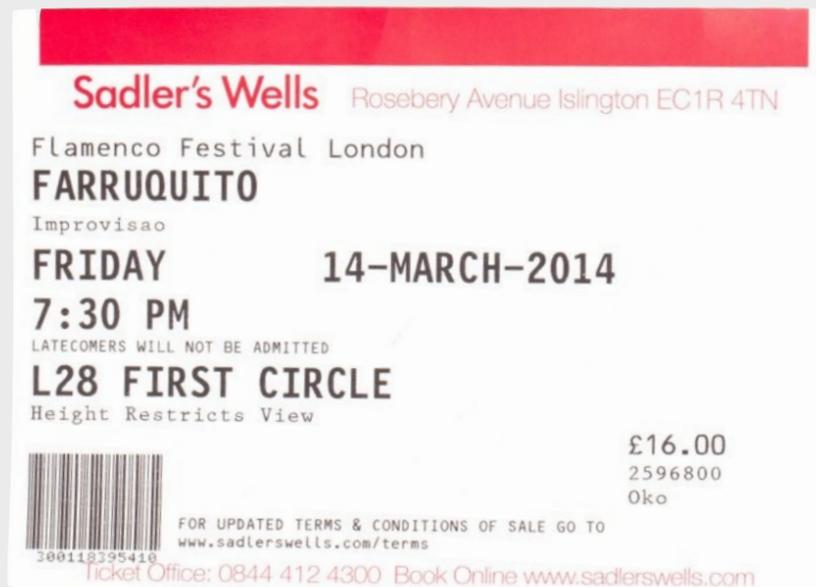
“Honey, we get paid again on Monday. There is nothing to fear!”

“Awesome, the account balance is at an all time high! We should invest.”

**Adventurous**



**‘Awesome, the account balance is at an all-time high. Let’s invest in crypto-currencies!’**



Mindful



**‘I noticed you got macadamia. Did you know they’re the most calorie dense nuts?’**



Insight

**Users became dependent  
on services that looked  
after their best interests.**

Insight

**Financial services have an opportunity to position themselves differently, by catering to the individuals relationship with money.**

## Outcome 1

If behaviour is hormonal,  
should financial services monitor the body?

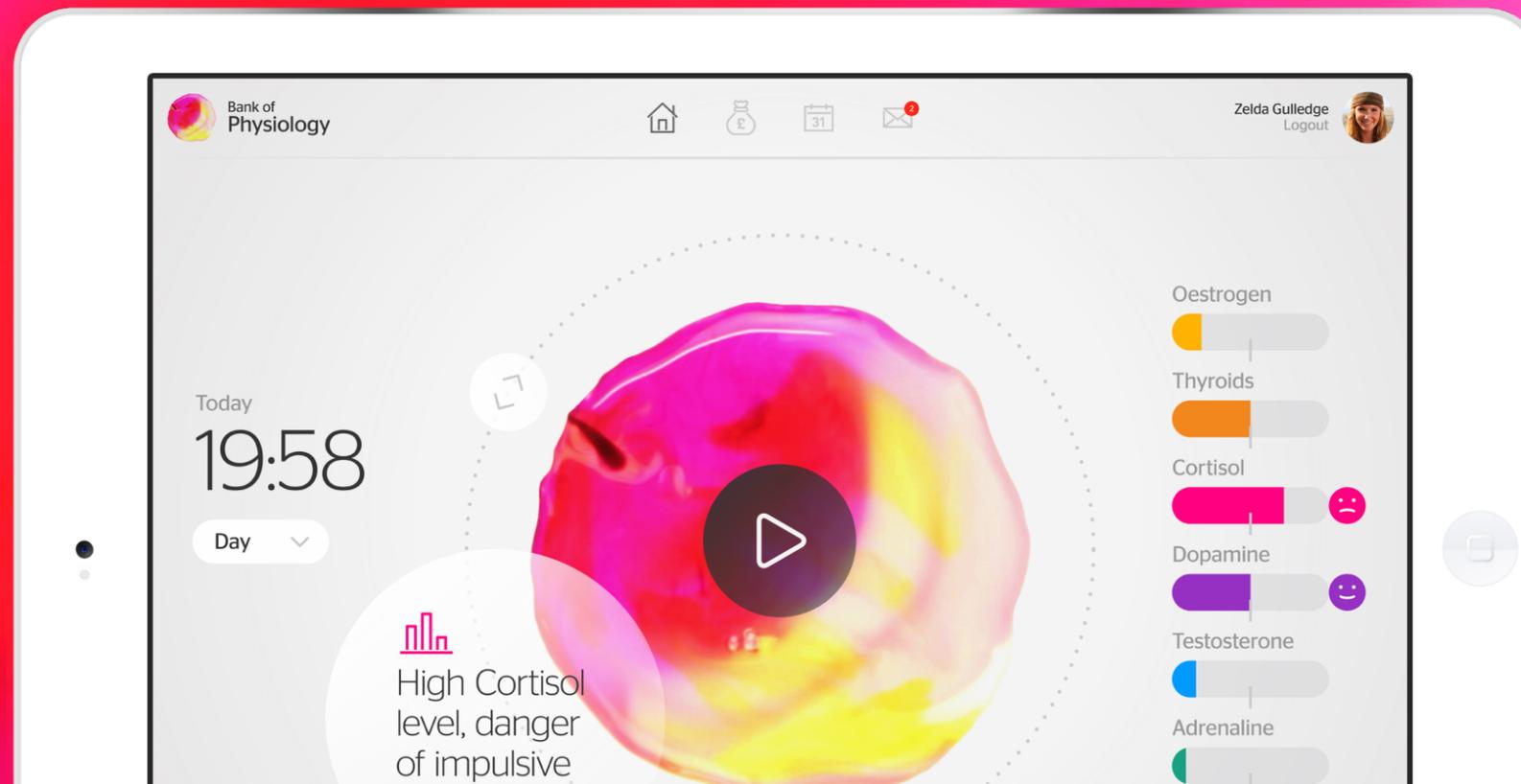
# Method



Bank of  
**Physiology**

# Hormone powered financial wellbeing

With our patented hormone analysis technology, we enable you to understand your spending patterns and improve your financial wellbeing.



The tablet screen displays the Bank of Physiology app interface. At the top, it shows the logo, navigation icons (Home, Money, Calendar, Mail), and the user's name 'Zelda Gullledge' with a 'Logout' option. The main content area features a large, colorful, abstract visualization of a hormone level, possibly representing a brain scan or a similar biological data visualization. To the left of this visualization, it shows the time 'Today 19:58' and a 'Day' dropdown menu. Below the visualization, there is a notification: 'High Cortisol level, danger of impulsive'. To the right, there is a list of hormone levels with corresponding sliders and status indicators:

- Oestrogen: Slider partially filled with yellow.
- Thyroids: Slider partially filled with orange.
- Cortisol: Slider partially filled with pink, accompanied by a sad face icon.
- Dopamine: Slider partially filled with purple, accompanied by a happy face icon.
- Testosterone: Slider partially filled with blue.
- Adrenaline: Slider partially filled with green.



Today  
19:56

Day



High Cortisol  
level, danger  
of impulsive  
spending

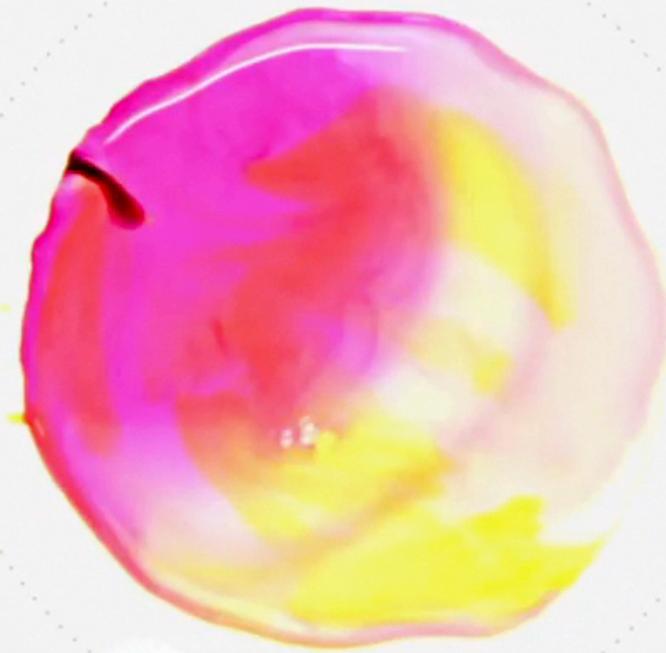


EQ



Today  
14:47

Day



Oestrogen



Thyroids



Cortisol



Dopamine



Testosterone



Adrenaline



Target

£500.48



Financial  
Behavioral  
Therapist



Bank  
General  
Practitioner



Financial  
Data  
Homeopathist



Wellbeing  
Financial  
Mentor





Insight

**Data has brought the opportunity to create 'dynamic' services, responding in realtime to a persons situation.**

Insight

**Banking does not need to be seen as a utility, but a platform in which adjacent markets can build from.**

**UX AWARDS**  
 THE PREMIER AWARDS FOR EXCEPTIONAL EXPERIENCE

INTRO 2014 WINNERS EVENT ENTRIES SPEAKERS PARTNERS AWARDS PAST YEARS ENTER CONTACT

**Method Money: Translating exploratory research into future**

WIRED Three Wild Concepts for the Future of Money

LIZ STINSON 10.07.14 6:30 AM

**THREE WILD CONCEPTS FOR THE FUTURE OF MONEY**

GET WIRED  
**DON'T LET THE FUTURE LEAVE YOU BEHIND. GET 6 ISSUES FOR JUST \$5. SUBSCRIBE NOW**

**design** WEEK

PEOPLE PROJECTS INSIGHT RESOURCES INSPIRATION JOBS MORE

< Royal London pensions group gets n... April 2014 Factorydesign creates Four Seasons... >

INSIGHT INTERACTIVE PRODUCT

**Bankcards with personality - the future of money?**

Consultancy Method has carried out a research project into the future of money, which has seen it visualise a new series of bankcards, including ones that crumple or burst if people overspend.

By **Angus Montgomery** on April 29, 2014

**WHAT IF ALL YOUR TRANSACTIONS WERE MADE PUBLIC?**

**DO YOU PUT YOUR MONEY WHERE YOUR MOUTH IS?**

**IS YOUR PURCHASE HISTORY A PORTRAIT OF WHO YOU ARE?**

**WIRED** Consumption Design

**お金の未来 (と、かわりゆく世界)**

**MONEY, CODE & ME**

**Physiology**  
 消費が身体データと結びついたら?

**Personality**  
 「スマート化」したら?

**Testosterone**  
**Thyroids**  
**Cortisol**  
**Dopamine**

**Jealous**  
**Hedonistic**  
**Mindful**

**If behaviour is hormonal, should financial services monitor the body?**  
**If finances were public, what would they say about you?**  
**If money was smart, would it have personality?**



# Thanks!

**Nuno Oliveira**  
Project Manager  
@NunoAndrew

@method\_inc