



# Future of Money

Digital Consumer behaviour and  
transformation of banking services

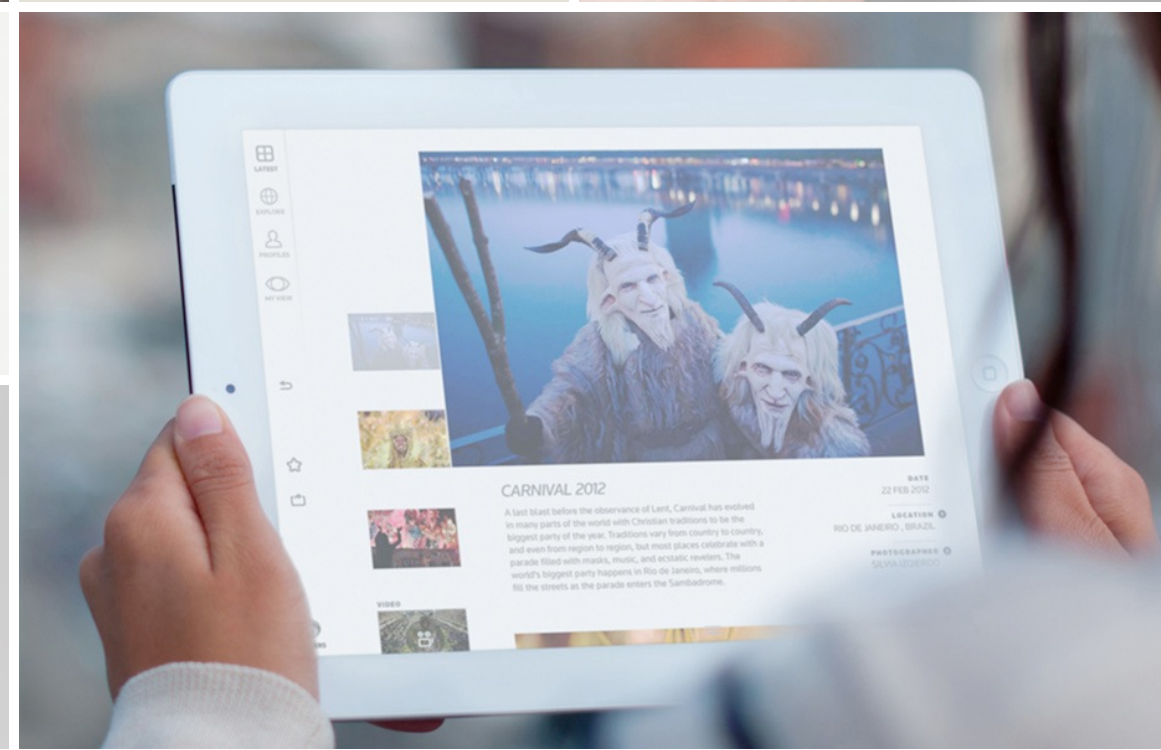
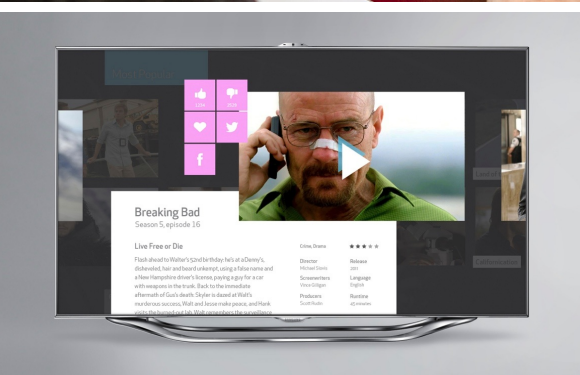
Nuno Oliveira, Method.



**Hello,**  
I'm Nuno

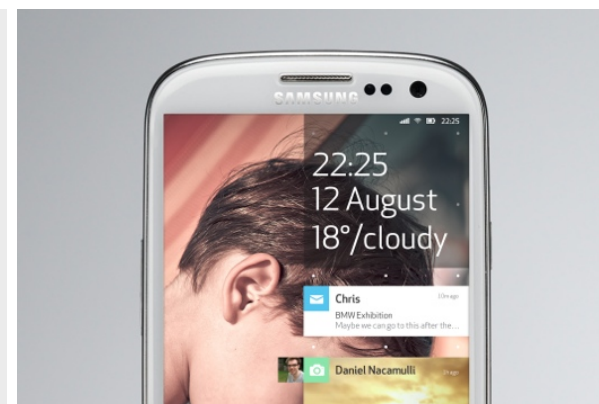
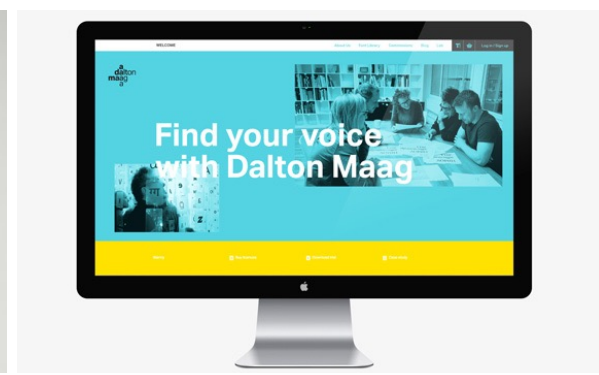
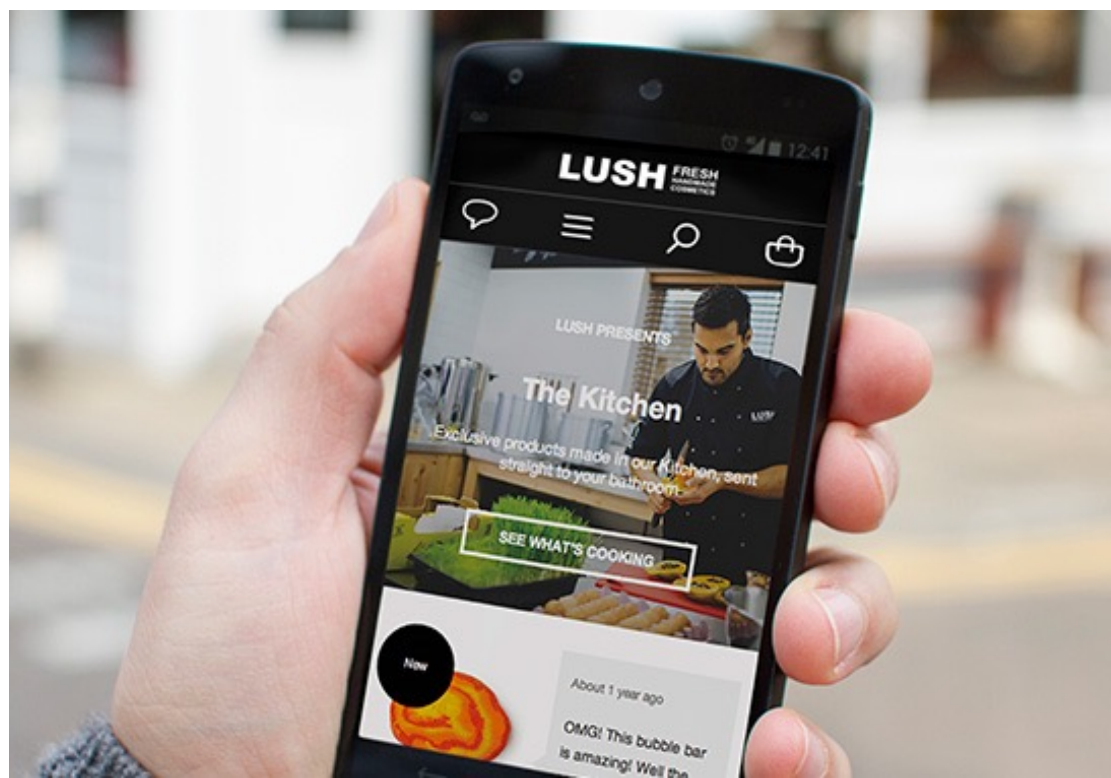
@NunoAndrew





# Method

Solving business challenges through design thinking.







Our people  
London  
San Francisco  
New York







#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?

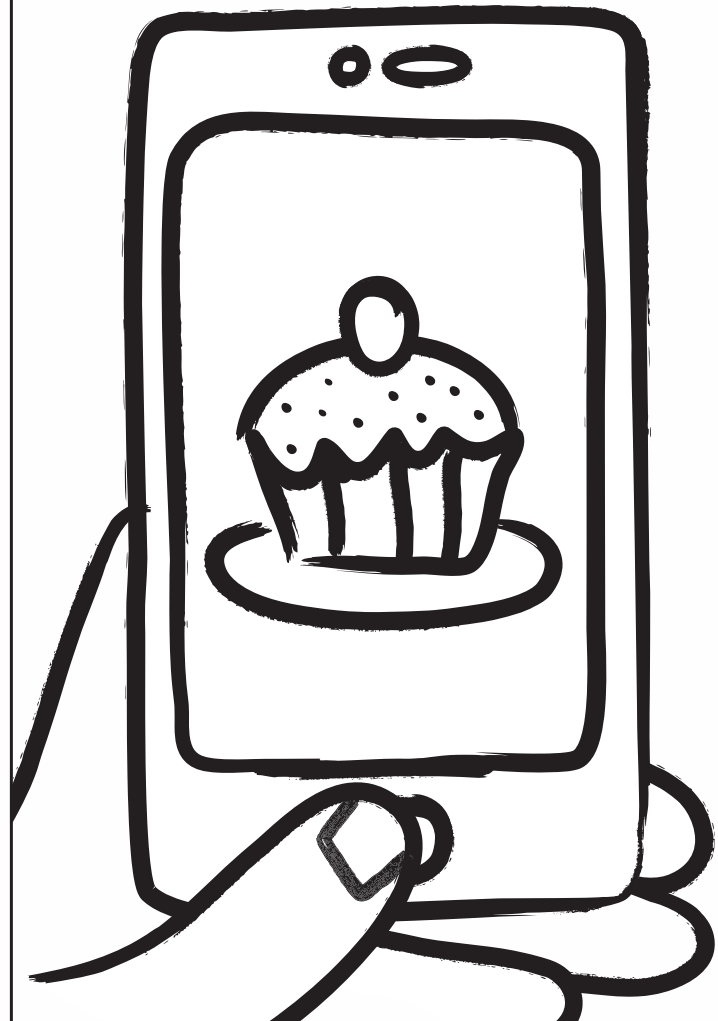
IS YOUR  
PURCHASE  
HISTORY A  
PORTRAIT  
OF WHO YOU  
ARE?



BUY



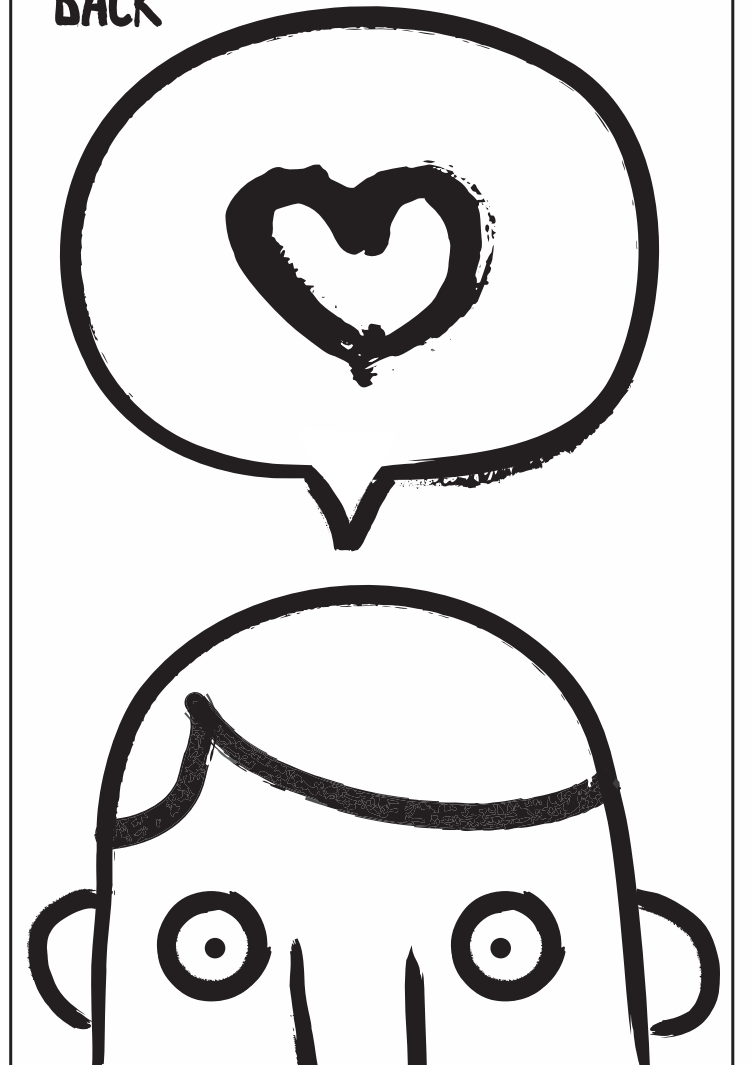
SHOOT



SHARE



FEED  
BACK





CAPTION

OK



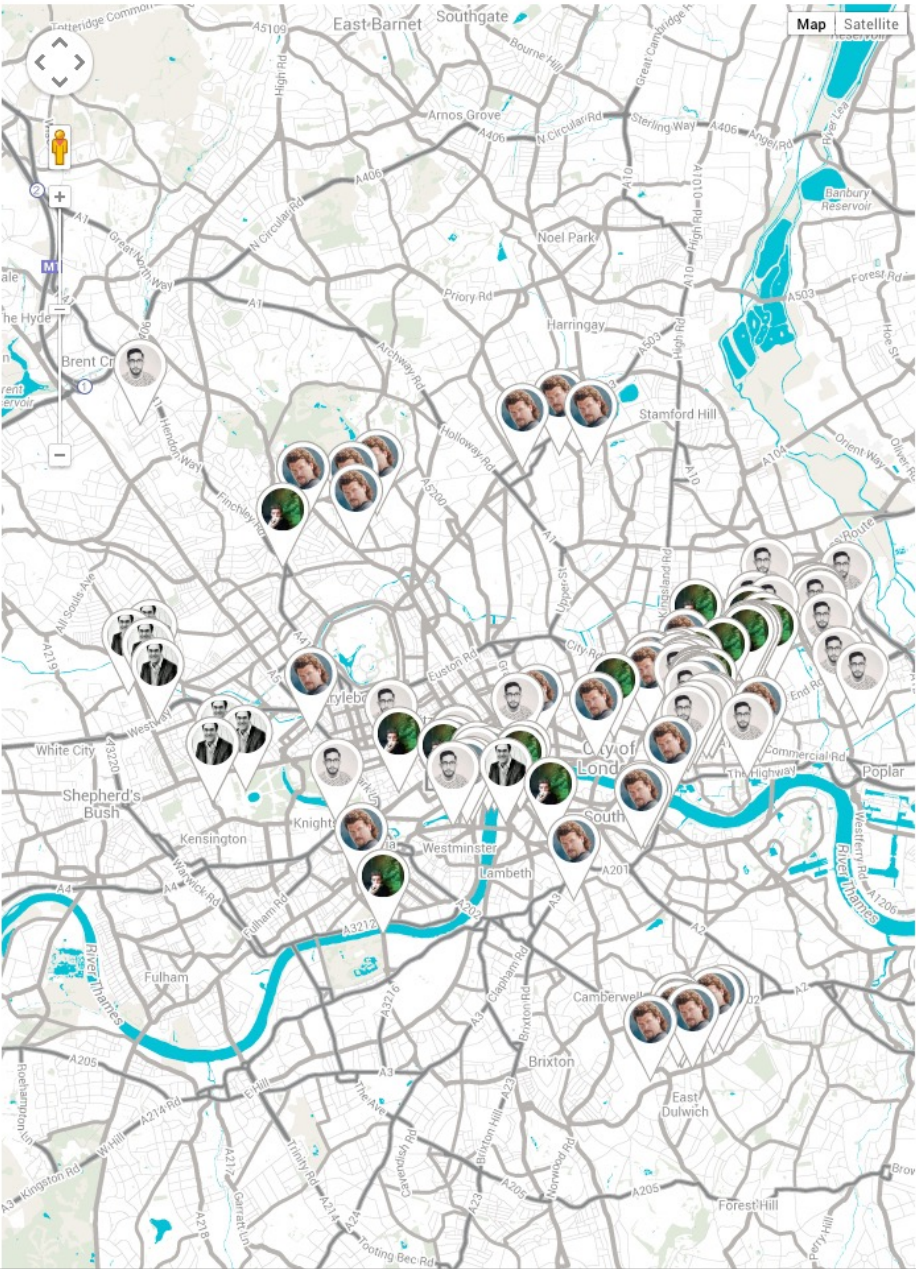
#met

#methodmoney


Q W E R T Y U I O P  
A S D F G H J K L



#MethodMoney



@instantmarille




♥ 24/2

£28.00

#lunch #albion #salad #28

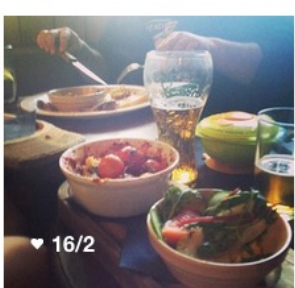
♥ pic4fun



♥ 16/2

Coconut juice #drinks

• moneytagger: Juice




♥ 16/2

£82.00




@imageis4eva



♥ 24/3

£15.00


hurwundeki lunch #15



♥ 24/3

£5.00

late night flashback cafe #5



♥ 24/3

£300.00

flight to Riga #300



@captainblaikie



♥ 16/2

£14.00

Sensing Spaces  
#architecture #exhibition #14

♥ guigurui akamuli  
nasrinabolmaali colinny1

• moneytagger: Museums



♥ 22/2

£15.00

Boys who brunch #food  
#routine #15




♥ 16/2

£6.00

Gelupo



@akamuli

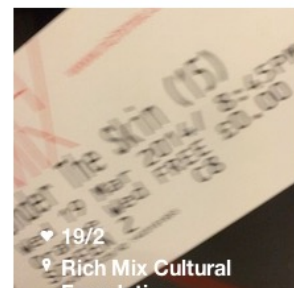


♥ 21/2

£5.00

#lunch Mr. Croque

♥ akamuli giugabriele



♥ 19/2

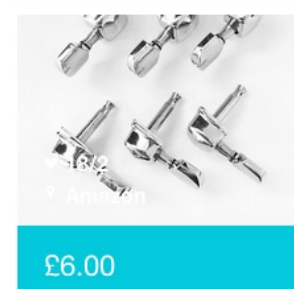
£5.00

Rich Mix Cultural Foundation

Under the skin #cinema #5

♥ ukgeorge

• moneytagger: Cinema




♥ 16/2

£6.00




@shaikrshaik



♥ 17/2

£5.00

#falafel #boxpark #5




♥ 4/2

£25.00

Lunch catch up with Marei  
#25 #dishoomcoin

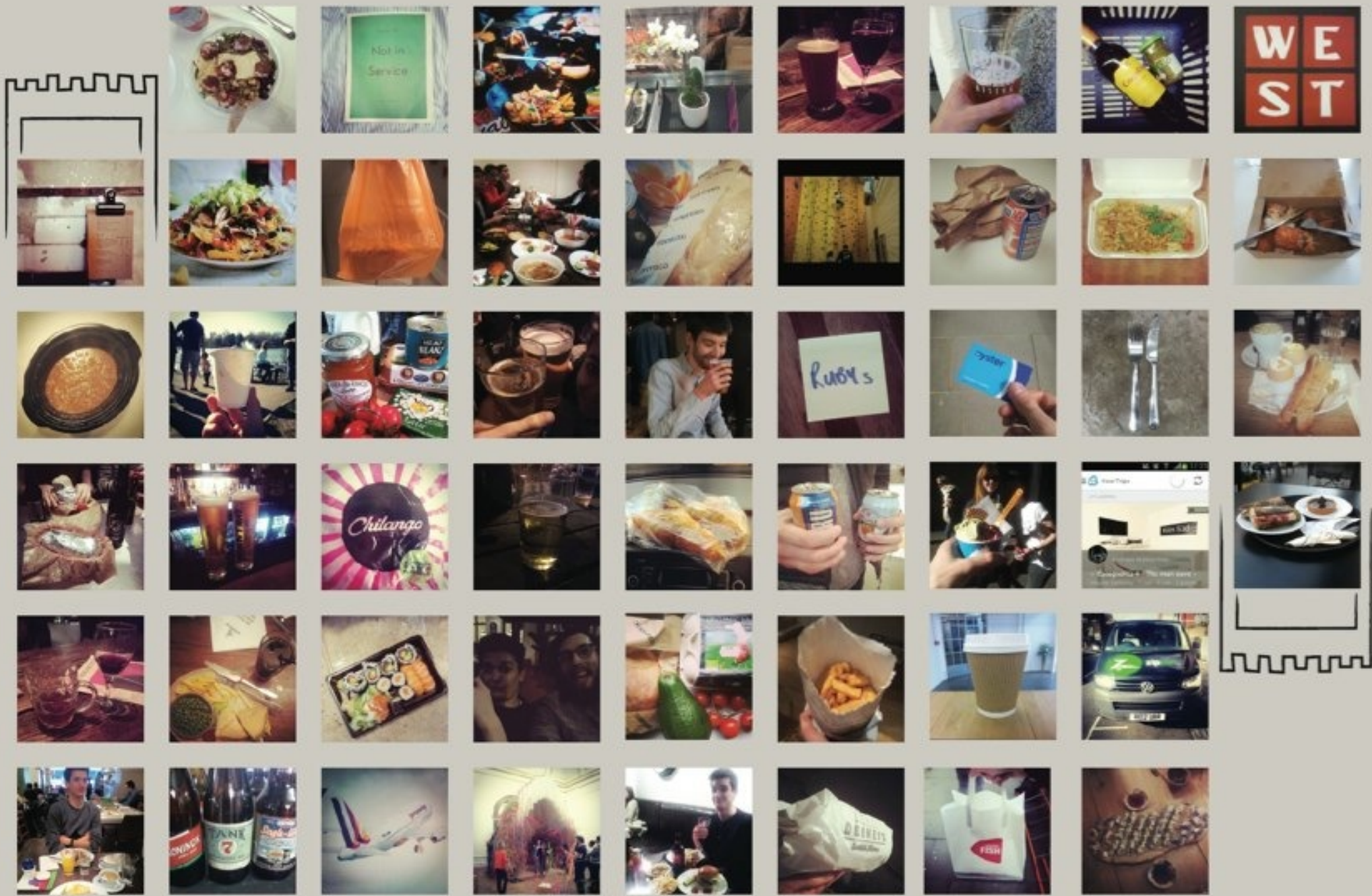
• shaikrshaik: #blurry  
#badqualityphoto



♥ 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



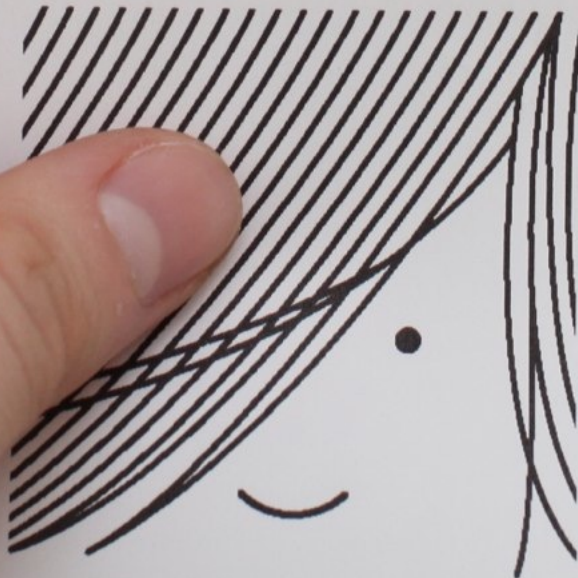
R  
CL



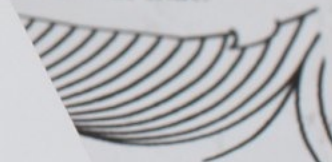
# SHAMEFUL SPENDING

In the course of the project,  
we ran interviews in  
order to understand the  
experience of the participants.  
During these interviews I  
became clear that there was  
a fascinating grey area not  
covered by the Instagram feed,  
constituting all the purchases  
that the participants deemed  
uncomfortable or embarrassing  
to sharing. The project  
aims that we  
submit the  
research as  
a digital  
work  
to

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



I don't have anything  
at the moment...  
very about that.



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**



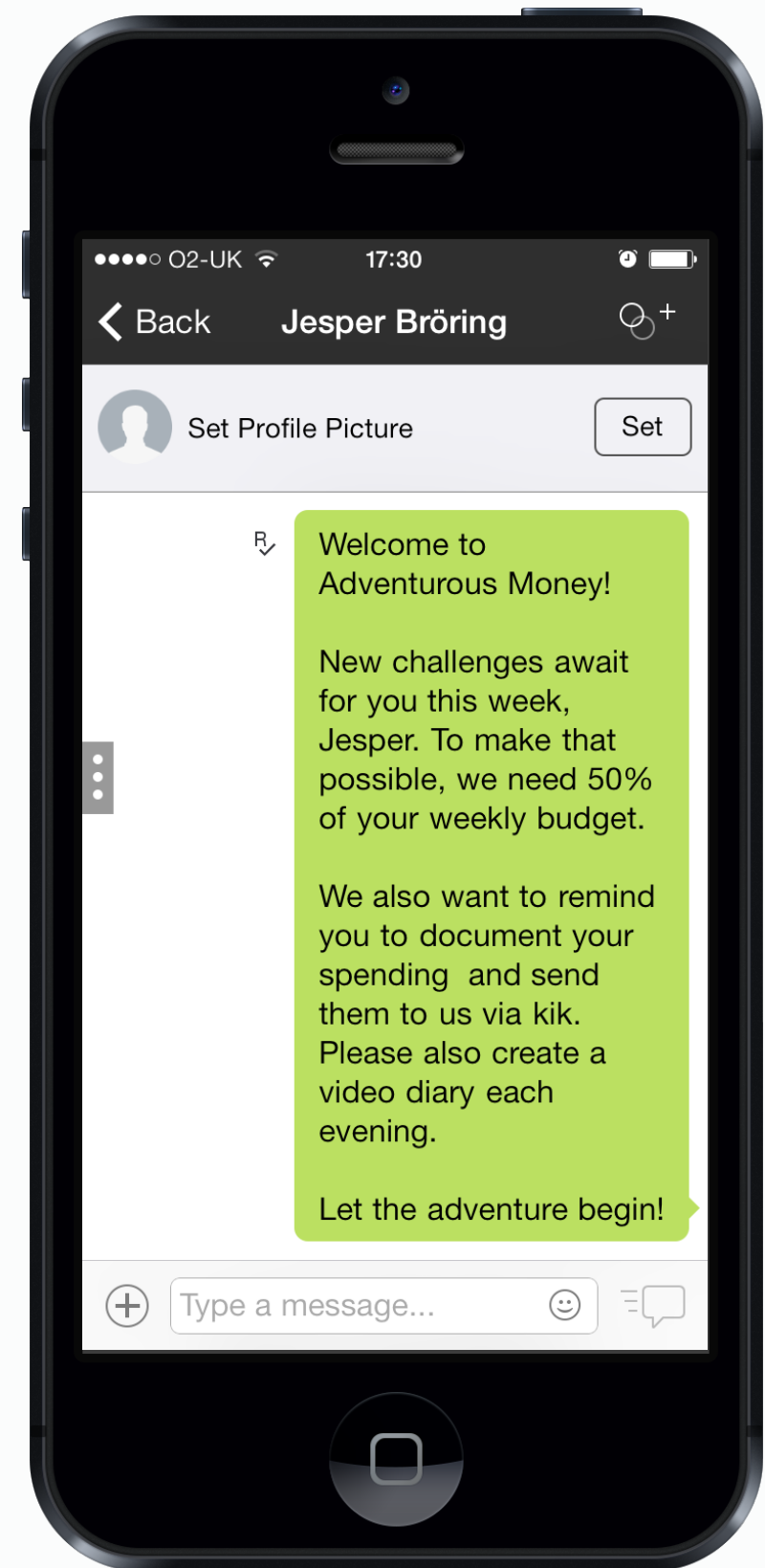
**Jealous**



**Hedonistic**

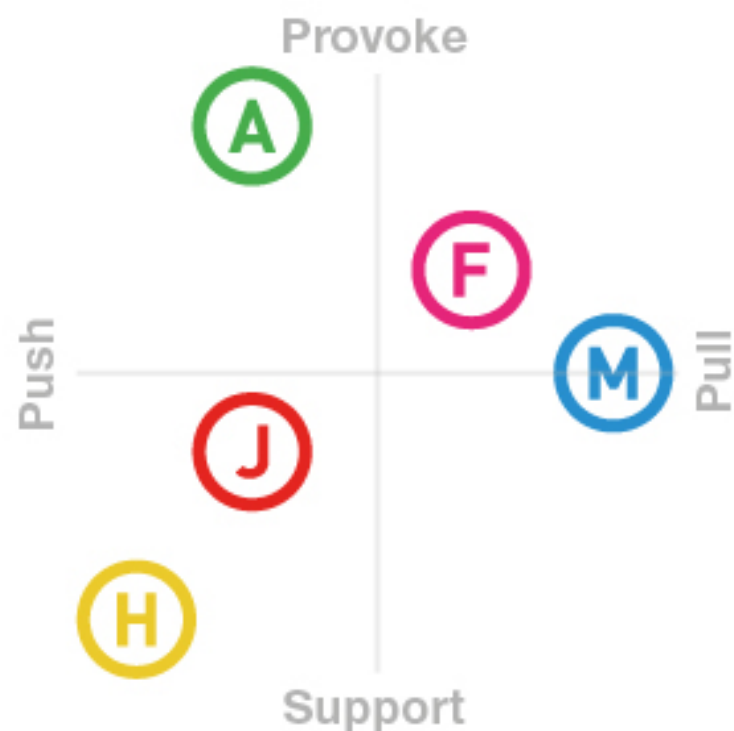








ar a great  
hall we  
b a



“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...”

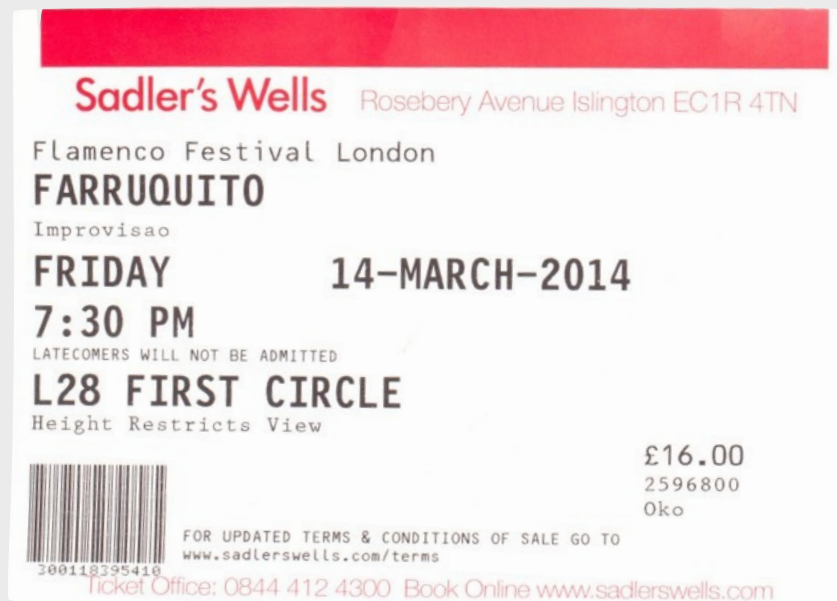
“Honey, we get paid again on Monday. There is nothing to fear!”

“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

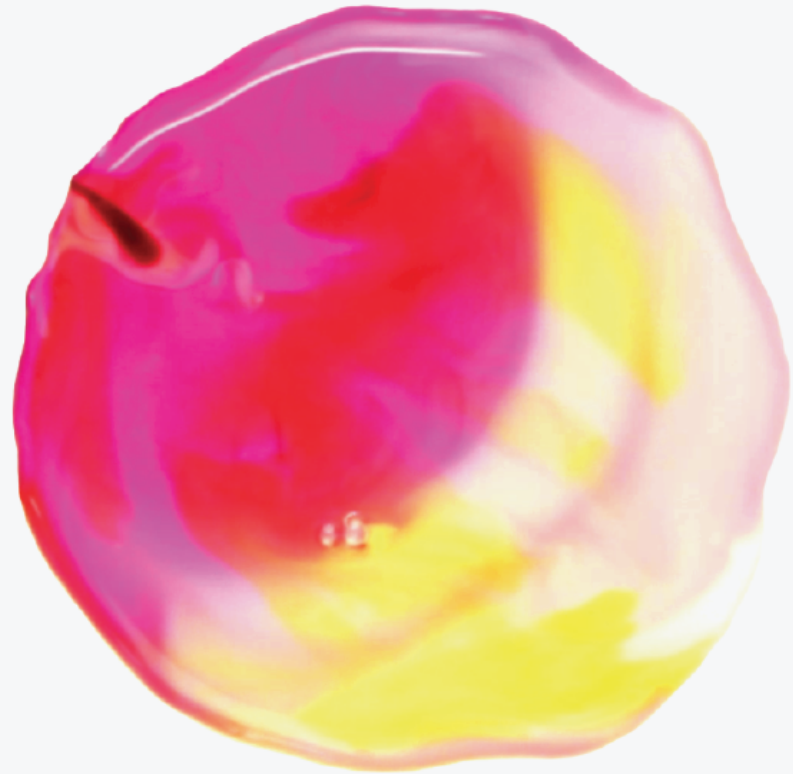
**Financial services have an opportunity to position themselves differently, by catering to the individuals relationship with money.**

## 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.



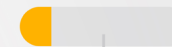
Today  
19:58

Day

  
High Cortisol  
level, danger  
of impulsive



Oestrogen



Thyroids



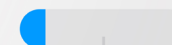
Cortisol



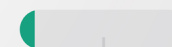
Dopamine



Testosterone



Adrenaline







Today  
19:56

Day



High Cortisol  
level, danger  
of impulsive  
spending

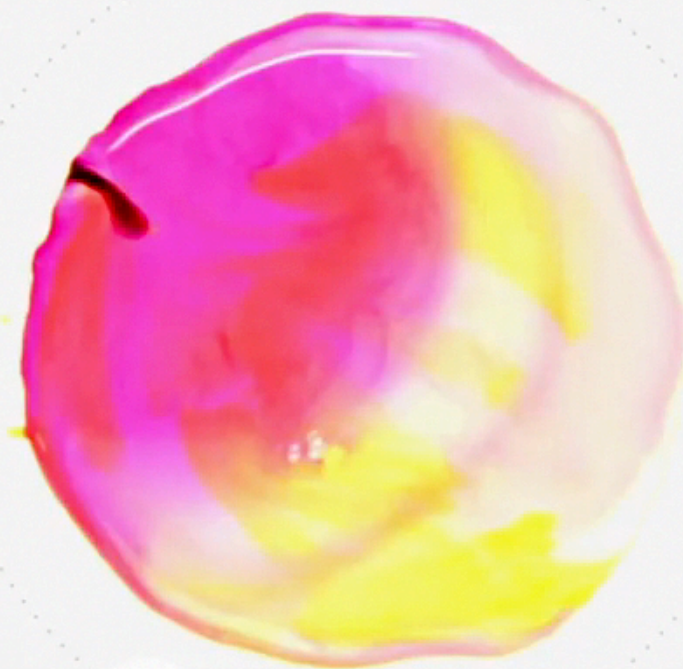
£95



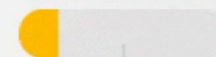


Today  
14:47

Day ▾



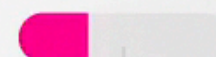
Oestrogen



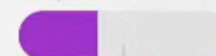
Thyroids



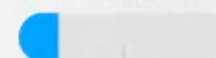
Cortisol



Dopamine



Testosterone



Adrenaline



Target

£500.48





Financial  
Behavioral  
Therapist



Bank  
General  
Practitioner



Financial  
Data  
Homeopathist



Wellbeing  
Financial  
Mentor









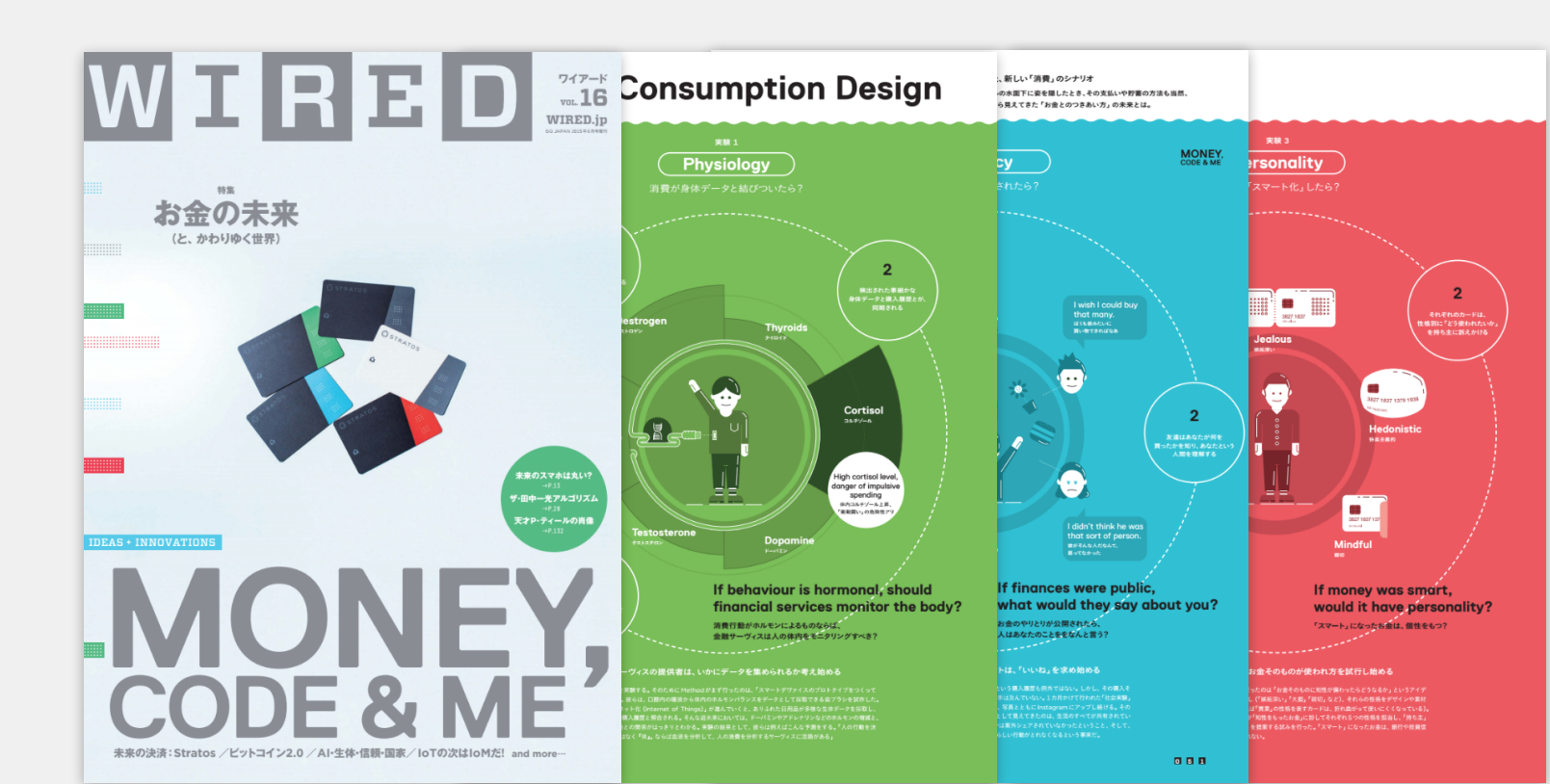
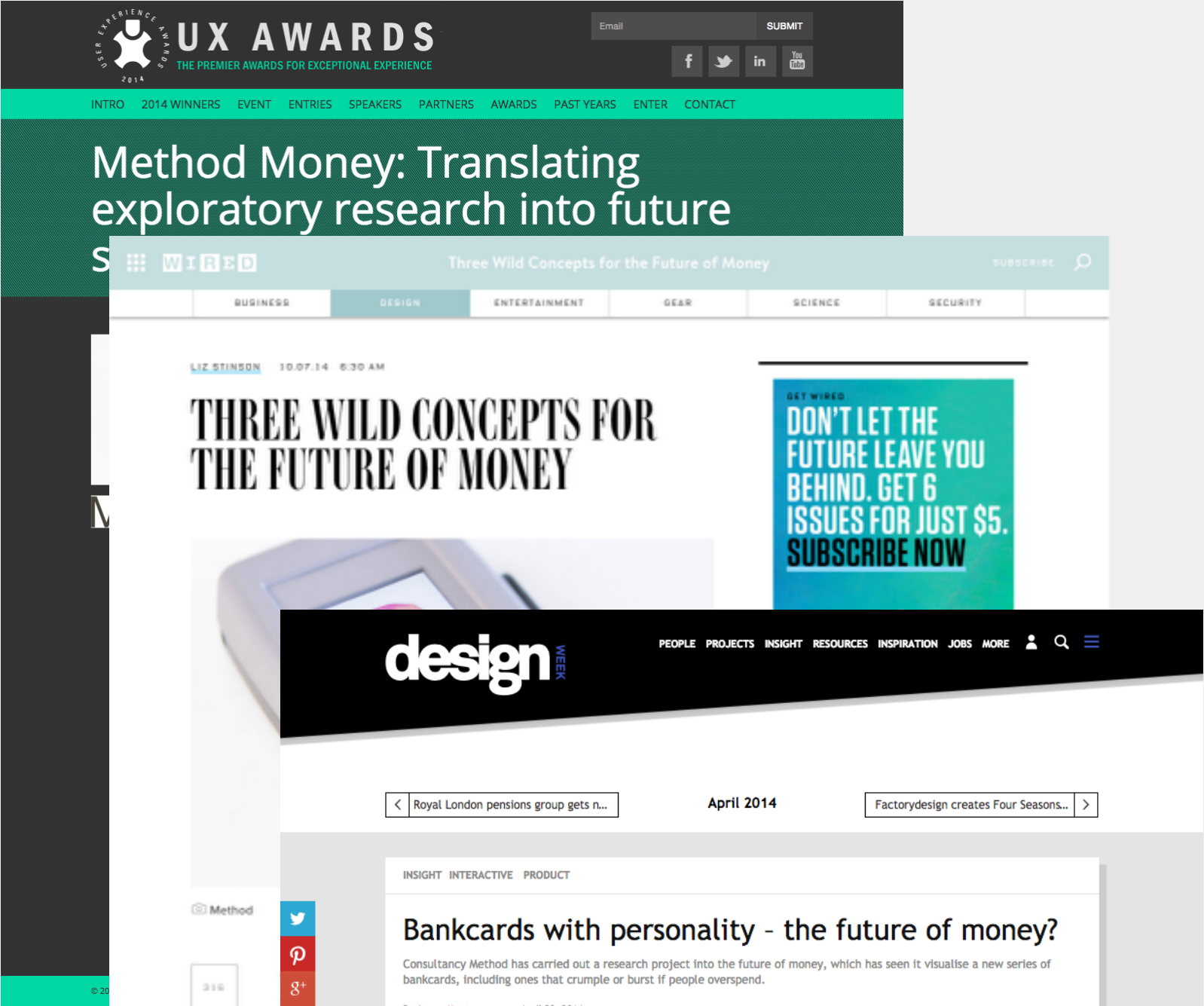
Insight

**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.**





# Thanks!

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Project Manager  
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@method\_inc