Making complex things simple

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BRADLEY HOWARD, ENDAVA HOST (BH): Welcome back to Tech Reimagined. Today on Tech Reimagined, we're going to be speaking to Matt Bonetti from Hargreaves Lansdown. He's here to give us a bit of insight into one of the most complex subjects in B2C, or business to consumer. That is investment platforms, and how the people behind it managed to make such a complex thing so simple for the ones who are actually using the platform. Hi, Matt. Lovely to have you here. Can you tell us a bit about yourself and a bit about your background?

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MATT BONETTI, HEAD OF DX AT HARGREAVES LANSDOWN (MB): Thank you very much, Bradley. Thank you very much for the opportunity to come and talk today. So developer experience, what is that? Well, like all big companies, we have a whole load of people working in technology, so our job is really to create the conditions in the culture that enables all of those people to be able to do their best work. We often describe a good developer experience, as a bit like traveling down a paved road when you're in a car, right, it should just feel really, really nice and smooth. To extend the analogy, what we try and do is make sure they have access to knowledge when they need it. So we give them a road atlas that tells them how the quickest way to be able to get from A to B is, we make sure that we're coaching them so they're able to solve their own problems as quickly as possible. To extend the analogy again, we're trying to give them some driving lessons when they first joined the company, what are of the key things that they need to know, the rules of the road. A lot of it goes down to communication as well. Do they understand where we're building the road and where it's going and just as importantly, why? So, the developer experience is just around trying to make things really, really simple and really easy, and it goes exactly to the topic you introduced for this podcast. How do you make very, very complex things very, very simple for people to understand?

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BH: Well, thank you very much and welcome to the show. So the topic of today's episode is simplifying complex technology in B2C. Do you think about this on a daily basis or do you sort of get to a quarter end and think, you know, what, gonna have another go - we're going to simplify it again?

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MB: Yeah, I mean, it's something that runs through everything we do day in, day out. So it's absolutely fundamental to what we're trying to create - that, as I say, the environment where people can do their best work. I find it very interesting that even when you're dealing with a load of very, very clever, very highly motivated people, it's still hard. Technology is one of those things that it never stand still. So just when you think you've got the expertise you need to be really effective at your job, someone changes the goalposts, there's a new technology that comes in. So being able to keep things simple is just one of the fundamental things that gives people who work in technology a good experience. I think that that kind of works in several different ways. You know, you've got to make sure you're measuring it. Simple is one of those things where it depends a lot on perspective, right? So we spend a lot of time measuring how simple people find things. It involves a lot of listening to try and find out whether the things that we're doing actually are making the difference and then iterating, you know, there is never, ever a perfect solution to doing any of these things. A lot of it is really just learning through experience.

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BH: What do you think are the main things that companies providing B2C financial technology solutions should focus on to make things more simple or digestible?

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MB: Going back to those concepts of kind of measuring and listening and iterating, we have an army of user researchers, people whose job it is to go out and to listen and work with our clients to find out what they find easy and hard. So, for example, we will often record a client actually trying to interact with our mobile app or with our website, and we'll ask them some questions. But often it's not just the answers they give you, it's actually watching the way they behave next to the app that really gives you that key insight. Often, people don't have the language to explain what they find hard, and so we spend a lot of time trying to create an environment to really find out what is it that they find tricky. Sometimes it's simple things like, you know, where we place the buttons on a page. Sometimes it's the consistency of language that we use. Have we described something in one term early on in the client journey and we call it something else later on? So actually, being able to spend time watching how people use our products is really key to understanding how to keep things simple for them.

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BH: And what about for your employees, for the developers as well?

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MB: It's a very similar concept, to be honest, and we're actually now starting to use a lot of the lessons we've used in terms of understanding what clients find simple to use across our colleagues. But there's maybe be one important distinction between the two. We talk a lot about the experience for our clients, being around trying to make very complicated concepts simple for an inexperienced audience, so we often talk about wanting to use 'Granny English' - our services are used by people of all different ages, and so we need to make something that a very tech savvy teenager would understand, to something that your granny who maybe isn't very comfortable with using the iPad, she would still be able to understand it, too.

Whereas internally, obviously we have loads of very, very highly experienced people. We're trying to make complex things simple, but for a very experienced audience, and that's only a nuance, but it makes all the difference in the world. The level of assumed knowledge that you can assume people have when you're actually presenting knowledge to them means that what they would find simple to use is very different to what your nan would when she was just trying to set up a video call, say,

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BH: Do you find yourself using other websites or mobile apps of other financial services providers thinking, "Oh, you could simplify this so much by doing this, this and this"?

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MB: One of the challenges that we have is just that diversity of your client base. Different companies are obviously targeting different demographics, and this is a bit of a simplification, right? But it is fair to say that the generation who grew up with iPhones are just a lot more digitally savvy than others. So a great experience when you're just targeting people who use their iPhones multiple times a day looks very different to the experience for people who are only dipping into it from time to time. All that said, you know, our user research also says that often the older generation are actually almost just as digitally savvy as their grandchildren are now, you know, it's becoming increasingly normal for people having to up their digital skills, just be able to do basic things, basic operations, you know, a lot of what you may have once upon a time done by going down to the Post Office, you can all now do it through the government website, right? But the important thing is that we don't leave those people behind. We don't exclude people who don't have access to the digital experience. So we often think about there being this analogue safety net that you need to make sure that you know, whoever your clients are, they have the ability to interact with your services on their terms, the way that they want to connect to you, not the way that you want to connect with them.

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BH: Definitely. Stemming from what it means to make complex solutions simple and accessible from a product to a service or a coding perspective in B2C technology, how do you think we can achieve simplicity in our daily lives while navigating the complexities of today's world?

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MB: I think a big part of it is actually being kind to each other, being empathetic to the fact that things are complex, right? What's simple to me may not be what's necessarily simple for you. Maybe an example that, you know, occurs to me at the moment is, my children are teenagers and are going to be learning to drive in a couple of months. So if anyone is driving around North Somerset, you have been warned, there will be twins on the road in the weeks ahead. But obviously for me, driving for years, so much of what I take for granted is through that experience I have.

It's easy when you know how, right? I think the thing that all of us need to keep in mind when we are keeping things simple is to be empathetic to the fact that people won't have had the same experiences that we have. They won't necessarily find it as easy as we do. I think in technology, that actually can sometimes be a problem. It's too easy for us to assume that people have that same deep technical knowledge that we do or they have the same interest in the geeky stuff that we do, too. The truth is that they don't. So I think a lot of the way that we can keep things simple in our lives is to be empathetic. It may well be in future that hopefully technology will take the strain. You know, we're already saying that, you know, the amount of processing power, the things you can do on your mobile phone have changed out of all recognition over the course of the last few years. That's only going to accelerate. So I really hope the tech does help by keeping things simple for us, by automating some of the things that are just hard for us to be able to keep track of. I see the future will be, more and more things will be managed really through our mobile phones and the digital assistants.

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BH: Yeah, that's definitely true. We're going to see a lot more automation of tasks. There's a lot of talk about improving user experience, and people sometimes confuse the user experience with the user interface, and a lot of what we see in the user interface is simply just going to drop away because people are just not going to be needing to interact with that level of complexity, it'll just happen automatically beyond the surface… and I suspect, is that something that you're working on at the moment?

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MB: Definitely, and you know, will we see a point 5, 10, 15 years in the future where people are asking their phone, Siri, how do I invest in my pension? I suspect that will be the way things will go. People will trust their assistants to do more and more. So the important part for us is to make sure that again, we're providing our services through the challenges people want to do. But we're also maintaining their trust. Because as people ask their phones to do more and more for them, that's really predicated on them trusting it. I think perhaps a reason why we haven't seen people wanting to automate things like investing, or things that really matter for people is because there's probably not that level of trust in the technology just yet. They're very, very happy for Siri to book meetings. They're very happy for Siri to order the taxi. But are they ready for it to be able to actually make real decisions about money, which you know, your future is based upon? I don't think we're at that point yet, and it may well be that actually what some of the Big Tech challenges have been around trust, about how the Big Tech companies have used their data. Is it for our benefit or for theirs? I think that that trust piece is going to be the key barrier for people wanting to adopt a future use of technology, where they are trusting their life savings with it as well.

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BH: Well, that's super interesting. I completely agree with your last point. Thank you so much Matt for joining us on Tech Reimagined and sharing with us your thoughts and experience on simplifying complex technology in B2C, whether it's B2C technology or even our personal lives, like we've discussed. To our listeners, I hope you enjoyed today's episode of Tech Reimagined, and thanks for joining. Please show us some love, hit that like and subscribe button, if you like the episode and please remember to tell your friends and colleagues all about the podcast series. If you've got any questions or you'd like to reach out, or you get any feedback, please drop us a line at endava.com or use the @endava handle on pretty much any social media platform. We really look forward to hearing from you. Until next time.