

# From Discovery to Execution: Driving Innovation Through Research

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# SHOW OF HANDS:

**Who in the room currently works as a researcher on an innovation team?**

# SHOW OF HANDS:

**Who in the room has ever  
worked in innovation  
research?**

# SHOW OF HANDS:

**Who in the room works for a company that would say innovation is important?**

# What we'll cover



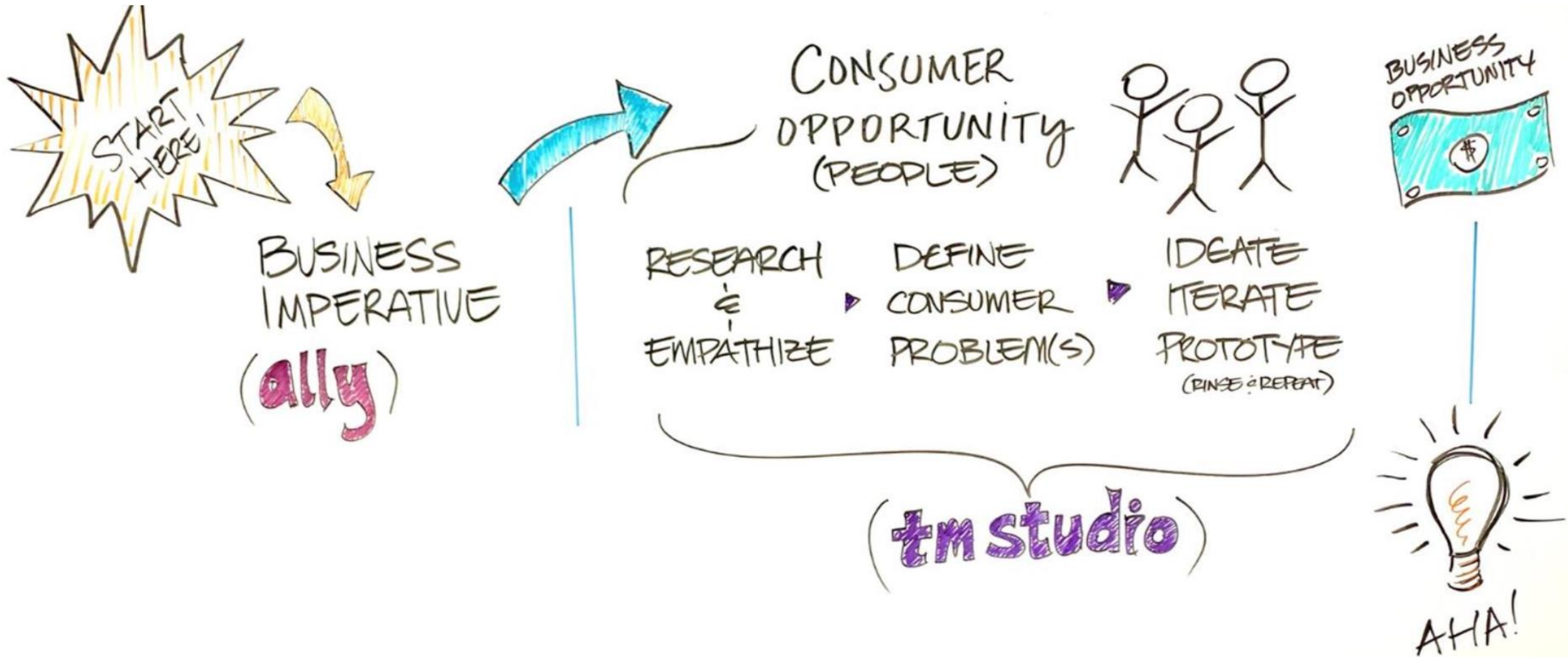
**Innovation @ Ally**



**Ideas For You**









**What does this process look like and why does it work?**

# It starts with the right team.



Strategy



Strategy



Research



Design



Facilitation

# It starts with the right team.



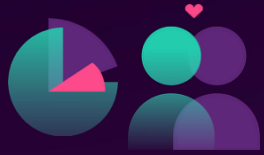
# It starts with the right team.

## BUSINESS IMPERATIVE:



**How might we increase customer engagement and retention beyond offering a competitive rate?**

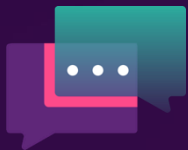
# Consumer feedback drives everything.



**Mixed-Method**

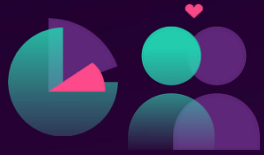


**Bias to Action**



**All Hands On Deck**

# Consumer feedback drives everything.



**Mixed-Method**

2000

Consumers



**Bias to Action**

4

Sprints



**All Hands On Deck**



# We solve the right problems.



**People chase rates**

**Multiple savings accounts**

# We cross-functionally ideate solutions.



500+ IDEAS

The background image shows a wall covered in numerous handwritten sticky notes. The notes contain various ideas and activities, such as 'Activities to make', 'Activities w/ outside entities (university, AHPA)', 'Garden', 'Fun team Building', 'Friday Go Guers & Games', 'Other team activities - Home Wednesday, Birthday Songs, etc...', 'Food Bank', 'Retro meetings', 'Airplane Building (Team Building)', 'INVITING ALLY TEAM-MATES TO TM', 'FUN ROUTINES', 'Fake Day', and 'Activities to make'. The notes are written in different colors of ink and are scattered across the wall, creating a sense of a collaborative ideation session.

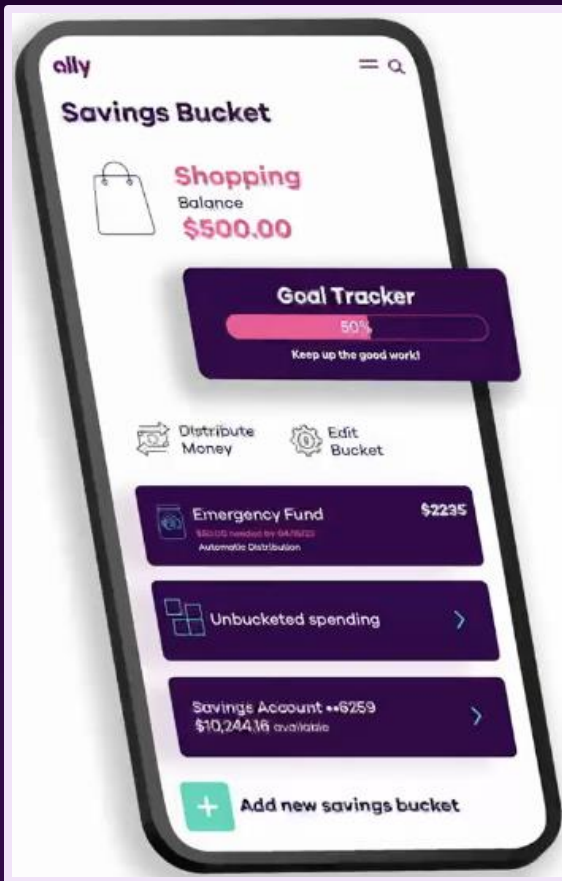
# And test those ideas with consumers.

## Sub-Accounts

Sub-Accounts: Create buckets or sub-accounts for allocating money for a specific purpose. Many people think about their goals in buckets, and this allows for segregation and visual representation.

My Accounts	
▼ Savings ****4321	\$5,000.00
VACATION	\$1,000.00
HOME IMPROVEMENTS	\$500.00
NEW COMPUTER	\$500.00
PARKING LOT	\$3,000.00
+ Bucket      Create Savings Plan	
Checking ****1234	\$2,592.09

# We land on consumer validated concepts.



## Business Outcomes

- 1 in 3 use buckets
- 6 million buckets
- 2X savings growth
- More likely to acquire other products

**How can you apply this to  
your team and work?**

# 1. Democratization



## 2. Bias to Action





# 3. Challenge Your Stakeholders





# 4. Act On Your Insights

# 5. Creative Insight Delivery

A woman with long brown hair and glasses, wearing a grey blazer over a floral shirt and jeans, is pointing her right index finger towards a whiteboard in an office setting. She is wearing a lanyard with an ID badge that has the letter 'E' on it. The background is slightly blurred, showing office shelves and papers. The image has a purple and blue color overlay.

# Key Takeaways.

- 1 Get everyone involved in research**
- 2 Focus on solving consumer problems**
- 3 Ideate based on insights**
- 4 Shake up how insights are delivered**





**Empathize and Be Curious**



**Thank  
You.**