

THE COMBUSTION CHRONICLES

**EPISODE FORTY-NINE
BANKING ON EXPERIENCE DESIGN**

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GUESTS: ROBIN BEERS, RENEE PEZZI,
& ANDRÉS OSPINA**

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Shawn: Welcome to the fifth season of *The Combustion Chronicles* podcast, where bold leaders combine with big ideas to make life better for all of us. I'm your host, Shawn Nason, CEO and founder of MOFI. In these episodes, we'll be exploring the power, influence, and importance of experience ecosystems. To do that, we're bringing together the most unique and influential experience experts in the world for honest conversations about not being okay with the status quo, leading with heart, and getting real about heartsets and mindsets. In case you're wondering, an experience ecosystem is the web of people, touchpoints, and interactions that combine to create all of the positive and negative experiences we have in the world. When an organization wants to improve customer experience, they're wasting their time if they're not willing to engage and humanize their entire experience ecosystem. It's time to blow up some silos and ignite an experience revolution by putting people first.

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Shawn: On this episode, we're diving into experience design in the banking industry by talking with three leaders from different financial institutions. The banking industry is at an interesting crossroads as it navigates the expectations of a mobile generation, defined by their causes, and there are uncertainties that surround the cryptocurrency frontier. How can banks leverage experience to stay relevant and competitive in a rapidly changing world? And our first guest is Robin Beers. Not only an expert but a very dear friend of mine, Robin is the senior vice president of customer insights and experience design at Wells Fargo and a pioneer of human-centered designs for the financial sector. Welcome to *The Combustion Chronicles*, Robin.

Robin: Thank you, Shawn. It's so wonderful to be with you again today.

Shawn: Yeah, Robin, your research background makes you very well positioned to get us started here today. And I know that the African philosophy Ubuntu is very important to you and relates closely to your foundational belief that business is human, and I know that's one of the reasons we have been attracted together in this relationship and building in this professional world. Can you explain a bit more about Ubuntu and why you think it matters in business today?

Robin: Sure, yes. So, Ubuntu is a philosophy that's near and dear to my heart. And the word "Ubuntu" is a Zulu word, and the Zulu tribe is originated in South Africa. And I went to South Africa in the late '90s, to study this concept of Ubuntu which translated loosely means, "I am because we are." And it basically means that we can only experience our own humanness in relationship to other people's humanness. And I'm

just going to read this brief quote from Nelson Mandela and he says, "In Africa there is a concept known as Ubuntu—the profound sense that we are only human through the humanity of others; that if we are to accomplish anything in this world, it will be in equal measure due to the work and the achievement of others." At the time that I was doing research in South Africa, I was working in the fields of diversity, equity, and inclusion. And I really thought that the concept of Ubuntu could offer a universal model for organizing around the importance of diversity, equity, and inclusion in organizations. I'm an organizational psychologist by training, and I was very focused on issues of equality in the workplace. And so, whatever we're doing in business, whether it be banking or manufacturing or technology or whatever, we are doing it in collaboration with and in relationship with other people. And if we think back to any of the difficult or the thrilling and wonderful situations that we've navigated in our work lives, they've all been human issues, right, human problems that we've had to work through in terms of aligning on our vision, calibrating expectations, uncovering assumptions, and all of these things. These are all very kind of human endeavors, human activities. And so that's why I'm really...still keep coming back to as a touchstone, the notion that business is human at its roots, and that we need to keep sort of centering ourselves on the human dimension of work and commerce.

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Shawn: Holy cow. You understand as a senior leader that we need humans in business. And I know that seems like a really simple concept, but it seems really hard sometimes for leaders to understand that. And you know, we think about experience as this big ecosystem, and we're really leaning into how do we create these Experience Ecosystems™? So how might Ubuntu apply when experiences occur as this web of people, touchpoints, and interactions? How does that apply in that ecosystem?

Robin: I love the ecosystem map MOFI has put together and that you're orienting all of these conversations in your work around because I really think that, at the heart, it is talking about these networks or webs of people that are making meaning together. And so, an ecosystem of stakeholders is all made up of people. And the petals, if you will, on the ecosystem map are all about who's exchanging what with whom, right? And I think paying attention to those exchanges and who's getting what out of them is a really important part of understanding what kind of outcome is going to be produced. I think one of the reasons that we continue to do different things together is because we both find that those exchanges are rich. We are having rich exchanges with one another that we feel that we're both getting something out of. And in an ecosystem, I think paying attention to those exchanges is really important. Because if one person is feeling like the exchange is very whatever, profitable, advantageous,

whatever but others in the ecosystem are feeling exploited or overlooked, that system is going to break down over time. So, I really like the systemic aspect of the ecosystem. The human aspect of looking at what are the interests of the different stakeholders in that system and how do they all need to be met in different ways.

Shawn: That's powerful and we're going to talk more about that. I want to talk a little bit about trends right now and what's happening in the banking industry. And you lead an insights team at Wells Fargo. And part of this Experience Ecosystem is digital experience. And people say, "How do you humanize digital experiences?" I think you can. You know, mobile self-service is one of the fastest-growing banking trends happening right now, which means people are having a lot of digital experiences. What does it mean, then, to bring Ubuntu to digital experiences?

Robin: I think it means making that experience very, very personal. And this is where, you know, human-centered design comes in. I was just reviewing designs with the leader of digital of my group a couple of weeks ago, and she was asking, "Why are we labeling this in this way? This is not customer speak, this is bank speak." And we were sort of like, "Oh, yeah, why are we?" And essentially, we had to sort of look in the mirror and realize, "Oh, we are not really leading with the human dimension here. We're leading with the product point of view that says, like, 'Oh, you have to know this code or that acronym, in order to send this payment.'" And in terms of the importance of the mobile experience, I think we've all really gone to school in the last year on what does it mean to pivot how we work. And I'm working on the B2B side of Wells Fargo and in commercial banking. And we really needed to support our customers in keeping their businesses open and being able to engage in the services with us that that they needed to even though they were no longer going into the office. And so, technology whether it be mobile, digital, whatever is really an enabler for people to do what they want to do with each other and keeping that in mind, and that we do things with other people, we're not islands, even though in the U.S. culture, we're very kind of individualistically minded, I think puts our services in context, and also for the people who are working on digital services, connects us to the meaning that those services have in people's lives. And I think we all... We want to make sure that our work is meaningful.

Shawn: Yeah, and I think that's what's powerful about when we leaned into this experience ecosystem work, Robin, it is addressing those silos or that individualism that you were just talking about. And I think that's where, again, Ubuntu becomes so important in this, right? Because we need each other, and we're better because of that. And what we talk about a lot is the heart. And so, you know, in my new book, that I co-authored with Michael Harper and Robin Glasco, *Kiss Your Dragons*, one of the

mindsets that we've identified leads to overcoming those obstacles and creating disruption through radical relationships. And so, by that I mean getting people outside of their comfort zone, challenging them to forge productive relationships with people they're used to being at odds with. What parallels do you see between radical relationships and this spirit of Ubuntu?

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Robin: I think they're completely aligned. I think that your radical relationships and Ubuntu are very synonymous. And I think it is the calling of all of us walking around and as human beings is, how are we going to recognize the humanness of others who are not like us? And how are we going to attend to the system and not just our own individualistic needs? I mean, I think we're all still walking around with an industrial era hangover, right, where it's like, "Oh, you're just a cog in a wheel and we're working in this factory together." Like, very few of us are actually working in factories, even though we tend to still look at work in that very mechanistic way. But, really, everything that we get done is through human communication, relationships, working through conflict, understanding others' points of view, and that everybody is organizing their reality in a way that makes perfect sense to them. And for me as a researcher, as a social scientist, I think one of the most powerful things that we can do as experience consultants is show how the logic and the assumptions of our customers may not match the assumptions of the business. And when we can help the business reconcile and get closer to the reality of their customers, really powerful shifts can happen.

Shawn: Well, I hope our listeners just realized that you just built the whole business case for around experience within organizations. And so, thank you. And, Robin, we've come to that time that we ask every guest. We have some fun questions that we call The Combustion Questions. We say we use this big algorithm to get them and it's really... you know, my partner, Michael's brain that pulls these questions out. So, I have two questions for you, Robin. And I just want to have some fun with you. So, are you ready for your Combustion Questions?

Robin: I am. I can't wait.

Shawn: All right. So, number one, what one person has most influenced your life?

Robin: I'm gonna say Oprah.

Shawn: I love it. Why?

Robin: Because she's just done such an amazing job of exposing many people to ideas and concepts that they never would have been exposed to like Gary Zukav, *The Seat of*

The Soul or Eckhart Tolle or any of these spiritual teachers or authors of fiction and so forth. And she's just voraciously curious about being human and what that means. And she's also an inspiration in terms of how much can you do with your life when you think about your life as being of service.

Shawn: Yeah. I love it. And I think she actually resonates the spirit of Ubuntu, right? Like, she is that. Combustion Question number two, Robin. Which large animal would be the cutest if scaled down to the size of a house cat?

Robin: Well, I think it would be really cute to have a very small elephant. Because elephants are so sentient. They have so much heart and emotion and if you've seen the IMAX movie about elephants, there's a scene where a couple of them come across the remains of an elephant that used to be in their tribe and they stand there and they cry and they grieve. And I think it would be really cool to be able to have that kind of animal teacher in one's home.

Shawn: I want a baby elephant now, Robin. Well, Robin, thanks so much for being with us here on *The Combustion Chronicles*. It's always a pleasure to have these conversations with you. So, thank you again, Robin.

Robin: Thank you, Shawn. It was great to be with you.

[00:14:45]

Shawn: So let's get another perspective on experience design in the banking industry. For that, we have Renee Pezzi. Renee is the senior vice president and head of enterprise experience at Atlantic Union Bank. She has also held senior experience roles at Phillips, Blue Cross Blue Shield of Massachusetts, and Citizens Bank. Welcome to *The Combustion Chronicles*, Renee.

Renee: Thanks so much, Shawn. I'm glad to be here.

Shawn: It's so good to have you here. And Renee, we met when both of us were actually in the healthcare industry, and I loved your perspective then. So having worked in healthcare, insurance, and back in banking, what have you learned over the years about making experience a competitive advantage for organizations?

Renee: Well, I guess I'd say first that it is the only true competitive advantage, and there really is no other way to differentiate yourselves in industries that sell commodity products. I always say in banking what makes you think your checking account is special? I mean, after all, it's just a checking account. Right? Yeah, sure. Fees and product features matter, but banks are generally comparable on those. Right? They do

their research and they make sure that they have a competitive product to put into the marketplace. So at the end of the day, it's about execution. You know, all these banks have these brand and value propositions. They say things like, "We're gonna be the helpful bank. We're gonna make banking easier for you." But I always question them as I get into these organizations and say, "But do you do that actually?" Right? The experience is about walking the talk, you can say you're helpful. You can say you make banking easier, but do you truly do that? And that's really what it's all about to really differentiate yourself.

Shawn: And I love that you said that it's really your only competitive advantage and a checking account is a checking account. Atlantic Union Bank has been recognized for helping small businesses as part of the PPP program during the pandemic. Are there any lessons from that project that you're using or that are being built into future experiences now going forward within your organization?

Renee: Absolutely. You know, COVID and PPP obviously hit organizations at a time they weren't expecting it. It was important that we were agile and moved quickly and I think that was really the lesson. We needed to be agile. We needed to be flexible. We had to figure out how to make decisions with courage and without time delay. There was no time for that. It put a lot of our, you know, practices to good use. I have always said that I'm the type of person that asks for forgiveness and not permission. And, I mean, it was a time where we had to be brave and make those decisions. And we're gonna need to continue to do that. If we were able to launch PPP in record time, then as we get into projects today that are hitting delays or hitting roadblocks, I'll say to the team, what we said then, "Don't let perfection be the enemy of good." That's what agile is all about. You know, you need to iterate and you need to do continuous improvement, and you need to be brave and courageous and willing to make some decisions and get out there and put the product to test and then improve as you go in a true agile format. And there was never a time to put that to test more than PPP given the time constraints that we were all given to get something up and running that obviously we couldn't have seen coming.

Shawn: I hope our listeners just grab that nugget around making decisions with courage. I've never heard it put that way, Renee. I had to write that down. Like, that's a powerful statement. I don't know that organizations do that. I don't think they make decisions with courage and, you know, the whole ask for forgiveness not permission, like, to me, that's different. There's a difference when you say, "No, I'm making this with courage because it's almost a moral obligation to whatever that experience is."

Renee: One hundred percent agree. And AUB agrees, which is why the word courage has been recently added to our brand values. Because that's something that we believe strongly and we wanna empower our teammates and our leadership to make decisions with courage, to act with courage and care is another keyword in our values and doing right by the customer and by our teammates. And that's not always easy and we recognize that. But it's something that we should all do and makes us more productive, makes us more efficient, and provides better experiences, again, both for the customer and teammate. You know, you pointed out at the beginning that my title is Head of Enterprise Experience. In my past roles, my title has been Head of Customer Experience. And there's a distinct reason why my title has changed at AUB and that's to represent both our teammates and our customers. And that recognition that the two working together collaboratively and in a consistent way is like the holy grail. Right? That's the ultimate experience.

Shawn: And so, you know, Renee, we at MOFI, we talk a lot about this Experience Ecosystem. It's that web of people, touchpoints, and interactions that define your Experience Promise™. And if that experience promise is an emotional level, but that's why we're so passionate about tearing down experience silos. And so I'm so glad that AUB has jumped in and given you that title because you are now looking at the whole ecosystem and, again, our listeners know I talk a lot about Disney, but that's what Disney does brilliantly. Not just Disney, other brands that many of us know across the spectrum and for you to have that. First off, I commend you and I commend your leadership and your CEO to say, "No, we need to look at this." And, again, I love the word courage, and I love that in banking we're having courage and care, so powerful. So, kudos to you guys.

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Renee: Thanks, Shawn.

Shawn: Then let's talk about a trend that's coming, the branch of the future. We hear this a lot. Brick-and-mortar locations have become less relevant as we've noticed in COVID. And some banks have tried to turn their physical locations into cafes and other things. Have these efforts been fruitful in your opinion? And how are you personally envisioning branches of the future?

Renee: That's a great question, Shawn. So it's funny because I have been in banking for a long time. I took a stint in healthcare, but I go back a while and I would say that at least 25 years ago people in the industry said that in 10 years, there will be no more brick-and-mortar branches, and everything will be digital. So with the rise of online

banking and mobile banking, folks said soon enough, there'll be no more brick and mortar. I said then, that won't happen. People always want a human touch. People always want some element of in-person or personal. It's more about becoming omnichannel. It's more about providing consistent experiences across channels rather than taking one away. And here we are, of course, brick and mortar didn't go away, you know, 15, 20 years ago, as many predicted. And I actually still don't think it will. I think, yes, through COVID we've opened our eyes and we've increased usage from a digital perspective where we had some folks that were hesitant and resistant and were able to probably move even stronger in that direction going forward and re-imagine things like drive-throughs and how those are used and how those can be useful to our teammates and our customers going forward.

But at the end of the day, I think it's exactly that. It's about reimagining the brick and mortar. I'm not sure the café has necessarily been a successful solution, but reimagining why we go through drive-throughs for instance. So, you know, that's always been kind of the quick deposit. Right? Well, we learned during COVID when we closed our lobbies that it couldn't be quick. There were people coming through the drive-throughs with 20 deposits holding up the line. So that model didn't work. So now there's a lot of work being done at AUB and other places to say, "If you're in that situation, how should the drive-through be used?" Was it supposed to be this quick drive-through process or how do we get more extensive banking done in that model? There's actually some design thinking going on in AUB now for us to re-imagine that thinking and reimagine how we do that going forward. You have to think these channels differently. Right? They won't go away, but we have to adapt to changing times. And if there's one thing COVID did is tell us that, you know, we need to think differently going forward.

Shawn: So let's talk about some business case then, because you just brought it up. So what are some examples from your work in banking or at AUB or elsewhere that you can point to directly and say that human-centered design, design thinking has helped us reimagine this painful process and even increase returns?

Renee: Yeah, that's a great question. I think there's lots of examples for how we've used that in the past. And I think that what it really comes down to is what we've talked to previously, which is about looking at every touchpoint. Right? So I could give, you know, glamorous examples of, you know, reimagining entire process or capability like the drive-through or how we do account opening in a digital aspect rather than in a brick-and-mortar way. But there's very simple things that banks have had to do over time by looking at the end-to-end and taking down those silos, as you've said. So and it still has to happen daily. So when it comes to just launching like a new checking

product or a new credit card product, right, our experts sit within that product team. They know their products so well. They understand how to make it profitable.

Shawn: Wow. Thank you so much for dropping these nuggets on us in this quick segment. But it has come to that point where we do these things called The Combustion Questions, Renee. And we have two of them for you. So are you ready for your Combustion Questions?

Renee: I'll do my best.

Shawn: Awesome. So Combustion Question number one, Renee, is what's your favorite chair?

Renee: That is a fabulous question. My favorite chair is probably the one I'm sitting in right now and I would probably say that regardless of the chair that I'm sitting in. Simply because I find it very important personally to be present. So to be in the moment and to be where I am at this moment and try to really keep myself there and focus on what's going on at hand, whether it's professional or personal. We all have a lot going on in our lives. So I really try to stay focused on the here and now and keep my mindset.

Shawn: Awesome. I love that answer. So Combustion Question number two. Would you rather only wear one color each day or have to wear seven colors each day?

Renee: That's a great question. Like for the rest of my life?

Shawn: Sure.

Renee: Then I have to wear seven colors. I would get so bored with one color. I mean, if it was just about tomorrow, then I might play it safe and just go with the one color so that everyone's not looking at the rainbow that I am. But if it was gonna be for any extensive period of time, I'd much rather live my life in a colorful and diverse fashion than in a boring, you know, one color a day for the rest of my life. I like to think it kind of goes without saying, given the nature of my job, but I think it's important to think differently, act differently, do differently. And so being in one color forever might hinder my creativity going forward.

Shawn: That so does not surprise me that you said that. Well, thank you for jumping in for this segment on experience design in the banking industry. Your knowledge is so powerful, and I know our listeners will appreciate it. So thank you for being here, Renee, and I hope we talk soon.

Renee: Thanks so much. Me too.

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Shawn: To wrap up this episode, let's drill into the digital banking experience. For that, we have Andrés Ospina. Andrés is the senior vice president and head of user-centered design at City National Bank in Los Angeles, California. For 20 years, he has created digital products with leading brands like BBVA, Microsoft, Kellogg's, and more. Welcome to *The Combustion Chronicles*, Andrés.

Andrés: Well, thank you for having me. It's great to be here.

Shawn: Yeah, you know, I am so excited to be concluding this episode as we've talked about the banking industry, and I don't think people really understand the work of experience design that has taken place. And so hopefully, after this three segments, this episode, people really get it. Andrés, you have a diverse history working with great brands. What draws you to and excites you about designing interactive banking experiences?

Andrés: Well, this is an interesting question, because actually, my career started working for the bank. I was the first designer working for the bank back in 2000. So, it was an interesting experience because I had the opportunity to learn about the banking industry. And because of my background in design, I had the opportunity to bring a different angle in the way we actually created sales strategies to increase product adoption and product cross-sells. And it was an interesting journey. I mean, banking industry is a great school for anybody. It's an opportunity to actually learn about how to make money, how money actually works. And it's not just for the people who work for the bank, it's actually for everybody. So, having financial knowledge about how to make good decisions in your life to have peace of mind, I think that's very important, and it really brings a value that is absolutely necessary for us to be able to succeed and accomplish our goals.

Now, specifically about the interactive design, within the banking experience. I mean, there's so much low-hanging fruit to be honest, in the banking experience. There are so many legacy systems, that it's just an ecosystem full of opportunities to be able to make a huge impact. There's always new things that we can create for clients, for our users. But the reality is that we need to be conscious of the things that currently exist in those ecosystems, and that is a big challenge. It's a big part of transforming how an organization deliver better experiences. So, it's always a balancing act, I would say.

Shawn: Yeah, and I love the fact even, Andrés, that you call it an ecosystem. I have to ask you, if it's a digital experience, or any other type of experience, what would be one that you would love to bring to the banking industry that you've seen in other industries?

Andrés: That's a very good question. I find very interesting what companies like Uber and Apple think about the experiences not just as digital but actually like multi-channel experiences. And I feel like nothing is only digital, and I feel that we have a big challenge in the banking industry. And it's how do we enable this, you know financial institutions and organizations to be able to find that sweet spot between being a digital force that enables and facilitates a lot of the processes and increases smooth experiences for clients and users, but at the same time, it allows the humans behind the organization to provide customized and tailored solutions.

If you look at my background, I'm very passionate about empathy, and this is a topic I have studied for many years now. And what's interesting about this balance that we try to have between technology, digital, and the colleagues and the humans that work behind an organization to serve our clients better. The reality is that it's all about empathy. That's the common goal, but it's hard to connect all the dots to make sure that we capture the right data at the right times that we understand that data, and we give meaning to that data. But at the same time, we have the right people providing the one-on-one personalized touchpoints and humanized touchpoints. It is not just one size fits all type of solution in digital. I think it needs to have a balance between both because nothing can replace a one-on-one interaction with a human. And that's a value proposition that definitely we want to preserve. So again, you know some of those brands are doing a great job at finding the balance.

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Shawn: And our listeners have heard me say this, and preach it, how do you find the balance between high-touch, the human part, and high-tech. But I loved that you called it the humanized touchpoints as we look at journeys in both digital and non-digital so. So, what's the secret sauce for getting organizations to prioritize experience design and actually put people first?

Andrés: That's an awesome question. It's a big challenge, and honestly, also that's one of the reasons why I work within an organization currently. I actually had a company for 10 years and it was the second-best interactive agency in Colombia in 2007. And the reason why I moved inside an organization is because I actually want to have the opportunity to provide a transformational impact. It's like building a team within an

organization that is focused on empathy. And there's another topic that I often talk about and write about and it's a noble purpose. My mission is to bring a noble purpose within organizations, so it's not about what I want to accomplish in my personal goals necessarily, it's about understanding first what is that good that we are doing for other humans, and that includes our colleagues, it includes the clients that we're serving, it includes everybody around us.

So that's why I love the topic on human-centered design because human-centered is like, if you think about the scope of this label, it really is about everybody who's a human is within the scope. So bringing human-centered design, tools, frameworks, and leadership skills will enable leaders within the organization who are trying to make this change possible. But it all starts with empathy. When I joined CMB, actually, I didn't bring a solution. I didn't bring frameworks. What I brought was a lot of questions and we did surveys. And after a couple of months, we were able to identify key themes of opportunities based on the feedback we received from specific segments that we identified within the organization including practitioners, mid-management and leadership, across different groups. So, I think really listening to people was a key part of the transformation journey that we've been doing for a little bit over a year now at City National to bring human-centered design. That's kind of the secret ingredient, start listening to people. And then from there, you get the evidence that you need to focus on the right problems to solve.

Shawn: You can't see me jumping up and down right now. But I am absolutely jumping up and down. You told design innovation is that your mission is to help humans and organizations find their purpose to more effectively achieve their goals. And this is exactly what we're talking about. But what I want to know from you, Andrés is why is finding purpose so important? And how do you help people and organizations to find it, and then tie it into their experiences that they provide along the way?

Andrés: Yeah, that's a great question. And I love this topic, by the way. I'm also jumping in my chair right now. But the reality is that for me in my own journey, I've been able to reflect on why do I do what I do, right? And both in my professional career, but also in my own life, understanding priorities, it's super important for me, and I am married and have three kids. I always ponder about the things that that I could do better. So, I try to retrospect a lot about myself, and how can I continue growing? So, in that journey, I've learned that if I understand my why, I can better help everybody around me. Because it means that I understand my purpose. So, as a design thinking leader, and coach and in many organizations, and after making a lot of mistakes, I've learned that it's actually easier when you have the opportunity to help organizations and humans understand their purpose first, and then understand

priorities. Because if you focus on priorities first, and you don't have the why, it's going to be very difficult to prioritize. So, then it's going to be an interesting journey, of course, as we move on, and learn more about organizations, and try to really connect the dots from purpose into roadmaps into programs and ways of working. But the reality is that, in my experience, when we start with whyness, Simon Sinek said it, right, starting with why is part of the Golden Circle, right? Love that that Ted Talk. Made a huge impact actually, in my career, when I first watched it, and actually, that's a model that I use as part of the design thinking frameworks that I've used in the past. Starting with that purpose and starting with why and then from there, you will be more easily to be able to connect the dots.

[00:36:15]

Shawn: Yeah, I just love that you lean so much into the heart piece, Andrés, and that you lean into let's get our purpose. And we tell this to organizations, let's get our purpose defined. And then the business results, the business things will happen and they will come. And that's why the experience ecosystem and the experience promise is so important to us. You know, I can't think of a better way to end this with saying find your why, understand your why, and find your purpose, no matter what industry you're in. So, thank you for sharing all of that with us.

But it has come to a part where we come to these things called the Combustion Questions. Andrés, are you ready for your first Combustion Question?

Andrés: Let's do it.

Shawn: If you could design a new holiday, what holiday would you create and what traditions would it have?

Andrés: I love that question. I would say, I will call a holiday, 'Have I Done Any Good Today'. And I will just create a holiday where everybody can just that day, think about other people for one day, just one day a year, just forget about yourself, and think about others. Holidays are often taken as an opportunity to take some time off and things like that and not very often we actually remember why that holiday exists. So, this holiday will be different because it will be a holiday where people can say, let's focus this holiday on doing something for the world, and it doesn't have to be something huge. It can be something small, but just thinking about other people's needs and satisfy those needs. I think that will actually help change the world.

Shawn: I love it, no, I absolutely, absolutely love that, and I think everyone should do that for sure. So, Andrés, are you ready for combustion question number two?

Andrés: I'm ready. Let's do it.

Shawn: Awesome. What do you think about jigsaw puzzles?

Andrés: It's actually a favorite thing to do with my family. We sometimes have huge jigsaw puzzles with a lot of pieces on Christmas Day. So, they keep us busy for a couple of weeks. What I love about that is, that it is actually something that helps develop a design thinking mindset. The reason why I believe that is because when you are putting together all the pieces of the puzzle, you need to think in a very focused way about the piece, where is the right spot you need to put it on. You also need to consider context. You need to consider the other pieces that are around that piece that you want to be able to position correctly. You also need to think about the big picture. So, basically, you are thinking in a holistic way, you look at the big picture, you diverge your view. But you also have the opportunity to converge into what those specific pieces that you want to position. And divergent and convergent mindset and focus is a great exercise and activity to actually help people bring that type of mindset and thinking to the organizations and to design better experiences.

Shawn: Wow. That was deep. And I love it. Thank you for sharing that with us.

Andrés: Well, thank you for the great questions and the great conversation.

Shawn: Thank you so much, and we will talk very soon.

Shawn: Thank you so much for listening to this episode of *The Combustion Chronicles*. Let's keep the conversation going by connecting on LinkedIn, Twitter, Instagram, and Facebook.

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