DESIGN STRATEGY
Typically, technology products for the developing world are hand-me-down versions of their Western equivalents, with lesser technologies and of lesser quality. Additionally, these products are not designed for their specific users or with their local conditions in mind. Low-cost products are literally cheap (low tech and low quality). This is the paradigm that the One Laptop Per Child program and the designers at fuseproject wanted to change. For the XO Laptop, low cost means the most advanced and well-integrated technologies as well as high design—a true departure.

This revolutionary child-size laptop was conceived by the nonprofit One Laptop Per Child (OLPC), formed at the Massachusetts Institute of Technology by Nicholas Negroponte. The group brings learning, information and communication to children where education is needed most: developing countries. Governments purchase these laptops and then distribute them to schoolchildren for free. The XO Laptop will be used by millions of children worldwide in sometimes challenging environments. It is designed to be resilient, portable and energy efficient. Even with such a low price, it contains breakthrough technology (including some features not found on current high-end laptops) with a strong emphasis on design, quality and tactility.

**Spreading Learning**

The strategy for this project was threefold: a design that delivers innovation, is environmentally responsible and enhances the product and improves the user experience.

The form factor was a priority from the start. The laptop needed to be small and lightweight for children, but sturdy and robust enough to ensure years of durability and prevent damage from natural elements. Because the laptop is intended for children, the aesthetics needed to appeal to children. It also needed be iconic—immediately recognizable as the OLPC XO Laptop.

By giving school systems an easy way to reach all the children in a developing country, the XO Laptop connects children to education in a completely new fashion. For instance, school children are able to practice their intuitive
hoc network allows kids to connect from anywhere, ensuring access to their schoolbooks and lessons directly from the school.

Into the Future
The combination of the laptop’s iconic design, tactile robustness, dual-function components and healthy dose of whimsy has contributed to this strategy’s success. The continued development of power accessories for the laptop is a testament to the project’s focus on the children and their environments from start to finish. The XO Laptop and its accessories will continue to empower children in developing nations for some time.

The OLPC program is currently in Argentina, Brazil, Cambodia, Libya, Nigeria, Rwanda, Pakistan, Thailand, Uruguay, Peru, Ethiopia, Romania, Paraguay, Mexico, Mongolia and China. With more than 700,000 laptops already distributed and many more orders under way, the success of the OLPC XO program continues to grow.

The XO’s success has also spawned the next-generation computer, the XOXO Laptop, which will be available in 2010. Children have an amazing capacity to let us know how they use their laptop and what they want. The design of the XOXO was energized by their passion for learning, self-expression and sharing with each other.

With the XOXO we are challenging what a truly collaborative and creative computing experience could be—a true departure from the traditional keyboard and screen layout—and envisioning a new way to interface and play with data, information and communication. Imagine if your learning machine was an uninterrupted screen you could interface with from any direction. Imagine if it was a reading experience just like a book, and at the same time a seamless visual tablet. Imagine if children could play board games (or computer games) sitting across from each other.

The XOXO is a book, a tablet, a board and, yes, a laptop too—if that is what you need. The design is still green and white, but thin, simple and uninterrupted by keyboards, buttons, speaker holes, input devices and visible connectors. And it is soft to the touch, like a piece of luggage—everyday luggage you can take anywhere. The XOXO should be the next learning object of desire, from Bogotá to Istanbul to New York.
Brilliant design for an even better cause. From the physical design to the sociological impact, every element of this laptop is exemplary of true innovation. This product is immensely practical and beneficial to all users across the globe. Design at its best!

—Ryan Eder, IDSA, industrial designer, Priority Designs
The meeting was going well… until perhaps the inevitable question: “Have you ever done a bank?” Our team shared nervous glances as we searched for the best way to answer our potential client’s question. The few moments of silence felt like hours. We searched through our collective memory for bank-related work we could discuss. There was no other way to answer the question. “No. We’ve never done a bank.”

“*You’re Hired.*”
Ray Davis, the president and CEO of Umpqua Bank, wasn’t looking for a design firm to help him design a bank. He was looking for a strategic partner to help Umpqua realize a vision for a completely new retail banking experience—something compelling, authentic and distinctly non-traditional in the banking world.

Originally founded to provide loggers and farmers around Roseburg, OR, with a banking alternative, Umpqua had earned a reputation for exceptional customer service; a quirky, self-effacing style; and a willingness to take on the establishment to meet the needs of its customers. These values were not reflected in Umpqua’s bank branch experience, however. Umpqua wanted to bring its unique style of community banking to residents of larger cities, and Davis saw an opportunity to redefine what a retail banking experience can be.

**Turning the Movie into Reality**
Davis had a vision for the bank, but he didn’t know what that new experience would be like for customers. He was looking for a firm that, as he described it, could “turn the movie in my head into a reality.” He was certain of one thing: that movie did not resemble a traditional bank.

Ziba was asked to create a design strategy that would translate Davis’ vision and Umpqua’s unique community-banking culture into an integrated retail brand experience. We needed to redefine the experience of retail banking in a way that would feel authentic to Umpqua’s existing customers while also resonating with a more urban audience. The design strategy had to be forward thinking and flexible enough to evolve over time, enabling Umpqua to continue extending its brand into new branches, products and services. And to be successful in its implementation over the long term, the strategy would need to foster a cultural transformation at Umpqua.
Steve McCallion, the executive creative director at Ziba, brings a rare balance of design sensibility and strategic thinking to help companies—including KitchenAid, Sirius Satellite Radio, Federal Express, Umpqua Bank and Johnson & Johnson—create branded experiences that win in the market.

Umpqua Bank Design Strategy designed by Steve McCallion, Chelsea Vandiver, Elizabeth Blades, Jon Irick, Insook Huh, Gwen Sullivan and Dardi Troen of Ziba Design for Umpqua Bank

“I was struck by the audacity of the concept...Making the bank a place to linger and enjoy rather than the “can’t wait to get out of here” mentality...I love taking the bank in a whole new direction foreign to anything done before in this category. The Starbucks of banking!!”

—Frank von Holzhausen, IDSA, president, Group Four, Inc.
consumers with its new urban consumers: the desire to see their communities thrive and the need for belonging. Making a connection means having something to say. We used our brand archetype and ethnography tools within Umpqua to help executives and staff move beyond the typical vision and mission statement language. Ethnography on site allowed us to see firsthand Umpqua’s “authentic self.” Our researchers witnessed authentic caring moments, such as a store manager giving Ray Davis home-made preserves, and motivational moments, such as the inspirational stories shared by employees in the morning. We also saw Umpqua’s drive for discovery and exploration. Our proprietary archetype tools allowed us to sharpen Umpqua’s understanding of its self and what it offers: safe exploration, helpful tools and encouragement to build community.

Connecting the Customer and the Brand
To create a meaningful retail experience for Umpqua we needed to understand how people connect with the world of banking and how, in turn, Umpqua can better connect with people in that world. By uncovering these connection points we were able to create a design strategy that was authentic for Umpqua and meaningful for its customers.

We conducted ethnographic and perceptual studies to understand what the experience of banking means to Umpqua’s customers. We studied videotapes for insights about where in the bank customers stood, stopped, looked and moved. Observations were tabulated and condensed into space planning perspectives. We also had customers sort adjectives and images to help identify perceptions regarding banking in general, Umpqua as a brand and Umpqua’s competitors.

These efforts revealed a number of distinct factors that influenced our design strategy. We learned that Umpqua’s target customers—high-income households—distrust large financial institutions, which they perceive to be impersonal and off-putting. A common complaint was that larger banks charge arbitrary fees for routine services. We discovered also that most people avoid going into a bank since Internet banking and ATMs provide a convenient alternative. To attract people to enter Umpqua’s stores, we would need to create a retail banking experience that went beyond the functional requirements of efficient customer service. Our research also revealed two common themes that connected Umpqua’s existing rural consumers with its new urban consumers: the desire to see their communities thrive and the need for belonging.

Making the Connection: Umpqua’s Integrated Retail Banking Experience
Searching through consumer and brand research, our cross-functional team of branding and design strategists, cognitive scientists, architects, industrial designers and consumer insight specialists identified an opportunity to position Umpqua as a quirky, friendly bank for people who care about their communities.

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Shopping modules and merchandising tables promote special programs and encourage customers to act on their financial future.

The project was not all smooth sailing, however. When Davis first announced the program to his board of directors, he met a lot of resistance. To demonstrate his confidence in the program, he guaranteed that the bank would have $15 million in new deposits the first year. As the program began to unfold and evolve, he raised his guarantee to $30 million. The first week the store was open, it generated $1 million in deposits. Nine months into the first year, Umpqua’s new store had a record-breaking $50 million in deposits.

Building on the success of the flagship store, Umpqua started rolling out the new retail banking concept to Umpqua’s other branches. The bank took iconic elements from the flagship store and applied them to new and existing “mini-Pearl” stores. While the build-out of these new stores cost the same as that of traditional stores, the mini-Pears generate two-and-a-half times higher deposits, have twice the average deposit balances, twice the average loan balances and significantly higher cross-sells to high-income households.

**Umpqua 2.0: The Innovation Lab**

With the success of its flagship and next-generation stores, Umpqua sought to push further the envelope of innovation. Building on our design strategy, we worked with Umpqua to create a new innovation lab store where the bank could test a range of new products and services. In the fall of 2007, the Umpqua 2.0 store opened in Portland’s South Waterfront area.

The innovation lab further extends the concept of slow banking to create an experience built on the concepts of technology and community networking. An interactive community wall displays neighborhood photos and reminds people of the community’s common financial goal. Umpqua sponsors a number of community events open to the public, including book signings, investment clubs and lectures. Customers can surf the Internet and use interactive touch screens to explore a range of products and services. Main Street features Umpqua small businesses and invites people to sign up for Umpqua Rewards, a loyalty program that pays points for doing business with other members. The message of Umpqua 2.0 is clear: Umpqua is the community bank.

**A Culture of Innovation**

Our design strategy went well beyond its physical impact; it also helped create cultural cohesion around Umpqua’s vision. Involving key members of the organization in the design process enabled them to internalize a shared understanding of the brand values. The stores themselves have helped Umpqua’s employees understand how customers value the bank’s unique heritage and culture. Seeing how that connection could be turned into meaningful brand experiences set in motion a transformation across the organization, fostering a corporate culture of innovation that Umpqua carries forward to this day.

Umpqua has formed an in-house creative team that continues to build on our design strategy. The team has developed a range of new products, services and events that extend the Umpqua brand experience beyond their stores, including a local music program, an ice cream truck and a lemonade stand start-up kit called “Lemonaire” that helps children learn about money and business.

By translating the culture of a small-town bank into an integrated brand experience that fosters a sense of community in both rural and urban neighborhoods, the Umpqua retail design strategy has helped Umpqua grow from $120 million to $8 billion in assets in just 10 years. The design strategy also has resulted in a number of intangible benefits, including considerable press coverage. In addition, Umpqua reports that it is now easier to recruit new employees. Umpqua’s universal associates—or tellers, as they are called in other banks—rave about the new stores, saying they are excited to come to work every morning. Umpqua believes that its in-store experience played a critical role in being named one of Fortune magazine’s 100 Best Companies. Clearly, the stage is set for Umpqua to provide superior customer service in a community banking environment.
1. **HEWLETT-PACKARD CONSUMER INKJET DESIGN LANGUAGE**

Designed by Paul Bradley, IDSA, Jan Raken, Ralf Groene, John Lai, IDSA, and Gregory Germe of IDEO; and Dan Caputo, Mike Derocher, IDSA, Dan Dwyer, Justin Francke, John Guenther, IDSA, Pete Hwang, David Leong, Michael Leman, Chris Lim, Sam Lucente, IDSA, Dario Miticocchio, IVDSA, Maria Tate, Mylene Tijn and Howard Wong of Hewlett-Packard

Consumer Inkjet Design Language (CIDL) is an ecologically considered design language for a series of inkjet printers. CIDL printers are designed without the use of metallic paint to enable recycling at scale, a significant detail in an industry that relies on metallic-painted parts to differentiate brands and products. CIDL printers are for personal use and feature an interface and operation much like typical inkjet printers.

2. **NYC CONDOM DISPENSER/NYC CONDOM WRAPPER**

Designed by Yves Béhar, IDSA, David Riofrio, Josh Morenstein, IDSA and Giuseppe Della Sala of fuseproject for New York City Department of Health and Mental Hygiene

The New York City Condom and Dispenser is an initiative of the NYC Department of Health, since the free distribution of condoms is an effective measure against HIV infection and unwanted pregnancy. Reminiscent of a condom shape warped into the surface of a leather wallet, the NYC Condom Dispenser's approachable shape and friendly brand helps create an air of openness and acceptance. The visual icons of the NYC Condom and Dispenser helped raise awareness and adoption of the condoms and drove installation of the dispensers by private businesses and public organizations.

3. **U-BOX-IT**

Designed by Daniel Mammone of U-Box-It (Canada)

U-Box-It is a one-time-use container designed for do-it-yourself home renovation and clean up. It was designed to fill the gap between municipal curbside collection and large metal commercial containers, both of which require a large area and can cause property damage. U-Box-It is lightweight and compact. Consumers can conveniently purchase it, flat packed, at any retail outlet and it will fit in most cars and minivans. The versatility of U-Box-It allows a user to load the container in the garage, backyard or alleyway, or fit it in tight places, such as the service elevators of condominiums, apartments or office buildings.