

Business

Design Thinking Business Casebook 2019

D E S I G N

T H I N K I N G

B U S I N E S S

C A S E B O O K

2019

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FOREWORD

The alignment of Vocational Training Council strategy and government mandate has seen many new initiatives rolled out by Business Discipline in recent years, including the promotion of Design Thinking, Project-based Learning, Workplace Learning and Assessment, and Technology-enhanced Learning. Module syllabi have been enhanced with technology applications and integrated with Artificial Intelligence, Blockchain, Cloud Computing and Data Analytics. This nurtures the skills and mindset of the young people to better compete in the fast-changing digital world.

Much emphasis has been placed on strengthening students' competencies for creating value to industry and bringing innovative ideas to life. To groom the next generation for critical thinking, and Design Thinking capabilities, we launched a new Discipline Core Module "Design Thinking and Entrepreneurship" in AY2018/19. Besides, the first "Design Thinking – Business Case Competition" was organized in May 2019, encouraging students to learn and apply skills.

This casebook presents the fundamental concepts, and step-by-step instructions, for how to apply Design Thinking. It is an effective guide to facilitate the learning of the concept and stimulate innovative, achievable solutions that will ease business challenges.

Dr Wallace Lam
Academic Director
Business Discipline
Vocational Training Council

Creating Unlimited Business Opportunities for an Insurance Sales Force

Inno Man | David Chung

Organization Background

The insurance company is a leader in the international financial services industry. It provides a diverse range of insurance, wealth, asset management, and mandatory provident fund solutions for individuals and corporate customers. Lately, the company extended its spectrum of digital transformation from operations to sales.



Current Challenges

1. Traditional sales model

Traditional “face-to-face” personal selling, conducted by individual insurance agents, has been adopted by the insurance industry.

2. Limited customer base

Close friends and relatives are the most reliable sources of customers. This has limitations, however, recruiting new customers outside this pool takes time.

3. Lack of high-trust customers

Gaining trust from customers is critical for sales success in the insurance industry. Agents, however, are challenged by the lack of prospective high-trust customers. They often quit their jobs for this reason.

4. High Turnover Rate

The high-turnover rate of insurance agents affects staff morale. Customers are attached to the agents who made the initial sale. When they leave the company, their customers may not be comfortable with new agents. This can result in some customers terminating insurance plans.

Building one of the first-ever social sales models

- Top management initiated a social sales model and positioned it as one of the major building blocks of their digital transformation.
- Facebook was chosen as the major channel for the pilot program, as it is one of the most recognized social media brands in Hong Kong.
- A team of young, well-educated and enthusiastic new insurance agents were been invited to join the pilot program.

Stage 1: Discover

- Identify the current practices of the company and its insurance agents.
- Assess the performance of selected insurance agents.
- According to pre-project survey, the pilot team were not active on social media and the social sales model was new for them.

Stage 2: Define

- How to effectively resolve bottlenecks?
- Analyze trust level, and potential purchase power, of prospective customers on Facebook.
- Develop a social-selling funnel model, a series of criteria, and a quantified marking plan for each level.

Stage 3: Develop

- Conceived different social sales strategies with detailed action plans.
- Conducted two half-day training workshops to enhance the social selling skills of selected insurance agents.

Stage 4: Deliver

- Simulate innovative social sales strategies and action plans.
- During the workshop, participants learned to use digital tools, to re-segment prospective customers on social media, and develop different sets of effective posts for different customer segments.
- There were four simulation exercises on post development, comment design, effective messaging, and powerful meeting invitations. Participants received comprehensive feedback on their performance, during these simulation exercises, from the training team.


Stage 4: Deliver (Pilot Run)


- Test the innovative social sales strategies and action plans in the real world.
- Execute the social sales model for prospective customers on their personal Facebook accounts.
- Divide the testing stage into two periods, each lasting about a month. In addition, they also provide useful tips weekly, during the testing period, to help resolve real-world challenges.


Conclusion

The pilot team gained good business results during the testing period. By following the social sales model, over a dozen appointments were made and several sales deals were closed.

Breakthrough areas for the social sales transformation project

Area 1: Social influencing  90%

Area 2: Lead generation  28%

Area 3: Deal closing  124%

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- So Tsz Hin
- O Ho Kwan
- Wong Ka Kin

Say No to Disposable Bottles

- Chan Hin Wai
- Chung Cho Laam
- Ng Yiu Chung
- Cheung Cho Ting
- Long Chi Wai

Explore the Usage of Current Recruitment Booth and Investigate Possible Improvements to Enhance Effectiveness

- Kwan Tat Him
- Lee Man Yui
- Tse Wing Cheong
- Poon Kai Yuen
- Tai Hiu Laam
- Yip Hoi Mei

Reshaping Customer Experience in Retail Banking Through Technology

- Cheung Chun Sum
- Ho Po Fai
- Ma Hei Man
- Cheung Wing Kin
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Improve the Self Check-in System in Hong Kong International Airport

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