



Energize your company with breakthrough ideas™



Juggling Tasks to Ignite Innovative Thinking

NCOFCU – October 6, 2023

Len Ferman

Adjunct Professor of Innovation at University of North Florida
Managing Director, Ferman Innovation
Former Head of Ideation at Bank of America

Len.Ferman@unf.edu

Len@fermaninnovation.com

www.fermaninnovation.com

904.553.0075



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About the Speaker: LEN FERMAN

Bank of America



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Adjunct
Professor

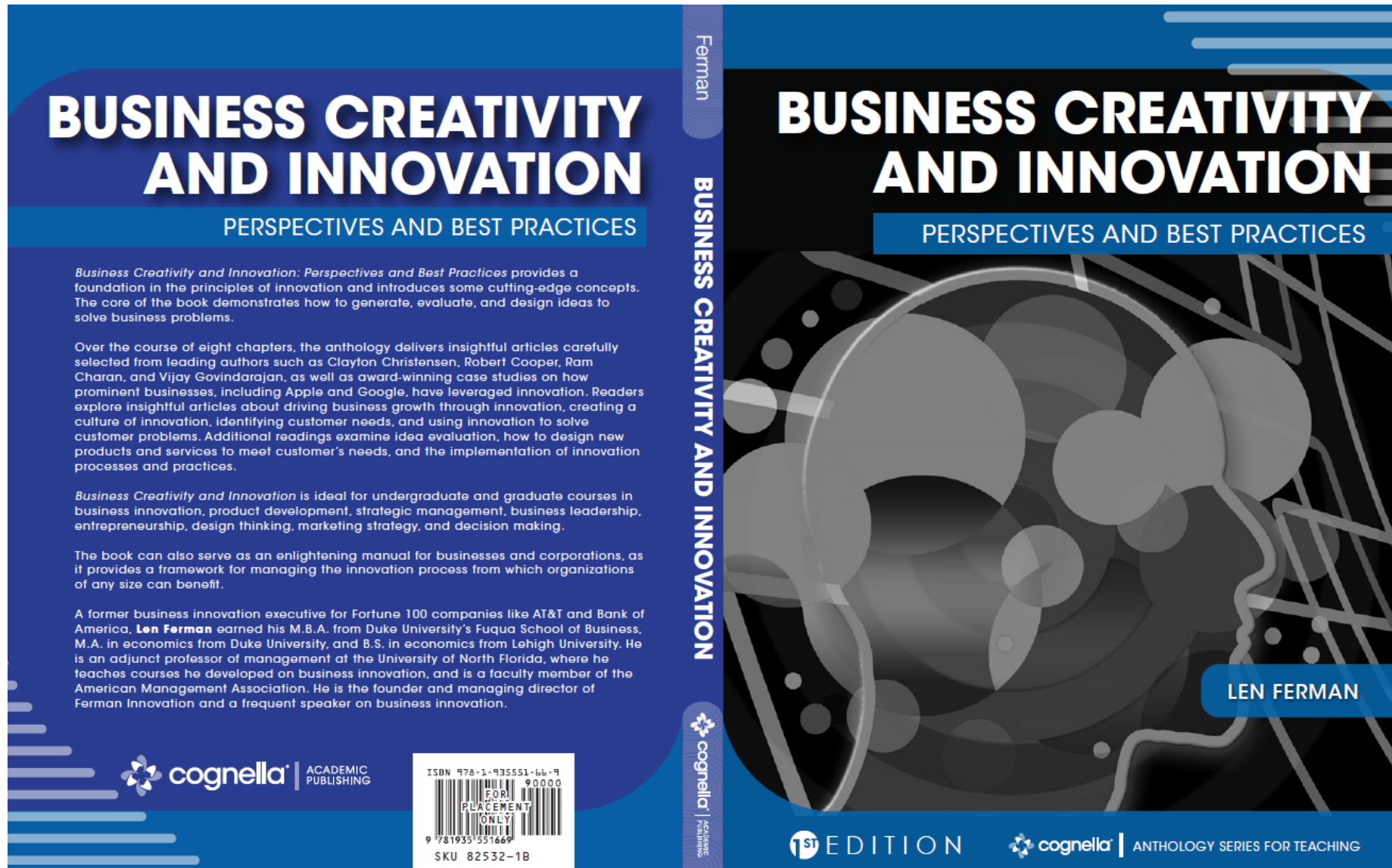


Founder



Faculty
Member

College Text Book and Corporate Innovation Manual Published in 2019 by Cognella



About Len Ferman

25 years managing innovation in financial services

AT&T

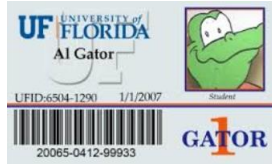
Barnett Bank

Bank of America



1988

Graduated from Duke with MBA in Marketing and MA in Economics



Developed smart card & ATM strategy for Barnett Bank

1995



Introduced first check image ATM

1997

Led small business innovation – Created concept for SB Online Community

2004

Head of ideation for all consumer & small business products at Bank of America

2011



Managed new product research for B2C and B2B services

1990



Moved to JAX as part of the founding team of the AT&T Universal Card

1996



Launched Visa TravelMoney – world's first international prepaid card

1998 - 2003



Launched & Managed Bank of America Business Debit Card

2013

Founded Ferman Innovation: boutique innovation agency





**7 time gold medalist and
former record holder at
the World Juggling
Championships**



Business Takeaways From This Session

**Learn the
innovation
process and
how it applies
to everyone**

Business Takeaways From This Session

**Learn the
innovation
process and
how it applies
to your job**

**Identify how
you can
perform tasks
different,
better and
innovative**

Additional Takeaways From This Session

Learn the innovation process and how it applies to your role

Identify how you can perform tasks different, better and innovative

Reduce stress by learning the secrets of multitasking

What is Innovation?

An idea that is successfully launched as a...

new product



new service



new program



new process



... to solve for external or INTERNAL customer or EXTERNAL member needs or problems

It's Not Just About Apple's Latest Product Launch

Innovation applies to everyone in the institution because...



... it's about developing solutions to solve the problems of your external members or internal customers

Why is Innovation Important?

**21st century business dynamics
require companies to
innovate or perish**

Why is it innovate or perish?

**The business environment is
changing faster than ever before**

**The business environment is
changing faster than ever before**

**Only businesses adapted for the
new environment will survive**

**The business models of yesterday
do not apply today**

**The business models of yesterday
do not apply today**

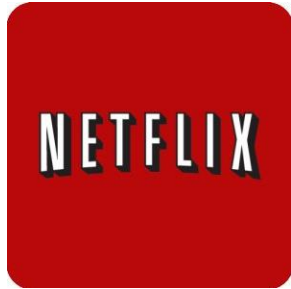
**And the business models of today will likewise
have a limited window in which companies
can profitably operate**

**The business models of yesterday
do not apply today**

**And the business models of today will likewise
have a limited window in which companies
can profitably operate**

As a result, all organizations need to innovate

Companies that embraced innovation have become some of the most successful in history



Netflix became the leader in online DVD rentals and video streaming... and caused Blockbuster to file bankruptcy



90% of Apple revenue derived from products that did not exist in the 20th century



In early 2000s Google and Yahoo generated the same amount of ad revenue

Companies that avoid innovation risk becoming irrelevant



Atari was the leading game console manufacturer in the 1970s and 1980s



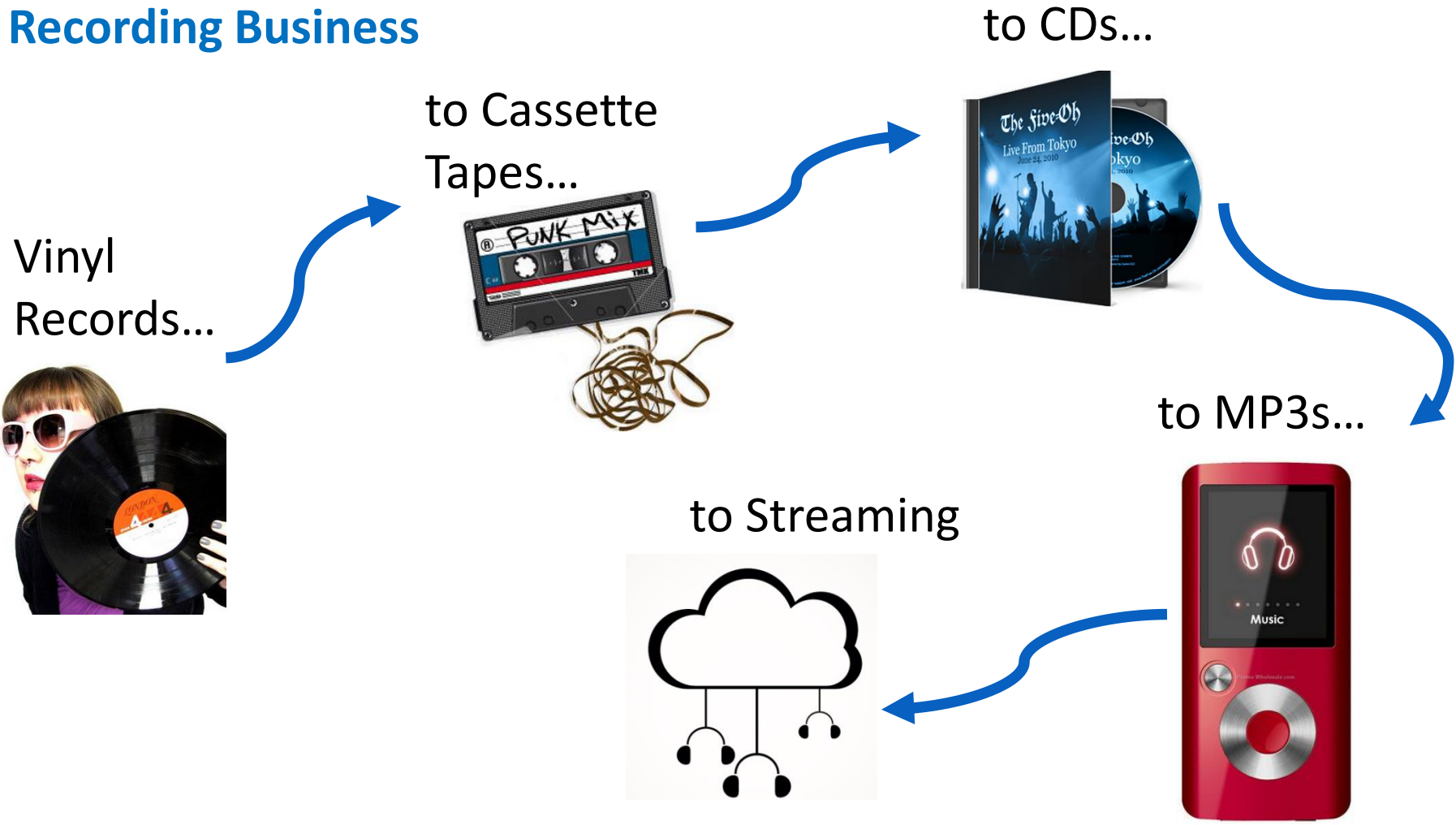
Kodak had an 89% share of the photographic film market in 1976



My Space was the #1 social networking site in the world from 2005 - 2008

The Business Models of Today Will Not Work to Generate Revenue Tomorrow

CASE STUDY: The Music Recording Business



**The rate of change in the business environment
and thus the need for innovation
has increased dramatically in this century**

**All organizations need an
innovation process**

AND

need to continuously innovate

The Bias Against Innovation

There is a natural tendency for people and organizations to focus only on planning for today and avoid planning for tomorrow

The Bias Against Innovation

There is a natural tendency for people and organizations to focus only on planning for today and avoid planning for tomorrow

Business As Usual
Planning for Today



Making money through a reliable & proven routine

The Bias Against Innovation

There is a natural tendency for people and companies to focus only on planning for today and avoid planning for tomorrow

Business As Usual
Planning for Today



Making money through a reliable & proven routine

Business Innovation
Planning for the Future



Spending money to make changes that have uncertain outcomes

The Fallacy of Not Innovating

**The business models of today will
eventually stop working
to make money in the future**

When Should Companies Innovate?

When Should Companies Innovate?

In organizations that exhibit a culture of innovation, activities that lead to innovation takes place continuously, not just in discrete bursts when there is a problem to be solved.

The Benefit of Continuous Innovation

**One of the main benefits of
continuous innovation
is that you're likely to have already
have a plan in place
when there is a disruptive event
(like COVID)**

The Benefit of Continuous Innovation

You're also more likely to be
good at innovation if you
practice continuous innovation

3 More BONUS Takeaways From This Session



**Improve
eye hand
coordination**

3 More BONUS Takeaways From This Session

**Sharpen
your mind**



**Improve
eye hand
coordination**

3 More BONUS Takeaways From This Session

**Impress
your kids!**

**Improve
eye hand
coordination**

**Sharpen
your mind**



Myths about Juggling

#1 - You can't learn how to juggle

How can we most effectively learn to

INNOVATE

&

JUGGLE ?

How can we most effectively learn to

INNOVATE

&

JUGGLE ?

By learning it as a process

4 Steps to Juggling Tasks to Ignite Innovative Thinking

1

EXPLORE



2

IDEATE



3

EVALUATE



4

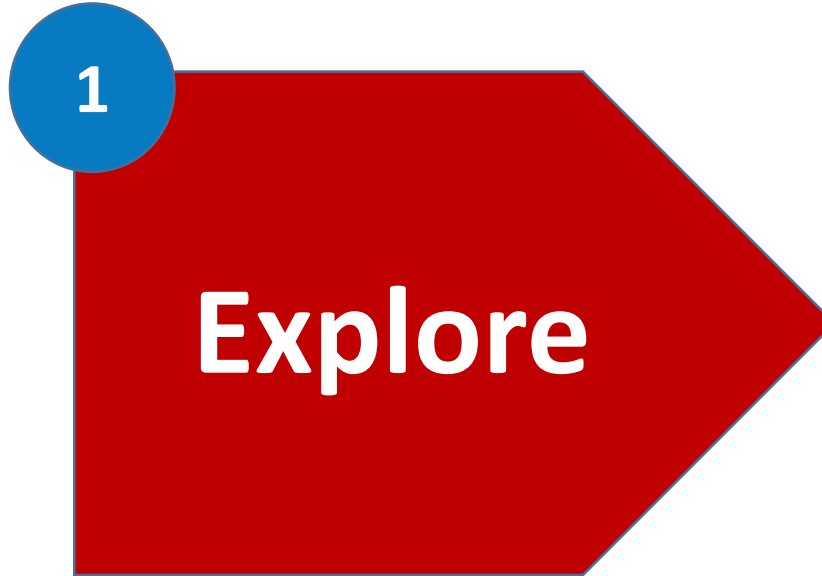
DESIGN



1st Step to Juggling Tasks to Ignite Innovative Thinking



1st Step to Juggling Tasks to Ignite Innovative Thinking



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1st Step Goal

1

Explore

Gain a deep understanding of a problem, task or objective

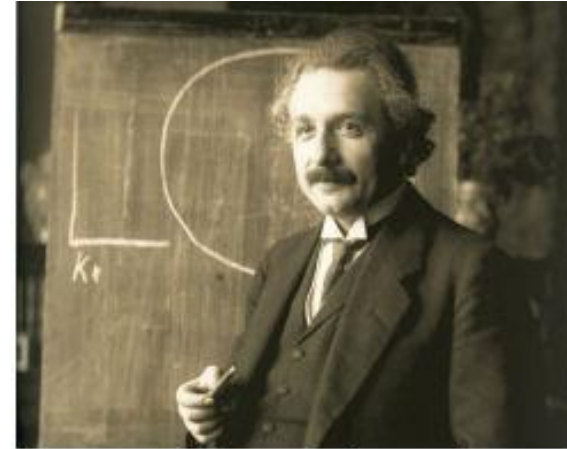
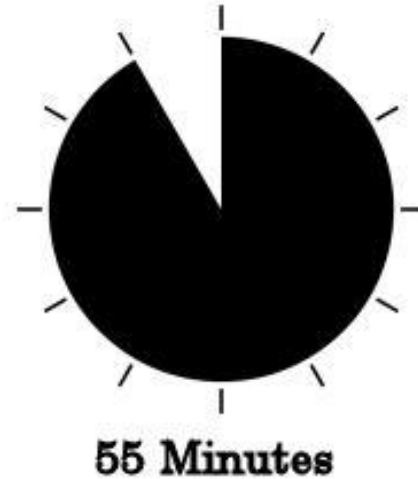


The Explore phase is the most important part of the innovation & juggling process

“If I had an hour to solve a problem,

*I’d spend **55 minutes** thinking about the problem*

*and **5 minutes** thinking about solutions.”*



Albert Einstein

Gain a deep understanding of a problem, task or objective

Learning How to Juggle

Step 1: One Scarf

Explore

Understand how the scarf floats in the air

Instructions

- Hold the scarf in one corner between your thumb and index finger
- Quickly raise your arm up as high as you can and release!
- Let the scarf float down a little bit
- Claw down over the top to catch
- Try it again and again
- Switch hands

Learning How to Juggle

Step 1A: Infinity Sign

Explore

Understand how a simple pattern flows

Instructions

- **Start with scarf in right hand**
- **Toss scarf across to your left side**
- **Claw down with left hand**
- **Toss scarf across to your right side**
- **Claw down with right hand**
- **Repeat until you feel a smooth flow and can see the pattern**

Key Takeaways that Juggling 1 Scarf Teaches us for Juggling Tasks to Ignite Innovative Thinking

Explore



Have a clear
and focused
objective

Objective Setting



*“I believe that this nation should commit itself to achieving the goal, before this decade is out, of **landing a man on the moon and returning him safely to the earth.**”*

- President John F. Kennedy

Objective Setting

***“This is a black belt school.
Your goal is to become a
black belt.”***

- Master Johnson



Three rules for setting objectives

Use Simple Language

- **Can be understood by a 5th grader**
- **Requires no interpretation**

Seek to Inspire

- **Avoid bland corporate speak**
(“increase same store sales 10%”)
- **Foster passion within the team**
(“make a visit to our stores fun and exciting”)

Make goals challenging yet achievable

- **Stay just inside the realm of possible**

Key Takeaways that Juggling 1 Scarf Teaches us for Juggling Tasks to Ignite Innovative Thinking

Explore

Learn to use the tools available to break down the member journey into elementary steps and map the experience

Identify the Steps in the Journey

1 Select
Pizza
Provider



2 Order Pizza



3 Wait for
Delivery



4 Receive
Pizza and
Pay




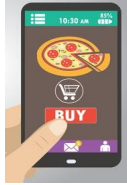



5 Eat Pizza
and Clean
Up



Identify Most Important Attributes to Measure

Explore



Journey Steps	1 Select Pizza Provider	2 Order Pizza	3 Wait for Delivery	4 Receive Pizza and Pay	5 Eat Pizza and Clean Up
Journey Attributes					
Touchpoints					
Desired Outcome					
Pain points					

Complete the Map Based on Member Research

Explore



<p>Journey Steps</p> <p>Journey Attributes</p>					
<p>Member touchpoints</p>	<ul style="list-style-type: none"> • Online/Mobile • Ads 	<ul style="list-style-type: none"> • Online/Mobile • Phone 	<ul style="list-style-type: none"> • Online/Mobile 	<ul style="list-style-type: none"> • Delivery person 	<ul style="list-style-type: none"> • Pizza • Pizza box
<p>Member's desired outcome</p>	<ul style="list-style-type: none"> • Easily find order info • Get a good deal 	<ul style="list-style-type: none"> • Order pizza quickly with no errors in the order 	<ul style="list-style-type: none"> • Delivery time meets or exceeds expectations 	<ul style="list-style-type: none"> • Pizza is warm • Payment is quick and easy 	<ul style="list-style-type: none"> • Pizza is delicious • Clean up is simple
<p>Member pain points</p>	<ul style="list-style-type: none"> • Can't find phone # • Website is confusing 	<ul style="list-style-type: none"> • Website confusing • Waiting on hold 	<ul style="list-style-type: none"> • Pizza is taking longer than expected 	<ul style="list-style-type: none"> • Pizza order wrong • Pizza is cold • Box is greasy 	<ul style="list-style-type: none"> • Pizza does not meet expectations

Always ask “WHY?”

Explore

Always ask “WHY?”

Explore

Be a “Why’s Guy”



Secrets to Becoming a Great Juggler

Explore

Secrets

1. Accuracy

*Jugglers are
great throwers
not great catchers*

Key Takeaway for Juggling Tasks to Ignite Innovative Thinking

Explore

Strive for
accuracy in
basic tasks

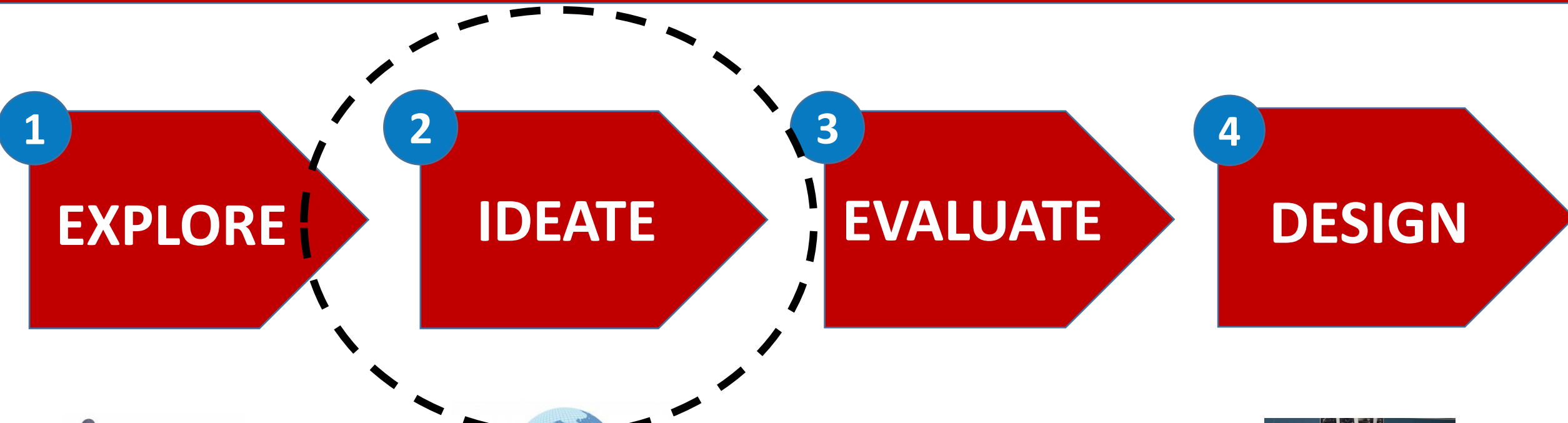
Key Takeaway for Juggling Tasks to Ignite Innovative Thinking

Explore

**Strive for
accuracy in
basic tasks**

**Accurately
identify the most
important
problems and
opportunities**

2nd Step to Juggling Tasks to Ignite Innovative Thinking



Myths about Juggling

#2 – You don't know any jugglers

GAME SHOW:

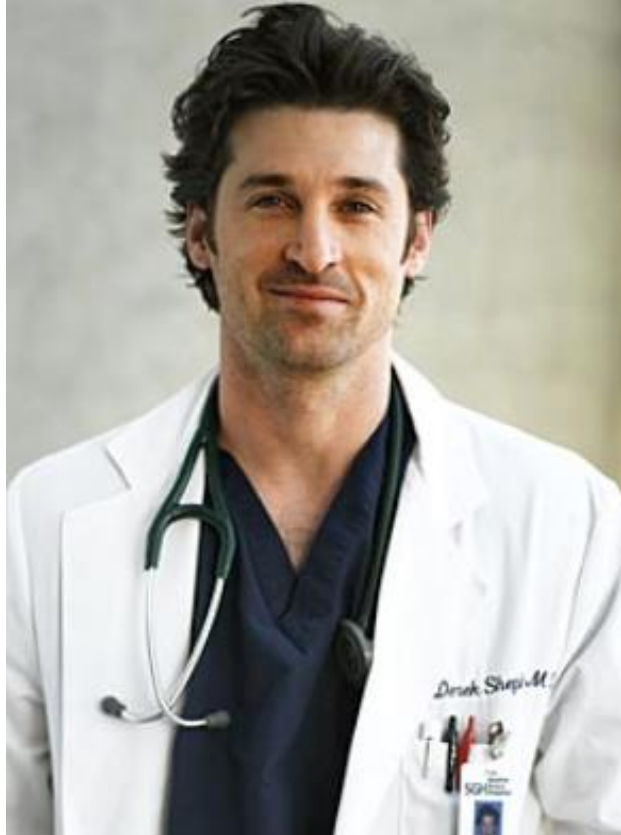
Juggler

or

NOT a Juggler?

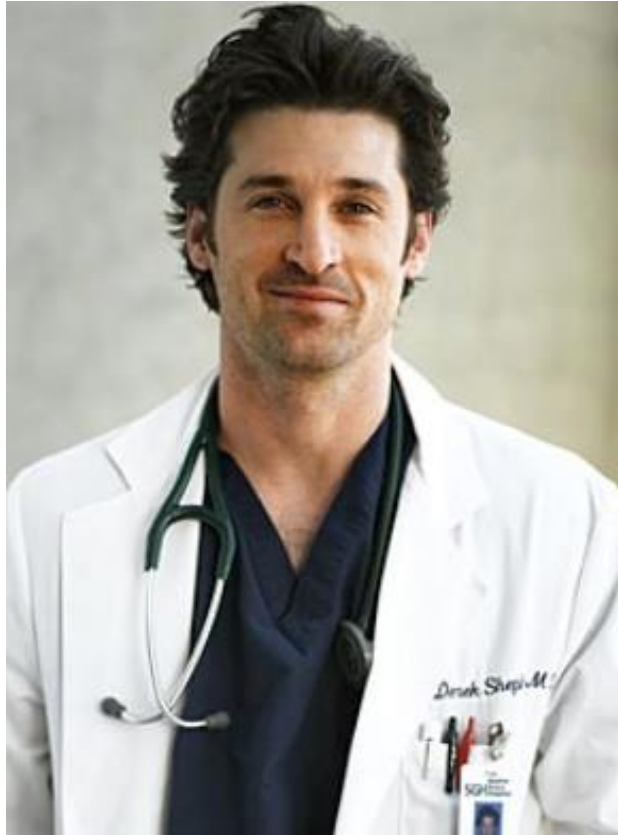
GAME SHOW: Juggler or NOT a Juggler?

Dr. McDreamy

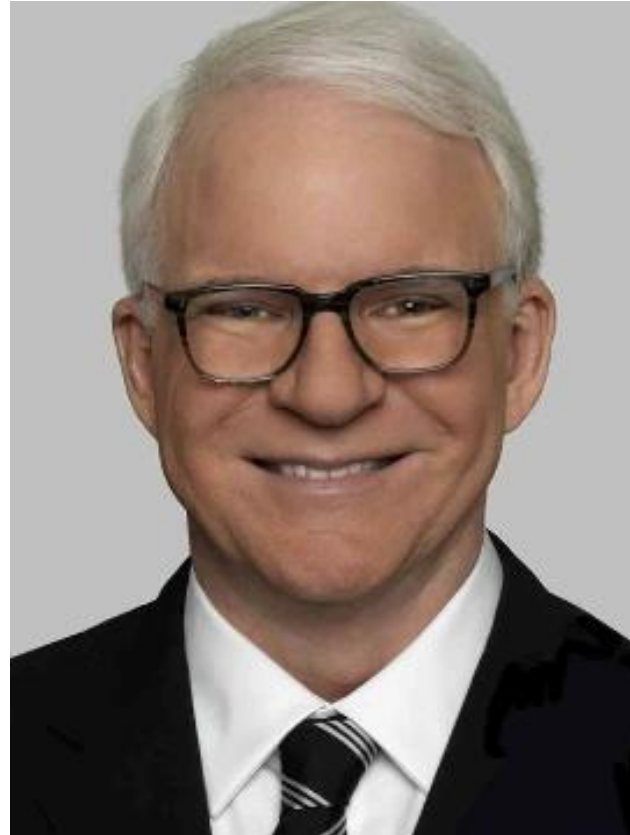


GAME SHOW: Juggler or NOT a Juggler?

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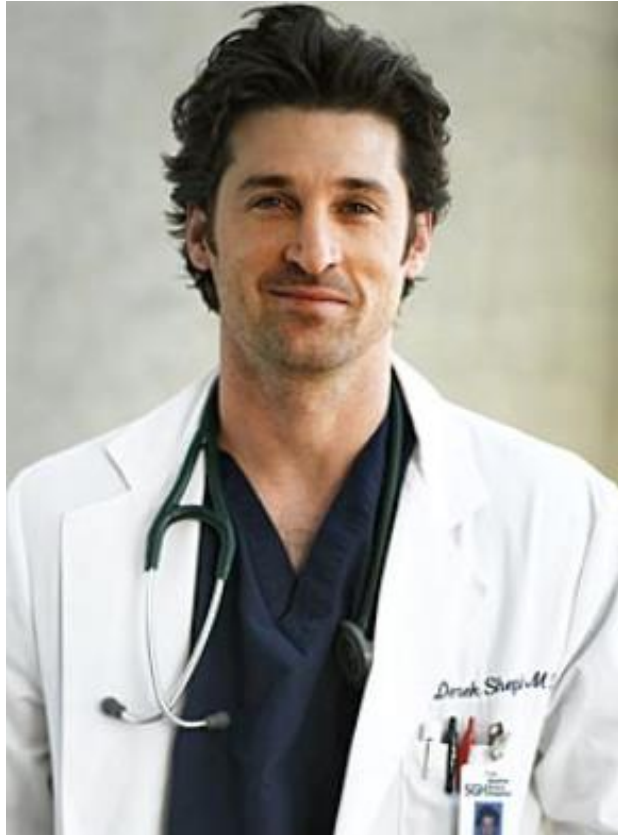


Steve Martin

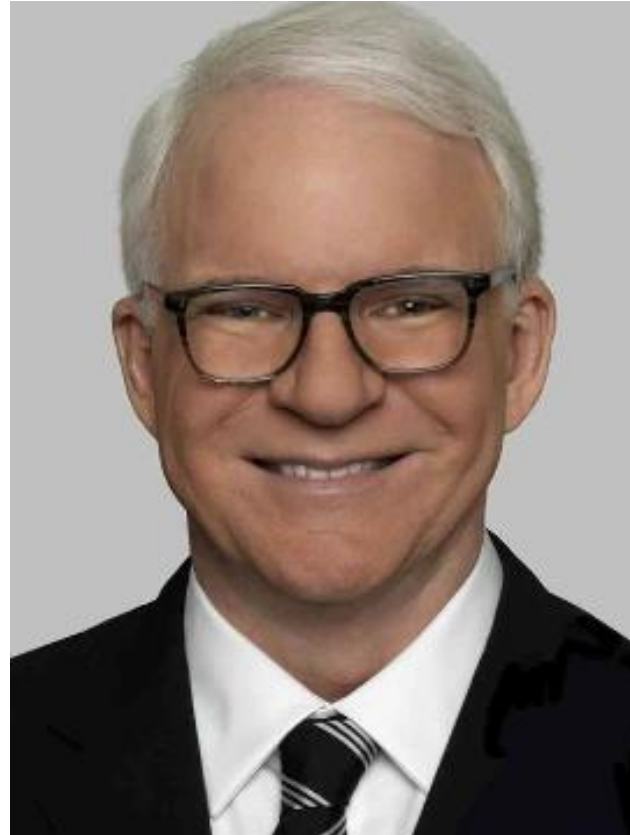


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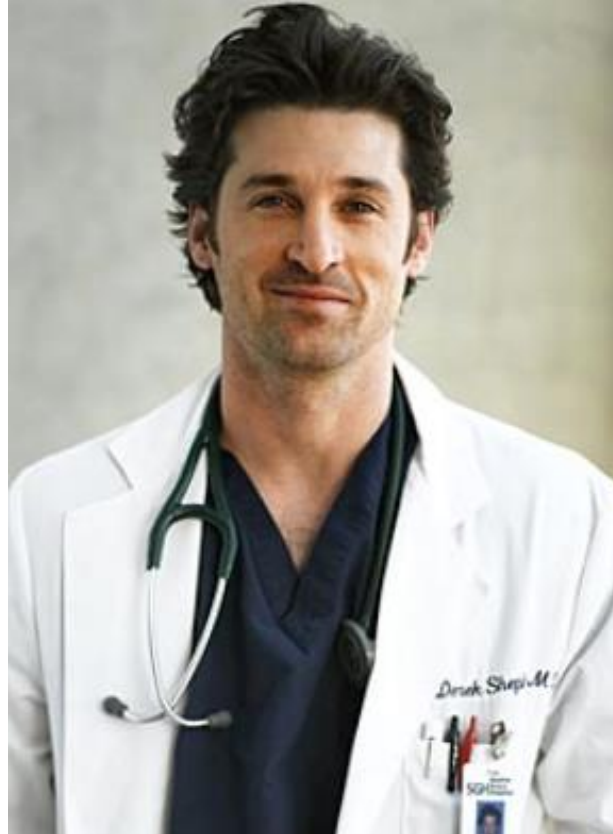


**Former President
Obama**



Juggler or NOT a Juggler?

Dr. McDreamy



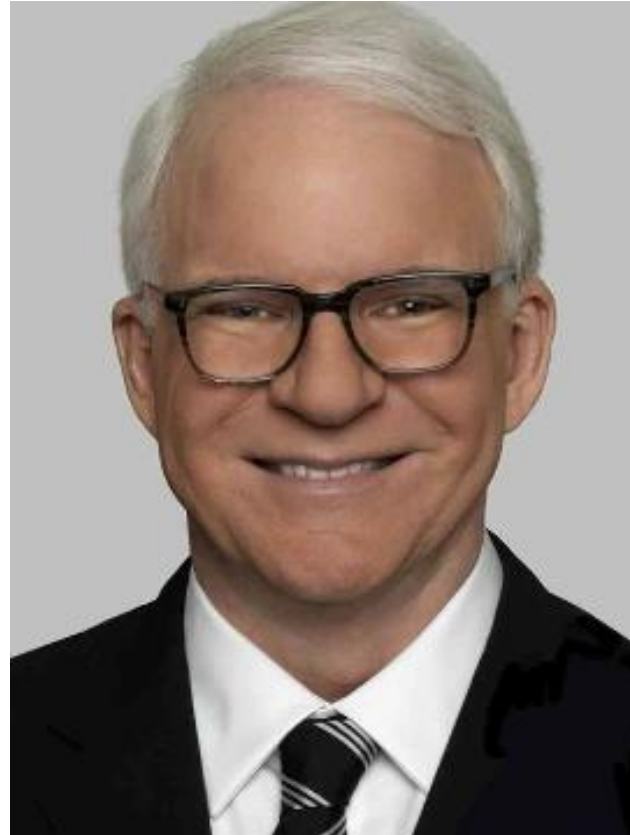
JUGGLER!



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Juggler or NOT a Juggler?

Steve Martin



JUGGLER!



Juggler or NOT a Juggler?

Former President Obama



JUGGLER!

CNN Politics

Obama juggles thorny issues in week ahead

By **Kristi Keck**, CNN

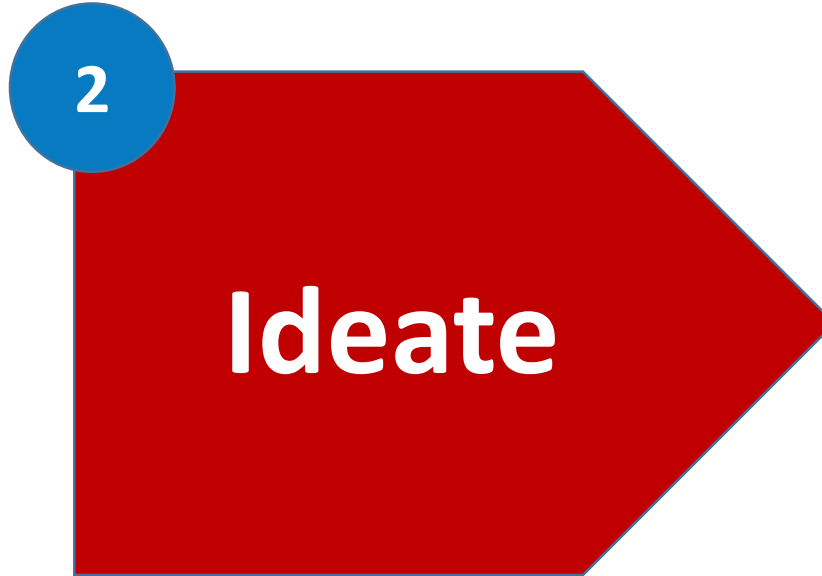
August 30, 2010 1:41 p.m. EDT

Everyday we're juggling the President Obama way

We're all jugglers!

**So why not learn how to actually juggle
and reap the benefits and lessons from it**

2nd Step to Juggling Tasks to Ignite Innovative Thinking



Goal

1

Ideate

**Generate lots
of ideas to
solve the
problem**

Learning How to Juggle

Step 2: Criss Cross

Ideate



Instructions

- **Start with one scarf in each hand**
- **Throw right hand across**
- **Throw left hand across**
- **Claw down left**
- **Claw down right**
- **Right, Left, Left, Right**

Learning How to Juggle

Step 2A: Two in One Hand

Ideate



Instructions

- **Scrunch up 1st scarf in palm of right hand**
- **Place 2nd scarf between thumb & index finger**
- **Throw 2nd scarf in an “inside circle”**
- **Throw 1st scarf in an “inside circle”**
- **As scarves return to you grab and throw again**

Key Takeaways that Juggling 2 Scarves Teaches us for Juggling Tasks to Ignite Innovative Thinking

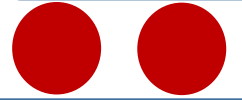
Ideate



Stray out of your
comfort zone
when you
brainstorm

Key Takeaways that Juggling 2 Scarves Teaches us for Juggling Tasks to Ignite Innovative Thinking

Ideate



**Stray out of your
comfort zone
when you
brainstorm**

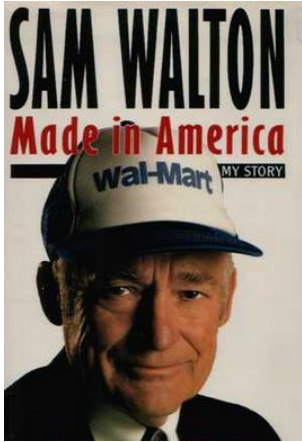
**Include a diverse
group of people**

MYTH:

You must be creatively gifted
to effectively ideate

You don't need to be a special creative person to formulate great ideas

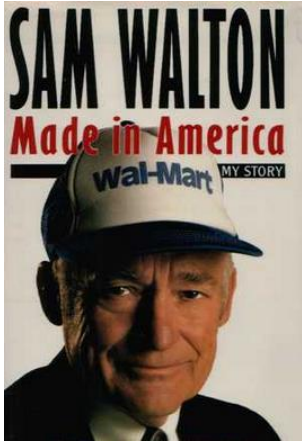
Ideate



"Our best ideas come from clerks and stock boys." - Sam Walton

You don't need to be a special creative person to formulate great ideas

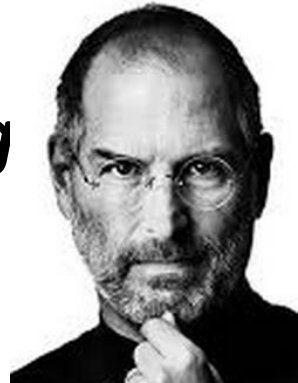
Ideate



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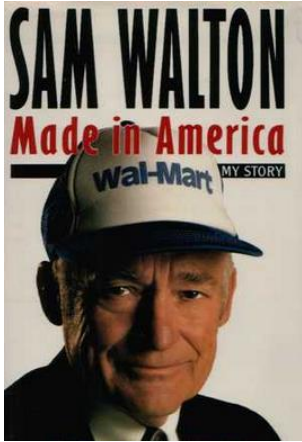
"Creativity is just connecting things."

- Steve Jobs

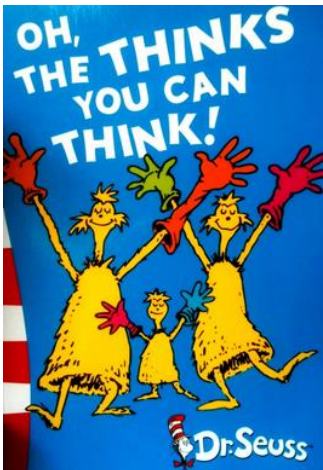


You don't need to be a special creative person to formulate great ideas

Ideate



"Our best ideas come from clerks and stock boys." - Sam Walton

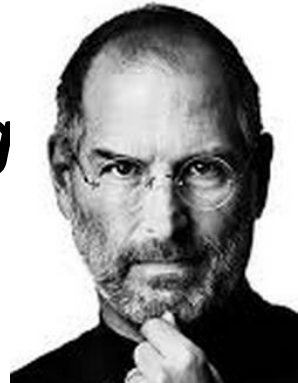


"Oh, the thinks you can think up if you only try."

- Dr. Seuss

"Creativity is just connecting things."

- Steve Jobs



**Anyone can develop
great ideas
by leveraging
creative exercises**

Brainstorming Exercises

PICK YOUR PROBLEM

Ideate






DESCRIPTION

Match member problems to people in the group that want to solve them

HOW IT WORKS

- Prior to the session identify a large number of problem statements around the objective
- Divide participants into small groups (2 – 4 people)
- Ask each group to select 1 – 2 problems
- Generate ideas around the chosen problem statements

Ease of implementing	Likelihood of success	Potential for breakthrough ideas
		

BENEFITS

- Enables participants to focus on the topics for which they feel they can make the best contribution
- Allows a lot of problems to be worked on during a single brainstorming session

Brainstorming Excursions

CREATIVE CONNECTIONS

Ideate



DESCRIPTION

Look to other industries to see how they solved similar problems

HOW IT WORKS

- Break group into small groups of 3 – 4 people
- Each group selects one industry (or a well known company in another industry)
- Identify key attributes of the industry or company. How do they solve problems?
- Use the list of attributes to help generate ideas around our innovation objective

Ease of implementing	Likelihood of success	Potential for breakthrough ideas

BENEFITS

- Well documented method for generating breakthrough ideas
- Different groups can pick different worlds yielding a wide variety of ideas

Creative Connections EXAMPLE

The grape press inspired Guttenberg's printing press which is regarded by some as the greatest human innovation ever

Ancient grape press



Early printing press



Brainstorming Excursions

ASSUMPTION BUSTING




Ideate

DESCRIPTION

Identify and eliminate long held assumptions and constraints that blind the group to generate potential new ideas

HOW IT WORKS

- List all “facts”, assumptions, requirements and “truths” about the brainstorming theme
- For each of the listed items, pose the question, “What would it be like if it was not that way?”
- Ask the group to share ideas that would fit in the new environment

Ease of implementing	Likelihood of success	Potential for breakthrough ideas
		

BENEFITS

- Eliminating long held assumptions can open up possibilities that couldn't be imagined previously

EXAMPLE: The iTouch is an iPhone without the ability to place calls

Assumption Busting EXAMPLE – The invention of Baby Carrots

ASSUMPTION: Malformed carrots are waste to be discarded

- Mike Yurosek challenged the assumption that malformed carrots (70% of all carrots) are waste
- Developed the idea of cutting down full-sized malformed carrots into 2-inch bite size perfectly shaped carrots
- Baby carrots transformed the carrot industry and have been an enormous success



Secrets to Becoming a Great Juggler

Ideate



Secrets

1. Accuracy
- 2. Balance**

Key Takeaway Balance Teaches us for Juggling Tasks to Ignite Innovative Thinking

Ideate



**Balance the
amount of time
spent ideating
around each
member problem**

Key Takeaway Balance Teaches us for Juggling Tasks to Ignite Innovative Thinking

Ideate



Balance the amount of time spent ideating around each member problem

Balance multiple methods of brainstorming

Brainstorming Methods



Use multiple methods to enable every employee the opportunity to contribute ideas



Virtual
ideation
sessions



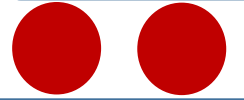
In person
ideation
sessions



Online
idea
submission

My First Juggling Student On America's Got Talent

Ideate

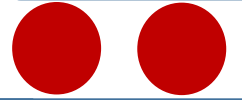




#3 - Jugglers love to juggle strange objects

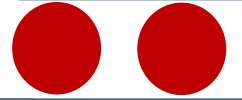
Does LeBron James Like to Shoot Baskets with Chain Saws?

Ideate



Does LeBron James Like to Shoot Baskets with Chain Saws?

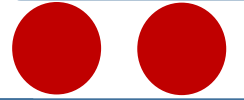
Ideate



Encourage wild and crazy ideas when brainstorming

Does LeBron James Like to Shoot Baskets with Chain Saws?

Ideate

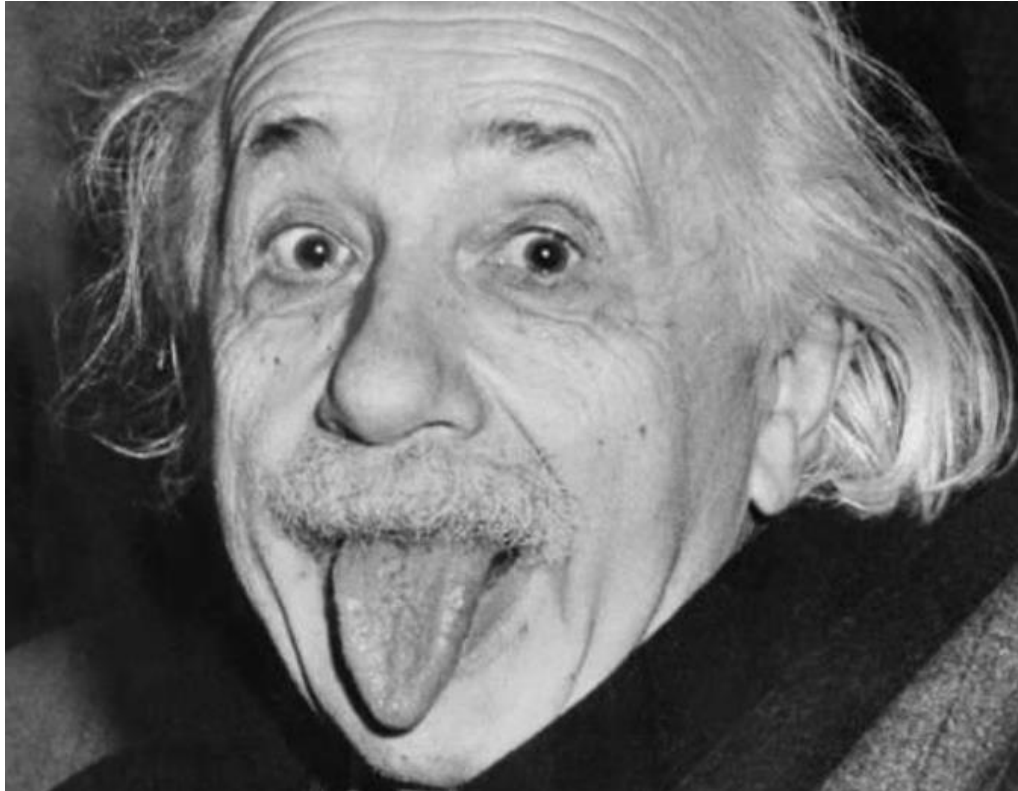


Encourage wild and crazy ideas when brainstorming



The Value of Wild and Crazy Ideas

Ideate

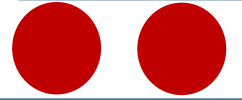


**“If at first the idea
does not sound
absurd then there is
no hope for it.”**

Brainstorming Exercises

GET FIRED / GET HIRED

Ideate



DESCRIPTION

Encourages wild and crazy ideas



HOW IT WORKS

- Each person in the group to think of an idea so absurd that if you put it forth in a regular meeting you might actually get fired
- Ask the entire group to come up with ways to mold the idea into a good idea or find some elements of the idea that could be useful in generating a good idea

BENEFITS

- Overcome constrained “inside the box” thinking
- Helpful to develop big breakthrough ideas

Get Fired / Get Hired HYPOTHETICAL EXAMPLE

NETFLIX INNOVATION OBJECTIVE: Improve the customer experience for selecting a show to watch

GET FIRED Idea: Remove all content on Netflix that is more than a year old

GET HIRED Idea: Create the capability for users to view a listing of all movies and shows by the year they were produced

Adopt the Methods of Improv Comedy



The guidelines used by Improv are similar to those necessary for successful brainstorming

- **Yes!...And...** (Accept & build on other's ideas)
- **Don't Fear Failure** (Failure is an important part of early phases of innovation)

Key Takeaways that Juggling 2 Scarves Teaches Juggling Tasks to Ignite Innovative Thinking

Ideate



**Go for quantity
when generating
ideas**

Generate Lots of Ideas

Ideate

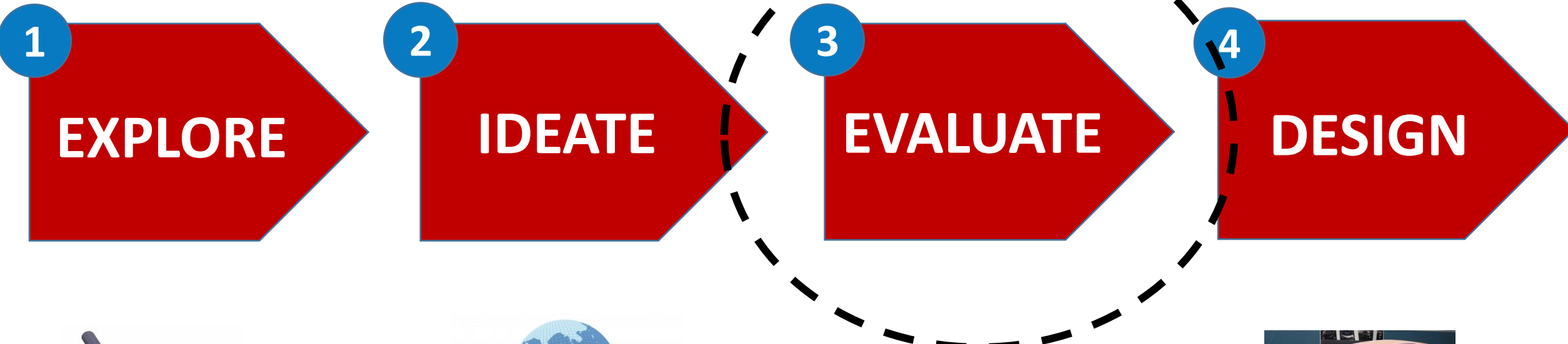


Adopt the mindset of a professional photographer



**Generate a high quantity of ideas
hoping to find a few gems**

3rd Step to Juggling Tasks to Ignite Innovative Thinking



Evaluate Phase Goal

3

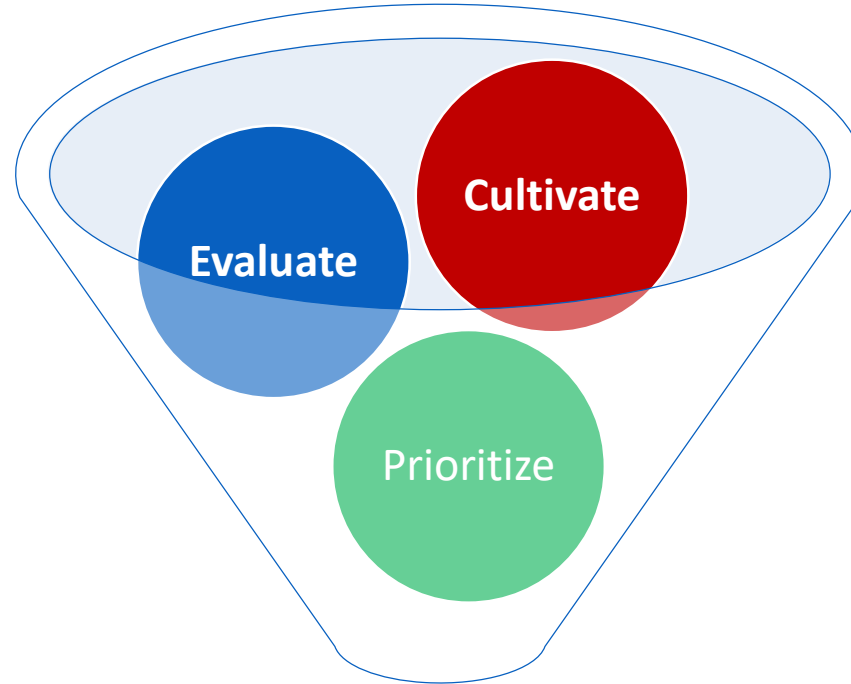
EVALUATE

Select a
portfolio of
ideas to
pursue





Hundreds of ideas from brainstorming



A portfolio of ideas to develop

Incremental vs. Breakthrough Ideas

Evaluate





Type	Definition	Example
Incremental Ideas	<p>Take the existing and make it faster, better, cheaper, etc...</p> <p>We expect these innovations</p>	 <p>Made cereal a little more appealing for one market segment</p>

Incremental vs. Breakthrough Ideas

Evaluate



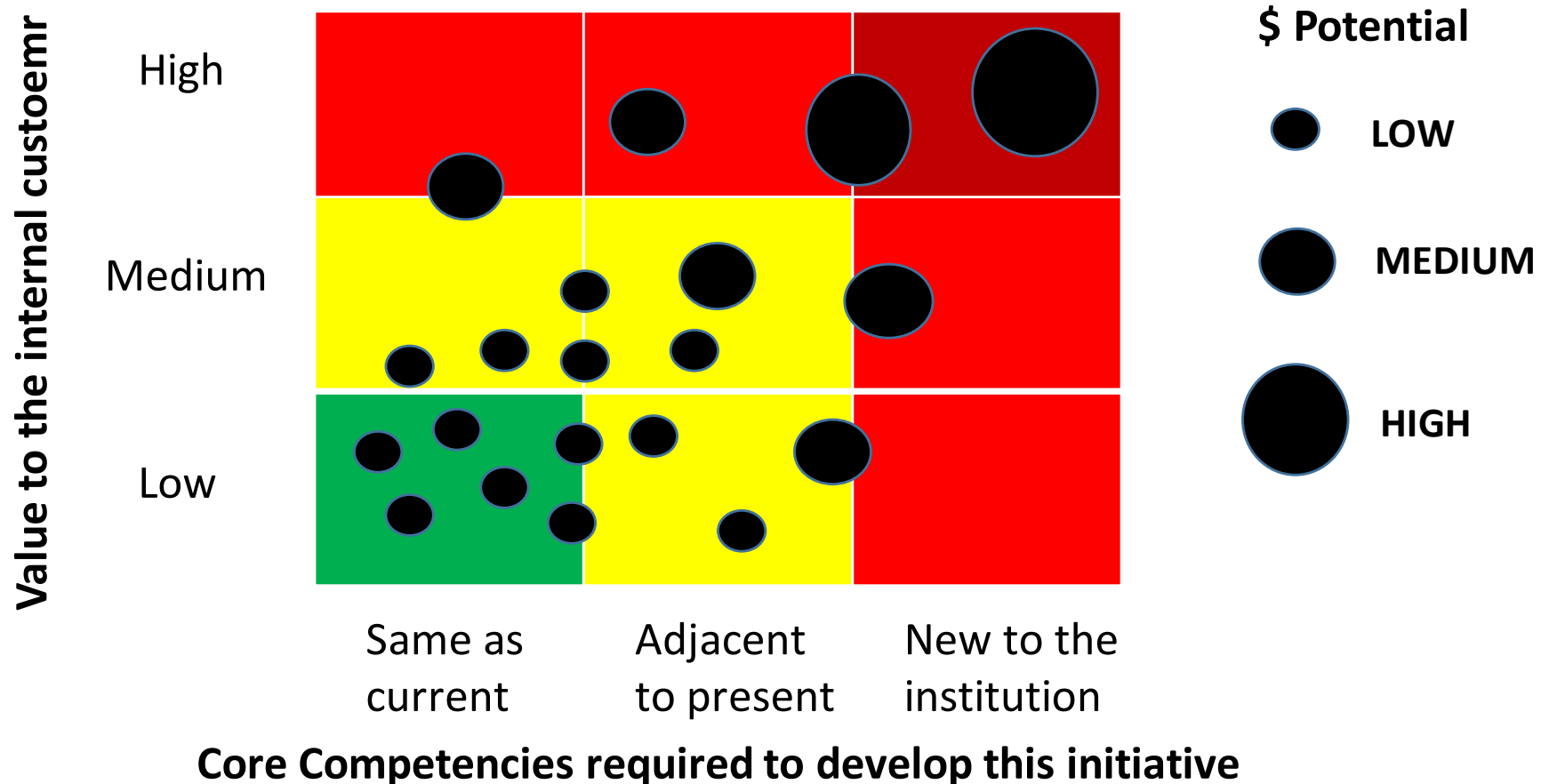
Type	Definition	Example
Incremental Ideas	<p>Take the existing and make it faster, better, cheaper, etc...</p> <p>We expect these innovations</p>	 <p>Made cereal a little more appealing for one market segment</p>
Breakthrough or Disruptive Ideas	<p>Completely new and different</p> <p>We're surprised by these innovations</p>	 <p>Rethought what breakfast could be and completely changed the game</p>

Developing an Innovation Portfolio

Evaluate



Innovation Portfolios should contain a mix of projects based on risk and reward - a mix of incremental vs. breakthrough ideas



Learning How to Juggle

Step 3: The Flash

Evaluate



Instructions

- **Start with two scarves in right hand and one scarf in left**
- **Throw across with right hand and see the peak**
- **Throw across with left hand and see the peak**
- **Throw across with right hand**
- **Catch left , Catch right, Catch left**

Learning How to Juggle

Step 3A: The Cascade (two cycles)

Evaluate



Instructions

- **Start the same way as the Flash**
- **Throw the first scarf across**
- **THEN, its simply:**
 - **throw across, catch,**
 - **throw across, catch**
- **Repeat until you are a juggling**

Key Takeaways that Juggling 3 Scarves Teaches us for Juggling Tasks to Ignite Innovative Thinking

Evaluate



**FOCUS ON THE
OBJECTIVE:
Filter out
extraneous and
out-of-scope
ideas**

Key Takeaways that Juggling 3 Scarves Teaches us for Creating a Culture of Innovation

Evaluate



FOCUS ON THE OBJECTIVE:
Filter out
extraneous and
out-of-scope
ideas

NARROW DOWN
ideas by rating
against agreed
prioritization
criteria

Idea Prioritization Scoring

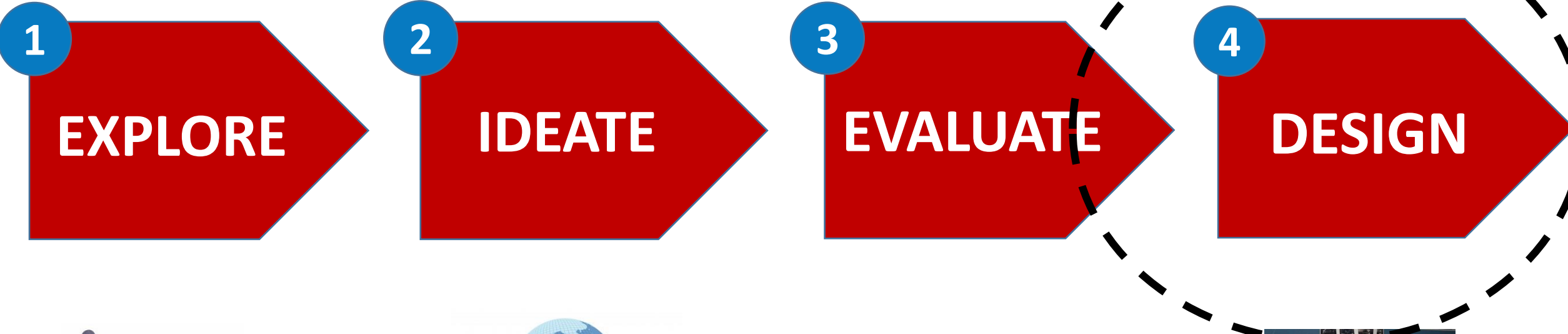
EXAMPLE

Evaluate



Idea Name	Description	Increase Revenue	Feasible to Implement	Improve Customer Experience	TOTAL
Be The #1 Interactive	Be the #1 interactive zoo. Special encounter opportunities to touch, feed, bathe and experience the animals.	7.0	2.3	6.1	15.4
Feeding Shows	Feeding shows	4.8	4.1	5.7	14.6
Zip line	Zip line over animals and climbing adventure	5.9	2.8	5.2	13.9
Strategically Placed Knowledgeable Staff	Strategically placed zoo staff with knowledge about animals	3.2	4.3	6.1	13.7
Plan Your Day	"Plan your day" schedule with important times and suggested routing through the zoo with average times	2.8	5.0	6.0	13.8

4th Step to Juggling Tasks to Ignite Innovative Thinking



Design Phase Goal

4

DESIGN

**Create the
optimal solution
design via
systematic
experimentation**



Identify and Categorize User Requirements

AUTOMOBILE EXAMPLE

Design

Must Haves

- Air conditioning
- Automatic gear shift
- Electric windows



I wouldn't buy
a car without
that!

Satisfiers

- Smooth ride
- Horsepower
- Extended warranty



The more I can
get of that the
better!

Delighters

- Bluetooth link for iPod
- Rear camera screen
- Auto lane change correction



That would be
cool to have in
my car!

Develop top ideas into concepts



Name →

The Time Changer

**Employee need
attention grabber** →

Have you ever wished you could travel back in time and fix something you did wrong?

Description →

Introducing Time Changer, the world's first personal time machine. Time Changer is an acceleration chamber that fits neatly underground in your backyard in just a 12 foot diameter space. It accelerates you faster than the speed of light thus taking you back to the time of your choice. Now

Benefits →

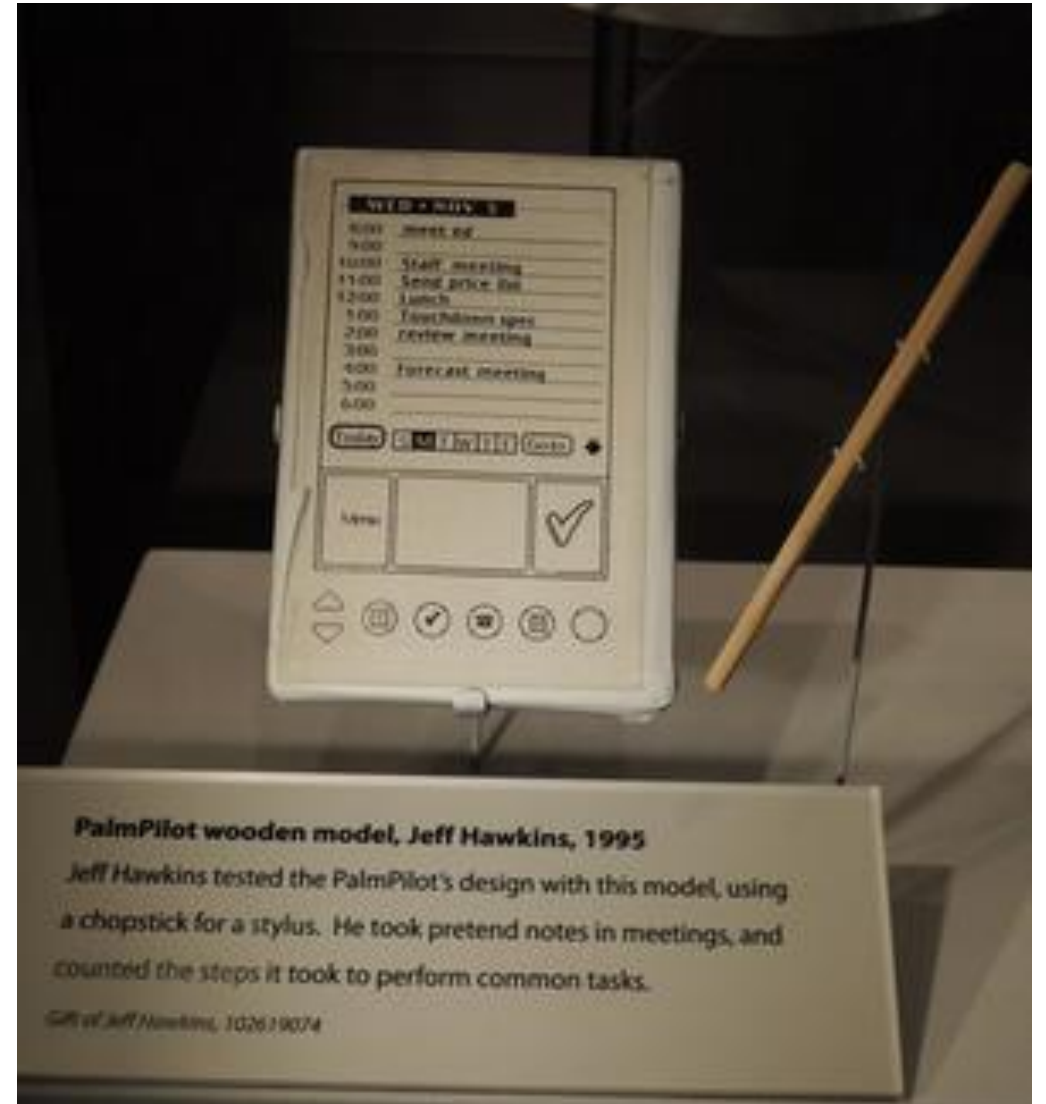
you can take back those words you wish you had not said to your boss. Or, invest in Bitcoin before its 3000% increase.

**Closing benefit
or call to action** →

So don't waste time. Order your Time Changer, and today only, and you'll receive \$500 off installation. Or, wait til tomorrow and then you use neighbor's Time Changer to go back in time and take advantage of this one time offer!

Develop a “Minimum Viable Prototype”

- Jeff Hawkins, CEO of Palm Pilot, created this prototype out of wood in his garage shop
- The prototype helped visualize problems that had to be overcome (e.g., battery size, screen size, eliminating the keyboard, etc...)



Secrets to Becoming a Great Juggler

Design



Secrets

1. Accuracy
2. Balance
- 3. Cultivate a Pattern**

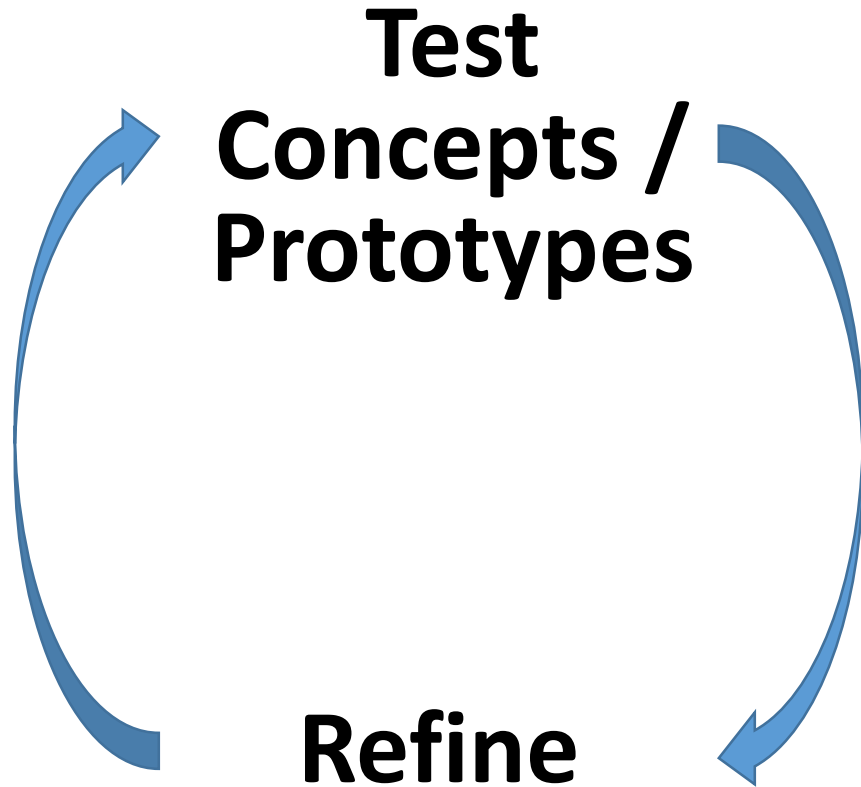
Key Takeaway Cultivating a Pattern Teaches us for Juggling Tasks to Ignite Innovative Thinking

Design

**Cultivate
concepts until
they resonate
with the target
audience**

Concept / Prototype Cultivation

Design



More cycles
produces
better results

Process is also known as “Lean Innovation”



Lean innovation applies the principles of Lean to the innovation process

Three step process:

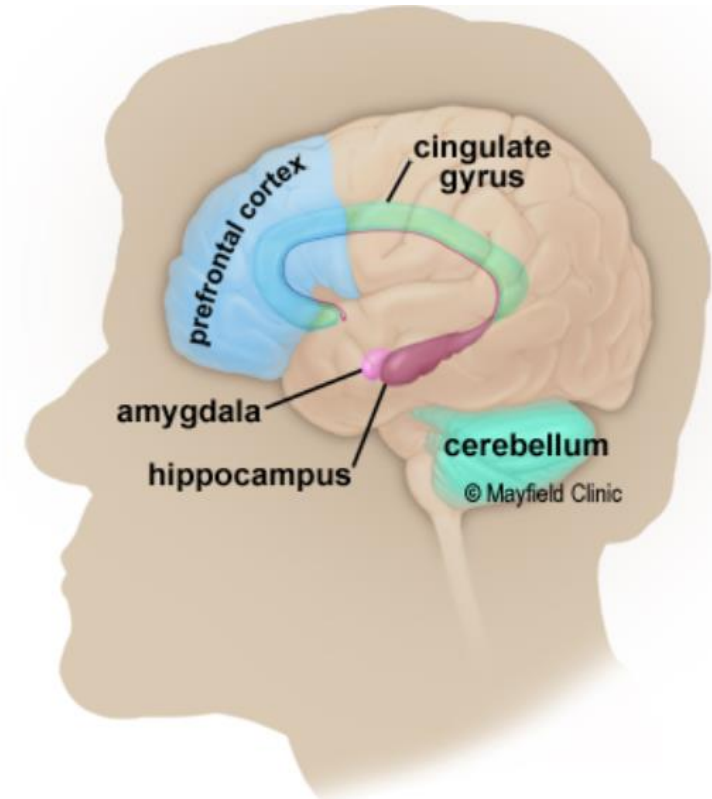
1. **BUILD** the minimal viable prototype (MVP)
2. **TEST** the prototype with members
3. **REFINE** and test again until the design resonates with members

Myths about Juggling

#4 – Juggling is Multitasking

Juggling is NOT Multitasking

- **ACTUAL MULTITASKING IS IMPOSSIBLE!**
- The pre-frontal cortex, where active thinking takes place, can only focus on one task at a time
- We think we're multitasking if we quickly switch attention from one task to another
- BUT this has been proven to be **inefficient and even dangerous**



You CAN Successfully Achieve the ILLUSION of Multitasking

- By turning what appears to be multiple tasks into a single task (juggling)

OR

- Doing multiple things at the same time in which at most ONE requires active thinking



4 Steps to Juggling Tasks to Ignite Innovative Thinking

1

EXPLORE



2

IDEATE



3

EVALUATE



4

DESIGN



Summary of Key Takeaways:

EXPLORE *(1 scarf)*

- **Have a clear and focused objective**
- **Understand the steps in the member journey**
- **Accurately identify member problems**

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IDEATE *(2 scarves)*

- Brainstorm with a diverse group
- Use a variety of creative exercises and brainstorming methods
- Generate a large number of ideas

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EVALUATE *(3 scarf flash)*

- **Eliminate extraneous ideas**
- **Prioritize final ideas to move to design**

Summary of Key Takeaways:

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EVALUATE *(3 scarf flash)*

- Eliminate extraneous ideas
- Prioritize final ideas to move to design

Design *(3 scarves)*

- Create and cultivate concepts
- Leverage Lean Innovation to optimize the solution

THANK YOU!
&
CONGRATULATIONS!



Len Ferman

Len@fermaninnovation.com

www.fermaninnovation.com

904.553.0075