It was so obvious that this Bali bombing was going to happen... I can’t believe the government didn’t foresee it... just can’t believe it...

Where do you think the next one might be?

The next one won’t be so predictable... That’s obvious... Anyone can see that...
Design Research

Mobile Banking in Afghanistan

Motivations
Inhibitors
Constraints
Investors
Regulation
Standards
Barriers
Implementation
Barriers to Behavior
Constituencies
Defining Impact
Frameworks & Reference
Comfort Levels
Promoters
Tools to ‘Spread the Love’
Engaging Partners
Community Norms
DisCNTecting Influencers
Relationship Model
The Gatekeepers

What are the Questions?
- Context in the problem-solving process
  - Contextual
    - Cultural
    - Socioeconomic
  - Political
  - Social

- How can value for your change?
  - How do you fit in the competition?
- Questioning your Assumptions!

Design Research

Building Solutions

Research Questions

[Diagram showing various elements of design research, including mobile banking in Afghanistan, motivations, and questions to consider.]
THE END OF CERTAINTY
TIME, CHAOS, and the NEW LAWS of NATURE
ILYA PRIGOGINE
Nobel Laureate