

Trust – the feature that vending machines and ATMs share, but SimplyGo lacks

People need to be reassured that their transactions have proceeded as they should, and they have not been short-changed.



Lim Sun Sun

If the SimplyGo debacle could be boiled down to one emotion, it would be trust or, more precisely, the lack thereof.

At its core, the SimplyGo payment process and its accompanying app, although offering expanded functionality in many ways, are unable to elicit in users the critical feeling of trust – trust that the transaction has gone smoothly, trust that you have been charged fairly and trust that your hard-earned money is safely stored for future rides.

Fundamentally, this lack of trust in the SimplyGo system is what has been weighing on commuters as they question the move to switch to the new payment mode for public transportation.

To understand the chasm between the virtues of SimplyGo as espoused by the Land Transport Authority (LTA) and its downsides as articulated by commuters, we need to probe into the principle of trust by design.

Design guru Donald Norman, author of the landmark book *The Design Of Everyday Things* and its sequel *Emotional Design: Why We Love (Or Hate) Everyday Things*, identified three key levels of design – visceral, behavioural and reflective.

On the visceral level, people will exhibit instinctive, knee-jerk responses to design. On the behavioural level, they will interact with a product in accordance with its functionality and usability. On a reflective level, users will ponder over the utility of the product and how it impacts their lives, either positively or negatively.

Professor Norman argues that good design engages with users on all these levels by fulfilling their needs and evoking positive emotions within them.

For any transactional product or service, trust is a vital positive



If the LTA plans to eventually switch entirely to SimplyGo, it must heavily incentivise the adoption of the SimplyGo app while introducing more features to earn commuters' trust, says the writer, such as ensuring that app notifications on the cost of each ride are as prompt and informative as possible. ST PHOTO: KELVIN CHNG

emotion that designers should strive for. For both digital and physical interfaces of transactional systems, good design will make users feel that an exchange or transaction has proceeded as it should and, as importantly, without disadvantaging them in any way, shape or form.

Effective and intuitive designs accord with users' mental models of how transactions progress and conclude.

If interface designs violate these mental models, users do not intuit a sense of trust, but conversely feel short-changed or doubtful about the success of the transaction or process.

To many commuters habituated by years of tapping in and out with their ez-link cards, the SimplyGo gantry experience does not conclude the journey with the critical step of informing them of how much they had paid for their trip.

Even if that information is now available via the app, many commuters appear to consider it an extraneous and cumbersome step. With the need for an additional step beyond merely

tapping out, that feeling of trust which the ez-link card had long instilled is now undermined by the opacity and seeming incompleteness of the SimplyGo experience.

With the latest decision to extend the use of the ez-link card system, many commuters will continue to expect every ride to conclude with timely and complete information about how much the ride cost. That mental model will become only more ingrained and harder to change over time.

In our everyday lives, we have fortunately had many dealings with thoughtfully designed interfaces that leave us reassured.

To start with a very simple transaction, consider drink vending machines dispensing canned beverages.

You insert the amount you are prepared to pay, and only those drinks within the corresponding price ceiling and that are available in sufficient quantities will light up for your selection.

You make your choice and the can lands in the collection chute with a resounding thud, alerting you to the success of your actions.

If there is change owed to you, the jangle of coins prompts you to retrieve them from the tiny window. With drink and change safely in your hands, you complete the process and are on your way. That comforting feeling of a fair and reliable transaction that is smoothly completed stokes in users positive emotions.

We trust that vending machines will not cheat us but give us what we pay for.

With a more complex process like withdrawing cash from an ATM, you not only want to part with cash in hand, you also want to ensure that you do not leave your bank card behind.

Many ATMs are designed to return you your card before you retrieve your cash, so that you can keep it safely before accomplishing your principal goal of withdrawing the cash you requested. They also beep loudly at each critical step, jolting users into action and triggering the mental recognition that each juncture has been duly crossed.

This thoughtful sequencing of steps and nudges works in concert to engender that feeling of trust in users – that the system

will facilitate a seamless cash withdrawal, while ensuring that they do not forget to retrieve their card.

In the growing swathe of digital transactions we now undertake frequently, prime examples of trust by design abound.

Recall your latest ride hailing experience on a system like Grab. Having notified you that a driver is on his way, the app provides a "live" map that tracks the driver making their way to you.

This reassures you that you will indeed be picked up, and when.

The Parking.sg app is similarly trustworthy. Not only does it reflect how much time you have left in your parking session, it also alerts you to when your fee needs topping up and even refunds you, should you end your parking session ahead of time.

Banking and payment apps also hinge heavily on trust. When we make payments via our digital wallets, we not only want to be assured that our payment has gone through, but we also want to be notified about the remaining funds we have.

Such banking apps earn consumers' trust by reflecting

balances and sending users notifications indicating them.

Apps such as ShopBack that offer cashback gain users' trust by recording the cash earned on each transaction, and when it is credited into their accounts.

When you first tap on the ShopBack app, the accumulated value of your savings pops up rapidly before your eyes.

The sense of trust in the system is heightened with each notification and updating of accounts. These notifications and alerts may seem like trivial add-ons, but each and every one is a valuable trust-building exercise that helps users become more confident and positive about the transaction systems they have chosen to use.

Returning to consumer dissatisfaction with SimplyGo, it is understandable that commuters are invested in how much they have been charged for their rides in the light of the recent spate of cyberscams and the desire to manage the rising costs of living.

Commuters therefore need to trust that with each ride, the correct fare has been deducted.

But with the current design, commuters must take a leap of faith that they have not been overcharged. If indeed, as the LTA explained, displaying the fare at the gantry introduces a few seconds of delay for each commuter, then the collective good should prevail in our enduring quest for efficient urban mobility.

In that case, if LTA plans to eventually sunset the ez-link system and switch entirely to SimplyGo, it must heavily incentivise the adoption of the SimplyGo app while introducing more features to earn commuters' trust.

Principally, it should ensure that app notifications to users on the cost of each ride are as prompt and informative as possible and that the app confers significant benefits, such as tips to economise on rides or a more user-friendly route planning service than the one currently built in.

In a technologising world, winning over consumers to any innovation rests squarely on earning their trust, because it is only with trust that you earn widespread and enthusiastic adoption.

When that feeling of trust is missing, even the most creative and aggressive marketing campaigns will struggle to secure consumers' buy-in.

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