

Design Thinking and Innovation



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Introduction

The rapid development of digital commerce has significantly changed the UK business environment. Although e-commerce was already expanding before COVID-19, the pandemic accelerated the adoption of online purchasing, digital payments, remote working and technology-enabled services. The scenario demonstrates that this transformation was not restricted to large businesses or major urban centres. Independent retailers, farmers, local producers and service-based SMEs increasingly adopted websites, online ordering, social media, digital payments and remote service delivery. This shift has created opportunities for entrepreneurs to develop new products and services that address the challenges businesses experience when attempting to participate in an increasingly digital economy. The importance of this opportunity remains evident beyond the immediate effects of the pandemic. Office for National Statistics data show that internet sales represented 27.4% of total UK retail sales in 2025, compared with 19.2% in 2019, indicating that online commerce has become a lasting component of the retail market rather than a temporary behavioural response to COVID-19. At the same time, the OECD's 2026 analysis of UK SMEs identifies continuing differences in technology adoption according to business size, sector and region, with cost, perceived relevance and trust in technology providers among important barriers.

This report uses Design Thinking to investigate these opportunities from a user-centred perspective. Design Thinking is particularly appropriate because it encourages entrepreneurs to understand users before developing solutions and combines desirability, technological feasibility and business viability (Brown, 2008). The report also draws on the Design Council's Double Diamond, Value Proposition Canvas, Business Model Canvas, Lean Startup methodology and Systemic Design to provide a broader innovation perspective.

Task 1 identifies and evaluates the most viable areas for innovation and new venture creation in the UK market by examining user pain points, market gaps, technological enablers, scalability and sustainability. Task 2 then applies the five stages of Design Thinking, namely Empathise, Define, Ideate, Prototype and Test, to develop a new venture concept addressing the selected opportunity. The proposed venture, **LocalLink**, is an integrated digital commerce platform intended to help UK SMEs manage essential online activities through a single, affordable system.

(Brown 2009, Kimbell 2011).

2. Identification and Justification of UK Innovation Opportunities

The scenario presents several areas in which innovation and new venture creation could be viable, including e-commerce platforms, digital marketing services, retail management software, integrated payment systems and supply-chain and last-mile delivery solutions. However, the most attractive opportunity is not necessarily the development of another individual digital service. Instead, the greatest opportunity may exist in addressing the **fragmentation and complexity of digital adoption experienced by smaller businesses**.

This distinction is important because UK SMEs are not necessarily digitally inactive. The OECD's 2026 study found relatively strong adoption of mature technologies such as websites, e-sales, online marketing and cloud computing, while adoption of CRM, ERP and more advanced technologies remains more limited, particularly among micro-businesses. Therefore, the opportunity lies in helping businesses move from basic digital presence towards more integrated digital operations. (Bianchini and Sancho 2025).

2.1 User Pain Points

The Empathise stage of Design Thinking requires an entrepreneur to understand the experiences, motivations and frustrations of affected users rather than assuming what they need. Brown (2008) argues that Design Thinking places human needs at the centre of innovation, meaning that technological development should follow an understanding of the user's problem rather than precede it.

The primary users identified in the scenario are small retailers, independent service providers, farmers, local producers and other SMEs. Their first major pain point is **limited technical expertise**. A business owner may understand that an online presence is necessary but may not have the knowledge to select, implement and integrate appropriate technologies. The UK Department for Business and Trade's research into SME technology adoption found that businesses value reliable and personalised support when navigating technology adoption.

A second pain point is **cost**. A small business may need to pay separately for website hosting, e-commerce functionality, payment processing, appointment systems, customer management and marketing tools. While each individual subscription may appear affordable, the combined cost can become significant for a business with limited cash flow. The 2025 SME Digital Adoption Taskforce identified that technology adoption can appear too difficult or costly and that businesses may also lack the expertise required to implement technology successfully.

A third pain point is **fragmentation**. A local producer might advertise products on Instagram, receive orders through WhatsApp, record sales manually, accept payment through a separate provider and organise deliveries through another system. Although each tool solves part of the problem, the overall process can become inefficient. This creates unnecessary administration and increases the possibility of errors.

A fourth pain point concerns **time**. Owners of micro-businesses frequently perform multiple roles simultaneously, including sales, administration, marketing and customer service. Digital technology should therefore reduce workload rather than create another administrative responsibility.

Consumers also experience pain points. Customers increasingly expect convenient ordering, digital payment, accurate information and reliable delivery. The growth of online retail demonstrates that consumers have become accustomed to digital purchasing. However,

smaller businesses can struggle to provide the same seamless experience as larger organisations.

Finally, delivery partners face challenges created by increasing online demand. Poorly coordinated orders can result in inefficient delivery routes, missed deliveries and unnecessary journeys. This demonstrates that the opportunity exists within a wider ecosystem rather than solely between a software provider and an SME. (Liñares-Zegarra and Wilson 2025, Bianchini and Sancho, 2025).

2.2 Market Gaps

The second opportunity factor is the existence of market gaps. The UK has many established e-commerce, payment, marketing and logistics providers, meaning that a new venture cannot simply compete by offering another generic website builder or payment service. Instead, the venture should identify an underserved customer problem.

The OECD's 2026 report provides evidence for such a gap. Although UK SMEs have made substantial progress in adopting mature digital technologies, smaller businesses remain less likely to adopt CRM and ERP systems and more advanced technologies because of fixed costs, complexity and the burden of organisational change. This indicates a gap between having basic digital tools and achieving effective digital integration.

The Department for Business and Trade similarly identifies a gap between SMEs' aspirations and their ability to execute digital adoption successfully. The Taskforce highlights lack of expertise and execution support as barriers, alongside the perceived risk of switching between technologies.

This creates an opportunity for an integrated platform aimed specifically at smaller organisations. Instead of requiring an SME to select and connect several different systems, the platform could provide core functions within one environment.

A further market gap exists geographically. The OECD identifies significant regional differences in technology adoption, with London and the South-East generally performing more strongly while some northern regions lag. This suggests that digital venture opportunities should not focus exclusively on major cities. A platform designed for smaller towns, rural producers and geographically dispersed SMEs could address a less-served market. .(Liñares-Zegarra and Wilson 2025, Bianchini and Sancho, 2025).

2.3 Technological Enablers

The opportunity is also supported by the availability of technologies capable of making the proposed venture technically feasible. Cloud computing enables SMEs to access software without purchasing and maintaining extensive physical IT infrastructure. E-commerce technology allows businesses to establish online storefronts, while payment APIs enable secure digital transactions.

Artificial intelligence represents an additional technological enabler. AI could be incorporated into the platform to help generate marketing content, respond to basic customer enquiries, identify purchasing patterns and support demand forecasting. However, AI should be introduced only where it provides genuine value. The OECD's 2026 research shows that although SME use of AI is increasing, strategic and secure integration remains uneven, with skills, time and maintenance costs continuing to create barriers.

APIs are also important because they allow different systems to communicate. A new venture could therefore integrate payment providers, delivery services and social media tools rather than attempting to build every technological function independently.

These technologies make the proposed venture more feasible than it would have been in the past. However, technological availability alone does not establish commercial viability. The technology must solve a genuine customer problem and be simple enough for the target market to use. (Brown 2009, Chesbrough 2003).

2.4 Scalability and Sustainability

Scalability is another important factor when assessing whether an opportunity is suitable for new venture creation. A software-based platform has considerable scalability because once the core infrastructure has been developed, additional customers can potentially be added without a proportional increase in physical infrastructure.

A subscription model would provide recurring revenue and allow customers to select different levels of functionality. A basic package could provide an online storefront and payment facilities, while premium packages could include marketing analytics, customer relationship management and delivery integration.

The venture could also scale geographically. It could initially target SMEs in one region, test the concept and then expand to other parts of the UK. This approach reduces risk because the entrepreneur would not need to establish a nationwide operation immediately.

Sustainability needs to be considered in economic, environmental and social terms.

Economically, the venture needs a recurring revenue model and sufficient customer retention to remain viable. Socially, it could help smaller businesses compete with larger organisations by lowering barriers to digital participation. Environmentally, digital processes could reduce paper-based administration, while better demand forecasting and delivery coordination could potentially reduce wasted stock and unnecessary delivery journeys.

However, digitalisation can also create environmental costs through increased deliveries, packaging and energy consumption. Therefore, a systemic perspective is required. The Design Council's Systemic Design approach is particularly relevant because it encourages designers to consider relationships between different stakeholders and the wider consequences of an intervention rather than focusing exclusively on an individual product or service. (Tidd and Bessant 2020).

2.5 Evaluation of Key Opportunity Areas

Four principal opportunity areas can therefore be identified.

The first is **integrated e-commerce and digital management software**. This offers the strongest opportunity because it addresses several interconnected SME problems, including online selling, order management, customer communication and administration.

The second is **integrated digital payment and ordering**. This is attractive because digital transactions are already widely accepted, but there remains an opportunity to make ordering and payment easier for small businesses.

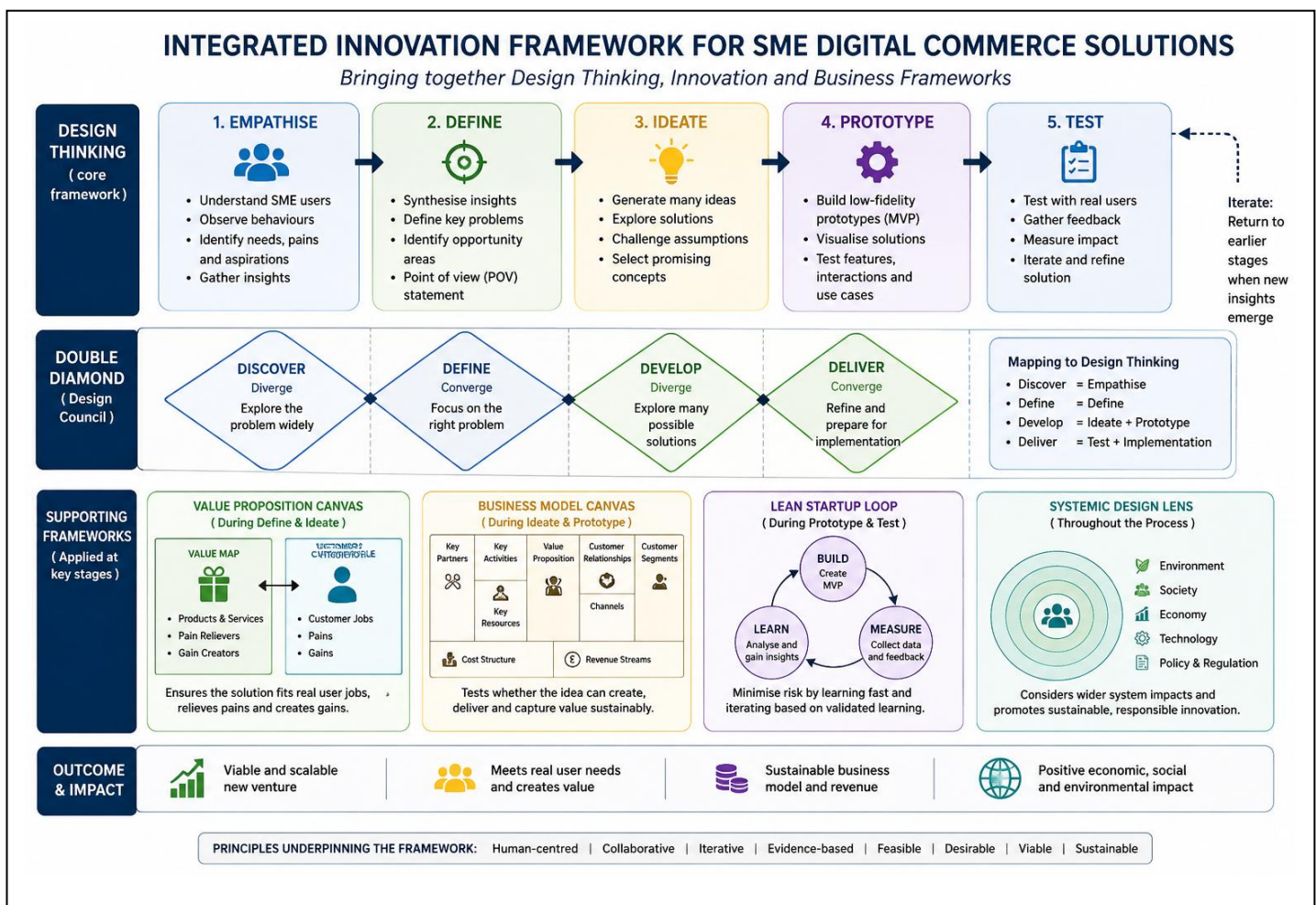
The third is **digital marketing and customer-management services**. This could help SMEs use social media and customer data more effectively. However, competition in digital marketing is already significant, making differentiation more difficult.

The fourth is **local last-mile delivery**. This could provide value to local producers and consumers, particularly where large delivery networks are less suited to small-scale local deliveries. However, it would be more operationally intensive than a software-only business and could face higher costs.

Therefore, the strongest opportunity is an **integrated digital commerce platform for SMEs**. It combines the strengths of several opportunity areas while directly addressing the market gap identified by current UK evidence. This conclusion provides the basis for Task 2, where the opportunity is developed into a new venture concept using Design Thinking. (Bianchini and Sancho 2025, Zaini, Noor and Zandi, 2024).

Application of Design Thinking and Development of the New Venture Concept

Task 2 applies the five stages of Design Thinking to develop LocalLink. The approach is not treated as a rigid linear process. The Design Council's Double Diamond explains that innovation involves divergent and convergent thinking, moving from broad exploration towards focused solutions and then testing and refining them. This complements the five-stage Design Thinking model and provides a broader framework for understanding how the venture develops.



Design Council (2023), Osterwalder and Pigneur (2010), Osterwalder et al. (2014), and Books, W., 2016.

3.1 Empathise

The Empathise stage focuses on understanding the people affected by the problem. The most important user group for LocalLink is micro-businesses and SMEs that have started or need to start selling online but lack the resources to manage multiple digital systems.

Research should be conducted before building the product. The proposed research would involve interviews with approximately 20 SMEs across different sectors, including independent retail, food production, personal services and local trades. Additional interviews should involve rural consumers and delivery partners because they are important stakeholders within the wider system.

Questions for SME owners should explore how they currently receive orders, process payments, manage stock, communicate with customers and arrange delivery. Rather than asking only what technology they want, the entrepreneur should investigate where the current process causes frustration.

For example, an independent retailer may explain that customers contact them through Instagram, but orders then must be manually copied into a spreadsheet. A farmer may explain that WhatsApp is convenient for taking orders but becomes difficult to manage when demand increases. A service provider may have an online booking system but no integrated customer database.

This research would also examine willingness to pay. A solution that users like but cannot afford would not represent a viable venture.

The Value Proposition Canvas can be applied to organise the research. Customer jobs include selling, communicating, receiving payments, managing orders and fulfilling customer needs. Customer pains include cost, technical complexity, fragmented systems and time-consuming administration. Customer gains include increased sales, greater reach, improved efficiency and easier customer management.

The Empathise stage should therefore establish that the problem is not simply a lack of digital technology. Instead, it is the difficulty of turning separate digital tools into a simple, manageable business process. (Osterwalder et al., 2014, Strategyzer (2026)).

3.2 Define

The Define stage converts the findings from the Empathise stage into a specific problem statement.

The evidence indicates that SMEs need to manage several activities simultaneously. However, existing solutions may require separate subscriptions, technical knowledge and integrations. This creates complexity that is particularly difficult for micro-businesses with limited staff and financial resources.

The resulting problem statement is:

UK micro-businesses and SMEs need a simple, affordable and integrated way to sell and manage products or services online because existing digital solutions can be fragmented, costly and difficult to implement with limited technical expertise.

This statement is narrow enough to guide product development but broad enough to apply across several sectors.

The Double Diamond supports this stage by moving from discovery towards a clearly defined challenge. The Design Council explains that the Define stage involves making sense of research findings and using them to identify the challenge that needs to be addressed.

The problem also has strategic importance. The UK government's SME Digital Adoption Taskforce argues that adoption of digital technologies is important to SME productivity and competitiveness and recommends a "test and learn" approach to digital adoption. Therefore, the venture addresses both a customer-level problem and a wider economic need. (Design Council, 2023).

3.3 Ideate

The Ideate stage involves generating multiple potential solutions rather than immediately accepting the first idea.

Four initial concepts could be considered:

Concept 1: SME website builder.

A simple platform allowing businesses to create online stores without technical expertise.

Concept 2: Integrated payment and ordering system.

A system allowing customers to order and pay through websites or QR codes.

Concept 3: AI-powered digital marketing assistant.

A platform helping SMEs create marketing content, understand customers and manage social media.

Concept 4: Integrated SME commerce platform.

A system combining online storefronts, payments, order management, basic customer management and delivery integration.

The fourth concept provides the strongest value proposition because it addresses the interconnected nature of the problem.

The proposed venture, **LocalLink**, would therefore provide:

- an easy-to-create online storefront;
- digital payment functionality;
- online ordering;
- order management;
- QR-code ordering for physical locations;
- basic customer management;
- social media integration;
- optional local delivery integration; and
- simple analytics showing sales and customer activity.

The platform would operate through a modular model. This is important because SMEs have different levels of digital maturity. A small market trader should not be forced to purchase sophisticated enterprise software that they do not need.

The Business Model Canvas can then be used to assess the commercial model. The key customer segment is UK micro-businesses and SMEs. The value proposition is affordable and simple digital integration. Channels would include online marketing, partnerships with local business organisations and referrals. Key partners could include payment providers, delivery firms and technology providers. Revenue would primarily come from monthly subscriptions, with premium features providing additional income.

The Business Model Canvas is particularly appropriate because it enables entrepreneurs to describe, challenge and adapt a business model rather than assuming that the initial model is correct. Strategyzer similarly identifies the framework as a tool for designing and adapting business models. (Osterwalder and Pigneur 2010, Osterwalder and Pigneur (2013)).

3.4 Prototype

The fourth stage is to create a prototype. The venture should not initially attempt to build the complete LocalLink platform because doing so would require substantial investment before the entrepreneur has evidence that the market wants the product.

Instead, the venture should develop a **Minimum Viable Product (MVP)**.

The first MVP would contain three essential functions:

1. **Online storefront creation**
2. **Digital payment and ordering**
3. **Basic order management**

A prototype could initially be developed as a clickable interface. Users could simulate creating a shop, uploading a product, placing an order and completing payment. This would allow the entrepreneur to identify usability problems before investing in fully functioning software.

The second prototype stage would involve a working platform tested by a small number of businesses. Approximately 20 SMEs could be invited to use the system for a fixed period.

Cloud computing would provide the technical foundation, while payment APIs would enable digital transactions. Customer information could be stored securely within the platform. AI should initially be limited to functions that provide clear value, such as generating simple marketing suggestions or identifying sales patterns.

The MVP approach reflects Lean Startup methodology, which emphasises experimentation and learning rather than investing heavily in an untested business model. The Build-Measure-Learn cycle is particularly relevant because the venture can build a small solution, measure customer behaviour and use the results to determine what should happen next.

The prototype should also prioritise simplicity. The UK government research indicates that SMEs value reliable, personalised support during technology adoption. Consequently, LocalLink should include guided onboarding, simple language, templates and customer support. (Leonard et al. 2026, Brown, 2009; Suhaimi, Walters and Ward, 2024).

3.5 Test

The Test stage determines whether LocalLink solves the problem identified during the Define stage.

The initial trial could involve 20 SMEs from several sectors and locations. The businesses would use the MVP for approximately eight to twelve weeks.

Testing should measure both user experience and commercial viability.

Quantitative measures could include:

- number of businesses completing registration;
- time required to establish an online shop;
- number of customer orders;
- percentage of successful payments;
- number of repeat users;
- customer retention;
- average monthly transaction volume;
- willingness to pay; and
- reduction in administrative time.

Qualitative feedback should also be collected through interviews and observation. Users should be asked which features they found useful, which were confusing and which functions were missing.

The most important measure would be **continued usage**. Registration alone does not prove product-market fit. If businesses register but return to Instagram, WhatsApp or spreadsheets, LocalLink has failed to solve the underlying problem.

The Lean Startup process would then allow the entrepreneur to decide whether to persevere, modify or pivot. For example, testing might show that SMEs strongly value online payments and order management but rarely use integrated marketing tools. In that case, development resources should focus on the functions generating the greatest customer value.

Testing should also involve rural users and delivery partners. A rural producer may have different connectivity or delivery requirements from an urban retailer. Similarly, delivery partners may require standardised order information to make local delivery efficient.

This iterative approach is consistent with the Design Council's understanding of innovation. The Double Diamond does not represent a simple sequence in which a project is finished after the Deliver stage. New information obtained during testing can send the entrepreneur back to earlier stages to redefine the problem or develop a better solution.

Systemic Design is particularly useful at this point because the effects of LocalLink extend beyond the direct customer. More online orders could increase delivery activity, packaging and vehicle movements. Therefore, the venture should explore options such as delivery consolidation, local delivery partners and route optimisation. This would allow the platform to create economic value while attempting to limit negative environmental consequences. (Frederiksen and Brem 2017, Design Council, 2023).

3.6 Venture Concept and Business Model

LocalLink can therefore be defined as a **UK-focused digital commerce platform for micro-businesses and SMEs that combines essential online selling, payment and order-management functions within one affordable system.**

Its main competitive advantage would be simplicity. Instead of competing directly with large enterprise software providers, LocalLink would focus on businesses that need digital functionality but do not have the technical expertise or resources to manage complex systems.

The venture would initially use a subscription model. A basic package could be offered at a relatively low monthly price, while premium packages could introduce advanced analytics, customer management and delivery integration. A free trial could reduce perceived adoption risk.

The platform could initially target independent retailers and local producers because these businesses have a clear need for online ordering and payment. Once the model is validated, it could expand into service businesses, tradespeople and other sectors.

The venture's scalability comes from its software-based model. Geographic expansion would not require a new physical store in every region. Partnerships with local business organisations could support customer acquisition, while partnerships with payment providers and delivery companies could expand functionality without requiring LocalLink to build every service internally.

The concept also has potential for long-term sustainability. Financial sustainability would depend on recurring subscription revenue, customer retention and controlled development costs. Social sustainability could come from helping smaller businesses compete in an increasingly digital market. Environmental sustainability could be supported through digital administration and better coordination of local deliveries.

However, the venture should not assume that digitalisation automatically produces positive outcomes. It should monitor customer data security, cybersecurity, accessibility, environmental impacts and the risk of creating additional technological dependence for small businesses. The OECD's 2026 research highlights cybersecurity, skills and maintenance costs as continuing issues for SMEs adopting digital and AI technologies.

The venture should therefore treat sustainability and responsible technology use as design requirements rather than features added after launch. (Tidd and Bessant 2020).

4. Conclusion

The continued development of digital commerce in the UK presents a significant opportunity for entrepreneurs to create solutions that help smaller businesses participate more effectively in the digital economy. Although many SMEs have adopted basic digital technologies, challenges relating to cost, technical expertise, fragmented systems and limited resources continue to restrict their ability to use technology effectively. This creates an opportunity for innovation that focuses not simply on providing more technology, but on making existing digital capabilities easier, more affordable and more useful for smaller businesses.

The proposed LocalLink venture responds to this opportunity by providing an integrated digital commerce platform that brings together essential functions such as online storefronts, digital payments and order management. Its value lies in reducing the complexity faced by SMEs that currently depend on several disconnected platforms. By offering a modular service, LocalLink could also accommodate businesses with different levels of digital maturity, allowing them to adopt additional functions as their requirements develop.

The use of Design Thinking provides a suitable approach for developing the venture because it places genuine user needs at the centre of innovation. Understanding the experiences of SME owners, consumers and delivery partners can help ensure that the solution addresses a real problem rather than being driven solely by technological possibilities. The use of complementary approaches, including the Double Diamond, Value Proposition Canvas, Business Model Canvas, Lean Startup and Systemic Design, further strengthens the venture by considering customer value, commercial viability, experimentation and wider social and environmental effects.

The venture also has considerable potential for scalability because its software-based infrastructure could be extended to businesses across different regions and sectors without requiring equivalent increases in physical resources. However, long-term success would depend on more than technological development. Affordability, ease of use, customer support, cybersecurity, data protection and responsible use of emerging technologies would all be essential to maintaining customer trust. Sustainability should also remain an ongoing consideration, particularly regarding the environmental effects associated with increased deliveries and packaging.

Ultimately, the viability of LocalLink would need to be demonstrated through real-world experimentation rather than assumed from the strength of the initial concept. Developing a focused MVP, gathering evidence from users and continuously refining the platform would

allow the venture to respond to changing customer needs and market conditions. This iterative approach reduces the risk of investing heavily in features that customers do not value and increases the likelihood of achieving product-market fit. LocalLink therefore represents a potentially scalable and sustainable response to the continuing digitalisation of the UK economy, provided that its development remains firmly centred on user needs, measurable value and continuous innovation. (Chesbrough, 2003, Brown, 2009; Suhaimi, Walters and Ward, 2024, Bianchini and Sancho, 2025; Liñares-Zegarra and Wilson, 2025).

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