



## DOCONOMY

"Design is about ensuring the best possible product or service to solve a problem."

Design for Planet is Design Council's ambitious new approach to galvanise and support the UK's 1.69 million-strong design community to address the climate crisis.

This strategic shift recognises the fundamental need to redesign our lives to save our planet, and champions the power and responsibility of designers to shape a better world.

Our Design for Planet case studies will showcase ten leaders in sustainable design from a diverse range of disciplines. They will explore the role of design as a powerful agent of change through sustainability and climate-action. We want these case studies to inspire and motivate the design community to prioritise the welfare of the planet in their own work and practises.

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A fundamental part of encouraging people to live more sustainably is through informing them about the impact of their choices as consumers and equipping them with the practical tools to take control of their carbon footprint.

Technology and finance start up Doconomy are doing exactly this, by turning that iconic instrument of mass consumption, the credit card, in to a means of helping consumers to understand more about the environmental impact of day-to-day purchases.

Doconomy co-founder Johan Pihl explains: "we wanted to reshape the credit card to help people to understand the impact caused by their consumption, but also establish a dialogue around how they could reduce their impact by making more informed purchase decisions."

The company's environmentally friendly credit card has a 'carbon limit', that stops cardholders overspending based on the level of CO2 emissions generated by what they buy. Through a free app, each cardholder is able to track and measure the carbon footprint of every item in their shopping basket.



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JOHAN PIHL CO-FOUNDER, DOCONOMY

IDCONOMY now Transaction denied! You've reached your carbon limit.
Everyday Climate Action
Global Climate Action
DOCONOMY now
Transaction denied!
You've reached your carbon limit.



Carbon impact metrics alongside each transaction are broken down by industry, a bit like the nutritional information included on food labelling, with an option to offset emissions or invest for positive impact. It radically turns on it's the head the "buy now, pay later" mentality usually associated with credit cards.

"Design is about ensuring the best possible product or service to solve a problem. When you have a really big problem, like climate change, innovation is the only way you can address it. The bigger the problem, the greater the need for innovation. Right now, we need speedy, user-friendly solutions that enable people to start calculating their carbon footprint," says Johan.

"If you want to stop a car from going over the cliff you needto be inside the car - the point is that you should be very close to the problem that you're trying to solve," says Johan.

"We focused on the credit card because it gave us an opportunity to start a dialogue with banks and financial institutions. We convinced them that this wasn't a threat, this was an opportunity."

Doconomy are working with MasterCard, the United Nations Framework Convention on Climate Change and Swedish bank Ålandsbanken, in a bid to 'rewire' the financial system and help tackle climate change.

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The Sweden based company have also partnered with world leading institutes and academics on global carbon emissions data. Through another of their services, Planet Loyalty, they harness this data to allow the brands who sign up to it, to provide clear information on the carbon footprint of their products. "We want to help consumers to determine the difference between two similar products," says Johan. "For instance, the difference between buying a pair of jeans from China and a pair of jeans that are locally produced. They'll come to the quick conclusion that the locally produced jeans will be more expensive, but will have a much lower carbon footprint. They might go for the Chinese produced jeans, but in that second, they will start being more intelligent about choices. That's what we're trying to achieve. Involving consumers is so much more powerful because we all dictate what's being produced in so many ways."

Doconomy's 2030 Calculator is a further tool to help brands manage their carbon footprint and offer transparency. Brands can find out the carbon impact of their products through calculations based on impact factor data relating to materials, processes, energy, and transportation. If used during the product design process the calculator can help to evaluate the impact of different material choices before production, ultimately resulting in more sustainable products.

Concludes Johan: "We're trying to provoke both consumers and brands to understand that there's no way around this climate emergency. I think impact, as a language, will reshape all commercial activities on Earth over the coming decade."

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