Case Study

Digital Bank Experience

Understanding and improving the customer experience of a banking service

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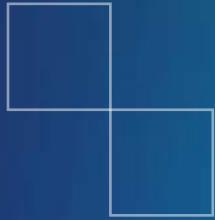
1. Who we are

EVOLVING PARTNERS

mps — EVOLVING MARKETING RESEARCH

next — EVOLVING COMMUNICATION

A team of professionals and two agencies that integrate marketing strategy, market research and design thinking to create innovation.

All partners have gained extensive and long-standing experience in several areas of marketing: from market research to brand strategies, from design thinking to integrated communication.

MPS

Market Research

MPS, an independent research agency owned exclusively by Italian shareholders, was founded in 1990. It is a full-service Institute: it answers all research needs internally without involving third parties, from quantitative to qualitative surveys, covering all methodological areas (FtoF, CAPI, CATI, CAWI, Mystery visit, Customer experience , Focus groups, In-depth Interviews, Stakeholder Engagement, online qualitative surveys).

Over the past 5 years MPS has carried:

- 460 surveys using its internal CATI centre, that is approximately 1,100,000 interviews;
- 180 surveys using the CAWI methodology generating 170,000 interviews;
- 120 Face to Face surveys through CAPI and CAPI to WEB for a total of 50,000 interviews;
- 100 qualitative surveys including 272 Workshops and Focus groups and 750 IDIs.
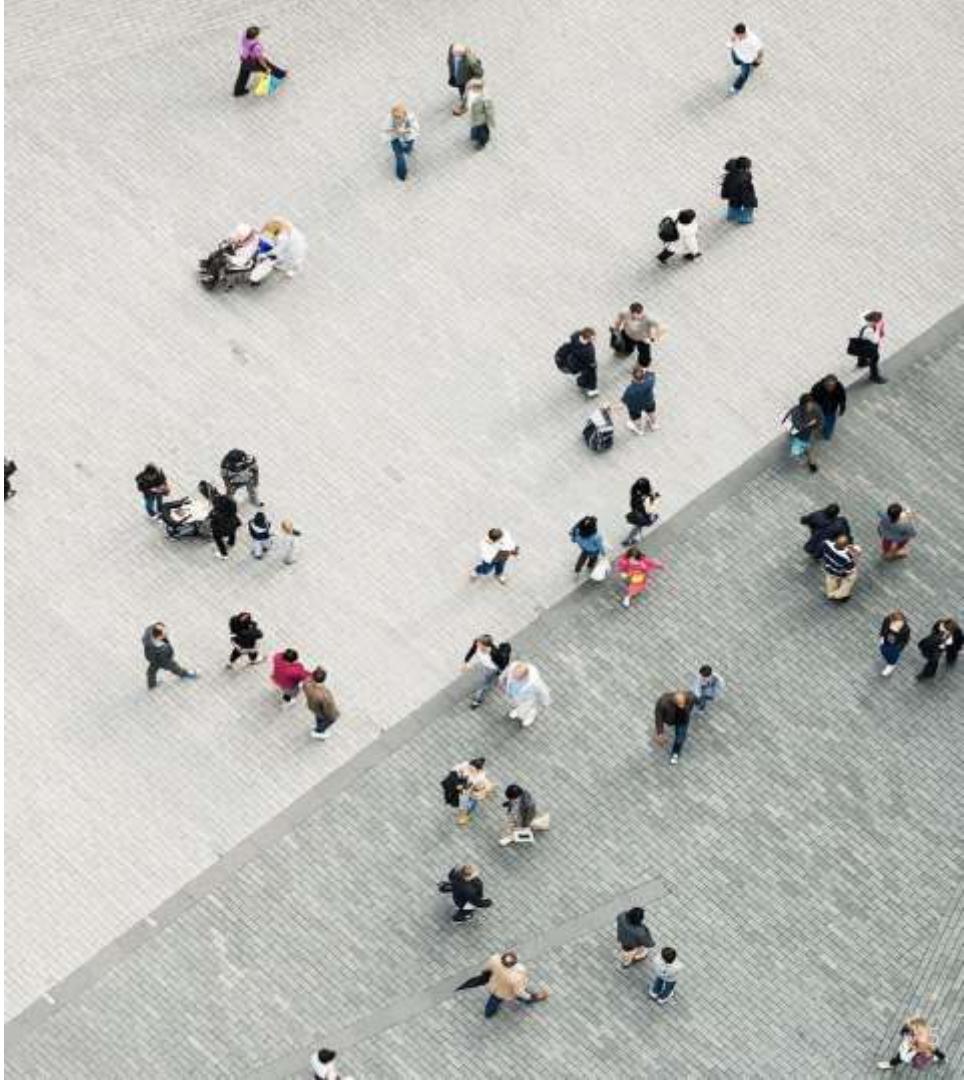
NT Next

Innovation and Digitalization

NT Next has been operating in the digital field for more than 10 years, combining **user experience, communication and software development**.

NT Next places the **User Experience** at the centre of every design activity and applies **the Design Thinking** methodology to trigger innovation processes and help its customers find new opportunities.

NT Next is proud to offer of **End-to-End solutions**, being well equipped for providing services ranging from conceiving the concept to the finished digital product.

The union of different professional figures within the operational teams has allowed to finalise project development processes capable of combining all aspects related to **innovation**: corporate sustainability, technological feasibility, satisfaction of user needs.

Jointly, we transform information into knowledge and know-how, generating strategic paths to evolve together.

2. Objectives

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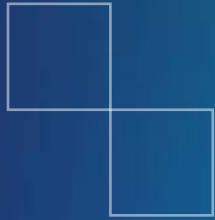
Introduction

Objectives

This project was carried out on behalf of one of the main Italy based international banks, which needed to investigate the customers' experience of using payment cards.

The project was focused on the **application** and **activation process** for a credit / debit card.

The objectives of the project were to:

- **Understand user needs** – analyse current user experiences to gain awareness of how users feel when they interact with digital services;

- **Identify new opportunities** – find effective solutions to complex problems capable of increasing user satisfaction.
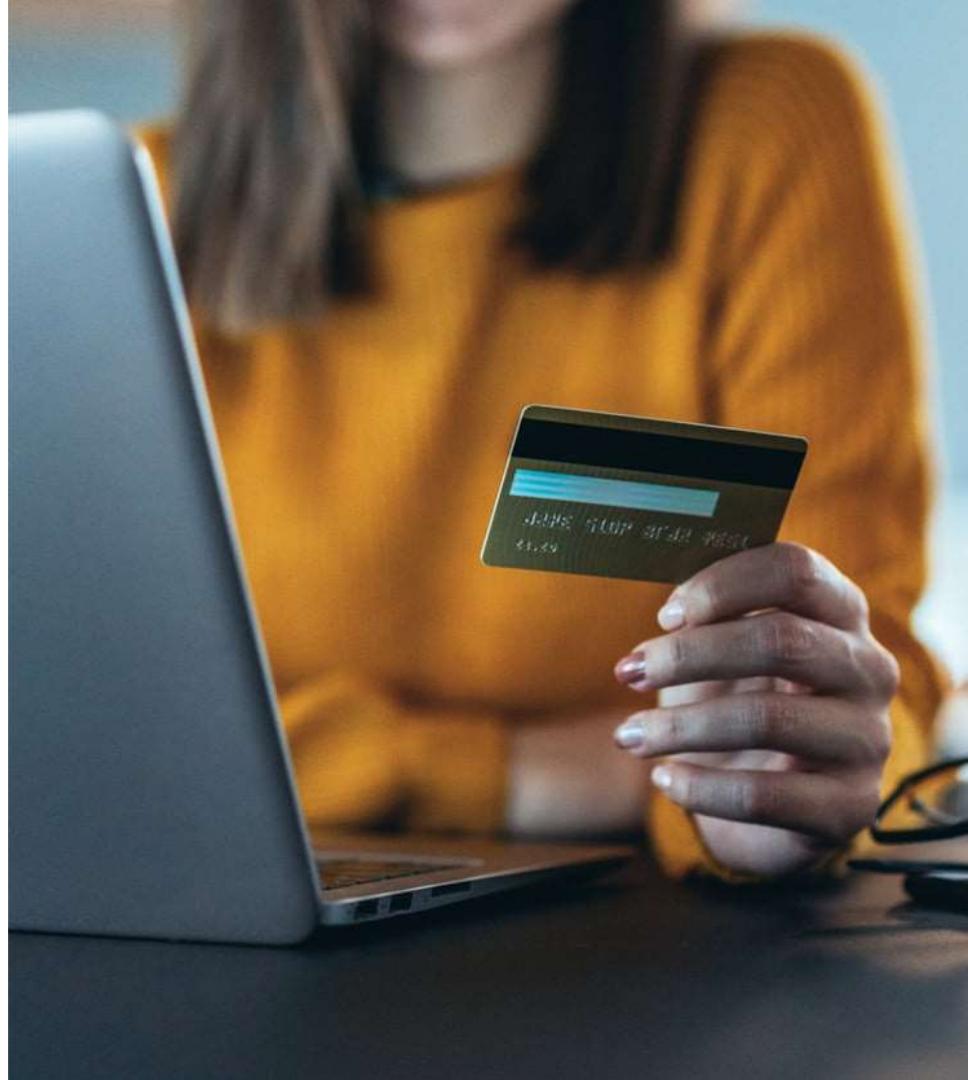
Methodology

Design Thinking + Agile

The activities carried out were based on two validated and widely used methodologies:

- **Design Thinking** – problem solving methodology that aims to create innovation by placing the user at the centre of every design choice;

- **Agile** – software development approach characterized by recursive activities, short and frequent releases. Iterative and incremental development promotes quality and functionality and reduces the risk of failure.

Methodology

General problem

Specific problem

Solution to the problem

Divergence towards a wider understanding of the context

Convergence towards a specific problem

Divergence towards a variety of solutions

Convergence towards the best solution

Methodology

General problem

Specific problem

Solution to the problem

Comprehension Definition Ideation Validation
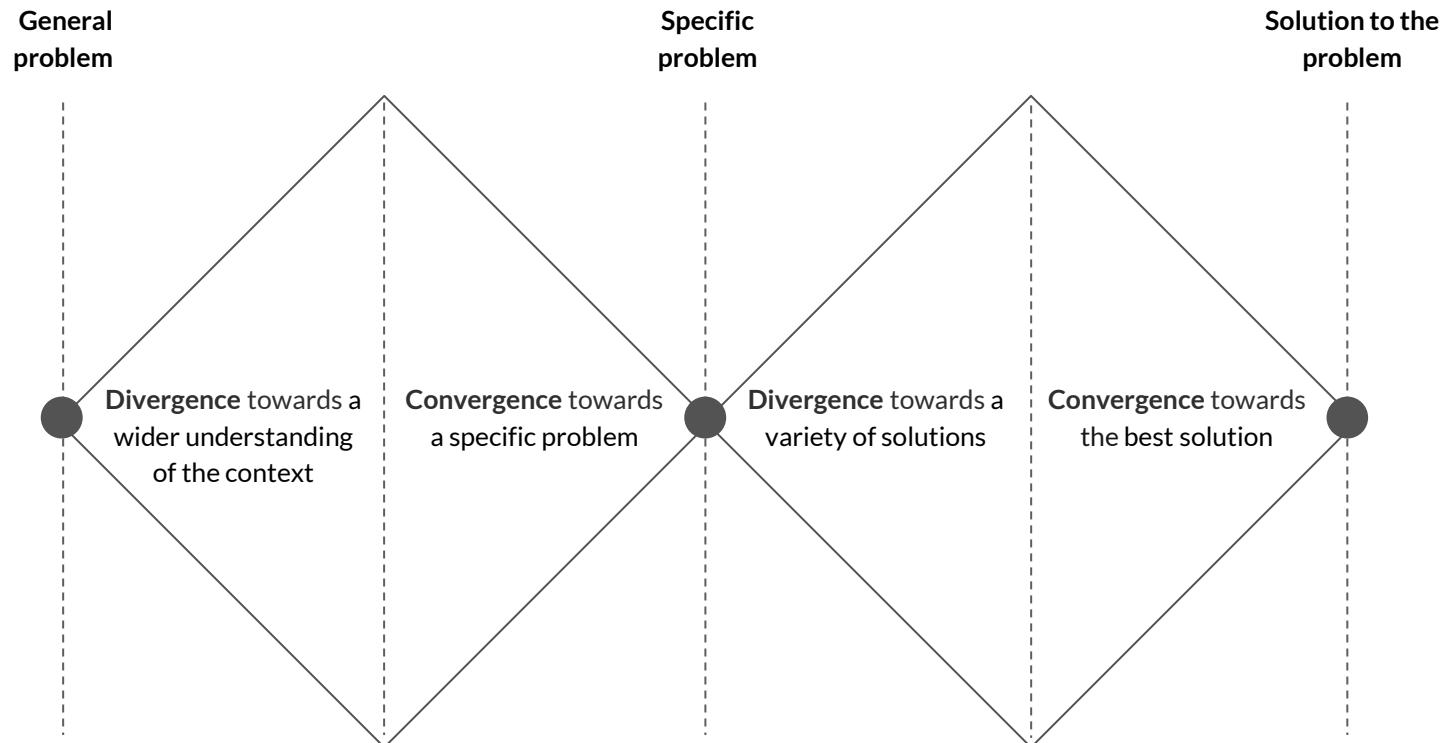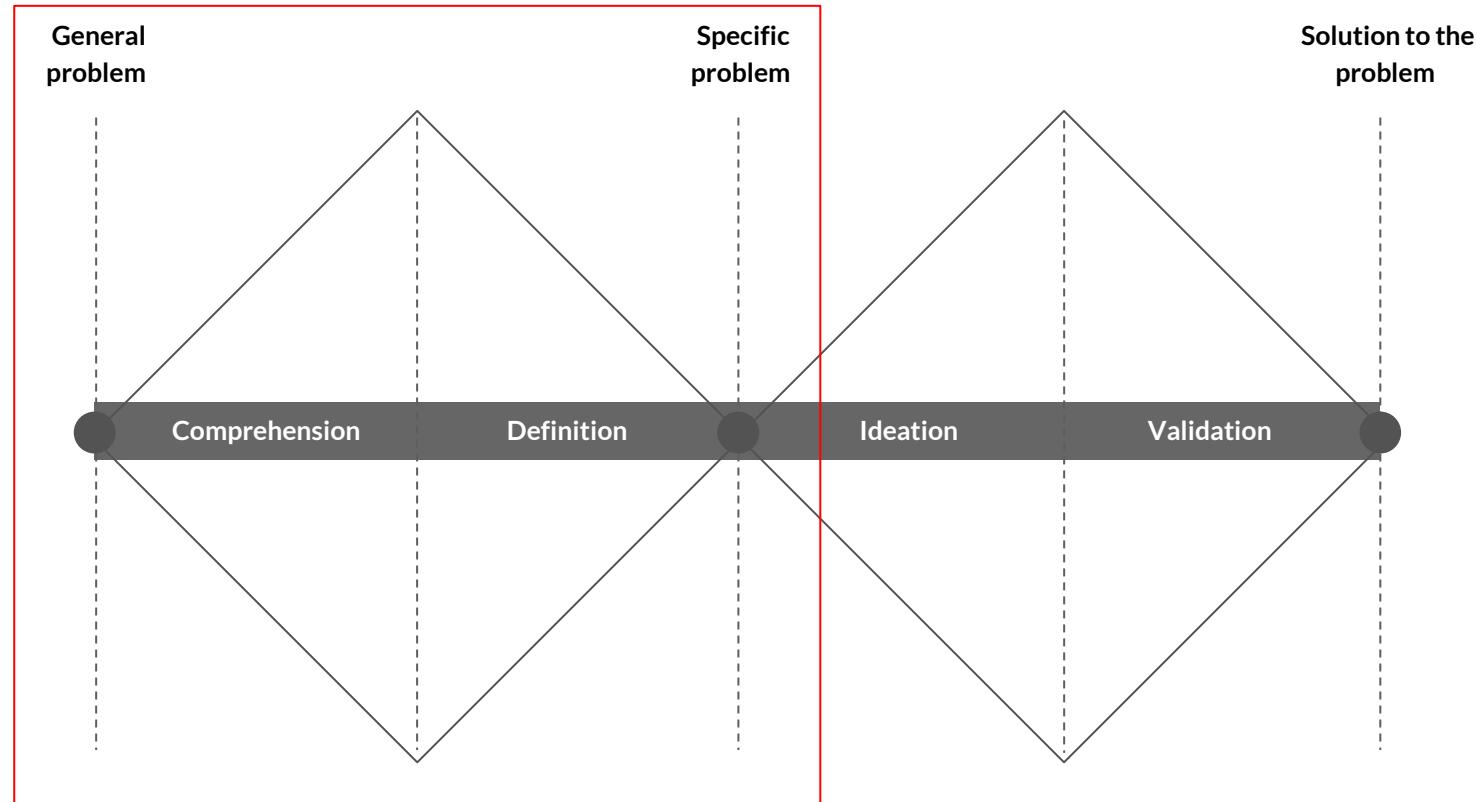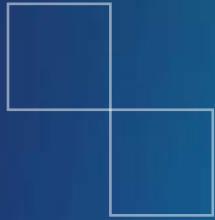
3. Activities

Mapping Experience

Designed experience

Understanding designing needs and choices that led to the products and services offered.

Activities
- Analysis of existing data
- Desk Research
- Internal staff interviews

Actual experience

Mapping the experience actually made, literally accessing products and services offered by the company and its competitors.

Activities
- Experience mapping
- Competitors mapping

Perceived experience

Analysing users perceptions to measure the relationship between the designed experience and the actual one.

Activities
- Stakeholder interviews

Desk Research

Assessment

The work done during our Desk Research allowed us to understand the reference context: a constantly changing sector in which technology introduces disruptive aspects and new players expand exponentially.

The analysis of multiple products and services revealed a series of assumptions about changes in the relationship between users and cards. Changes that, if verified, show the need to redefine rooted logics.

At the same time, the analysis made it possible to identify the trends in the market.

Analysis of existing data

Designed experience

The analysis of existing data made it possible to understand the values currently monitored by customers such as: number of activations, main problems encountered, main reasons for engaging customer care.

Sharing and discussing data collected previously was important as the first step in transferring know-how between the internal staff and the Evolving team.

The activity was also a preparation to the subsequent internal interviews.

Internal staff interviews

Designed experience

The interviews were carried out in various internal areas of the company including:

- experience design
- customer care
- marketing
- product owner
- suppliers (producers and couriers)

The survey made it possible to bring out the internal awareness of the services provided, it also made it possible to analyse business flows, highlight the criticalities present in the system.

Experience mapping

Actual experience

Mapping the experience allowed us to identify a series of best practices to comply with in order to optimise the future process.

Real experiences were mapped, users were followed step-by-step while we recorded every single step they took through digital and physical touch points.
More importantly, almost all their activities were carried out via mobile app.
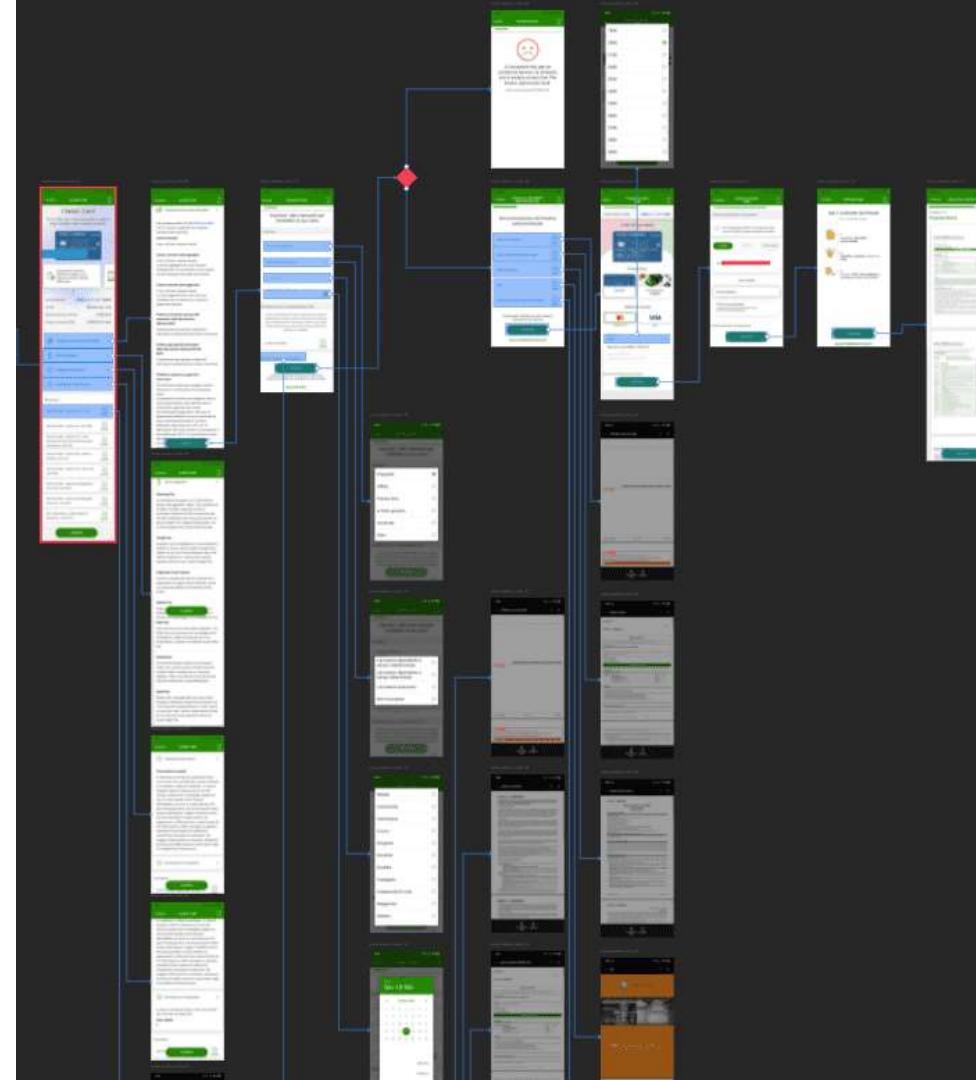
External stakeholder interviews

Perceived experience

The assumptions and hypotheses emerged in the previous stages were verified with several stakeholder interviews .

The interviews were carried out as in-depth interviews with external stakeholders such as:

- current customers;
- typical customers of other banking institutions (the competitors previously analysed).
- neoBank customers

All the data collected in the mapping stages and gathered from the internal interviews and external interviews, were integrated into a single document in order to visually identify critical points and potential opportunities.

Journey Map
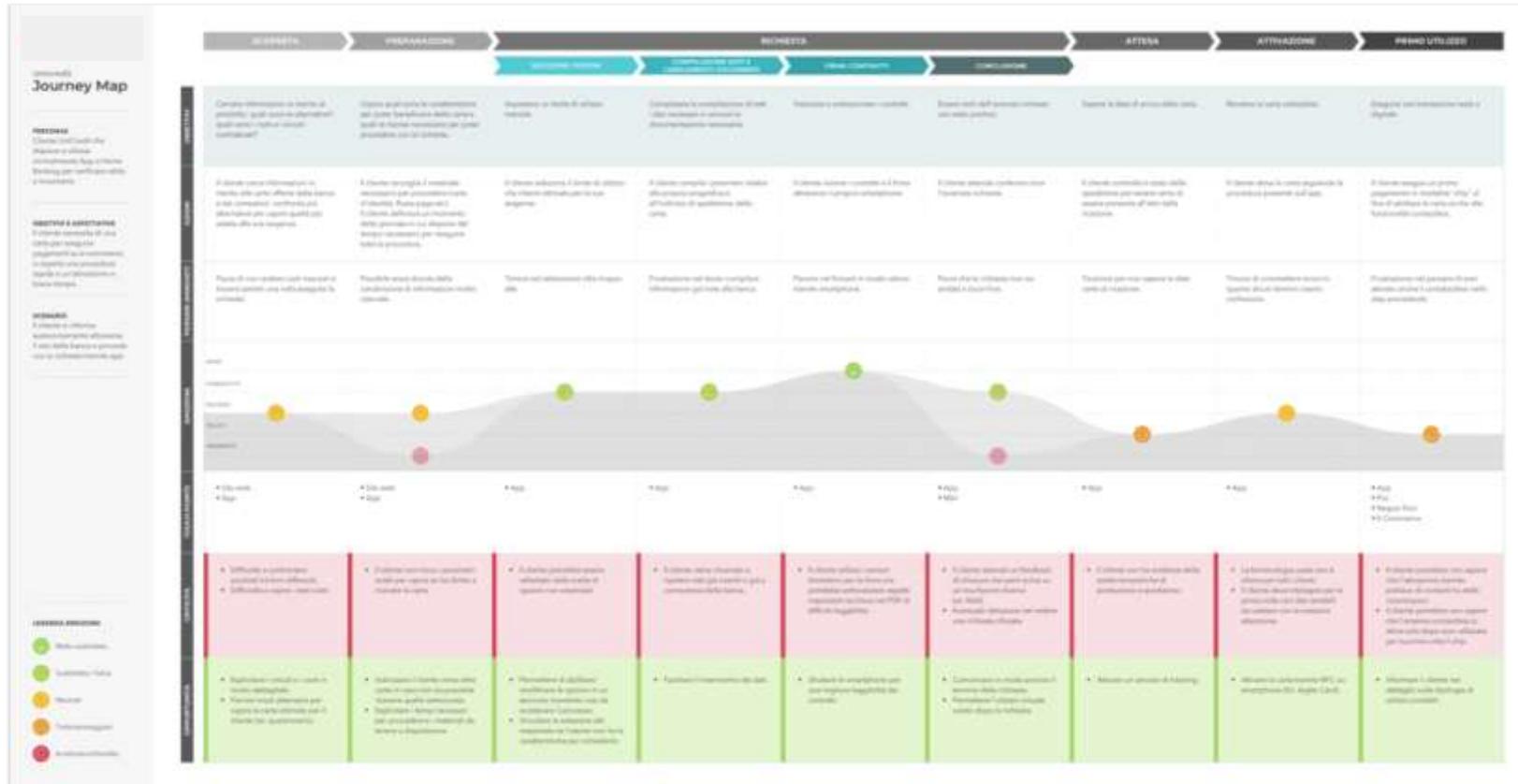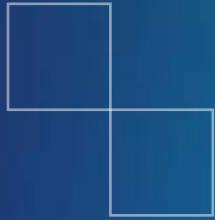
4. Results

Final consideration

Takeaways

The activities performed made it possible to:

- understand the current pain points experienced by users;
- collect insights from competitors
- identify priorities for action

Next steps? Define a new experience

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Thank you.