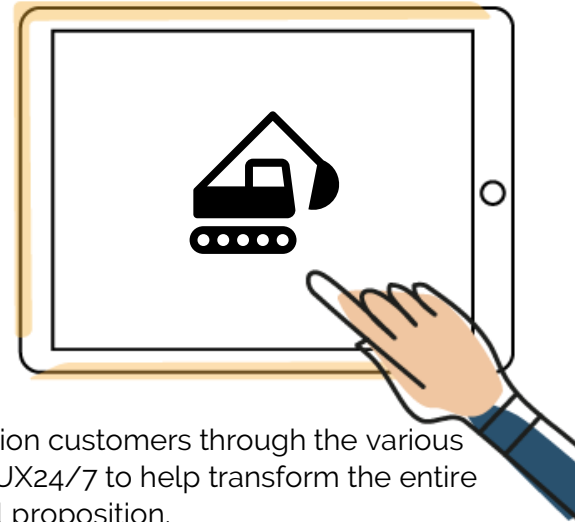


THE RESULTS

- User journey insight generated ahead of prototyping allowing:
 - More design changes
 - Lower overall cost of change
 - Identified the customer centric journey
- Provided the baseline for prototype build of entire system



THE BRIEF

The Client is one of the UK's largest banks serving more than 14 million customers through the various brand names it owns. The group's asset finance brand approached UX24/7 to help transform the entire offline system for application and finance management into a digital proposition.

The bank's team had completed work internally that defined a range of "use cases" and possible processes that could be translated into the online proposition. They asked UX24/7 to work with their actual customers to map out the user journeys including on and offline touch points, digital and service elements.

RUNNING THE RESEARCH

We used a generative design research methodology to translate the high-level user journey maps that the bank had created into tangible assets that we could use with the recruited customers.

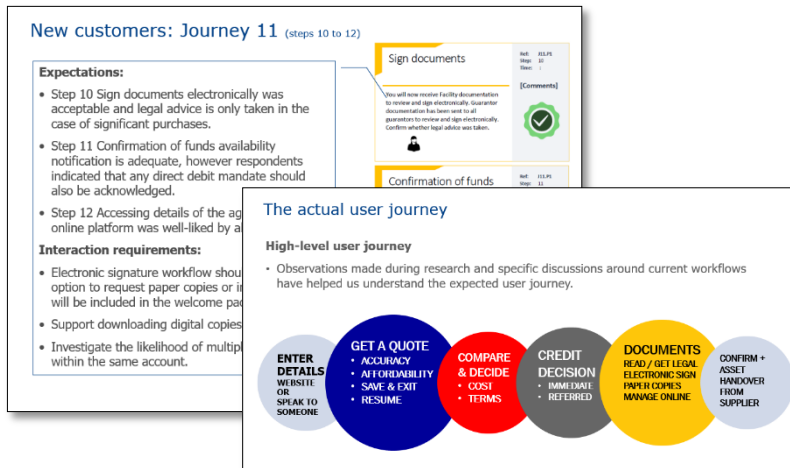
The research assets created were process cards that simulated the steps in the journey and possible choices and actions that could be taken. They included fixed points in the process where information or a decision was required by the bank. At each step, the participant had to decide what they would want to do next and select an appropriate card. If a card didn't exist, they could create their own.

The process cards covered the following:

- **User story:** Describes the situation and goal.
- **Input card:** describes the input requirements to share information with the bank.
- **Step card:** Describes the moment in the journey that drives progression or poses a challenge.
- **Challenge card:** Describes an issues to be resolved that the participant must overcome to proceed.

A collection of four overlapping process cards. The top card is titled "You want to start a new application" and includes a "How will you proceed?" question with two options: "Search for companies?" and "Use the Internet?". The second card is titled "Information required" and lists four steps: 1. Supplier information must be provided (if not already), 2. Send supplier invoice, 3. Send proof of identity and nationality, 4. Send proof of address (from any of the following: utility bill, tax statement, bank or credit card). The third card is titled "Qualify the customer" and says "Here we will confirm a few quick details and confirm that we have appetite to lend." The bottom card is titled "Verify asset details" and says "Customer sends the invoice to Lombard representatives. Invoice details are verified with the quote". Each card has a metadata box with "Ref: J2.P1", "Step: 1, 8, 8, 8" respectively, and a "[Comments]" field.

The research was conducted in one-to-one sessions completed face-to-face using a large workspace so that the entire journey flow could be mapped.



Generative design research

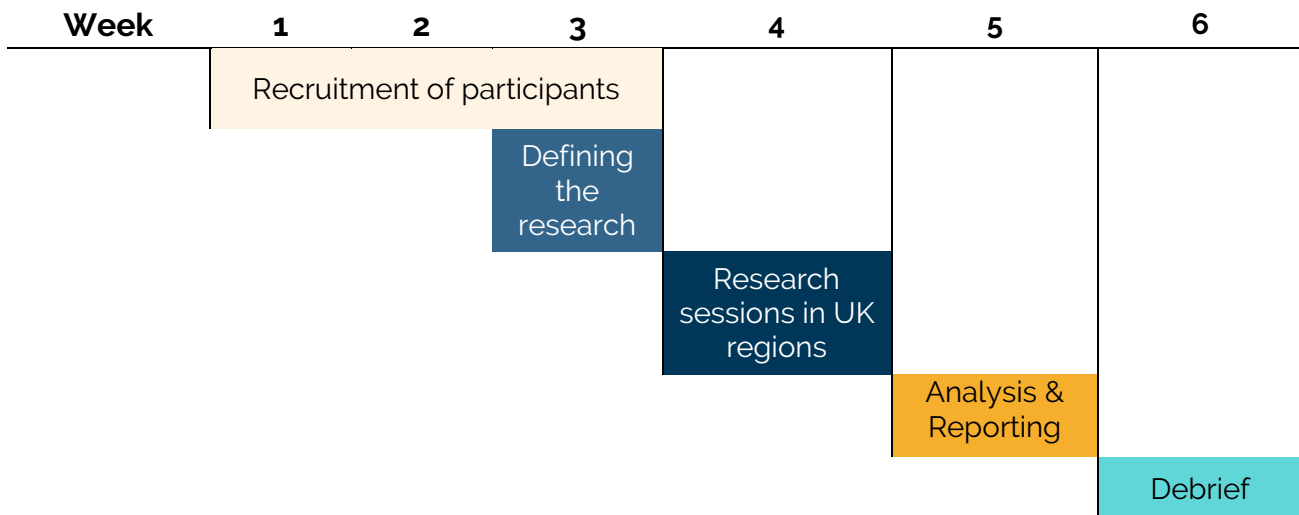
10 participants recruited from customer base

Research conducted pre-digital design

Customer centric journey mapping

PROJECT TIMELINE

The project was typical in terms of timeline with the most challenging element being the recruitment of existing customers. With strict GDPR rules the bank was NOT allowed to share customer data and so we worked with various recruitment partners to identify qualifying customers through free-find methods. We allowed a little over 3 weeks to complete the recruitment and were able to meet the quota.



INSIGHTS & RECOMMENDATIONS

By using the process cards to facilitate the research we were able to map the entire on and offline system. All sub-processes were included and preferences for channel at key points were highlighted.

These are some of the key areas of insight we uncovered:

- At times, the participants expected additional steps to ensure safety and security that the bank hadn't thought were necessary.
- We were able to identify the points in the various processes where participants expected more control.
- Participants also expected to be able to seamlessly switch between platforms, re-entering the process on smartphone, tablet or PC depending on their circumstances.



- Time-saving elements were also important, with participants expecting the process to pre-qualify early whether they were eligible to avoid wasting their time

The deliverables from this research provided the foundations for the entire digital transformation programme. As each sub process was migrated from offline to online, the “global” map could be used to show how it fit with the other processes and overall.



WORKING WITH US

UX24/7 is Global Design Research Agency operating in more than 25 countries and headquartered in London. We help businesses deliver transformational change in the areas of user experience strategy, digital processes and online performance through UX consulting, insight generation and design research.

Projects are run by senior UX consultants who have all been accredited for their capabilities, education and experience through our [Accredited Practitioner Programme](#). Our UX consultants are located around the world and we can provide services in almost any country, language and culture.

Here is what our consultant Ajay had to say about her experience of running of this project



“Using process cards to facilitate the conversation with participants was crucial in allowing me to translate the high-level user journey maps into something meaningful. We were able to evaluate the user journeys the bank’s team had come up with and generate alternative customer centric journeys where they did not fit.”

If you have a project in mind or want to learn more about how we can help:

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