zensar

One of the Largest Global Banks in the UK

Design Research Services

Case study

We've done a range of work with the Client

741 Customers of the client
429 Prospective customers
15 Countries
900+ Hours of research

These types of projects

1. Design research
2. One-to-one interviews
3. Diary studies
4. Focus Groups
5. Strategy and planning
6. Workshops to align teams
7. Expert reviews

To improve these aspects of the experience

1. Core banking and services
2. Originations
3. Mobile X
4. Wealth
5. Multichannel
6. FX
7. Mobile onboarding
8. Collections
9. Connected Money
   a) PWS
   b) Private Banking
   c)BB
   d) Open Banking
   e) Chatbot

Global Insights program

We work closely with the client to deliver the global design research program – a tried and tested model for providing robust, regular insights across multiple regions and workstreams.

We have provided a framework which can be tailored to the team's exact research needs, based on a set of core principles.

Flexible. But always appropriate.

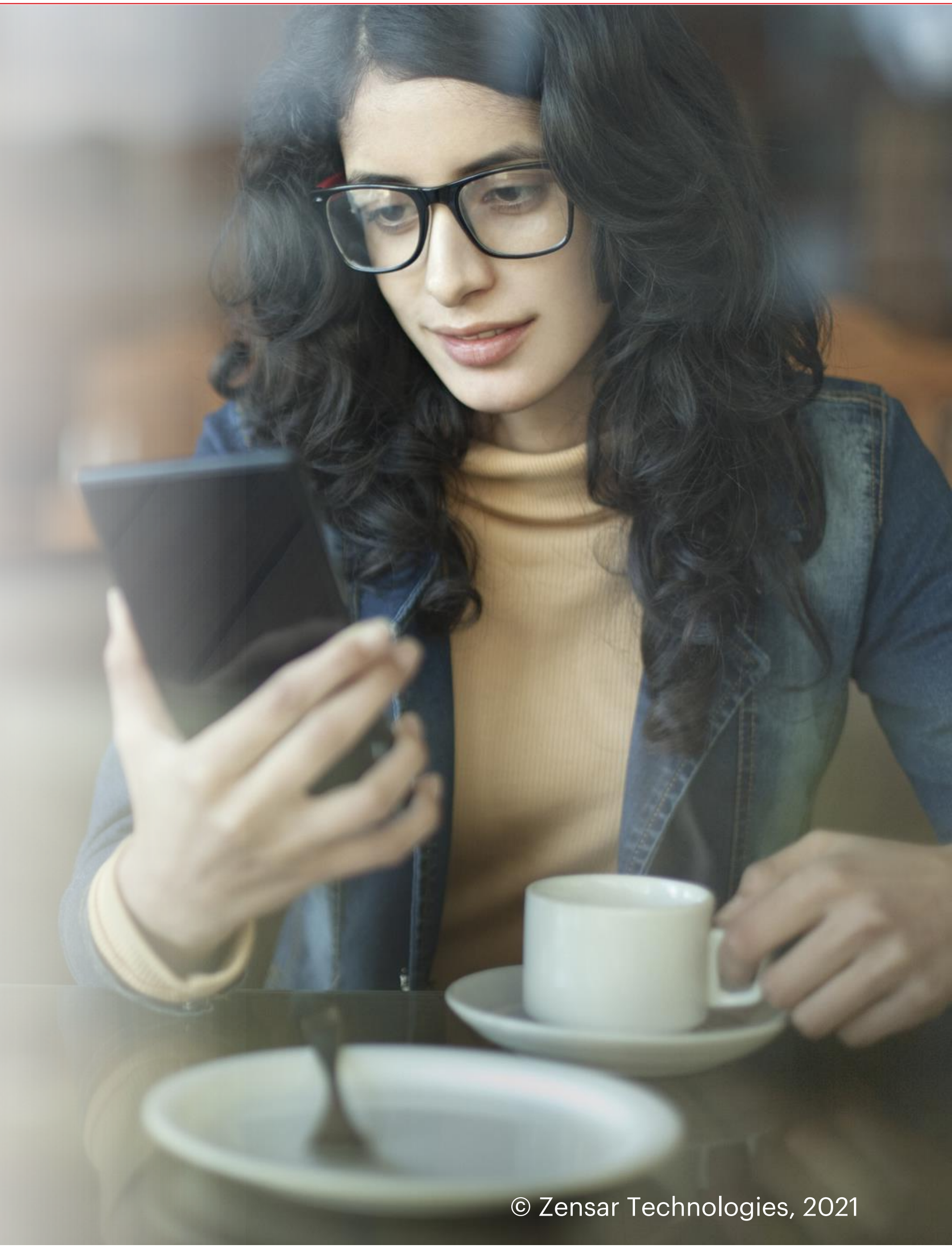
Regions and test focus may change, but we ensure that we always use the best research approach to respond to solve each problem.

Fast. But rigorous

A working style that delivers the benefits of providing fast, evidence-driven actionable recommendations, without ever compromising on the quality of recruitment or insights.

Global. But Local

Locally based experience, with research and outputs specific to location needs, backed by analysis that brings regional findings together to ensure globally comparable findings and project alignment worldwide.



Supporting at every stage of the design cycle

Our experience in designing products and services means we are able to support the client throughout the whole design process, from early stage formative research to evaluative testing as designs are being developed.

Scoping and prioritizing

- Uncover and validate customer needs and motivations.
- Uncover and validate customer expectations.
- Test initial thoughts, ideas or concepts.
- Understand where a proposition resonates well or negatively with customers and receive recommendations for improvement.

Building propositions

- Gather more specific insights and feedback from customers around the proposition features.
- Validate the usefulness of a product proposition or feature with customers.
- Understand what could make a product or feature work harder, more enjoyable to use, or more efficient for the client.

Usability testing/user design

- Ensure customers are easily able to perform the actions required of them and that those actions are as enjoyable as possible for users.
- Understand how customers feel about new changes to products or features to inform any subsequent changes where required

Iterations once launched

- Understand how well products and features are received by customers.
- Understand to what extent customers are using the product / feature and how they feel about it.
- Gather feedback from pilot tests – what is working well and what isn't working.
- Identify any critical issues and their underlying causes to enable the design teams to fix them.

Mortgages

We mapped out the end-to-end mortgage journey focusing on customer pain-points and opportunities for improvement. We delivered personas and journey maps which represent a users emotional and situational needs when seeking a mortgage. These artefacts are used by the client to improve current processes and experiences as well as to shape new ones.

Establishing deeper customer understanding

Getting a mortgage can be a stressful and emotionally charged experience. We needed to convey this clearly– from our research emerged 5 different types of personas based on behaviors. We then mapped their journeys through 4 different situations those in need of a mortgage might find themselves in first time buyers, re-mortgages, buy to let and house movers.
We ran workshops with stakeholders and the client’s design team to generate understanding, empathy and buy-in for using these assets as a model for ideal interaction and communication with customers.

Our approach

The client wanted to overhaul their mortgages experience due to unnecessary complexity and painful user experiences. To help them achieve this we immersed ourselves into the mortgage journey. We conducted a landscape review, surveying competitor journeys where pain-points had been removed and combined this with often overlooked external pressures effecting people–where are they at emotionally, financially and what were their perceptions of how the financial climate plays a part in their decision making process.

We then moved to conduct a diary study with 40 participants looking to secure a mortgage within 2 months –10 from each group including; first time buyers, re-mortgages, buy to let and house movers. Participants conducted a number of tasks and self reported via WhatsApp their thoughts, feelings and anxieties about the process. We then conducted 24 depth interviews, 50/50 split between diary study participants and new recruits to enlarge our sample size and inject new thinking. We distilled this data into 5 personas and 4 customer journey maps.

- Landscape review to look at competitor journeys and generate initial understanding of differing customer contexts.
- Diary studies with four core user groups to generate insight into the mortgage journey and the emotional impact on users.
- Depth interviews split 50/50 between new users and diary study participants to drill down into emotional triggers, the mortgage experience, tools used as well as preferred devices and channels.

What we did

- Creation of 5 personas and 4 customer journey maps captured the breadth of the mortgage process –highlighting the range of user perceptions and interactions.
- Running workshops with the client's design team to help them understand how to best use the personas/journey maps to shape experiences.
- Providing an assets pack to help our work be communicated more broadly –which meant our personas and journey maps are used as a benchmark for desired levels of customer understanding.

Client’s Services on Apple Watch

The client wanted to ensure the service it delivered through the Apple Watch would be relevant to customer needs and a seamless fit with its broader digital banking experience.

They asked us to

- Build a functional prototype of the app that would run on the Apple Watch
- Recruit a sample of the client’s customers and prospects who were existing Apple Watch owners
- Test the design of the app and provide advice on design optimization
- Provide insights on Apple Watch use and advice on its future potential for banking services

The results

The client’s app offers customers an easy and convenient way to check their bank balance through their Apple Watch. But more importantly it also allows the client to connect with its customers through an important new device in an innovative and meaningful way.

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An RPG Company

At Zensar, we're 'experience-led everything.' We are committed to conceptualizing, designing, engineering, marketing, and managing digital solutions and experiences for over 145 leading enterprises. Using our 3Es of experience, engineering, and engagement, we harness the power of technology, creativity, and insight to deliver impact.

Part of the $4.8 billion RPG Group, we are headquartered in Pune, India. Our 10,000+ employees work across 30+ locations worldwide, including Milpitas, Seattle, Princeton, Cape Town, London, Zurich, Singapore, and Mexico City.

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