

Concept & design of new digital service

Customer

Home Loan & Savings Bank

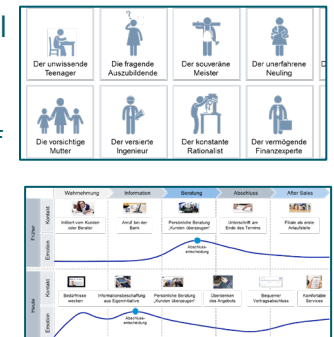
Challenge

- Perception of fundamentally changed customer needs with regards to home savings
- Purchasing decisions are increasingly being made online rather than at the branch (ROPO)
- Customers decide on information, access and purchase channels ("freedom of choice") and are also increasingly using social media for financial topics
- Home savings bank felt strong competitive pressure and focused on developing new, innovative service ideas

Approach

As a basis for the analysis of end customers, 12 personas were developed using a life cycle model, which visualized potential customers in various life situations. Subsequently, new ideas for services (revenue sources) and relevant Customer touchpoints (media) were generated. They were intensively tested and validated in customer experience labs. Based on this a prioritized digital service solution was designed and modeled. An omni-channel marketing concept complemented the digital service concept.

- 1 Market and competitor analysis for the building society sector
- 2 Development & creation of personas & customer journeys
- 3 Potential analyses & idea development based on new personas
- 4 Testing & validating ideas in customer experience labs
- 5 Business Model Canvas & Keno Model for development of a digital product solution



Results

Design, concept and rough business model for new digital service as well as further ideas tested in Customer Experience Lab



New, innovative service solution



Customer-centric service design process



Backlog with tested and validated ideas