

# Pioneering a remote advice service

Case study



We helped a leading financial services provider design a service which allows customers to speak with mortgage advisors remotely from the comfort of their own home, or while using an interface in-branch. We worked to define the best possible experience for customers and advisors within the capabilities of current business and technology processes.



## Overview

- Understand the customer mortgage journey and concerns about receiving advice via video through qualitative research.
- Utilize insights to design a service that supports customers through a potentially complex and emotionally laden mortgage application journey.
- Technical analysis to map out current business processes and technical systems to guarantee successful integration and maintenance.



## Challenges

- Expand and improve the client's service offering to help maintain their place as market-leading providers of customer experience.
- Revolutionize how people connect with mortgage advisors by utilizing video and telephony technology to deliver advice to home buyers where they need it and when they need it.
- Design, develop and test a new service proposition that facilitates remote advice while delivering best in class customer experience.

# Solution

## Validating a unique proposition

Remote advice is very different from the typical mortgage process – we knew we had to validate the proposition with users. To do this, we used design research methods, including customer focus groups, interviews with the client's team, and quantitative surveys.

This helped us explore the mortgage application journey, understanding the phases of the application and core customer needs at each point of the journey. We then mapped the business and technical processes to this, enabling us to design the ideal remote advisor experience. Bringing the publication online is part of the wider digital strategy we've created with the client. One where content is centralized and reused across the wider digital estate with the ultimate objective of consolidating their digital estate to better meet customer needs.

## Research helped us distill design principles

Our design research helped us to understand that lack of confidence was the main barrier to the adoption of the service. To address this issue, we held design workshops and created a set of experience design principles that centered on confidence and security. We iterated on our concepts in increasing fidelity by conducting weekly design sprints, including validation with customers and advisors, to ensure the service would fulfill their needs and meet their expectations.

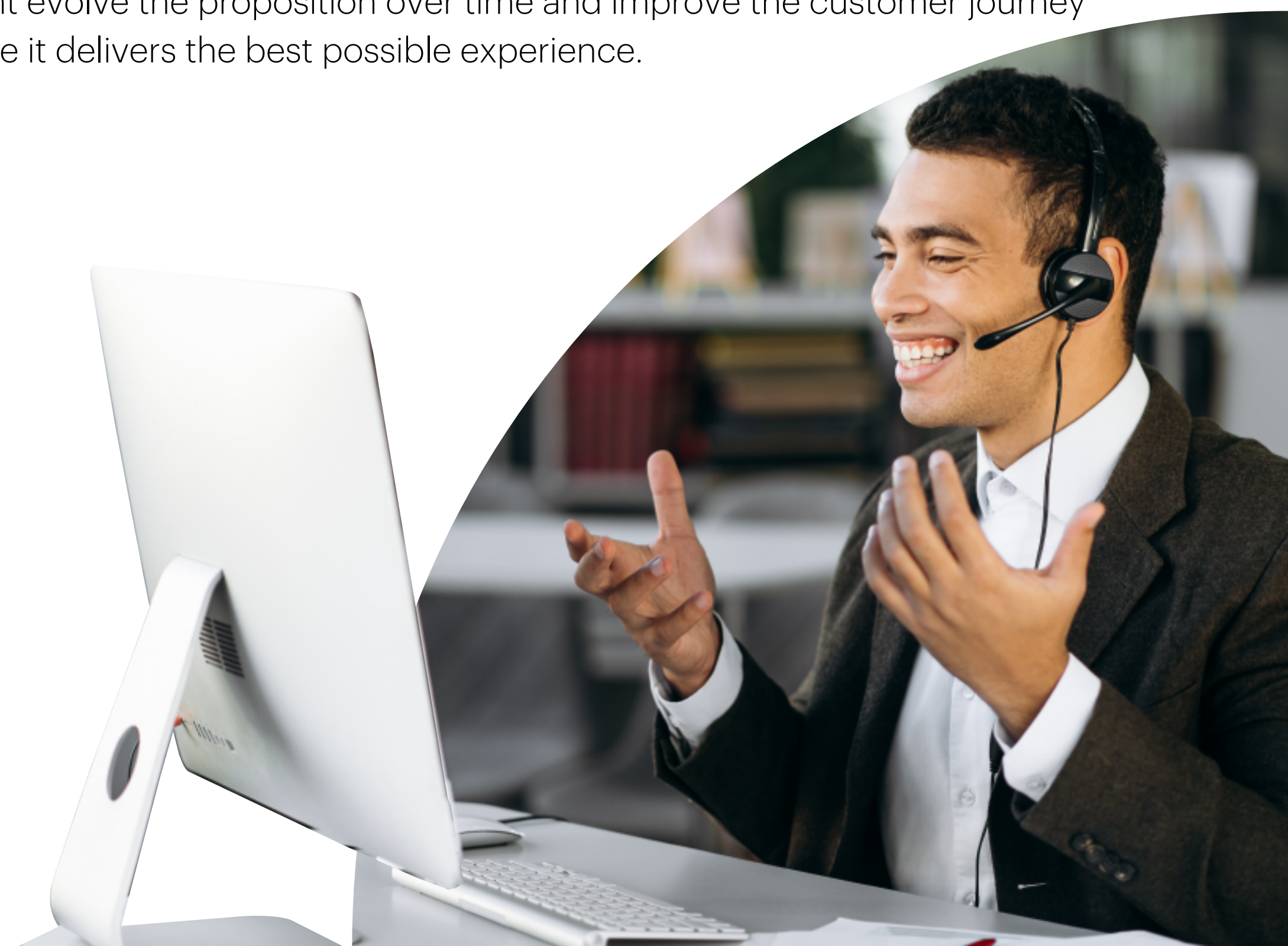
To execute the remote advice service in accordance with these principles, we needed to consider digital and physical details such as the look and feel of the UI right down to the appearance of the advisor and the background of the room in which they were sitting. This helped to build trust in the service and the client as a brand.

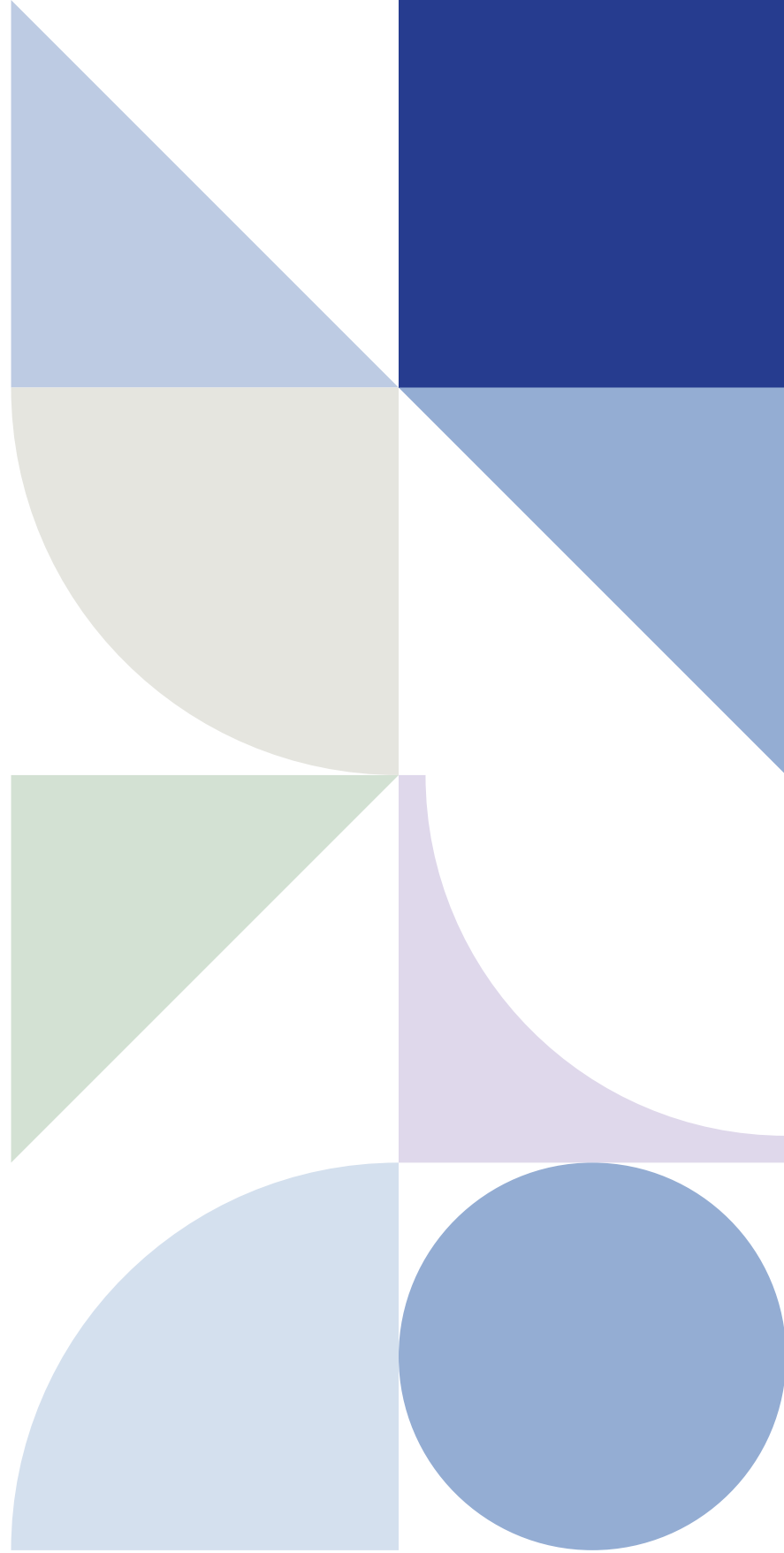
In tandem, we validated the technology; this helped to show customers and the client's team members that technology-enhanced the experience rather than adding friction, giving the end-user greater autonomy over their mortgage process.

## Understanding all touchpoints set the course for future change

We created a service blueprint for the remote advice mortgage journey, highlighting the desired customer actions and outputs at each service phase, from booking an appointment to leaving the branch.

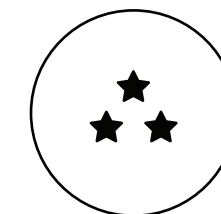
This blueprint displays the process and functions above and below the line of visibility to the customer. All touchpoints and the back-stage processes were documented in design and aligned to the overall user experience. This helped our client evolve the proposition over time and improve the customer journey to ensure it delivers the best possible experience.



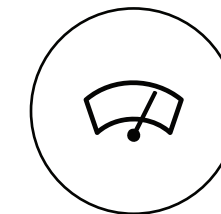


## Impact

Advice whenever, wherever answers



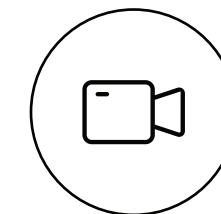
95% customer approval rating



75+ NPS



600 branches now provide the service (in-site and remote)



35K+ video interviews in a year



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