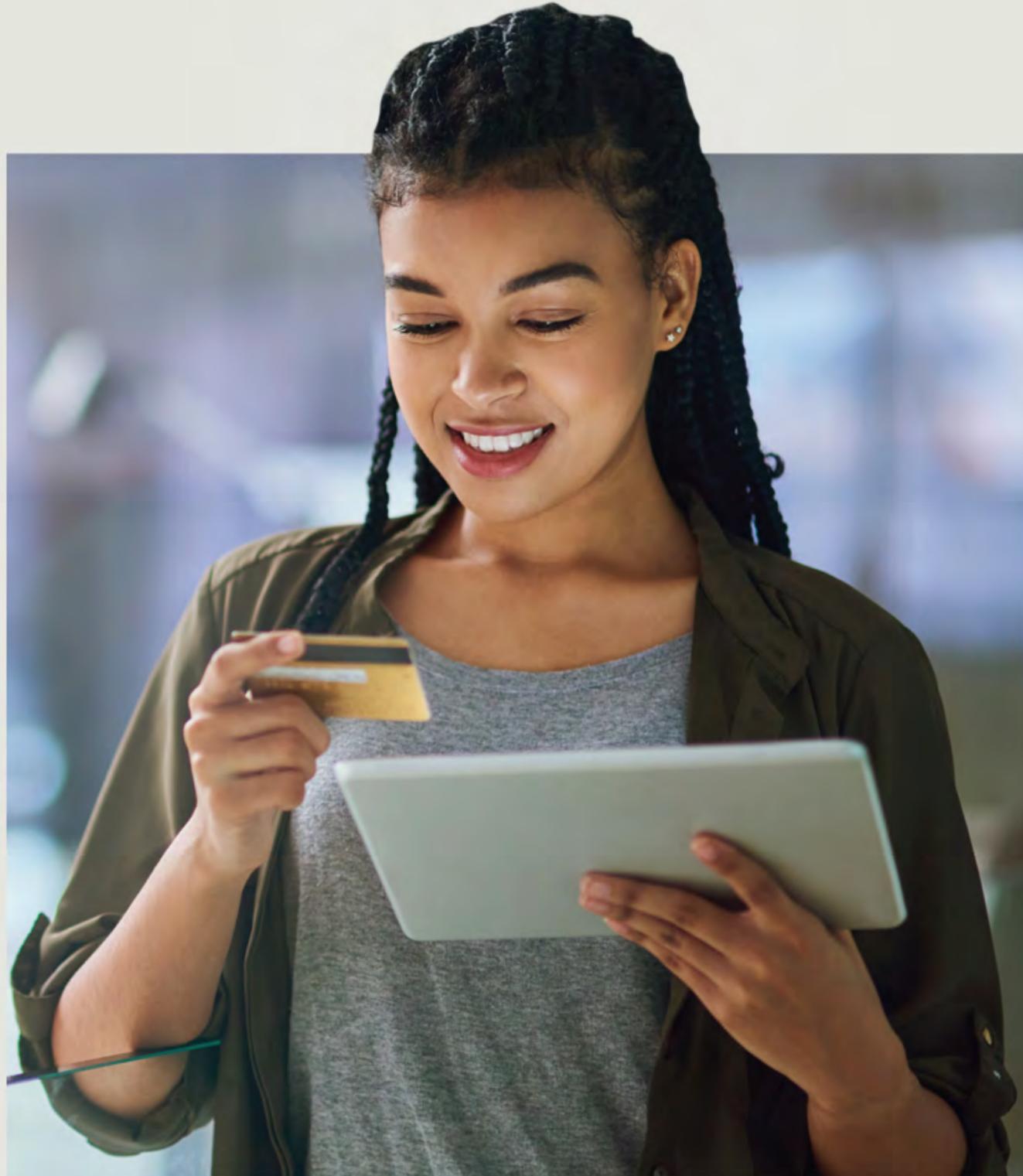


**zensar**



**Leading a respected  
digital bank  
to become one of  
the UK's highest-rated**

 **Case study**

We established a Human-Centered Design Centre of Excellence (HCD CoE) at a leading purpose-led bank to promote the value of customer-centered design throughout the business, create design research operations, increase expertise, and place customers at the heart of all retail banking experiences.



## Overview and approach

### Making a commitment to the customer

We collaborated with our client, a leading bank, to raise a team capable of scaling research and harnessing design thinking models. The team will fuel digital solutions that work for every retail banking customer across personal banking.

9 practitioners in 10 business areas completed 287 projects, conducted 1355 hours of research in the process, gaining insights from 11,744 customers in a qualitative setting.

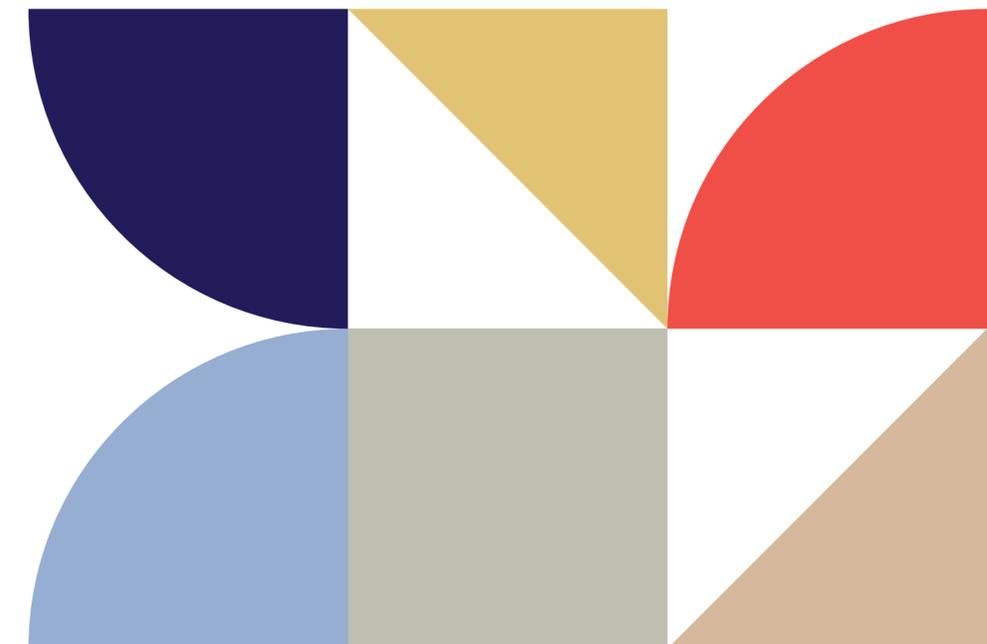
As integrated partners, we joined forces, forming a team of over 50 designers, researchers, strategists, and project managers. Together, we formalized the bank's commitment to their customers, using strategic insight, as a north star, to:

- Raise internal understanding of the end-user.
- Steer the immediate and future direction of experience design at the bank.
- Set the pace for financial change within banking.



## The challenge

- To provide insight to underpin the optimization and development of the bank's digital banking app and web experience and touch on haptics and voice.
- Build an internal design center of excellence.
- Thread customer-centricity throughout the organization to embed the voice of the customer within product and service teams.
- Upskill the organization in design-thinking through education.





## Solution

### **Promoting design excellence across the bank**

Building a robust team requires a strong foundation. We embedded 10 of our own people into the bank's personal banking team. This user research and strategy specialist team led the insight operations while supporting other agency partners and bank employees. Together, we comprised the core of the HCD CoE.

Our driving force was always the voice of the customer and using their insight to build better, more usable experiences. Starting out small, initially with a team of 6, we gradually ramped up and shared our expertise, from design education across the bank to conversion rate optimization in other digital streams.

The HCD CoE is now a fully functioning, efficient team of multi-disciplinary practitioners whose working relationships and processes generate business value and better outcomes for the bank's customers.

### **For the customers**

Our work within the HCD CoE can be felt across the bank's digital ecosystem here are a few standout examples of what we achieved together.

- 1.** Early on, our team worked on concept testing for the mobile app, which simplified the payment experience and increased the number of self-serve users. After speaking to customers, we optimized the existing features and functionalities and imagined new ones. This improved the bank's NPS, security and propelled them toward being greener and more sustainable.
- 2.** To move away from the traditional, antiquated card reader and provide an alternative for impaired consumers, both permanently or situationally, our team within the HCD also explored voice authentication. We performed qualitative research and a quantitative survey to understand how customers of the bank would use voice and where it would be most useful in the financial ecosystem. This innovation went on to help new customers sign up, providing the option to do so by using voice. Our work helped increase the

completion of this process by 300%. This innovation is now also being used to verify user identities when opening the bank's mobile app.

**3.** The team also assessed credit and overdraft limits and how to notify customers if they were edging closer to theirs. Fast, remote unmoderated testing benchmark existing solutions against alternatives we devised. The alternative made these alerts clear, and ensured fewer customers would incur charges. The associated changes further reduced pressure on the bank's customer service lines, which customers often called on to process late fees.

We were instrumental in the bank-wide initiatives, including those that helped customers start saving and those that encouraged new customers to join. The former aims to help 2 million new customers start saving. We validated the daily round-up feature to support this ambition, ensuring customers were aware of background savings and its long-term advantages. With the latter, which sets out to acquire 1 million new customers, we conducted a quantitative research piece comprising insight from over 500 UK banking consumers. We used this insight to consult on imagery and brand positioning within brochureware.

### **Acting in the moment: Rapid COVID-proofing**

Most recently, we reviewed the bank's digital debt management pathways

to relieve pressure on call centers and provide an important alternative for customers in arrears and wanting specialist support during the pandemic. 80% of research participants struggled to complete the existing journey without intervention - we helped craft alternative solutions. These findings, combined with our usability and strategic recommendations, improved the service, which is now clearer and easier to navigate.

### **An award-winning design function**

We used our deep understanding of customer insight and bank strategy to educate the client, rolling out extensive and bespoke educational coaching and training program to develop key competencies internally and support the agreed transition. In total, we trained 40 journey developers and improved knowledge and understanding of design thinking by up to 60% within personal banking teams.

The bank is now self-sufficient and we are beginning to withdraw our team, having done what we set out to achieve- develop a self-sustaining in-house design and research capability that puts the bank's customer first in the design of leading financial products and services.



## The impact

With our help, the client was able to establish a self-sufficient and scalable HCD CoE. Our work



helped increase the completion of the sign-up journey using voice by 300%.



raised design maturity from across personal banking, making it a day-to-day part of banking operations. There was a 60% demonstrable increase in design capabilities in teams.



harnessed new technologies (wearables, chat, voice and AI) to successfully deliver projects as part of the HCD as customers look for new ways to engage.



Achieved 4.4 stars average app store rating and 8 Million satisfied customers.



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