

America Bank

Workshop brief: Communicating an experience driven approach

You are the Director of User Experience for America Bank, a mid-sized bank based in Atlanta, Georgia. Even though America Bank did not get mixed up in subprime mortgages, the economic downturn has definitely affected how your company does business. Purse strings have been reined in throughout the organization, including eBusiness, the department where your group is based.

For 2009, your head count will remain flat. You have some major initiatives launching—a redesign of your customer site, as well as a mobile application.

In 2008, executive support encouraged exploring the multi-channel customer experience, tying together paper statements, the call center, and the web site. It was anticipated that coordinating these experiences could increase efficiency in serving customers, improve Net Promoter Scores, and possibly uncover opportunities for new revenue. However, the interdepartmental politics have meant that so far, nothing has changed.

For 2009, you've set yourself a goal to elevate the practice of experience design within America Bank. A new CMO has recently been appointed, and she's talked a great deal about the value of focusing on the customer experience. During her first month on the job, she outlined three objectives for 2009:

- A. Communicate our value to each of the bank's three audiences:** individuals, small-to-mid-sized businesses, and high-net worth clients.
- B. Protect the bank's profit margins.** Understand the cost/benefit relationship of our different touch points from a customer perspective. For example, our call centers are expensive for us to run, but make a huge difference in our NetPromoter scores. Move undifferentiated services to low-cost channels while outperforming other banks where America Bank is strongest: 24-hour availability, good mobile access, and highly trained bank staff and customer service reps.
- C. Give people insight into how they spend their money and suggest new and profitable ways for them to spend wisely through us.** Belt tightening is going on everywhere, but at America Bank, we help people save money intelligently by helping them make informed and less painful decisions about their money.

Between the downturn and the new CMO, you feel that the bank is ready to rethink how it values UX.

The CMO has asked all department heads to come in with ideas to achieve these goals. Your meeting with the CMO is the big chance you and your team have to show some interesting ideas. Before the meeting, you need to hone your message into something that can communicate to a new executive that your take on experience driven approach to personal banking and investment will yield the gains she's looking for.

For this session, your goal is to develop a plan for elevating the design practice. Your workshop leader will walk you through a set of techniques for identifying and articulating the value you provide, and turning that into action.