

# Building a banking experience fit for the future

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Case study

We worked side by side with our client to undertake a radical end-to-end transformation of their technology and customer experience by taking a user-centric approach to strategy, design, and technology.

## Overview and approach

The client, a leading bank, was looking to take their CX to the next level at speed and scale.

We reimagined existing sales and education platform from the ground up to make the experience more valuable for the bank and its customers. Together we enhanced the internal governance and processes that support the delivery of great customer experiences and ensure the longevity and reusability of our design and engineering.

- Created a digital experience strategy to envision the journey from the current state to the desired future state.
- We designed and delivered foundational artifacts, including a new look and feel, distilled into a reusable design system and component library. This vastly reduced the time to market for new products allowing the experience we defined to scale over time.
- Built a component-based Adobe Experience Manager solution for use across all customer touchpoints within the platform. This enabled us to release the 1st product (personal loans) to market in just three months.

- We collaborated with the client's content team to deliver a comprehensive enterprise content strategy and a scalable Content Centre of Excellence that produces the best quality content to support the entire customer life cycle.

## The challenges

- Develop the organization's understanding of the value of taking a design-led and data-driven approach to design and technology.
- Transform the organization's approach to technology to meet a digital generation's new and emerging needs.
- Take a multidisciplinary approach by working alongside experience strategy, design, content, and engineering to create a scalable unified experience underpinned by smart cloud-based platforms, a design system, and an operational framework.
- Create, in collaboration with the client's content team, a Content Centre of Excellence to raise content production and management standards across multiple digital and physical branded touchpoints.



# The solution

## A future proof financial experience

As a leading bank, our client recognized that its customers needed more from their banking experience. This was being driven by an increasing demand for customer-centric mobile-first solutions to banking. Meeting this need meant designing and engineering a customer experience that better reflected their brand position and enhanced their sales and service experience to set them apart from other financial institutions.

Our approach embodied agile ways of work and incorporated the ability to understand, articulate, and respond to customer needs as part of design and technology decisions whilst using market-leading technology and processes to manage design and engineering at scale.

To meet customer and business needs, we took an incremental approach to delivery. We defined, designed, and deployed reusable components to the underlying AEM stack through a series of launches to two core products: personal loans and credit cards. This allowed us to prove our ways of working, capability, and competency and gather and act upon insight from customers and clients. As we moved from strategy through to execution and integration, our strategic approach meant we could always keep a view of the bigger banking picture.

### **Immersion. Strategy. Action**

To set the trajectory of change when reimagining the digital banking experience, we conducted four weeks of rapid work where we took stock of the existing

experience. Through immersion with stakeholders and customers, in the form of depth interviews and stakeholder workshops, we captured 'people's thoughts about the existing experience the bank provided and their vision for the future. Our research and initial strategy were combined with a maturity assessment of today against other benchmark experiences to create a compelling picture of tomorrow. This enabled us to create a vision for the future and clearly articulate the associated strategic and operational drivers required to enable it.

### **Insight-driven execution and engineering**

Across design and technology, we collaborated with the client's team. Initially, this meant understanding user journeys' flow before articulating all-new ways to bring them to life. We gained a deep understanding of 'customers' mental models when searching for and selecting a personal loan or credit card. We delved into the insight we uncovered, which powered design by further validating future flow designs through summative customer research.

Collaborating across multiple locations using best-in-class remote working tools, we rapidly agreed on pages' underlying design and architecture. We captured content requirements and designed sleek, intuitive modules and components which formed the user interfaces.

The bank's products are powered by a single code repository using a combination of AEM 6.5 managed services, Java, HTML 5, CSS3, and JQuery UI to deliver pages quickly, efficiently, and consistently to users. After engineering, the pages were then tested against functionality, design, and usability criteria before going live. This guaranteed they met customer and business needs while delivering against the bank's vision.

We took a component-based approach to design across the two releases, where UI and other foundational elements (for example, global navigation) could be re-used as we scaled beyond loans and credit cards. This approach supercharged deployment and go-live times across the digital banking experience.

**Think like a publisher**

The bank created more content than it realized, from customer communications and marketing campaigns to blogs, UX copy, chatbot, and help text. We created an omnichannel approach to content creation and management to align processes and improve quality across all content touchpoints.

We advised on digital asset management, re-use, governance, and content lifecycle across all touchpoints in the customer journey, from initial discovery through to the conversion and retention of banking customers.

The client recognized the role that high-quality, informative content can play in increasing brand value. With a reputation as 'money experts who do 'good,' there was a clear opportunity to be a trusted provider of financial know-how to all customers – existing and potential.

By showing how data and tagging can connect content across journeys (whether informational or purchase) and using long-tail analytics analysis to discover real customer concerns, we provided a framework to allow the bank to deliver holistically against the content needs that customers had.

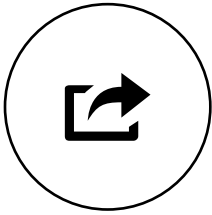


# The impact

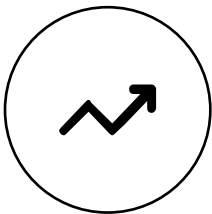
A platform that makes a difference



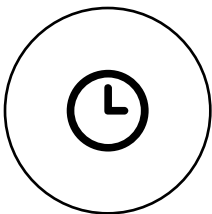
22% increase in lead generation from personal loans traffic



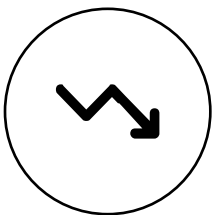
38% increase in lead generation on call-me-back forms



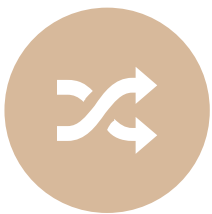
37% month-on-month increase of unique visitors acquired



Significantly quicker time to market



Lower development costs



# Ongoing partnership

Working in collaboration, we successfully completed the initial phases of the engagement and continue to work side by side as a trusted partner, designing and delivering in line with the roadmap for digital banking.





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