



WHEN UNIVERSES COLLIDE

What do customers get when two large corporations merge? Twice as many problems? Or twice the benefit? Find an innovative way to deal with the former, and you can give them the latter.

Infosys®



SPOT THE DIFFERENCE

When the opportunity emerged for one bank to acquire the other, the deal went through as quickly as regulations and compliance requirements would allow. As a result, no integration plans were in place at the time of the acquisition. For a long time, the two companies continued to operate separately, albeit under a single name. This was particularly true of the mobile banking experience where two entirely different apps were in use.

Since the two companies delivered complementary services, there was an opportunity to cross-sell to customers who might require the services of both; but only if they could deliver a seamless experience. We were invited to tackle the challenge of creating an integrated banking app experience across both companies.

FEATURES OR BENEFITS?

Ultimately, decisions had to be made about the features offered in the app. Yet we felt strongly that a feature-first approach was not the best way to address the problem.

We suggested to our client that we create a series of relevant user personas. These would be hypothetical customers (e.g. the millennial or the high net worth investor) who might use the services of both companies, and therefore, be most exposed to inconsistencies between the two. What was their experience like? Where were the stumbling blocks? Which parts worked best? By going through the user journey step by step (as opposed to going through the app feature by feature), we could solve the problem much faster. We were able to put ourselves in the customers' shoes and create a much clearer picture of what we needed to do. Through rapid prototyping and visualization, we gained stakeholder alignment across two organizations.

BREAKTHROUGH

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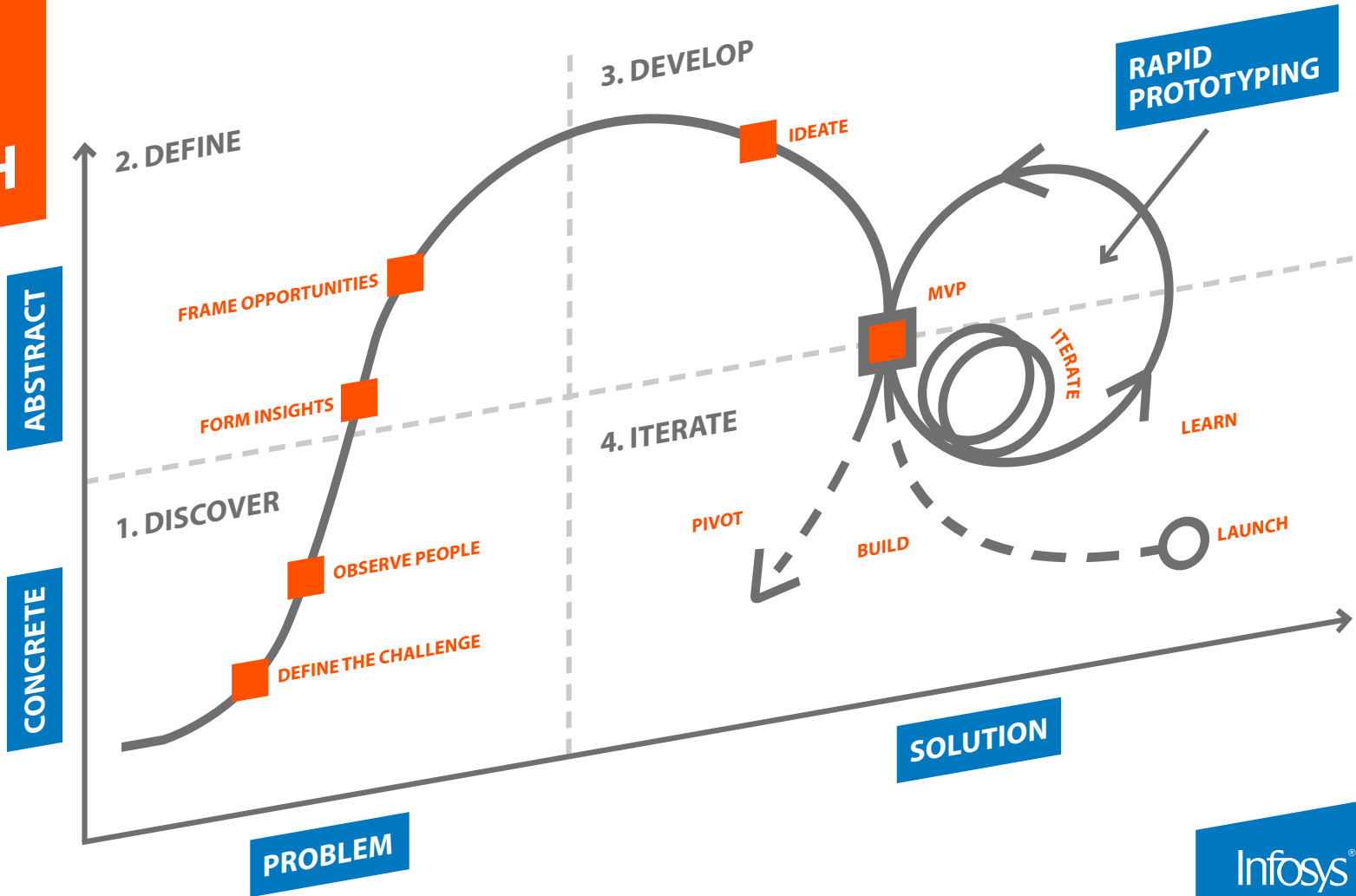
VISUALIZE THE PROBLEM

To deliver a seamless mobile experience, we needed to bring in the joint expertise of the two (still separate) client groups. So we invited multifunctional teams to join us for a series of three Design Thinking workshops geared toward analyzing critical journeys and collaboratively iterating their design. Each of the customer journey was visualized and discussed step by step, starting with low-fidelity visualizations and gradually refining them into clickable prototypes.

By involving people from different disciplines, we gathered rich and diverse feedback. We discovered not only which parts of the app were important, but also how they should be constructed from a user's perspective. Functions such as electronic check processing were reassessed from scratch, compared with the experience offered by competitors, and then standardized across the two apps.



DESIGN THINKING: A FRESH APPROACH



SOLUTION

PROBLEM



A man with a beard and short hair is shown in profile, looking at an ATM screen. He is wearing a dark blue short-sleeved shirt and a watch on his left wrist. The background is a modern building with large glass windows and a blue sky. The overall lighting is warm and golden, suggesting late afternoon or early morning.

BREAKING THE MOLD

In this way, we moved the client away from transactional product-driven silos toward a customer-centric mindset. The rapid prototyping and 'guerrilla' feedback sessions helped us to reduce the delivery timeline to just nine weeks. This was not the conventional way in which the IT department worked for our client, but the new approach had a number of benefits. Not only was it faster and more customer-focused, it also meant that there was much more 'buy-in' for the product. It also succeeded in giving IT a stronger voice within the client company, since they had done more than just writing out a list of features. They were responsible for an innovative assessment of key customer needs and a fresh way of identifying how the bank was going to meet them.

**CLICKABLE PROTOTYPE
ACHIEVED IN JUST**

9

WEEKS



**We weren't just wearing
the customers' shoes, we
were sprinting in them!**



**WE DID THIS FOR
THEM. WE CAN
DO IT FOR YOU.**

**Find out more about
how Design Thinking
can enhance your
customers' experience.
Reach out to us at
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