



Enhancing the Human Experience Making Technology Work for Your Members and Staff



We spend a lot of time designing the bridge, but not enough time thinking about the people who are crossing it.



Dr. Prabhjot Singh

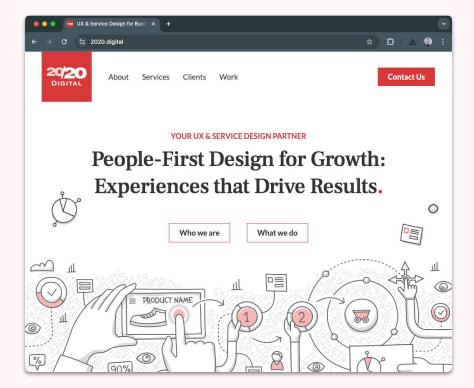
Senior Advisor, Strategic Initiatives Peterson Health Technology Institute (PHTI)



20/20 Digital

Service design agency

- Digital products
- Marketing
- Customer experience



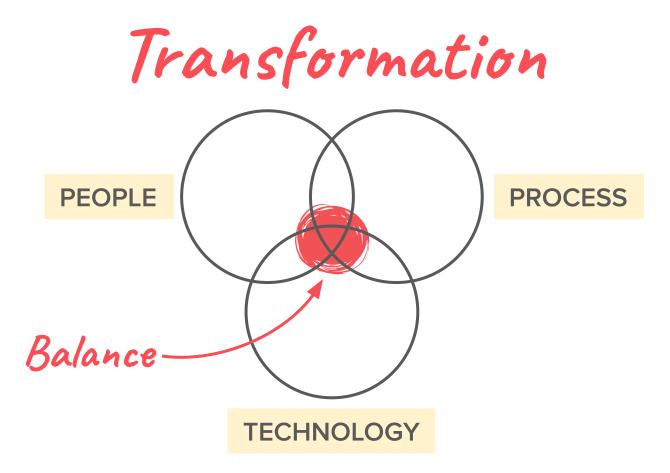
Driving Transformation

at your Credit Union.

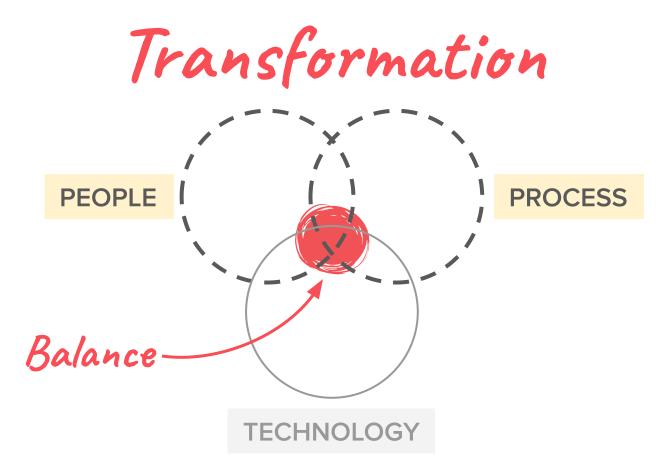
- Enhancing Digital Services
- Adopting a Member-Centric Service Model
- Community Outreach and Financial Wellness







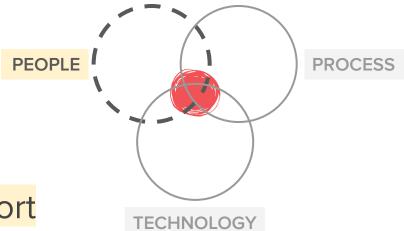




People

Side of Transformation:

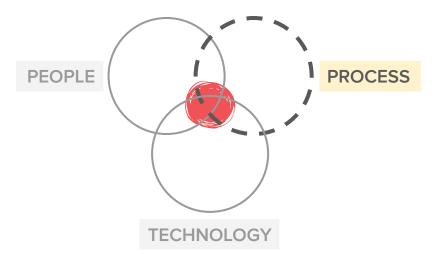
- Change Management Support
- Cross-Department Collaboration
- Employee Engagement and Well-Being
- Member Feedback Integration
- Member Education and Self-Service Training



Process

Side of Transformation:

- Workflow Optimization
- Service Delivery
- Member Onboarding
- Feedback and Improvement Loops
- Problem Resolution and Support





DRIVING TRANSFORMATION:

Enhancing Digital Services

New core banking system, updated mobile banking experience or introducing chatbots to meet member expectations for convenience.





DRIVING TRANSFORMATION:

Adopting a Member-Centric Service Model

Placing member needs and experiences at the centre of all interactions, both online and in-branch.



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DRIVING TRANSFORMATION:

Community Outreach and Financial Wellness

Launching initiatives for financial

education, inclusivity, and support

for underserved communities.



DESIGN CHALLENGE



Community Outreach and Financial Wellness:

Provide one piece of

financial advice at every

service opportunity.





Member Experience: List ways you can provide one piece of financial advice at every service opportunity.

EXAMPLES:

- How overdraft coverage works.
- The importance of checking your statements each month.

Next:

Determine who should be involved in our design challenge.





Stakeholder Mapping 1. Improved Communication:

 Encourages better communication and understanding between internal groups like staff, IT, and management.





Stakeholder Mapping

2. Focus on Alignment:

 Align the priorities of all stakeholders, ensuring that member experience is at the centre of technology decisions.





Stakeholder Mapping

3. Managing Expectations:

 Help to better manage expectations, especially when making improvements within technological constraints.







PART 1: List all stakeholders who need to be involved.

Provide one piece of

financial advice at every

service opportunity.







Internal Stakeholder Examples

- Leadership and Management
- Frontline Staff
- IT and Operations
- Compliance and Risk Management





External Stakeholder

Examples

- Members
- Partners
- Vendors
- Service Providers







Community Stakeholder Examples

- Nonprofits
- Community Groups
- Educational Institutions



PART 2: Group stakeholders by influence, interests, and engagement.

Provide one piece of

financial advice at every

service opportunity.







Stakeholder Map

Level of influence, interest, and engagement for our design challenge.

	Low Inte	High	
Low			
Influence	Monitor	Keep Informe	ed
High	Keep Satisfied	Actively Enga	age



Actively Engage High Influence, High Interest. Engage and consult

regularly.

Keep Satisfied Actively Engage High Influence Monitor Keep Informed Low Interest / Availability Low Hiah



Keep Satisfied

High Influence, Low Interest.

Keep informed but not overwhelmed with details.

High	Keep Satisfied	Actively Engage
ence		
Influence	Monitor	Keep Informed
Low		
	Low Interest /	Availability High



Keep Informed

Low Influence, High Interest.

Keep adequately informed and consult on specific issues.

High	Keep Satisfie	ed	Actively Engage	è
nce				
Influence	Monitor		Keep Informed	
Low				
	Low I	nterest / A	vailability	High



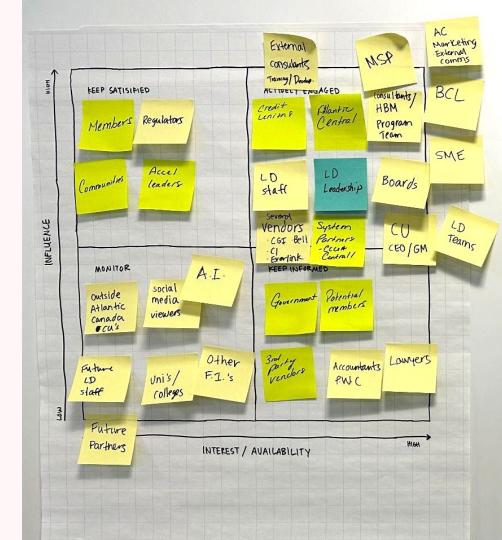
Monitor

Low Influence, Low Interest.

Monitor, but minimal engagement is needed.

High	Keep Satisfied	Actively Engage	
Influence			
Influ	Monitor	Keep Informed	
Low			
	Low Interest / Availability		

IN PRACTICE: In-Person Stakeholder Mapping



IN PRACTICE: Virtual

Stakeholder Mapping







Next:

How Might We (HMW)?





How Might We (HMW)? **Rephrase the design** challenge into a question using the "How Might We" format.





Provide one piece of financial advice at every service opportunity.

GENERAL EXAMPLE:

 How might we offer one piece of financial advice at every service opportunity without overwhelming members?



Provide one piece of financial advice at every service opportunity.

SPECIFIC EXAMPLE:

 How might we train staff to deliver relevant financial advice during each service interaction?





Provide one piece of financial advice at every service opportunity.

SPECIFIC EXAMPLE:

 How might we use technology to ensure members receive tailored financial advice at key service touchpoints?





How Might We (HMW)?

Prioritize and Refine:

- Group Similar Questions
- Select the Most Impactful Questions
- Refine the Questions

Move to Ideation:

- Brainstorm Solutions
- Evaluate Ideas



Next:

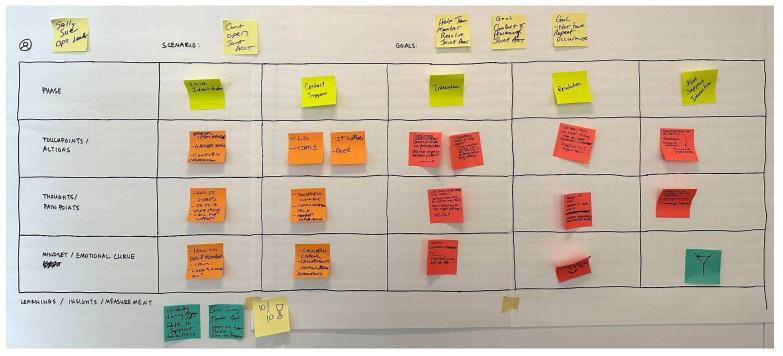
Future Forward



EXPERIENCE MAPPING:



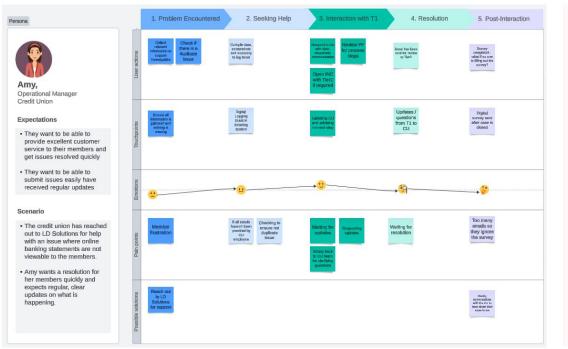
Process Mapping





EXPERIENCE MAPPING:

Customer Journey Map



OPPORTUNITY: Map your current state experience. Identify improvement opportunities for your future state.



EXPERIENCE MAPPING:

Customer Experience

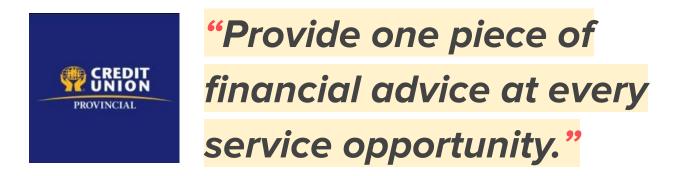
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OPPORTUNITY: Reimagining the Customer Support experience.

USE CASE: Reimagining the Member Experience







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Process Overview

Reimagining Member Experience:

- MX working group: Cross-functional team.
- **Design Challenge:** What problem are we solving?
- **MVS:** Define our minimal viable service.
- **Pilot:** Create > Test > Iterate.
- Learn: Collect feedback and gather insights.





Service Scenarios

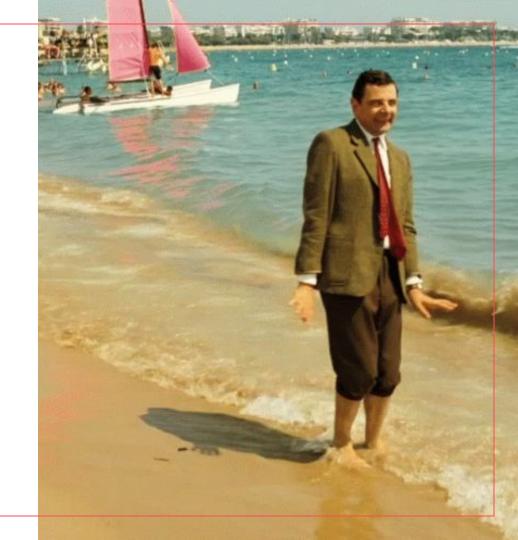
A form of "role-play" involving:

- Staff: Engages in a member interaction.
- Member: Participates in a service interaction.
- Observer: Provides feedback on the interaction.



EXPERIMENT Identify a service opportunity that is:

- Low risk
- High value
- High reward



Thank you!



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in Let's connect