# 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."
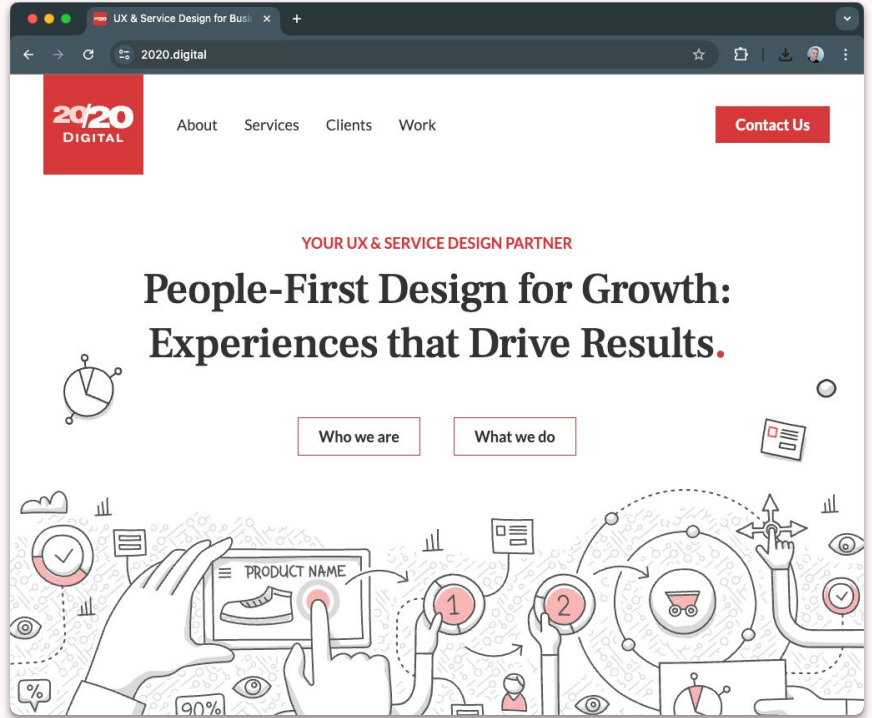
**Dr. Prabhjot Singh**
Senior Advisor, Strategic Initiatives
Peterson Health Technology Institute (PHTI)

# 20/20 Digital

**Service design agency**

- Digital products
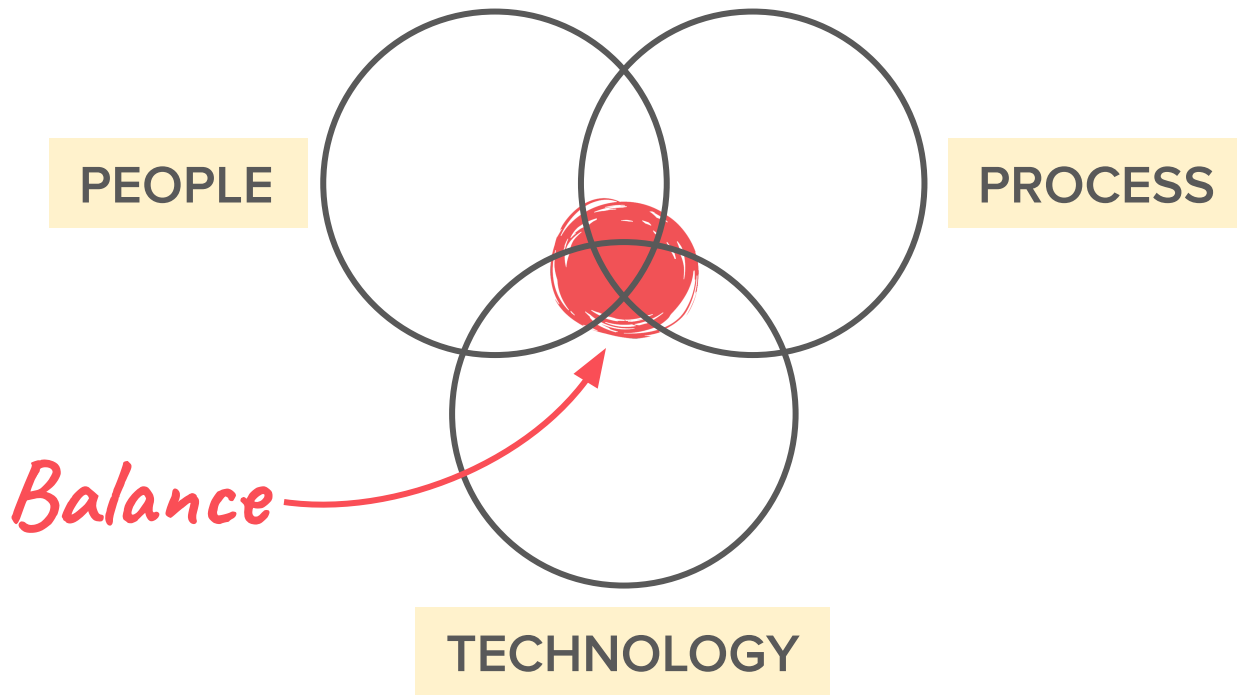
- Marketing

- Customer experience

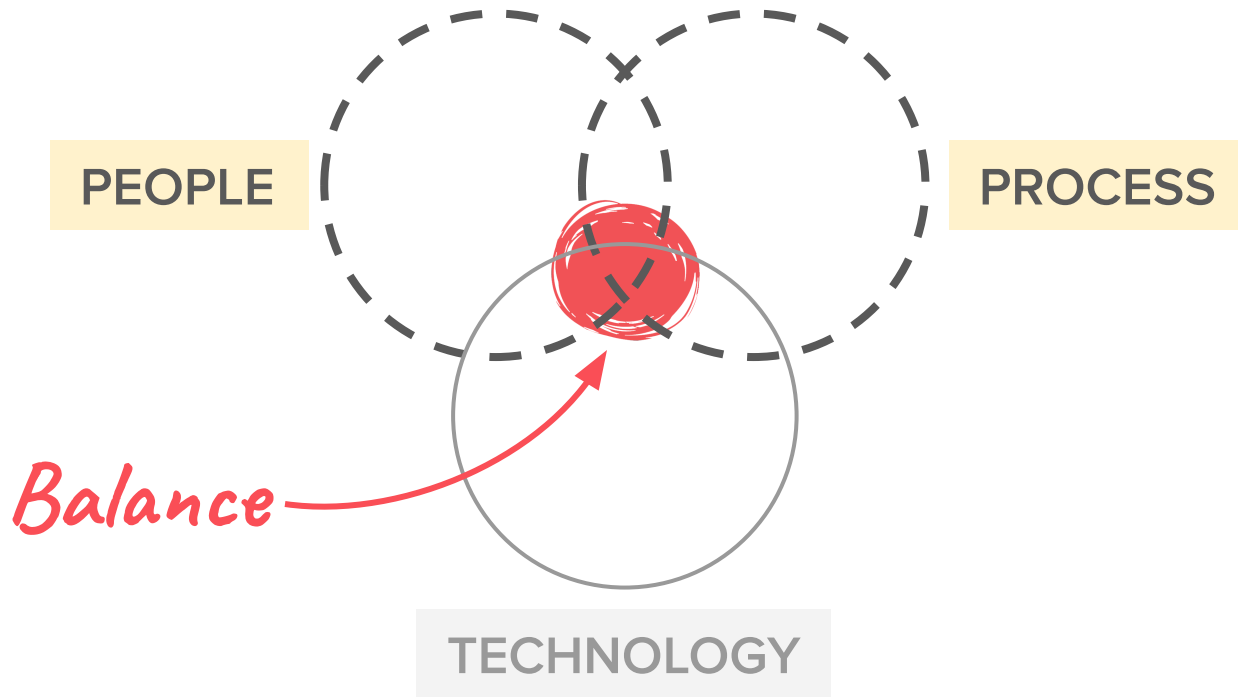# Driving Transformation

at your Credit Union.

- Enhancing Digital Services

- Adopting a Member-Centric Service Model

- Community Outreach and Financial Wellness

# People

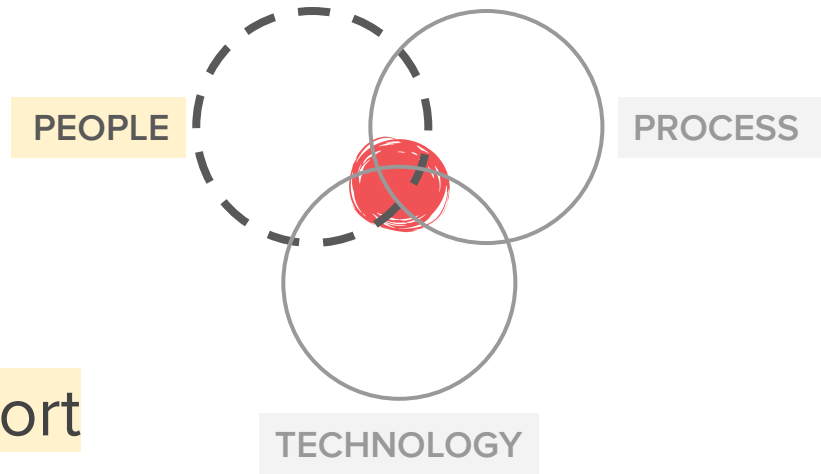## Side of Transformation:

- Change Management Support

- Cross-Department Collaboration

- Employee Engagement and Well-Being

- Member Feedback Integration

- Member Education and Self-Service Training

PEOPLE

PROCESS

TECHNOLOGY

# Process

Side of Transformation:

- Workflow Optimization

- Service Delivery

- Member Onboarding

- Feedback and Improvement Loops

- Problem Resolution and Support

PEOPLE

PROCESS

TECHNOLOGY
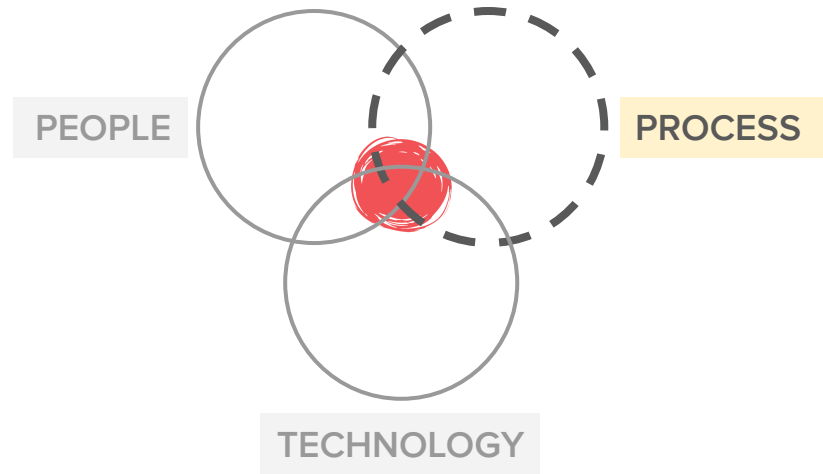
# Enhancing Digital Services

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

# Adopting a Member-Centric Service Model

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

DRIVING TRANSFORMATION:

# Community Outreach and Financial Wellness

Launching initiatives for financial education, inclusivity, and support for underserved communities.

# 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

- 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

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# External
# Stakeholder
### Examples

- **Members**
- **Partners**
- **Vendors**
- **Service Providers**

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# Community **Stakeholder**
### Examples

- Nonprofits

- Community Groups

- Educational Institutions

**PART 2:**

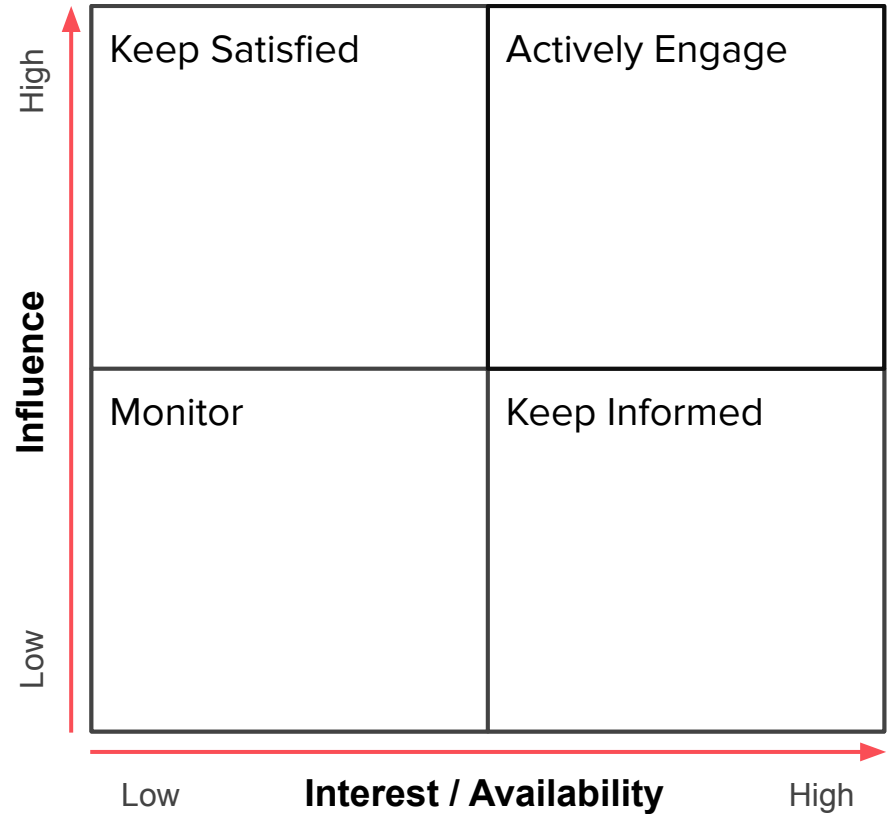Group stakeholders by influence, interests, and engagement.

Provide one piece of financial advice at every service opportunity.

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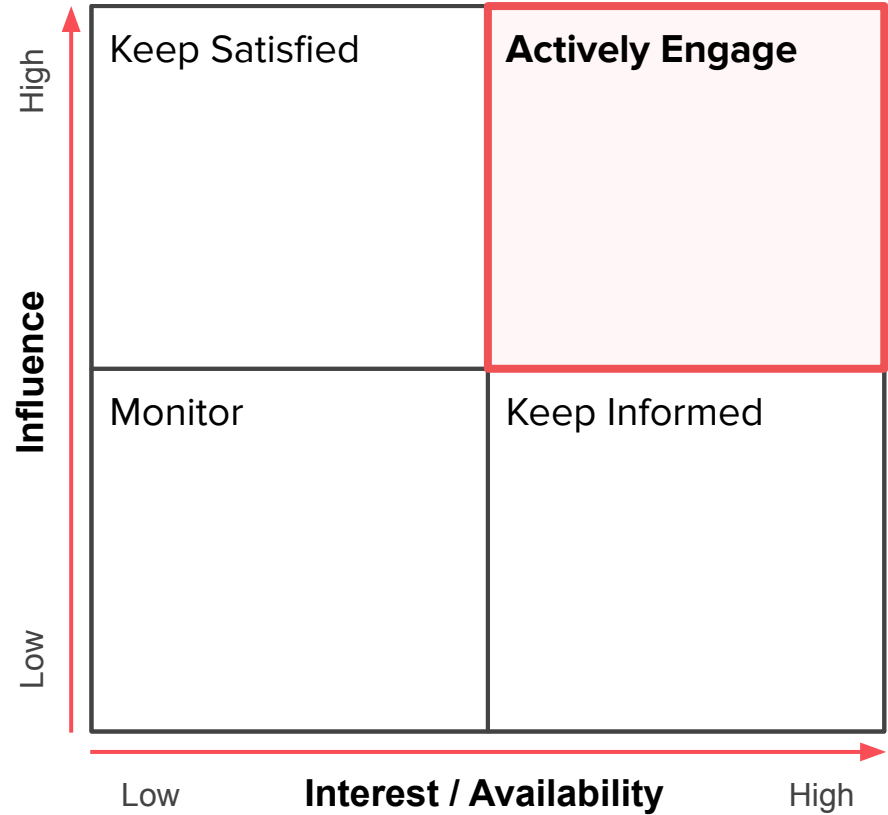
# Stakeholder Map

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

| | Interest / Availability | |
|---|---|---|
| **High** Keep Satisfied | Actively Engage |
| **Low** Monitor | Keep Informed |

**Influence** (High / Low)

**Interest / Availability** (Low / High)

# Actively Engage

**High Influence,**

**High Interest.**

Engage and consult regularly.



Keep Satisfied | **Actively Engage**

Monitor | Keep Informed

Influence: High / Low

Interest / Availability: Low / High
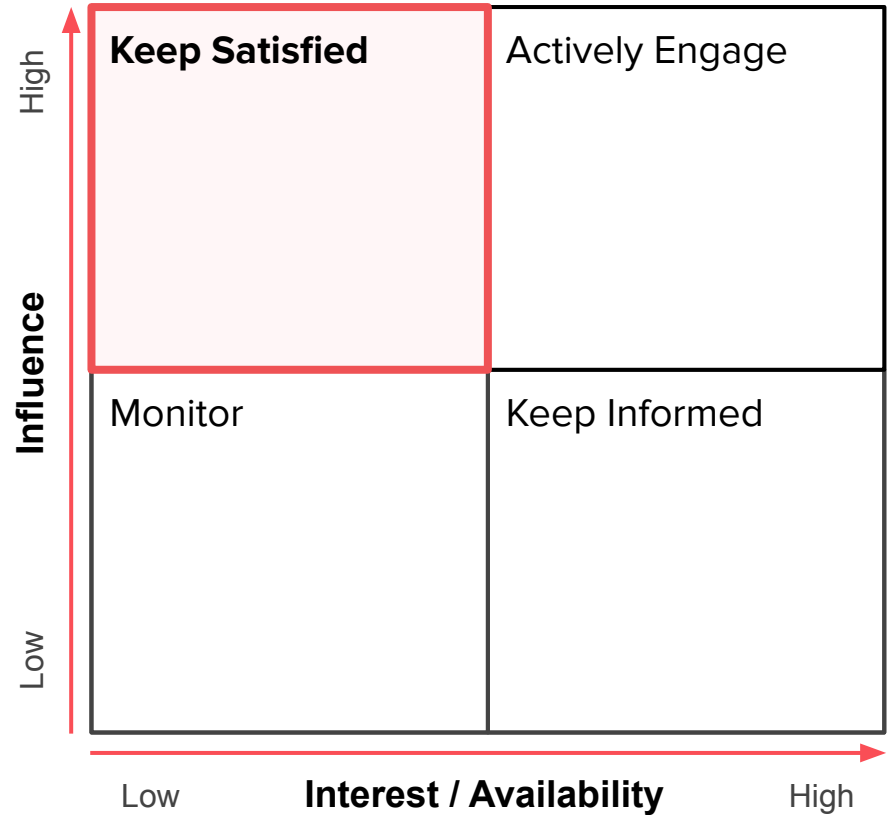
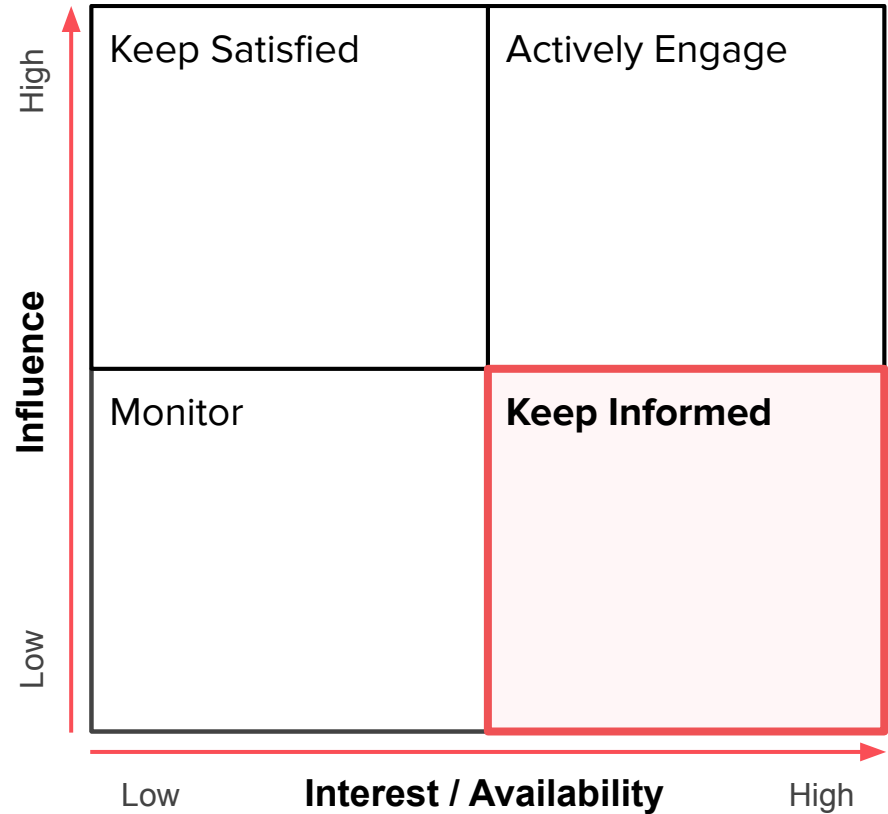# Keep Satisfied

**High Influence,**

**Low Interest.**

Keep informed but not overwhelmed with details.
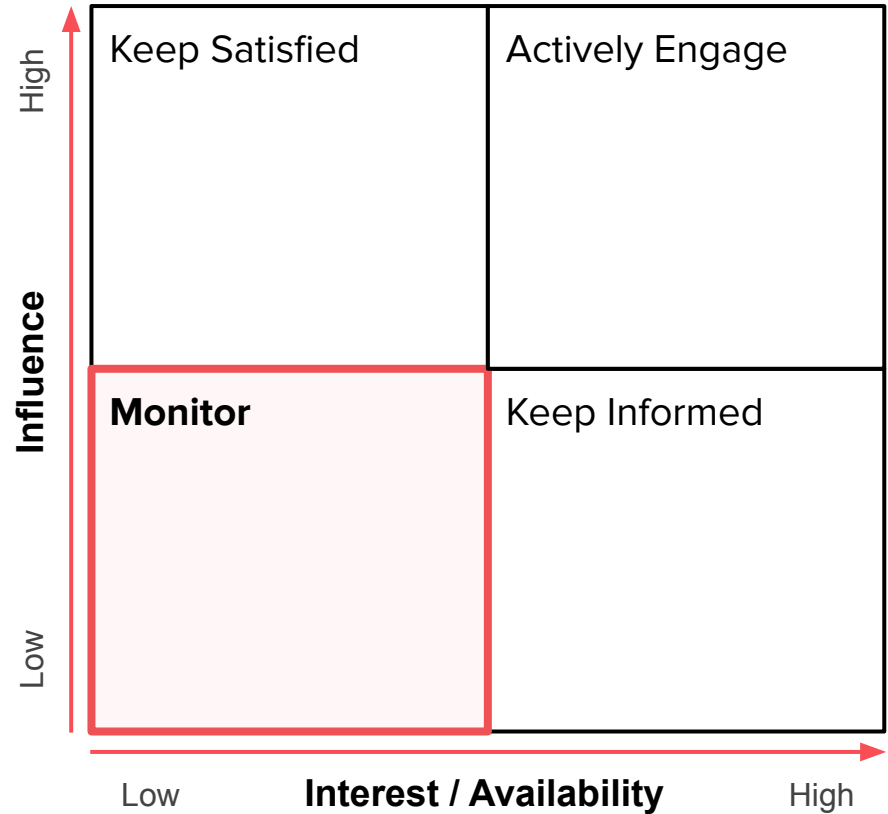
# Keep Informed

## Low Influence, High Interest.

Keep adequately informed and consult on specific issues.



|  | Interest / Availability |
|---|---|
| **High** | Keep Satisfied / Actively Engage |
| **Low** | Monitor / **Keep Informed** |

Influence (vertical axis: Low to High)
Interest / Availability (horizontal axis: Low to High)

# Monitor

**Low Influence, Low Interest.**

Monitor, but minimal engagement is needed.

| | Low Interest / Availability | High Interest / Availability |
|---|---|---|
| **High Influence** | Keep Satisfied | Actively Engage |
| **Low Influence** | Monitor | Keep Informed |

*Axis labels: Influence (vertical, Low to High), Interest / Availability (horizontal, Low to High)*

IN PRACTICE:

# In-Person
## Stakeholder Mapping
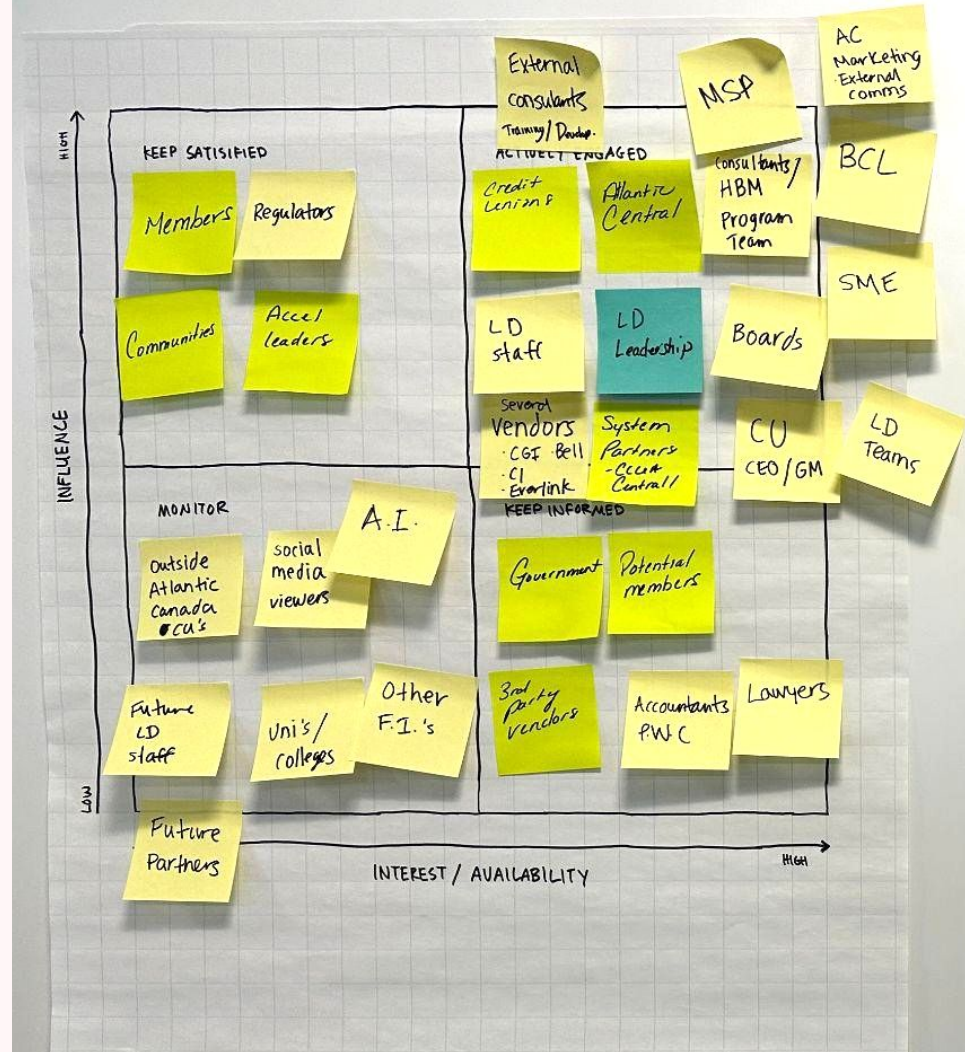
IN PRACTICE:

# Virtual

## Stakeholder Mapping

miro

Lucidspark

Mural

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

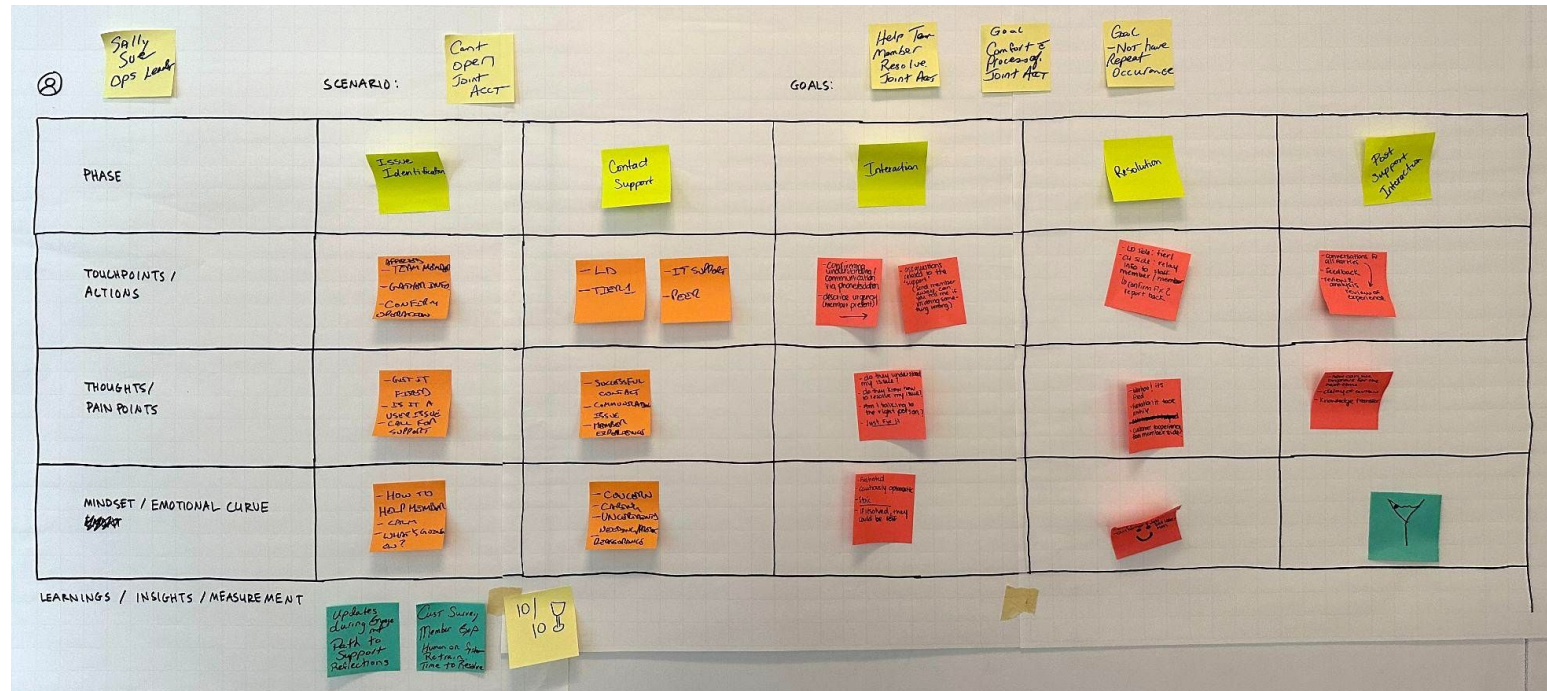## Move to Ideation:

- Brainstorm Solutions
- Evaluate Ideas

Next:

# Future Forward

# EXPERIENCE MAPPING:
# Process Mapping
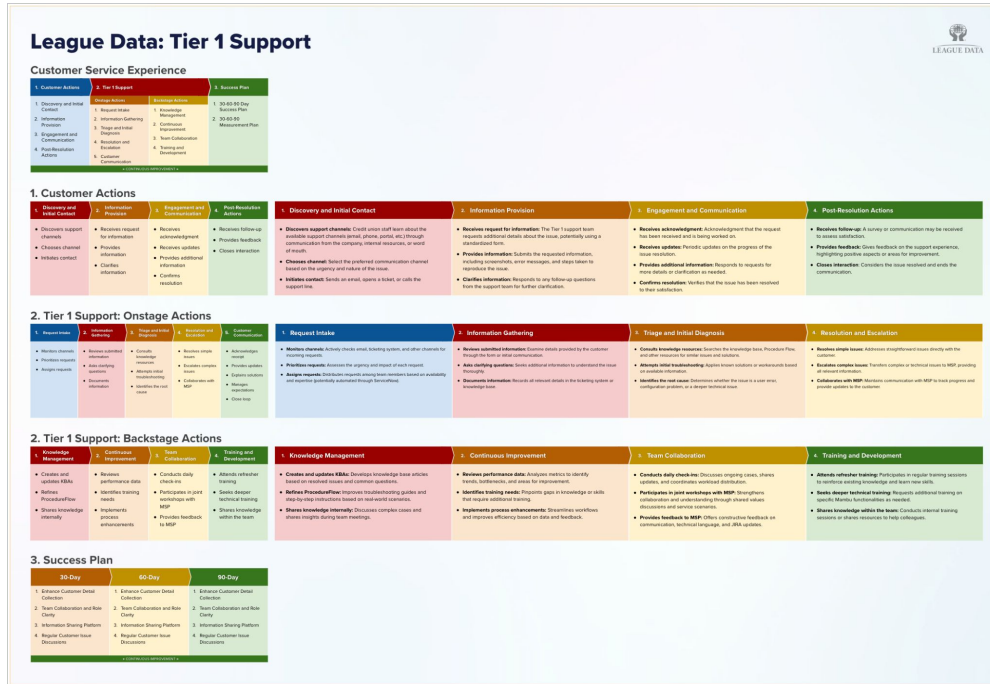
EXPERIENCE MAPPING:

# Customer Journey Map

**OPPORTUNITY:**

**Map your current state experience.**

**Identify improvement opportunities for your future state.**
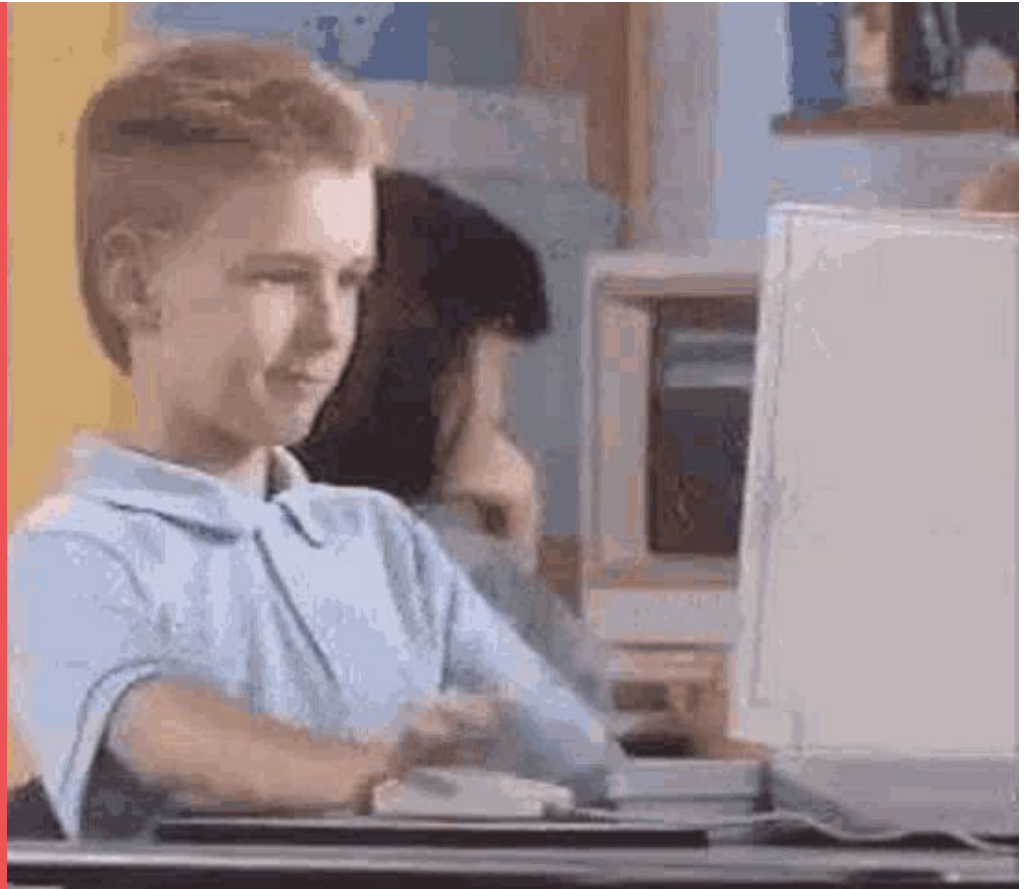
EXPERIENCE MAPPING:

# Customer Experience



OPPORTUNITY:

**Reimagining the Customer Support experience.**

USE CASE:

# Reimagining the Member Experience

**"Provide one piece of financial advice at every service opportunity."**

CREDIT UNION
PROVINCIAL

# 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

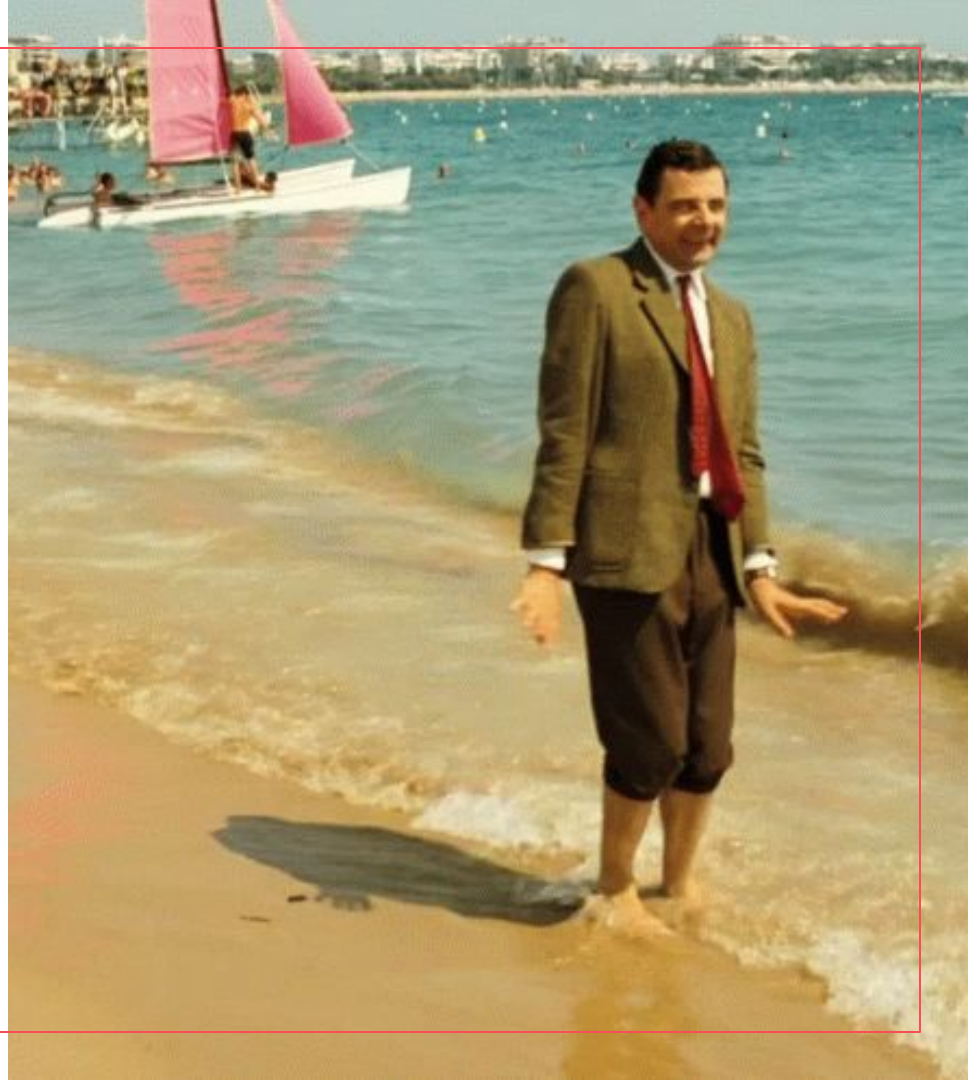## A form of "role-play" involving:

- **Staff:** Engages in a member interaction.

- **Member:** Participates in a service interaction.

- **Observer:** Provides feedback on the interaction.

Identify a service opportunity that is:

- **Low risk**

- **High value**

- **High reward**

# Thank you!

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**Founder @ 2020 Digital**

jamie@2020.digital

Let's connect