

Redesigning Customer Journeys

The bleep case

16th Bank Management
Conference

Athens, November 22nd, 2018

Redesigning Customer Journeys is a necessity for Banks and need to be at the core of any Digital Transformation programme



Changing customer needs



- Digitally “savvy” customers
- Increased availability of information and options
- Customer Experience a decisive selection factor

Competition from new players



- International challengers gradually penetrating the Greek market
- New domestic competitors emerging
- Technology giants & Fintechs attacking traditional banking business

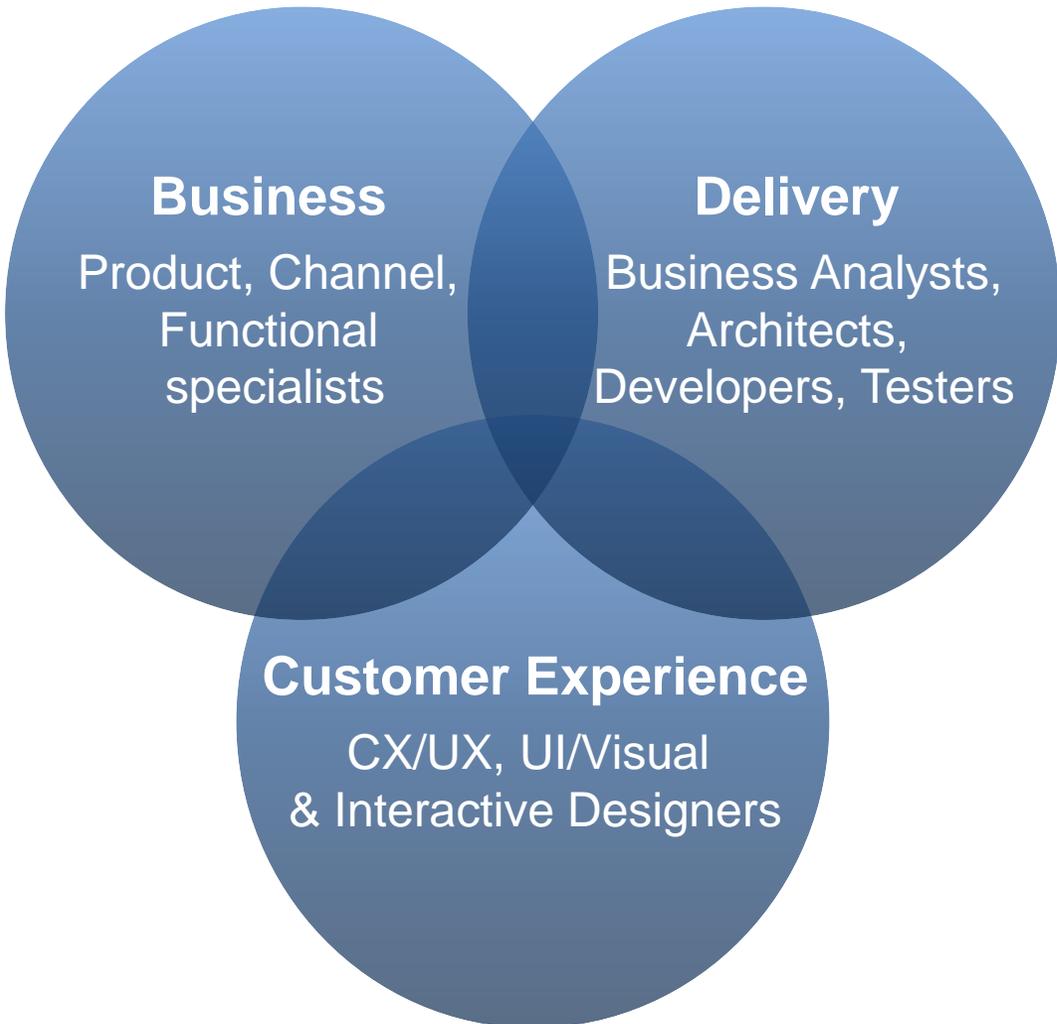
Technological innovations



- New digital channels
- Need for omni-channel experience
- Growth capabilities offered by new technologies

An agile team was formed with participation of all involved areas and ensuring all the right skills and mindset were present

All key areas present



Key agile roles established



Product Owner

- “Owns” product decisions
- Ensures value delivery
- Liaises with other areas outside the team to remove blockages
- Acts as voice of the customer/user



Scrum master

- Oversees Scrum process
- Ensures delivery as per plan
- Coaches the team
- Promotes smooth cooperation across team members

Staffed with top talent

- **Experts in their fields** ✓
- **Strong team players** ✓
- **“Let’s push the envelope” mindset** ✓
- **“Can do” attitude** ✓
- **Customer obsessed** ✓

Iterative design, prototyping and testing with real users were fundamental aspects of the process followed

From hand-drawn concepts...

...to initial wireframes...

...to high fidelity screens...

...to a working prototype!



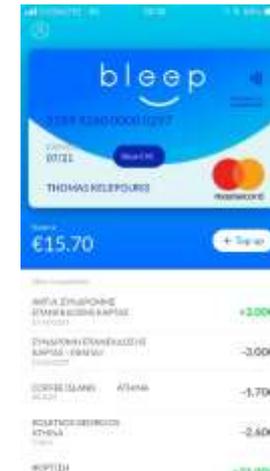
- **Hand-drawn** initial concept designs
- **Focus placed** on flow and core components



- **Wireframes** convey the customer journey content and act as “blueprints” for design and development



- **High fidelity screens** provide the framework for visual design



- Hi-fidelities feed into prototyping tools
- Prototypes used for user testing providing “real” experience

Testing with actual users throughout the app development



Incorporation of input in both app design and product features

Our working mode featured certain elements that were critical for achieving success



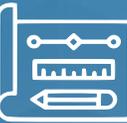
Team empowered to take decisions → Quick progress & strong team ownership



Individual stream ownership and leadership → People development & capability building



Customer centric design → Focus on customer needs from Day 1



Advanced team management visual tools → Easy tracking of progress & more effective cooperation



Co-location → Efficiency in day-to-day work & stronger collaboration



Flexible, but well-structured approach to planning and development → Flexibility in adapting design to changing objectives and customer input



Iterative **development in sprints** and focus on **fast MVP release** → Faster development, quick feedback and continuous value capture

Last but not least, we created a modern, informal and “relaxed” working environment also fostering strong team building



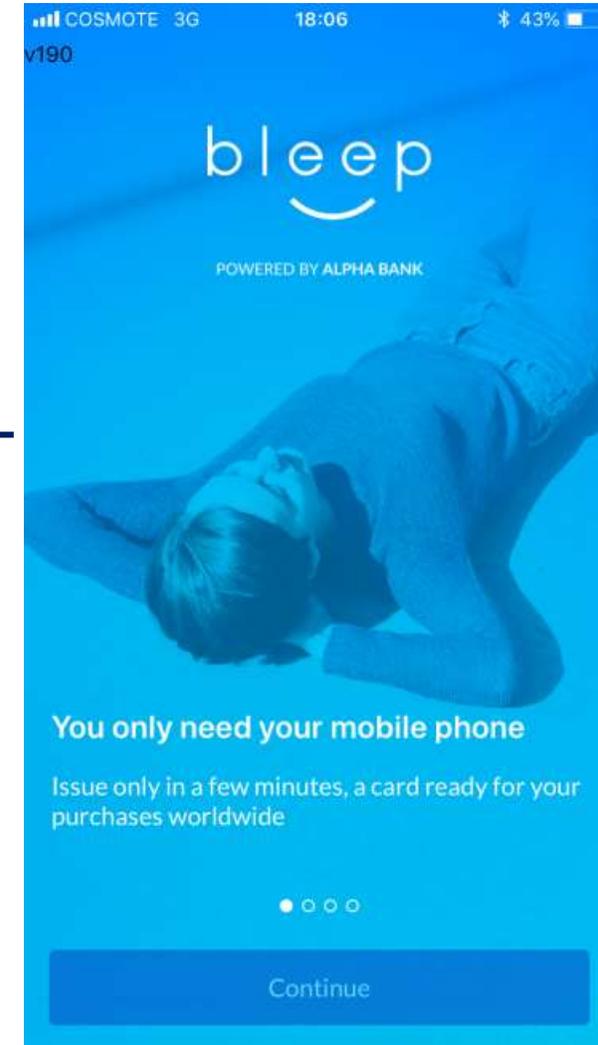
The Marcom plan was fully in sync with the product itself, but also its development approach

Key elements

- **Young and fresh** – avoided formal “banking” image
- Aligned with target audience
 - **Primarily digital**
 - **Powered by Alpha Bank** vs. Alpha Bank branded
- **Dedicated bleep site & FB page**

Marketing & comms support

- Communication in “waves”
 - **Soft launch in July:** Targeted digital campaign to capture **early adopters** (also acting as “beta” testers)
 - **Big bang in September:** TV, Radio adds & extended web display
 - **Tactical promo activities**, e.g., “November-December lucky draw”
- **Ongoing support in sync with development of new features**



We managed developing a new and innovative product at a greatly expedited pace, also achieving all the main objectives set

Main objectives



Radically improve the **customer experience** and operational efficiency



Further strengthen Alpha Bank's **digital image** through a purely digital offering



Master the **agile way of working**, to leverage for subsequent Digital Transformation projects



Achieve **business case targets**, regarding volumes and usage



Key characteristics of bleep



Instant issuing of a **prepaid card**, exclusively through a mobile app



Available to both **existing and new Customers** of Alpha Bank



No requirement for branch visit, at any step of the process



Innovative **new features and functionalities** (e.g., PIN by SMS, temp freeze/unfreeze)



Ensure **full compliance with Legal and Regulatory** framework





But let's not forget... Pictures speak better than words...



Thank you!