Key Takeaways

Digital Banking Strategies Are Too Inside-Out
Digital teams struggle to formulate disciplined and customer-focused digital banking strategies because they obsess about digital capabilities rather than the customer journey across touchpoints.

Use Customer Journeys To Bring Focus And Alignment
Digital banking teams should use customer journey and ecosystem maps as a unifying methodology that will help them prioritize and build great digital and cross-touchpoint customer experiences.

Standardize Your Digital Design And Delivery Process With Customer And Ecosystem Maps
Customer journey and ecosystem maps will help digital teams design, develop, and deliver a digital banking strategy that is customer-centric, aligned with ongoing business and technology initiatives, and reflective of existing capabilities.

Why Read This Report
Digital banking teams are keen to digitize the customer life cycle from end-to-end. They want to cut costs and offer convenience by enabling customers to research, buy, and manage loans, bank accounts, savings, and investments through digital touchpoints. But this push to 100% digital sales and service can result in misunderstandings of customer behavior and preferences and low adoption of newly developed digital tools. This report explores how to use customer journeys to guide the design, development, and delivery of your digital banking strategy.
# Use Customer Journeys To Guide Your Digital Banking Strategy

**Processes: The Digital Banking Strategy Playbook**

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## Notes & Resources

Forrester interviewed digital business strategy executives at Accenture, Bank Zachodni WBK, Cognizant, Infosys, Intesa Sanpaolo, Lloyds Banking Group, Razorfish, Royal Bank of Scotland, SapientNitro, Scotiabank, Standard Bank, TandemSeven, USAA. We also drew on previous research.

## Related Research Documents

- **Manage The Cross-Touchpoint Customer Journey**
- **The Seven Steps Of Highly Effective Journey Mapping**
- **The State Of Digital Banking, 2016**
- **Why Agile Matters For Customer Experience**

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## Recommendations

13. Preempt Internal Resistance

14. Supplemental Material
Digital Banking Strategies Are Too Inside-Out

Digital banking teams struggle to formulate a digital business strategy that delivers the best customer experience and operational excellence for their firms. Why? Because their agendas are often:

› **Driven by enterprisewide focus on ROI or cost-cutting agendas.** Digital business is sometimes too narrowly focused on ROI and cost reduction (like reducing paper and digitizing information), rather than using digital technologies to create customer value and boost operational agility. Many banks aim to cut costs by becoming more efficient — but some fail to consider the full impact of this digitization on customers and employees.

› **Directed by lines of business fixated on specific products.** In many banks, digital banking teams are responsible for managing digital touchpoints, but ideas for content and functionality often come from lines of business like mortgages or credit cards. Profit-and-loss (P&L) responsibility or product focus can make colleagues from lines of business focus on functionality that will aid their immediate sales aims rather than deliver customer value. These requests are often ad hoc and result in unintended consequences for other processes or services, or the bank’s technology architecture.

› **Project-orientated rather than customer-focused.** According to Christopher Cox, head of digital experience delivery at USAA, part of the challenge in delivering great digital banking experiences to customers is that “too often, the creation of new digital capabilities are treated as projects, with a beginning, a middle, and an end. To develop new capabilities, the bank brings resources together — i.e., developers, designers, channel professionals, line of business — for a specific period of time, but then everyone goes back to their own bases.”

› **Disconnected from customer and employee needs and expectations.** The goal of many digital teams is a customer experience that is digital from end-to-end — enabling customers to research and apply for savings account and loans, and then manage their accounts through digital touchpoints. Christopher Cox at USAA argues that “there’s been a race, in the digital space, to develop new capability after new capability.” This ambition, however, is often based on unvalidated assumptions of what’s best for customers. Banks risk rolling out digital functionality that customers don’t want, need, or use and sparking resistance from branch and contact-center staff who feel threatened by digitization.

Use Customer Journeys To Guide Your Digital Strategy

To design, deliver, and fine-tune digital products and services, digital banking teams need to follow a disciplined, customer-focused process that helps align different stakeholders behind a clear business strategy and then enables cross-functional, iterative execution of the bank’s vision. There are plenty of mapping tools that digital teams could consider or may already be using. Forrester believes that digital business strategy executives should take a lesson from their customer experience colleagues and use customer journeys as the basis for their new process. This approach relies on:
Specific customer journeys rather than the customer life cycle. The customer life cycle is a common starting point for building a digital banking strategy, as banks explore how to use digital technologies to help customers research financial needs, apply for and purchase banking products, use digital services, or get in touch with customer service. It provides a conceptual framework that helps digital banking teams recognize where customers are in their relationship with the bank, but is too high-level and insufficient in itself. Chris Popple, Managing Director for digitization at Royal Bank of Scotland, argues that banks need to focus on smaller threads, which he refers to as “micro journeys.” Working on individual journeys — narratives associated with a specific customer — will help digital teams design touchpoints or functionality for specific elements of the experience (see Figure 1).

Current-state journey maps to identify and fix tactical issues. Customer journey maps take a single goal-oriented scenario — for example, opening an account, applying for a loan, or reporting a card lost or stolen — and illustrate a customer’s processes, needs, and perceptions related to that scenario. The map includes the steps or actions that customers take to achieve their goal; all of the touchpoints that they encounter along the way; and the thoughts, feelings, and questions they have at each step (see Figure 2). It helps digital teams, and colleagues throughout the firm to identify and repair problems in customers’ existing journeys, but also provides a sense of magnitude of the customer’s pain points and finds bright spots that can be replicated elsewhere.

Future-state journey maps to spark new digital ideas. Journey maps should also feed your digital innovation portfolio. Ideal- or future-state journey maps can help you design new experiences and digital touchpoints, especially when used together with emerging technologies, competitor insights, and trends watchlists as inspirations. Conducting ethnographic research, using tools like customer diaries, and augmenting prototyping also help digital and customer experience teams involve customers in future-state idea development and identify participants for co-creation workshops. When focusing on future-state journey mapping, the customer experience team at Royal Bank of Scotland showcases future journey designs in different offices to tap the collective knowledge at the bank.

Ecosystem maps to identify the role of people, processes, and systems. Ecosystem maps visualize and connect the elements of a firm’s people, process, technology, and underlying data to what customers see and experience. They are particularly important in digital transformation, as many banking experiences depend on multiple systems like core banking systems, payment systems, CRM and content management, and data belonging to both the bank itself and external partners. Ecosystem maps help digital teams anticipate and start working out how to resolve potential integration challenges.
FIGURE 1 The Customer Life Cycle And Customer Journey Maps Serve Distinct Purposes

Use the customer life cycle as a conceptual framework for developing marketing plans.

Use customer journey maps to understand and design a specific element of the experience.

Digital Teams Should Use Customer Journeys To Bring Focus And Alignment

By focusing on customer journeys, digital teams will be able to:

› **Reframe the discussion around the customer rather than internal operations.** Journey maps help employees adopt an outside-in perspective and understand how their individual actions can collectively result in poor customer experiences. A growing number of leading banks like Ally Bank, BMO, Citi, Intesa Sanpaolo, Lloyds Bank are creating customer journey teams to coordinate journey improvements across silos and drive customer obsession. Royal Bank of Scotland has created a digital team comprised mostly of journey managers. These journey managers think about experiences end-to-end, concentrating their efforts on the customer rather than on the product, “sometimes playing the role of product managers in the Agile service, if the only way to make the change to the customer experience is to be participating in the agile product team,” Chris Popple concedes.

› **Prioritize interactions that benefit both customers and the business.** Teams can use customer and business lenses that emerge from the maps to evaluate the relative importance of each new digital product idea. Katarzyna Prus-Malinowska, digital banking director at Bank Zachodni WBK in Poland, told us the value of customer journey maps is their ability to help the bank’s digital team prepare a road map that is coherent and applicable to the demands of their customers.
“We try to prioritize. When the main scope of the project is finished, our formal body — the business transformation office — decides what they will prioritize among all the initiatives, from the perspective of the customer and from that of the business, taking into account the cost implications.” (Katarzyna Prus-Malinowska, digital banking director at Bank Zachodni WBK, Poland) 

Help senior executives understand the full impact of digital technologies. For one financial services firm, CXD Labs created a 6-meter-long journey wall to walk senior executives through the end-to-end experience, subsequently overlaying sketches, wireframes, and prototypes of the minimum viable product (MVP) directly on journey stages. This made the link between the journey, customers’ objectives, and the minimum viable product tangible for the senior executives.

Improve customer journeys across touchpoints. Mapping out the customer context and behavior helps digital teams understand actual customer behavior and the role that each touchpoint plays within a journey. Complex journeys, like applying for a mortgage to buy a house, involve multiple touchpoints like bank branches, internal departments like credit risk, and external partners like property surveyors. That often means that no one has a complete view of the process. Journey mapping provides a holistic picture of the interactions between your customers, employees, and partners and the underlying processes and technologies that determine the quality of the customer experience. Digital teams can concentrate on optimizing touchpoints as part of that journey, rather than as a standalone experience. This helps define the design, features, and functionality that each touchpoint must deliver to be easy and effective for customers.

Build the case for investing in digital improvements. Digital business strategy professionals need to link journey improvements to business objectives by establishing relevant metrics. It’s important that you instrument and measure each level of your customer experience and demonstrate the positive results of customer journey improvements as you move forward. This should be linked to both customer and financial results. USAA has KPIs associated with every level of the member experiences.

“That is the test for whether we’re defining things at the right level of detail. We ask ourselves whether we can attach a measure to it that allows us to understand whether we’re achieving a specific desired outcome. It could be from an acquisition standpoint, the number of new accounts that we originate, or it could be on the servicing side, increasing the level of task completion in a specific channel like mobile.” (Christopher Cox, head of digital experience deliveries at USAA)

Inform the business technology agenda. Current technology stacks like vintage core banking systems often limit what you can do to fix broken experiences. Journey maps can help make the case for technology investments. Digital banking and customer experience executives must collaborate closely with technology management colleagues — business analysts, systems architects, consultants, and process analysts — to define the technical requirements, resources, process, and costs needed to implement each project.
“Within the process of redesigning customer journeys, you hit a lot of ‘system conditions’: business rules or constraints that were designed 10 or 15 years ago. These rules constitute huge obstacles for the redesign process. You need discipline to connect with all the stakeholders in a methodical way and change what currently exists — which is the most difficult thing. Fundamentally, this is about changing the existing platforms, the existing processes, and the existing mindset.”

(Alessandro Colafranceschi, head of digital banking at Standard Bank, South Africa)

**Embed Customer Journeys In Your Design And Delivery Processes**

Customer journey maps not only bring empathy with customers and greater alignment between teams, they also work well with other customer-centric methodologies like design thinking and Agile development that help companies design and deliver better customer outcomes (see Figure 3). Digital banking teams should use customer journey and ecosystem maps to design, develop, and deliver digital experiences that will help their firms win, serve, and retain customers (see Figure 4).

![Figure 3: Use Customer Journeys To Empathize With Customers And Design Relevant Solutions](image-url)
Pick The Right Journeys To Map Based On Business And Customer Priorities

Digital banking transformation involves hundreds of customer journeys. But you need to select just a few to get started. Your business strategy should be your guide. Are you trying to retain high-value customers, reduce costs, or grow sales? Banks typically pick the following journeys:

- **Journeys that drive revenue — like the path to purchase.** Because it leads to sales and revenues, the path to purchase is the customer journey that digital banking teams tackle most frequently. The journey could be focused on optimizing the website to help customers research and buy financial products that are right for them, the financial advisor selling experience, or opportunities found within the customer’s ecosystem of value. When one bank engaged West Monroe Partners to map customers’ loan journeys, it justified its effort with a simple calculation: If it raised its loan closure rate to be on par with its competitors, millions in additional revenue could be realized.
Painful journeys and key moments of truth — like onboarding for digital banking. Enrollment for digital banking is a key moment for customers, and, understandably, banks want to get it right. When the digital team at Standard Bank set out to improve that process, they found that not only lots of pain points, but that the registration process was attached to customer onboarding and to customer activation, which are part of the customer acquisition process. “You start in one place and you then understand that it is all tied together and part of one customer journey. We reached out to the team that is working with customer origination, and realized we had 12 different teams working on customer origination initiatives, which we pulled together into one single customer origination activation process,” Alessandro Colafranceschi explained to us. Journey mapping helped the digital team at Standard Bank understand that they had to redesign the whole process by connecting different parts of the organization and rethinking how to operate to deliver better customer experiences.

Journeys that support life events — like buying a car. Digital banking leaders go beyond determining product and category preferences and instead focus on serving customers around life events like taking the trip of a lifetime, getting married, having a baby, or moving house. USAA centers its strategic planning on life events and how it can either alleviate anxiety or build rapport in those times. It uses journey mapping to break down life events into discrete tasks and identify the emotional states and needs that the brand can satisfy at each step along the way. For instance, rather than just selling auto loans, USAA extends its services across the entire journey. With Auto Circle, USAA helps customers research, find, negotiate the price of, finance, insure, maintain, and ultimately resell vehicles.

Make Journey Mapping A Team Effort With The Right Stakeholders And Partners

Once you have picked the right journey(s), involve relevant customers, colleagues, and partners in the different phases of customer journey and ecosystem mapping:

Pool data and research across silos to frame a hypothesis. Phase one is about discovery. Bank Zachodni WBK selects specific customer journeys on a monthly basis. The digital team then aggregates data from multiple sources — including ethnographic research, focus groups, voice-of-the-customer surveys, web analytics, and feedback coming from the call centers and social media — then feeds this data into customer journeys to understand where their customers are, what the current pain points are, how things are changing, and how well the bank is delivering on each touchpoint. Digital agencies like Razorfish use data-driven customer journeys to help their clients put a quantitative lens on customer journeys and turn them into real-time tools that the business can use and prioritize against.

Form cross-functional teams to share insights and optimize customer journeys. Bring together cross-functional teams to pull together and share all of the insights and data you have gathered, improve the understanding of customer journeys, and work on optimizing the processes jointly. Cross-functional teams can include product line owners, channel owners, CX designers,
user experience professionals, business architects, digital technologists, developers, and data scientists. These teams use approaches like journey mapping, service design thinking, and journey measurement to deliver simpler and more efficient journeys across touchpoints.

“We’re moving away from an inside-out approach to really expose as much data as we possibly can in order to redesign the whole user experience with the front-end people, and deliver a digital first experience. Working on customer journeys with a cross-functional team helps the bank connect the dots.” (Alessandro Colafranceschi, head of digital banking at Standard Bank, South Africa)

› **Co-create the current-state and ideal journeys in a workshop.** Invite a broad array of stakeholders to a journey mapping workshop. Depending on the journey, these could include colleagues from customer experience, customer insights, analytics, marketing, sales, contact centers, branches, credit risk, compliance, legal, operations, and technology management. Lloyds Banking Group is working with SapientNitro to transform how customers engage with the bank across 10 key journeys including applying for mortgages and making payments. Journey mapping workshops build empathy, forge alliances across functions, and boost support for proposed solutions.

› **Connect to the ecosystem that underpins the journey.** You need to link both current-state and future-state journey maps to multiple layers of processes, capabilities, data sources, technologies, and integrations. SapientNitro often combines journey maps with a business capabilities diagram, which links the customer journeys to the company’s underlying architecture. USAA defines member experiences at the level of system detail so that the company understands from an infrastructure standpoint what it need to do to support those experiences.

“There’s a level of applied technology and infrastructure planning that’s a core part of the experience process. We don’t separate it. Our technology partners are development partners. Design partners and data partners are all at the front end of the process. There’s no hand off — it becomes part of the core design.” (Christopher Cox, head of digital experience deliveries at USAA)

› **Share the results broadly.** While a workshop can be an eye-opening experience for participants, you must share journey maps to spur further action. Explore multiple formats. Some companies use journey mapping software like TandemSeven’s UX360 to digitize the journey so workshop participants can review insights post-workshop and also evolve the journey map into a more detailed actionable road map. Katarzyna Prus-Malinowska at Bank Zachodni WBK, has a meeting with the line of business owners every month to review new customer insights.

“If I have something new to say to them, like new research results, and it is in their scope of responsibility, I set up the meeting and I show the results. And I try to demonstrate to them that I need their help. We have regular meetings with different parts of the company to show them that they are part of the customer journey that we identified. And that we need their support in the project.” (Katarzyna Prus-Malinowska, head of digital banking at Bank Zachodni WBK, Poland)
Close The Delivery Gap With Dynamic Customer Journey Maps

According to Michelle Palomera, head of the financial services practice at TandemSeven, “A lot of companies are doing maps, but there is a gap in delivery — a bit of paralysis on how to execute. Now companies are beginning to understand that journey maps need to drive results, they need to be Agile and iterative.”

When we spoke to Jeff Marshalls, SVP digital banking for Canada at Scotiabank, he acknowledged that “the big wall is release management. We spend a lot of time on things like DevOps, getting software developers and IT professionals to work together to take what we’ve developed and add it into the actual business process. Our teams work hard to stay agile, while recognizing that integrating with legacy systems takes a lot of time.”

This is not only the case for banks, and the solution to this problem is largely similar across industries. To ensure that your efforts don’t stop with just a journey diagram, you need to:

› **Translate maps into touchpoint and functionality ideas.** Digital teams should use maps to spur their thinking on how digital technologies can enable those journeys. For example, Bank Zachodni WBK’s user experience team realized that 60% of customers applying for a cash loan in digital banking quit the process, and that for two main reasons: they don’t know exactly what kind of product it is, or they are applying for a loan for the first time. The team realized that customers needed a lot more help and reassurance to complete the process. The bank decided to integrate human help via video banking and chat, so that customers could talk to online advisors. Now when customers try to quit the process, they receive a pop up inviting them to talk to an online advisor. Today, 20% of customers who connect with an online advisor complete the application on digital touchpoints.

› **Link customer journey improvements to capabilities.** Many banks are currently undergoing technology transformations, including core system replacement. If this is the case, you might have to wait to build certain digital products or services. Always link designs inspired by customer journey maps to your existing capabilities (see Figure 5).

› **Use journey maps for Agile development.** Agile development breaks down larger projects into bite-sized pieces and works well with customer journey and ecosystem maps. Development teams can use customer journeys to understand customers’ emotional context and get an outside-in view of people, processes, and technologies that will feed the customer stories they need to develop and deliver better software. USAA uses an expanded agile methodology to manage its customer journeys. The firm keeps teams together that are relentlessly focused on a defined set of experiences, and are consistently funded. They create a prioritized list of improvements or enhancements or new capabilities that they are going to build as part of these experiences, and every 90 days they reassess their road maps and the back log of improvements to these experiences, constantly working on very specific sprint intervals.

› **Incorporate customer insights into every sprint.** For Agile to work, digital and customer experience teams need to make continuous feedback a reality so that customers have a direct line to Agile development teams. That means getting creative about how you collect insights. Bank of
Montreal (BMO) holds moderated one-on-one sessions, tests with customers working with partners like UserTesting, and recruits Millennials and digitally savvy employees to conduct heuristic tests to get feedback four to five times during every sprint. The UK’s TSB Bank incorporates customer research and testing into every sprint so that it can tell if things are working immediately. It also uses real rather than dummy web content in all wireframes and prototypes to make customer testing more realistic.

› **Test assumptions at each stage.** The customer focus that is at the heart of journey mapping doesn’t end with the map. For its implementation of digital money management, Bank Zachodni WBK has embraced the Lean startup methodology — the team started with a minimum viable product (MVP) and went through frequent iteration cycles to meet the firm’s ambitions of the ideal customer journey. It also includes customer feedback in order to meet customers’ needs in a simple and frictionless way.

› **Continue to optimize the journey.** Journey maps are never done; they constantly evolve as new customer data is acquired, as customers’ needs change, and as employees repurpose them for new projects. Instead of obsessing about continuously adding new digital capabilities, USAA instead focuses on evolving and extending its digital capabilities, improving, simplifying and making more intuitive the customer experiences that it already has. Giles Richardson, head of direct banking analytics at RBS, involved 50 of the bank’s journey managers in helping optimize digital experiences. These journey managers were given new skills and access to test and learn about optimization technology so that they could manage and run many digital optimization efforts on their own. Overall, optimization accelerated from two to 70 tests per quarter in less than a year.
Preempt Internal Resistance

Embedding the customer at the heart of your digital design and development processes is a big cultural shift. Many digital teams face internal resistance as they challenge their colleagues and partners to think differently. To make your efforts successful, you need to:

› **Earn and retain full executive support.** To earn senior executive support, start small with a pilot and involve the top management of your firm from the start. Once your program is more structured, move into prototyping phase. You need to ensure that there is a total commitment and involvement of the top management of the bank, in terms of sponsorship, but also at an operational level. Alessandro Colafranceschi at Standard Bank told us that his whole retail banking executive team is involved in the bank’s program on a weekly basis to steer, lead, and support the development of that program, and argued that this was a key success factor.46

› **Make it clear that this is not a one-off effort.** The change from a traditional banking mindset to a digital banking mindset is itself a journey. The real trick in embracing agility is changing your firm’s culture. Rather than focus on customer journeys as projects, digital banking leaders should instead focus on experience ownership and perpetual improvement, with dedicated permanent teams.

› **Step outside your comfort zone.** The results of customer journey mapping will have implications across channels. You will have to do a lot of goodwill work to improve cross-touchpoint journeys and organize findings and resources in a way that works for everyone, including your peers who run the branch network and the contact centers. To galvanize support, identify some quick wins that are captured in familiar metrics like customer query reduction or Net Promoter Score to justify investment in cross-touchpoint journey mapping. For instance, Lloyds Banking Group has shown that digital improvements for customers making payments will result in the reduction of 65,000 calls annually.47
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Supplemental Material

**Companies Interviewed For This Report**

We would like to thank the individuals from the following companies and others who generously gave their time during the research for this report.

| Accenture | Royal Bank of Scotland |
| Bank Zachodni WBK | SapientNitro |
| Cognizant | Scotiabank |
| Intesa Sanpaolo | Standard Bank |
| Lloyds Banking Group | TandemSeven |
| Razorfish | USAA |
Endnotes

1 You should apply digital thinking to everything you do. Digital businesses win, serve, and retain customers by continuously creating and exploiting digital assets to simultaneously deliver new sources of customer value and increase their operational agility. See the Forrester report “The Digital Business Imperative.”

2 Source: USAA interview with Forrester, November 3, 2016.

3 Source: USAA interview with Forrester, November 3, 2016.

4 Companies are awash in mapping tools. Decades of quality and process improvement efforts, such as total quality management, quality function deployment, Six Sigma, Lean, Agile, and others, have left companies with a cornucopia of tools to deal with the problems of organizational scale, efficiency, and effectiveness. See the Forrester report “Journey Maps And Process Maps And Service Blueprints, Oh My!.”

5 The customer life cycle is a tool that marketers use to guide a brand’s ongoing relationship with potential and existing customers from discovery through purchase and engagement. Customer life cycles don’t capture customers’ discrete interactions and perceptions from the customers’ point of view. Rather, they are used as a strategic planning framework to align all functions and their activities — including digital and traditional marketing, sales, product development, and customer experience — and to deliver brand and business objectives. See the Forrester report “Executive Q&A: Design Personas And Customer Journey Maps.”

6 Source: Royal Bank of Scotland interview with Forrester, October 17, 2016.

7 For the customer, the journey starts with a trigger moment, includes a series of steps that the customer takes along the way, and concludes (hopefully) with the attainment of the customer’s desired goal or outcome. See the Forrester report “Journey Maps And Process Maps And Service Blueprints, Oh My!.”

8 Forrester defines customer journey maps as documents that illustrate customers’ processes, needs, and perceptions throughout their relationships with a company. See the Forrester report “Mapping the Customer Journey.”

9 Digital financial innovation has finally taken off, propelled by disruptors and incumbents racing to find ever new ways to serve digitally empowered customers. Yet innovating is hard, particularly in rigid and heavily regulated organizations like retail financial services firms. See the Forrester report “Digital Financial Innovation Is The Antidote To Disruption.”

10 Unlike current-state journey mapping, which focuses on identifying and repairing problems in customers’ existing journeys, future-state journey mapping focuses on reinventing and conceiving new customer experiences that meaningfully differentiate firms from their competitors. See the Forrester report “Start Innovating With Future-State Journey Mapping.”

11 Co-creation is the practice of involving people from across the customer experience ecosystem in the experience design process. See the Forrester report “Planning A Co-Creation Workshop? Sweat The Details.”

12 Forrester defines the customer experience ecosystem as the web of relations among all aspects of a company — including its customers, employees, partners, and operating environment that determine the quality of the customer experience. See the Forrester report “How To Map Your Customer Experience Ecosystem.”

13 Royal Bank of Scotland set up a CX accreditation program with the British Quality Foundation for journey mapping practitioners and experts that includes training on personas, driver analysis, CX metrics, systems, and measurement of emotion through real-life journey projects. It bases the program on the Lean Six Sigma accreditation model and ensures that all journey projects have clear ownership, endorsement, and goals. RBS has set up a Facebook group for accredited journey mappers to get live support on journey initiatives. Source: Royal Bank of Scotland interview with Forrester, October 17, 2016.

14 Source: Royal Bank of Scotland interview with Forrester, October 17, 2016.

15 Source: Bank Zachodni WBK interview with Forrester, October 27, 2016.
16 CXD Labs is a customer experience consultancy. Source: CXD Labs (http://www.cxdlabs.com/).


18 Today's overly complex and aged banking applications can't support the kind of continuous change that the banking industry is now exposed to. Banks' products and services have been technology-based for decades, but business decision-makers need to accept that technology is not merely a tool but a central driver of business success. See the Forrester report “Upgrade To Banking Platform 3.0 To Meet The Challenges Of Banking Of The Future.”

19 Digital business strategy executives must collaborate with their firms' technology teams to champion a business technology (BT) agenda and transform the way they design, develop, and deliver innovation by adopting approaches like Agile development and DevOps. In this report we show how digital business strategy professionals can play a critical role in helping their CIOs drive a modern, agile, and customer-focused approach to technology management in their firms. See the Forrester report “Accelerate Digital Business With A BT Agenda.”

20 Source: Standard Bank interview with Forrester, November 2, 2016.

21 Design thinking is a creative problem-solving — and opportunity-finding — mindset and methodology with a bias toward action that puts the emphasis on empathizing with the customer, clearly defining the problem, collaboratively ideating solutions, and then prototyping and testing those solutions. See the Forrester report “Master Design Thinking To Accelerate Your Digital Transformation.”

22 Digital businesses understand their customer's personal value ecosystem and become a part of it. They focus on core customer needs and digitally augment their core capabilities to deliver the outcomes customers really desire, rather than the products or services they've traditionally sold. See the Forrester report “The Digital Business Imperative.”

23 Source: Standard Bank interview with Forrester, November 2, 2016.


25 Source: Bank Zachodni WBK interview with Forrester, October 27, 2016.

26 Source: Razorfish interview with Forrester, October 12, 2016.

Some vendors focus on use cases that strengthen the overall customer relationship by connecting physical, web, mobile, and social data (CX-oriented) and applying lifetime value models and loyalty models to maximize customer value and engagement (marketing-oriented). For example, ClickFox worked with a financial services company to analyze data across the contact center, web, mobile, retail, transaction, marketing, and billing channels to identify the points at which customers who were applying for a loan were dropping off. They used the insights to simplify the web application process and build more accurate predictive models for distinct customer segments to enable proactive offers and services at every stage of the customer life cycle. See the Forrester report “Vendor Landscape: Customer Journey Analytics Providers.”

27 Source: Standard Bank interview with Forrester, November 2, 2016.

28 The workshop format gathers employees from different parts of the organization to collectively walk through a journey in the customer's shoes. See the Forrester report “Mapping The Customer Journey.”


30 Key ingredients for a successful hypothesis-first workshop include setting proper expectations with participants, taking the time to build deep customer empathy upfront, and mapping the ecosystem so that stakeholders understand the role that they play in delivering the customer experience. See the Forrester report “Mapping The Customer Journey.”

31 Source: USAA interview with Forrester, November 3, 2016.
To drive meaningful change, journey maps must evolve from static artifacts to more flexible tools that are easy to create and update, enable collaboration, and can be quickly customized. An emerging category of journey mapping software promises to help. See the Forrester report “The New World Of Customer Journey Mapping Software.”

Source: Bank Zachodni WBK interview with Forrester, October 27, 2016.

Agile development peppered with frequent user feedback can work very well for improving customer journeys. See the Forrester report “Why Agile Matters For Customer Experience.”

‘Wagile’ is a halfway house between waterfall and agile. Source: Scotiabank interview with Forrester, October 17, 2016.

The digital team worked with the technology team to develop and deliver the tool. Bank Zachodni WBK has been one of the leaders in the use of video banking. See the Forrester report “Implement Video Banking To Drive Digital Sales.”

Source: Bank Zachodni WBK interview with Forrester, October 27, 2016.

Agile CX blends CX tools like journey mapping with Agile principles and practices like frequent adaptation and sprint planning meetings. See the Forrester report “The Five Top Questions About Agile CX.”

User stories define the individual feature set from a particular customer point of view. User stories are often described with a statement: “As a [user type], I want [something], so that [reason].” A user story forms the base for any design and development work needed to create that feature as well as the definition of any data needed to validate it. See the Forrester report “Data And Instinct: Design Methods At Work.”

Source: USAA interview with Forester, November 3, 2016.

A best practice is to have a colocated scrum team and an extended — often virtual — team to consult on backlog prioritization, remove specific roadblocks, and avoid legal and risk problems. At TSB Bank, for instance, colocated sprint teams include a visual designer, user experience experts, front-end and back-end developers (including testers), a researcher, a copywriter, a scrum master, and a product owner. It extends the Agile team to include other business units as well as legal and risk teams. It took TSB Bank a few sprints to refine the process for engaging these other stakeholders and avoid them becoming a bottleneck. See the Forrester report “The Five Top Questions About Agile CX.”

Adopting Agile approaches improves speed and precision for customer experience professionals, so they can deliver customer value sooner; improve cross-channel customer experience; fine-tune experiences through customer testing and real-time measurement; and conceive entirely new products, services, and journeys that spur innovation. See the Forrester report “The Five Top Questions About Agile CX.”


Entrepreneur and author Eric Ries describes the concept of a minimum viable product as part of his “Lean Startup” methodology. Source: “Methodology,” The Lean Startup (http://theleanstartup.com/principles).

As a result, Giles Richardson saw the value of optimization to the business that got delivered through conversion uplift and other key performance indicators almost triple within the year. See the Forrester report “How To Measure Digital Customer Experience.”

Source: Standard Bank interview with Forrester, November 2, 2016.

See the Forrester report “How To Measure Digital Customer Experience.”
We work with business and technology leaders to develop customer-obsessed strategies that drive growth.

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