



Absa Bank

The Project

Project Name
CustomerOne

Service
UX Design

Year done
2020

Absa Bank, a former subsidiary of Barclays Bank was on a mission to digitize and increase efficiency of its in-bank customer onboarding and maintenance platforms. The main requirement was to increase staff efficiency during their customer interactions.

My Role

Design, team lead, research, test

Project Statement

Absa Bank had noticed that they were running major loses as a result of the slow pace at which customers were onboarded and assisted with queries when they were in-branch. On average, using the bank's onboarding process, it would take approximately 45 minutes for a new account to be opened. 45 minutes for an account opening translated to under 6 accounts being opened by a consultant during an 8 hour working day.

Such a low number of accounts feasibly opened by an individual consultant meant that more consultants needed to be employed in order to effectively manage and address the requirements of in-bank customer concerns. As a goal the bank targeted to reduce the number of in-bank customer consultants by 40%. This reduction in staff meant that the bank would ultimately increase their profit margin while increasing efficiency. The 40% of the consultants who found their roles redundant were then given an option to either take exit retrenchment packages or be retrained and reskilled for other opportunities within the bank.

A hefty budget of R15 million (approximately USD 1 million) was set aside for the recruitment of capable experts to come up with a viable solution to the problem which was on hand. Tight deadlines were set and working solution was to be delivered within a 6 month period.

Project Research

Prior to solutioning, we conducted extensive research to validate the brief we had been given by the bank. As part of the research phase we randomly anonymously opened bank accounts in-branch to encounter the account opening experience first hand. Following that bit of research we then conducted numerous interviews with the bank consultants who performed the account opening task as part of their job description. The outcomes of the consultant interviews surfaced numerous flaws in the system which caused great frustration to the users and were ultimately resulted in the slow tedious account opening process.

Project Requirements

The key requirement was simple, 'Create a simple efficient platform which increases user efficiency, reducing frustrations while opening and managing bank accounts for customers'.

The Process

This project was worked on by 4 different teams. Each team was tasked to solution issues found on parts of the system within the team's domains. The 4 teams were assigned to solution design flows for the following:

- i) Personal Banking
- ii) Business Banking
- iii) Stokvel Banking
- iv) Youth Banking

I was tasked to lead the UX team responsible for Stokvel Banking. Having collectively as the 4 teams

conducted extensive testing to unearth the root cause of the problem on hand the teams were then split up as stated earlier. I was privileged to have been part of the initial research team which set out to validate the business problem. This initial interaction with consultants gave me a firsthand encounter with the users aiding me to better understand their frustrations.

As a design team the steps we followed to deliver the UX solution were as follows:

- i) Storyboarding. To kick-start the project my team and I conducted a storyboarding exercise. This exercise was to aid us create design flows which would make the final product more efficient and seamless for the users.
- ii) Affinity mapping. I then lead an affinity mapping exercise. This exercise helped us to understand where the different platform elements were going to sit within the software.
- iii) User journeys. I created and fine tuned a user journey for the software. This helped us better understand how the system was going to function and how the different parts of the system were going to work together.
- iv) Low fidelity wireframing. Based off the brief and the insights we had at our disposal, my team and I took pen to paper and began to work on the low fidelity wireframe sketches for the project. The intention was to enable us to get conversations started with stakeholders and the development team and surface any potential obstacles which could come up during the design process. After the low fidelity wireframes had been finalised and shared with the various stakeholders a few amends were made inline with the feedback gathered.
- v) User testing. I requested that my team and I test our prototype to expose any usability issues which may be present. This process awarded us the opportunity to surface some potential flaws and come up with working solutions earlier within the product development phase. Upon getting feedback on the retest we finalised the designs and pushed them over to the UI team to come up with the design interface.
- vi) Development and final software testing. Designs were handed over to development. At this point my job as well as the job of my team mates was done. The fault finding and design process had been scheduled to happen over a 3 month period, and so we completed the task we had been tasked to perform within a record 2.5 months, half a month ahead of schedule.

The Solution

Over the 3 month scheduled period my team and I were able to research, design, prototype and iterate designs before delivery of final solution within the confines of our schedule. We designed an app solution which surpassed the client expectation. Some of the software key features which were incorporated within the design logic were:

- i) Ability to pull personal details from the South African Department of Home Affairs. The system was designed to pull customers personal details based on ID number captured. This eliminated the need to capture applicants personal details manually.
- ii) Ability to pull bank account statements form any South African bank. This eliminated the need to physically compile, scan and then upload bank statements as required by the bank when opening a new bank account.
- iii) Ability to sign on the account digitally on trackpad. This eliminated the need for customers to sign on physical application forms which would then require scanning and uploading to the system.
- iv) Digital account creation and verification. This meant that the account opening process became paperless. Paperless meant that the whole process became more efficient with approvals happening on the fly, almost instantaneously.


The Designs




Having experienced a different way of working, my team and I were able to research and get to the root cause of the bank problem then come up with a highly functional, user centred solution which addressed the client requirements.

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Conclusion

This project came with its challenges, but despite its challenges we were able to deliver a solid highly functional and engaging account registration and management digital solution.

As scheduled, my team and I were able to deliver our solution within the timeframes set out for us. Having created prototypes, tested with users and iterated the designs, we were able to come up with a solution which was over 70% more efficient than the legacy software which had been at the mercy of its users previously. After development and deployment I was called in to test the working product and highlight possible areas for improvement. Post deployment the account opening processing time dropped from over 45 minutes per customer to under 10 minutes per customer. This was a sure way to show that we had effectively managed to come up with a great solution which aligned to the initial business mandate.

As a design team, we had successfully created and delivered an effective digital solution as mandated by Absa Bank.

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