

UX / Customer journey

Understanding your Clients Expectations

Well informed and increasingly demanding clients

- › Adequacy between the promise and the lived experience
- › Valuable offer adapted to their expectations, at a fair price
- › Regulatory environment facilitating mobility

Implies to listen to the client and to manage the relation carefully

Clients waiting for interesting offers

- › + relational and support
- › + well being via assistance services and backing

Necessity to enrich the basic offers

Chameleons customers

- › Multi-fidelity, depending on their knowledge, their level of satisfaction, the relevance of the received messages

Necessity to know and understand their clients and their complexity

Clients waiting for customization

- › Who are waiting for tailor-made interactions depending on their profile
- › Who are waiting for the company to take into account their motivations and center of interests
- › Who are waiting for a great modularity of the services depending on their characteristics (period, costs, level of practices)

Requires to innovate and to capitalize on new technologies

Client with new purposes

- › Products insurance / Sharing economy services
- › Behavioral insurance rewarding good clients
- › On demand insurance

Requires to build new offers adapted to the new modes of consumption

Clients “Consum’actors”

- › Who share offers
- › Who share their opinion
- › Who participate

Requires to encourage and value customers involvement

Going through the Client Journey

5 central questions to address in a client journey building reflection

Key questions



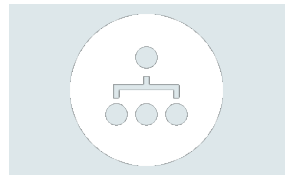
- › Which step of the journey?
- › Which project?

- ✓ Prospection: Research, comparison, simulation
- ✓ Contracting: Onboarding, day-to-day banking, financing
- ✓ After-sales Service: Clients data updating, claim



- › Which contribution ?
- › Which interactions between the different channels ?

- ✓ Optimized Omnichannel experience



- › Which contribution of the units ?

- ✓ Front
- ✓ Middle
- ✓ Back



- › Which tools ?

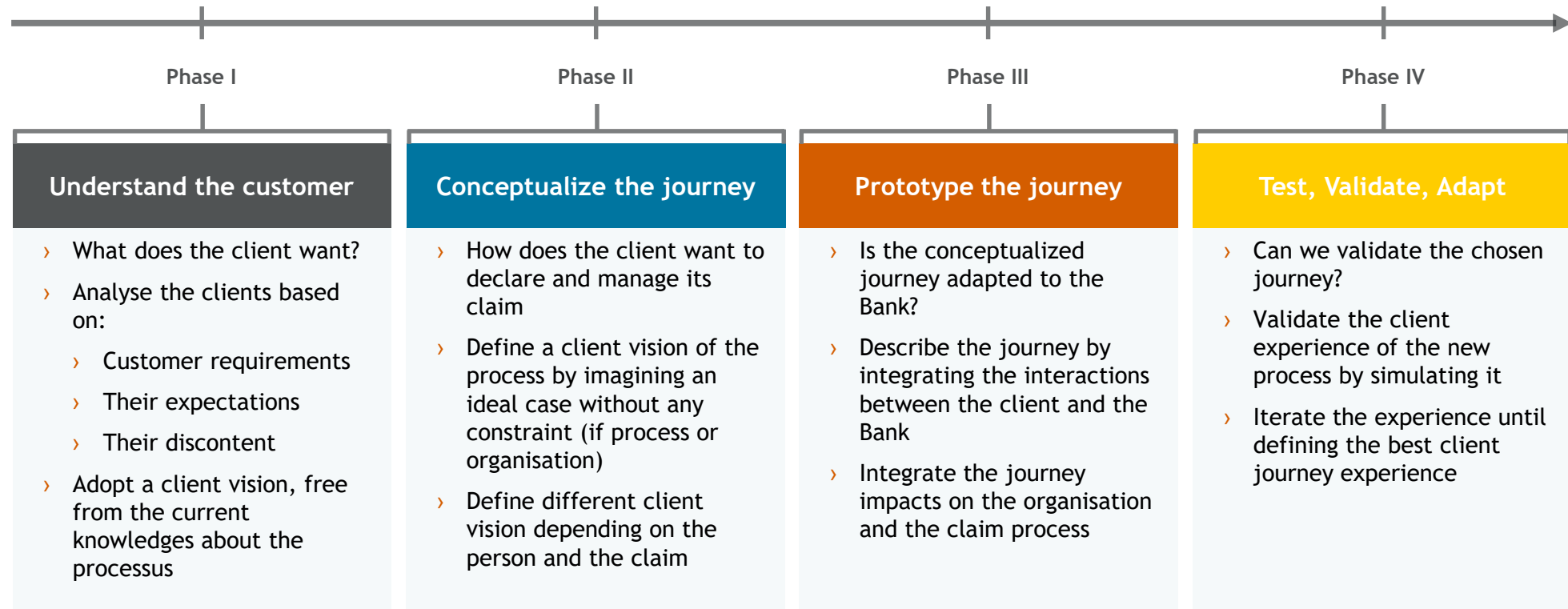
- ✓ Mobile
- ✓ Mail
- ✓ Tel
- ✓ Web



- › Which standard of performance ?

- ✓ Period
- ✓ Compliance
- ✓ Sell
- ✓ Satisfaction

Our User Experience Approach





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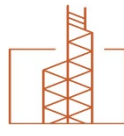
Budapest



New York



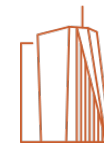
Montreal



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Thank You



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