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Journey mapping in banking & finance

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Introduction

No two industries are the same — they all have their own peculiarities, needs, and requirements. When it comes to customer journey mapping, there are industry-specific differences as well.

21 banking and finance journey mapping experts agreed to answer our questions on customer journey mapping specifics, and we used their answers to produce this whitepaper.

This whitepaper will be useful to traditional financial institutions and fintech startups as they have similarities and differences.

Traditional financial institutions are enterprise-level organizations with decades of experience that use legacy processes and systems. Implementing journey mapping projects at such organizations can take significantly longer for three reasons:

• A project typically involves many stakeholders;

• There are technology-related challenges;

• Such organizations usually have a large user base.

These institutions can get reliable customer feedback, ensuring that they will produce accurate personas, customer journey maps, and final solutions. Their journey mapping process can be well-established.

As for **fintech startups**, their smaller teams allow quicker turnaround time for concepts, prototyping, testing, and implementation. They can proceed to the implementation phase of their mapping projects without too much red tape and easily tweak what they do by experimenting with the incremental testing.

Startups tend to focus on need states in their maps rather than blockers within systems. They are more digitally mature and direct their attention to driving innovation via AI, chatbots, etc.

Besides, startups are more receptive to design thinking and implementing useful design work. Customers expect them to respond to their requests quickly, and they are also more willing to provide feedback — most early adopters also invest in the startup's vision. Speed-to-market and approval-to-market mechanisms work fast; however, this is starting to change as most startups face the same level of scrutiny as larger institutions.

In a startup, there can be very little structure and the journey mapping can often be overlooked.

"

Money is a sensitive subject and is often under greater scrutiny than almost any other product or service. As such, customers are more sensitive to issues, and in any CJM, active error prevention and efficient error resolution journey steps is a must,"

Saiful Nasir, Founder of CXD Labs

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MEET THE EXPERTS

MEET THE EXPERTS

IQbusiness
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Lara Templemore-Walters,
Senior Manager at IQbusiness

Lara Templemore-Walters is a Design Lead with over 30 years of experience under her belt in the digital design and digital marketing arena, as well as a Certified Safe Scrum Master.

She is passionate about helping businesses innovate, build, and improve the customer experience for any problem statement presented.
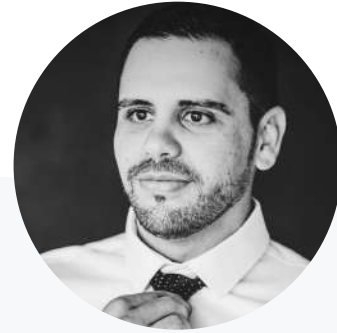
IQbusiness
consulting | research | contracting

Brad Demos,
Manager at IQbusiness, Product Design Lead

Brad Demos is a Business Technologist specializing in the creative field of digital product design and online marketing. For the past 17 years, he has sought to find the sweet spot between business success and meaningful client-centered design in both local and international business ventures. He holds an Honours degree in Multimedia and is certified in Customer Experience.

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Cody Gaskin,
Digital Product Designer at IQbusiness

As a Digital Consultant involved with building multiple mid-to-large scale commercial software products, Cody Gaskin has attained knowledge and experience in designing products that people enjoy using. He has adept skills in process design, functional analysis, and user story mapping, with over 12 years' experience working in agile teams in various roles in the commercial and consumer credit risk, banking, and financial industries.

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Roxanne Robbins,
Manager, CX Design Lead at IQbusiness

Roxanne Robbins is a CX designer, strategist, and researcher. She has held positions over the past 10 years that have specialized in branding, behavioral insights, customer experience, and primary research.

Her passion lies in exploring and understanding why people tick and how this influences their actions and assumptions about the world around them.

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Candice Boucher,
Digital Experience Manager at IQbusiness

Candice Boucher is a Digital Specialist with 15 years' experience in design and management.
Her passion lies in solving complex business problems by using design thinking methodologies to ensure that customers have an amazing experience with the brand.

LUNO

Nicola du Toit,
Senior Product Designer at Luno

Nicola du Toit is a Senior Product Designer with over a decade of experience in the EdTech, e-commerce, and fintech sectors. She has a Masters degree in Human-Computer Interaction.

Nicola applies human-centered design principles to her work and is an advocate for collaborative, inclusive, and accessible design practices.

MEET THE EXPERTS

Jim Tincher,
Founder and Mapper-In-Chief
at Heart of the Customer

Jim Tincher, CCXP, is an internationally recognized customer experience expert, journey mapper, author, speaker, and entrepreneur.

Jim led customer experience programs at Best Buy and UnitedHealth Group before launching his innovative CX consultancy, Heart of the Customer. The firm now empowers start-ups to Fortune 100 organizations to drive customer-focused change, improve loyalty, manage customer journeys, and boost revenue.

Peter Nelson,
Lead, Technology Experience
at RBC Wealth Management

Peter Nelson is a business professional with extensive experience in a high energy, complex-adaptive environment under strict regulatory guidelines. He is able to discuss topics comfortably with business and technically inclined individuals with the goal of translating information across organizational units and building lasting relationships. Peter is passionate about strategic change and the realization of those goals.
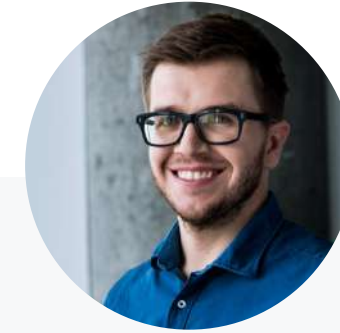
Kuba Danecki,
Design Strategist, DesignOps
at BNP Paribas

Kuba Danecki is a Design Strategist and DesignOps at BNP Paribas in Poland. He is responsible for introducing Design Thinking and a straightforward design process into the bank, including training, designing products and services, auditing vendors, and supporting projects with research, design, and moderation.

His team won the Best Transformation Team 2019 award by The Heart.

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Harry Brignull,
Head of UX Innovation at Smart Pension

Harry Brignull is a specialist in product design, user experience, and user research. Some of his recent roles include Senior User Researcher at Spotify; UX Lead for The Telegraph's digital edition apps; UX Lead for Pearson PLC's Learning Objective Management System; UX Lead for Lloyds Pharmacy's Online Doctor service; and UX Lead for The Week Magazine's iPad app. Harry is also known for his work in coining the term Dark Patterns and setting up darkpatterns.org to help stamp out deceptive UI design.

Colin Brogan,
VP, Engagement Director at Area 23

Colin Brogan is a 20-year digital CRM strategist, beginning with Peppers & Rogers Group. He helps his clients design data-driven strategies to get, keep, and grow customers, visualize new omnichannel journeys, and lead them through the necessary digital transformation. A veteran of Mercedes Benz, Satmetrix, Merkle, and Wunderman Thompson, Colin has worked with the most progressive CRM and CX companies on the planet. Colin is currently working with Area 23.

Saiful Nasir,
Founder of CXD Labs

Saiful (Sai) Nasir is the founder of CXD Labs, a specialist CX, service design, and product design consultancy focused on providing practical advice on how to improve relationships with existing customers as well as increase customer acquisition. He has experience developing and implementing CX strategies for companies in a variety of sectors, such as telecom, insurance, financial institution, education, government, construction, and health.

MEET THE EXPERTS

Danske Bank

Emanuel Bagerakis,
UI/UX Designer at Danske Bank

Emanuel is a User Experience Designer at Danske Bank Lithuania. He holds a Bachelor's degree in Design. He has over 6 years of experience in design, with the last 2 years being dedicated to the UX field.

As an in-house designer, he enjoys being able to participate in all the phases of product development, collaborating with stakeholders and users to deliver a great experience in their application.

Quinnox
accelerate success

Shrenik Chhajed,
Business Consultant at Quinnox

Shrenik Chhajed has a Bachelor's degree in computer science and Masters in finance. He has been working across retail, manufacturing, and banking domains across digital strategy and change programs. He has rich experience in consumer and commercial lending products. Shrenik engages with business and technology at every phase of the project to understand problems in their customer journeys and deliver the experience as part of the roadmap to success.

FMI life, done better

Marli Ritter,
Head of Experience at FMI

Marli Ritter is the author of UX for the Web, Head of Experience at FMI. The focus of the UX team at FMI is to challenge the status quo and push design boundaries to ensure FMI is at the forefront of making waves in the insurance industry. Marli is one of the organizers of the UX community and events in South Africa.

MEET THE EXPERTS

Gideon Carstens,
User Experience Designer at FMI

Gideon Carstens is a designer naturally driven through the curiosity of the unknown and never stop asking why. Now he works in a small design team alongside product owners, business analysts, and developers. Together they aspire to create meaningful, useful, and sustainable product experiences for financial advisers and their clients.

Rebecca Kim,
UX Designer at Manulife

Rebecca Kim is passionate about her job that she does to make things easier and keep up with changing tech trends. As a UX designer with 10+ years of experience, she has been working and focusing on customer experience and human-centered design to deliver innovative strategy design products.

Mariel Bello,
UX/UI Designer at Grupo R5

Mariel Bello has more than 5 years of experience in graphic design. She has had the opportunity to work in different graphic agencies in Bogotá and the United States (as a freelancer). Now she focuses on user and experience design, which includes carrying out market research and creating wireframes, among other activities.

MEET THE EXPERTS

Karina Buhezo Flores,
UX and CX Designer at HumanTech

Karina Buhezo Flores has worked in customer service and for more than 8 years in different positions in a bank that made her dedicate herself to being a designer, which is what she has been doing for the last 3 years, working on projects in different areas such as banking, education, medicine, psychology, sports, lotteries, among others. She is quite curious about the interaction of people with technology, self-taught, and passionate about the user experience. Her quote is: "UX Designer, saving the world one prototype at a time".

Alex Kreger,
Founder of UXDA

Alex Kreger is the Founder and CEO of the financial UX design agency UXDA. He spent 15 years researching UX and finance to create UXDA's methodology. Alex is a passionate visionary capable of using design to improve digital efficiency of the financial business.

Juan Carlos Díez Rodríguez,
User Experience Designer at ING

Juan Carlos Diez has an Engineering Degree and a Masters in Digital Banking and Fintech. He has been focused on design for more than 7 years. He is currently working on an ING initiative that includes several countries. Juan Carlos leads user experience and product development during every phase of the project — from the business strategy to the final release.

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HIGHLY REGULATED INDUSTRY

HIGHLY REGULATED INDUSTRY

Financial customer journey maps might seem to be not that complex. But the truth is that many backend processes are invisible at first glance.

Journey mapping in finance requires specific domain expertise. As almost every step has layers of compliance, ALM, legal, IT security, and other requirements, you need to consider all possible issues. Even a small mistake can possibly cause millions of losses.

Inclusion or removal of a step in a customer journey map (CJM) isn't as simple as other industries. Often, due to a legal impact, it's crucial to ensure that changes are logged and communicated with relevant stakeholders.

"

You won't be able to take one step without considering those issues. You'll be moving in a very confined space with many challenges,"

Kuba Danecki, Design Strategist, DesignOps at BNP Paribas

"

Working for a bank means there's plenty of red tape and bureaucracy. Sometimes it helps protects people, but in some cases, it's a complete overkill that protects the bank's interest more than its customers' interests,"

Gideon Carstens, User Experience Designer at FMI

HIGHLY REGULATED INDUSTRY

Tip 1: Engage internal stakeholders

No guesswork. Get access to subject matter experts to use their treasure trove of knowledge and validate everything you do. Involve them as early as possible in the process.

Make sure you understand the risks associated with the solutions you are creating by making legal and business analysis teams part of the process from the very beginning.

"

The most critical question — in terms of actually driving change — is the last one: Who is on the team. You need to include the retail team (for banking), and especially legal and compliance, as they're potential blockers to your ideas. We've found that if you include them early on, they can be great advocates for what you're trying to do since they learn first-hand what customers think (take them to in-home visits!). But if you try to involve them later on, they're more likely to block you than to help,"

Jim Tincher, Founder and Mapper-In-Chief at Heart of the Customer

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HIGHLY REGULATED INDUSTRY

Tip 2: Leverage regulations, rules, and checks

Regulations, rules, and security checks are not always a bad thing. They can become sources of useful information, saving your time and effort.

For instance, you can use the information from security measures and checks to pre-populate forms.

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LEGACY ISSUES

LEGACY ISSUES

There are decades-old processes, legacy tech, and maze-like workflows behind traditional banks and financial organizations.

Introducing new technology into legacy systems might be a huge challenge, especially if there are complex backend systems associated with multiple organizations, parties, laws, and regulations.

Customer journey maps can be instrumental in bringing both digital and real-world touchpoints into focus, helping to identify areas where processes can be streamlined or improved.

As for implementation, it's likely to be approached in a more piecemeal fashion.

"

For traditional institutions, there should be a complete assessment of where they are, across all areas of the marketing funnel and functional areas,"

Colin Brogan, VP, Engagement Director at Area 23

LEGACY ISSUES

Tip 1: Start small

You won't be able to change all the things in a single attempt. Follow the incremental change path. Start with an MVP, and then scale, prioritizing your ideas at every step.

The rule of thumb here is "start small, show results, and get approval for more initiatives".

"
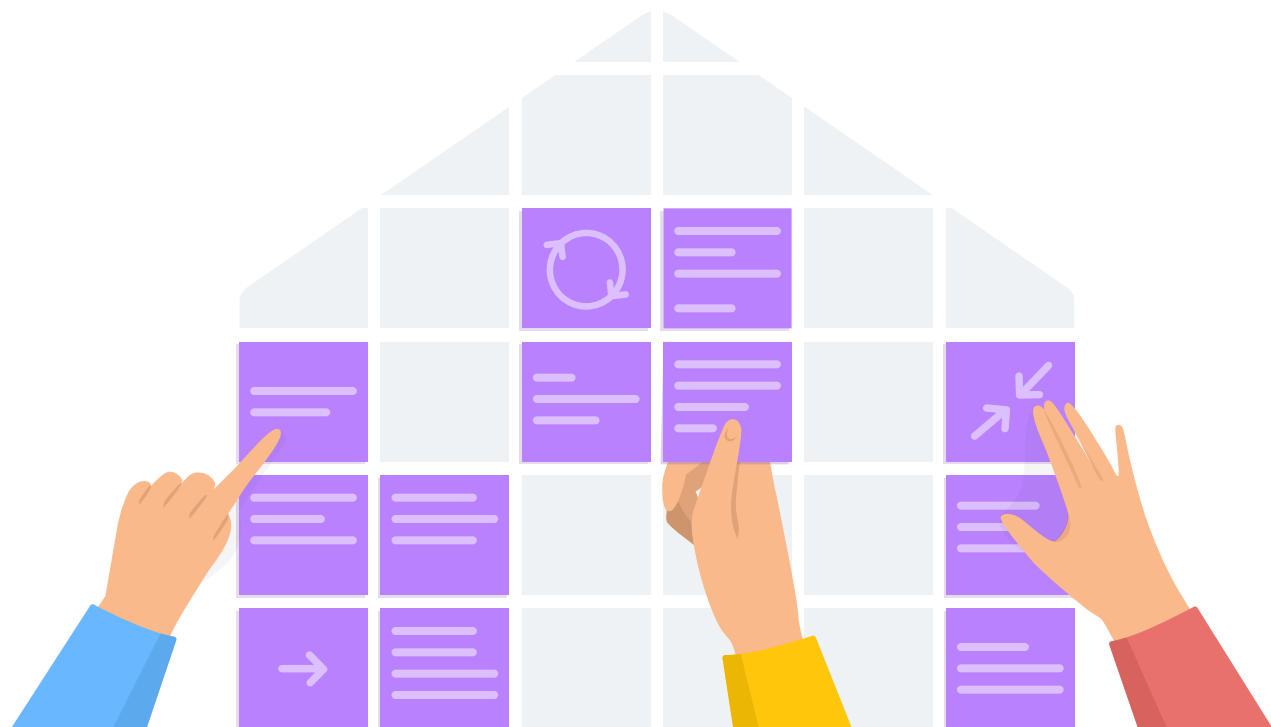
Choose "low-hanging fruit" customer journey maps that could be easily implemented without too much push back from the business. Ensure the project is successful and build momentum on adjacent customer journey maps as the design team grows,"

Cody Gaskin, Digital Product Designer at IQbusiness

"

Start small and work with people who believe there is a benefit. To be honest, start with personas. It's interesting to see people's reactions when they think they know who the end-clients are,"

Peter Nelson, Lead, Technology Experience at RBC Wealth Management

LEGACY ISSUES

Tip 2: Modern technologies can help

When designing for a future state, leverage the benefits of modern technologies. Don't let the technologies you already use limit your thinking and don't stick to existing processes only because this is how things used to work in the past.

Customers come first, and creative solutions can and should be found to provide the best solutions. Be a pioneer!"

Brad Demos, Manager, Product Design Lead at IQbusiness

Getting the stakeholders to 'forget' about the red tape and compliance requirements while doing this is quite tricky. It is natural for internal stakeholders to design from where they stand,"

Roxanne Robbins, Manager, CX Design Lead at IQbusiness

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LEGACY ISSUES

Tip 3: Some changes are easy

Not all improvements require substantial technology updates. Some can be pretty easy to implement while having a massive impact on customer experience.

Try not to overlook those and always ask yourself what you can do to improve customer experience without changing a product or service directly.
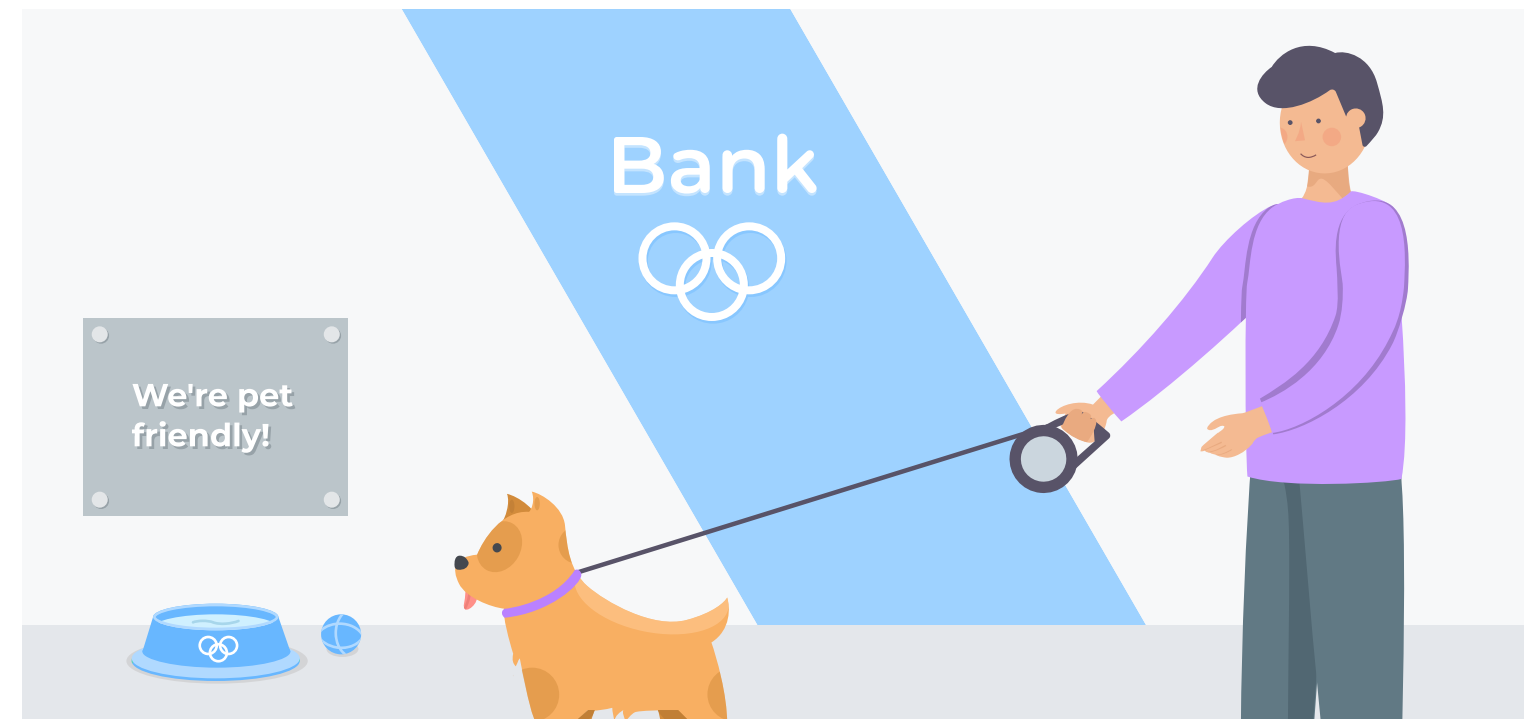
> " *Opportunities around improvement often are a soft skill. For example, up-skilling a call center on a particular topic,"*
>
> *Candice Boucher, Digital Experience Manager at IQbusiness*

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TIME CONSTRAINTS

TIME CONSTRAINTS

Stakeholders can set unrealistic expectations about the timeframe of changes while building accurate, detailed customer journey maps for finance takes time as financial systems and processes are complex.

As a result, the user (customer) research stage, which usually provides the majority of insights, is often skipped in financial organizations.

"

The speed at what the finance industry wants features to be implemented causes some issues where one cannot get to customer journey maps all the experiences the user or staff may need to take to build out the best solution,"

Lara Templemore-Walters, Senior Manager at IQbusiness

"

Proper financial journey mapping takes time. And this is something financial institutions rarely have lots of. Also, there is often a lack of awareness/understanding around the value of design processes like journey mapping, so the work is as much about educating stakeholders as it is about capturing and designing journeys,"

Nicola du Toit, Senior Product Designer at Luno

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TIME CONSTRAINTS

Tip 1: Explain the value to stakeholders

It's critical for the project's success to help stakeholders see the value of customer journey mapping.

Engage them in the process from the very beginning and take some time to educate them and show what impact design thinking has on client sentiment, engagement, retention, and eventually on ROI.

"

It was hard to start a real design thinking process in the company, and I started by showing them how useful it was for us to understand our client in a journey map and how much we could improve the process if we followed those dynamics,"

Mariel Bello, UX/UI Designer at Grupo R5

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TIME CONSTRAINTS

Tip 2: Use the information you already have

If user research is impossible for some reason, fill in the gaps using the data you already have and talking to other designers in the organization.

TIME CONSTRAINTS

Tip 3: Form small teams

Identify high priority experiences to fix and establish interdisciplinary mini-teams to work on each of the experiences and collaborate on the common goal. This way you will ensure better buy-in and speed to market.

TIME CONSTRAINTS

Tip 4: Create a template

Don't let your journey mapping teams fall into the trap of creating their own templates. Such an approach is time- and effort-consuming. Having easy-to-understand, usable, and readily available templates will save you much time.

Not having templates, you risk ending up with many hard-to-understand maps having different layouts and using different terminology.
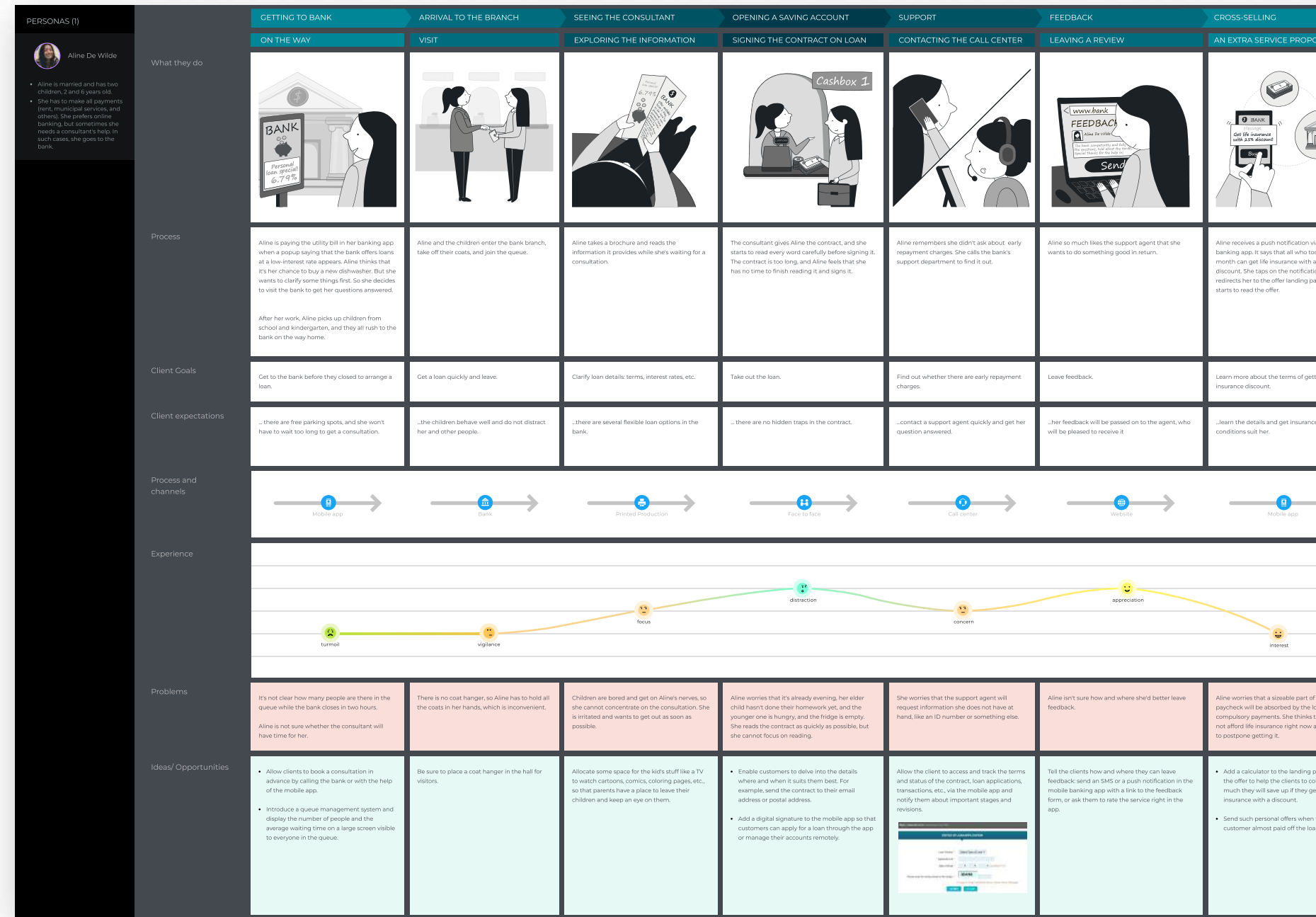
TIME CONSTRAINTS

Tip 5: Find time for mapping

Ensure that all CJMs are not once-off activities by making your maps a part of living documents such as an operational dashboard. E.g., if there's a dashboard looking at the number of complaints, ensure there's a link to the actual CJM explaining the complaints resolution process on that dashboard so people can see how the CJM is impacting the metric.

Use journey stages as a way to focus on problem resolution as well. E.g., make categories in the Service Desk ticketing platform correspond to stages in the CJM.

COMPLEX BACKSTAGE PROCESSES

COMPLEX BACKSTAGE PROCESSES

In some organizations, backstage processes can be enormously complex and hard to understand. You might need to involve many internal stakeholders or departments in the journey mapping project and get their formal approval for each step.

"

Personally, my biggest challenge is to have insights from all the types of personas I work with. We are a big corporation; there is a lot of misalignments and many people to be involved, including customers,"

Emanuel Bagerakis, UI/UX Designer at Danske Bank

"

The main challenge is to get the whole team of the financial institution on the same page, help them to overcome legacy, and switch to user-centered thinking,"

Alex Kreger, Founder of UXDA

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COMPLEX BACKSTAGE PROCESSES

Tip 1: Create service blueprints

To clearly understand how different departments are involved in the process and who does what and how they interact, create service blueprints.
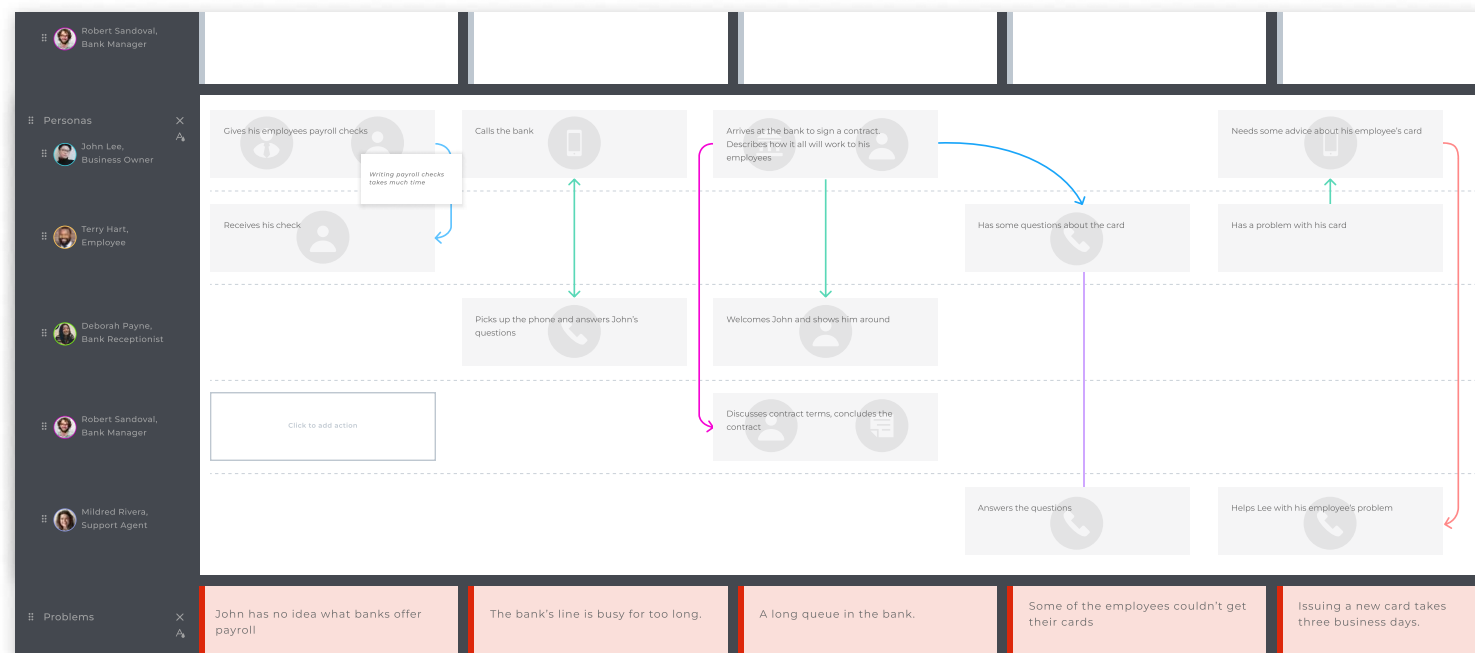
> " Designers need to move away from narrow user journeys towards service blueprints at scale to understand how different parts of the business interact and affect customers,"
>
> **Nicola du Toit, Senior Product Designer at Luno**

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COMPLEX BACKSTAGE PROCESSES

Tip 2: Don't make it too detailed

Don't try to capture every detail on a map or service blueprint. It's imperative to strike a balance between clarity and accuracy.

Be sure to define the CJM objective before you start working on the map. Keeping the objective in mind, you will be able to decide on the level of detail to be included in your CJM.
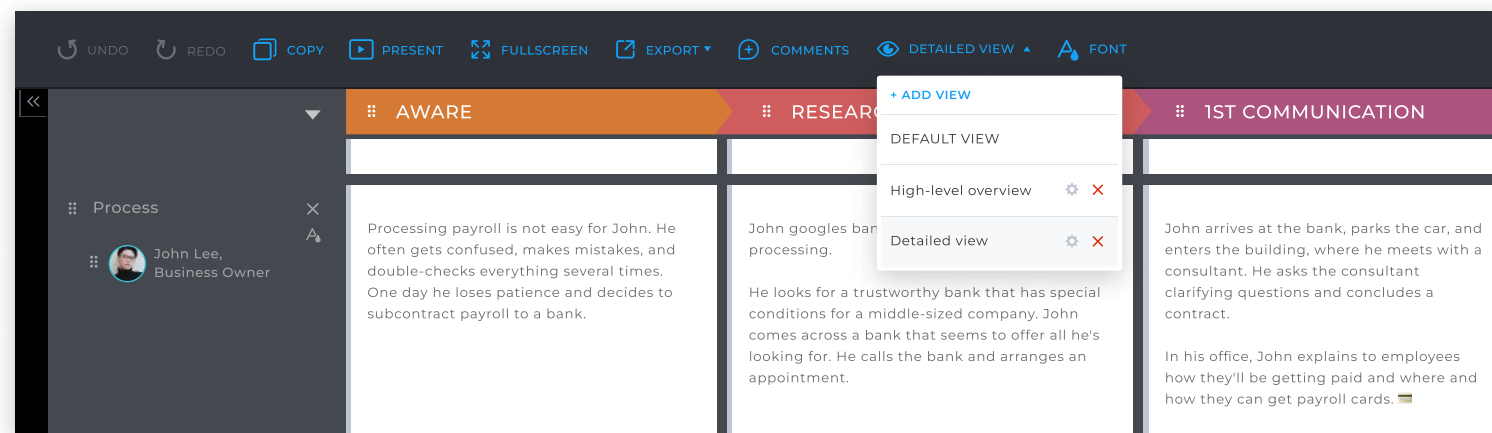
> "Easy to use and easy to edit maps are key. Make sure you involve the designers throughout the drafts of work to ensure relevance. Keep the content concise, so it is not overwhelming to read through. Tell the story, not the detail,"

Roxanne Robbins, Manager, CX Design Lead at IQbusiness

> "I once worked on a project where the service designer felt the need to be exhaustive, and they mapped everything out in a spreadsheet and stuck the print-outs on a wall. It was about 4 feet tall and 15 feet long. It ended up getting nicknamed "the death-star". Any time we used it, it was like the oxygen immediately sapped out of the room, and everyone developed a thousand-yard stare,"

Harry Brignull, Head of UX Innovation at Smart Pension

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INTENSE COMPETITION

INTENSE COMPETITION

Banks and other financial institutions have to deal with numerous competitors. It's a fierce market.

As more and more products and services offered by financial institutions become industry baseline, offering new products and services often comes with the first-mover advantage to capitalize on the innovation (*speed-to-market*).

But this advantage can be lost in cases when review and approval mechanisms (*approval-to-market*) are not matched with the innovation speed.

"

With so many companies competing for clients in the crowded banking, finance, and insurance sector, a customer journey map that considers the 'now' as well as future-proofing the journey will stand out,"

Brad Demos, Manager, Product Design Lead at IQbusiness

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INTENSE COMPETITION

Tip 1: Consider partnerships

Banks try to overrun others to stay relevant and secure their market share, but they forget about associated target markets and competitors. Partnering with others can help them break into these target markets and succeed there.

" *At IQbusiness, we leverage established partnerships to engage in meaningful dialogue to craft omnichannel strategies with no stone left unturned,"*

Brad Demos, Manager, Product Design Lead at IQbusiness

INTENSE COMPETITION

Tip 2: Involve the business context

Every journey improvement needs to fit within the specific organization's culture and capabilities. Beating the competition is important, but be sure to involve the business context when doing mapping. Otherwise, your project will fail, and you may even lag behind in the race.
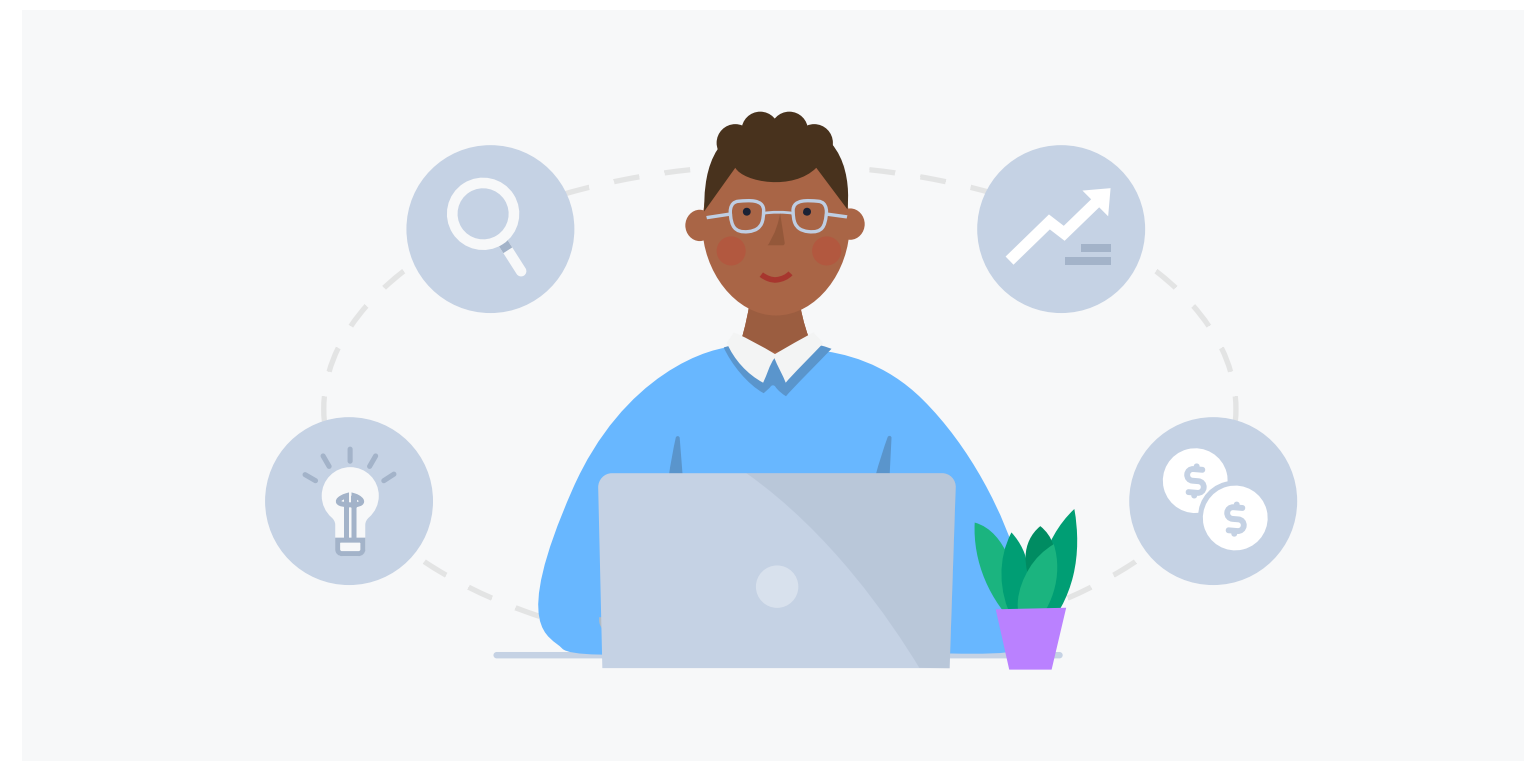
" *We work with multiple direct competitors, and we come up with different solutions with each, because each has a different value proposition. If you're doing journey mapping without involving the business context, then you'll waste a bunch of time and money,* "

Jim Tincher, Founder and Mapper-In-Chief at Heart of the Customer

INTENSE COMPETITION

Tip 3: Take steps earlier

To benefit from the first-mover advantage and not to deal with delays caused by the long approval and review process, engage the approval-to-market mechanism early to be able to keep up with the pace of innovation.

If you have large feature sets, break them up into smaller increments to allow approval-to-market teams time to review smaller changes that make up an extensive feature set.

MULTIPLE TYPES OF CLIENTS

MULTIPLE TYPES OF CLIENTS

The high complexity of financial journey maps often results from many financial products and services provided by an organization, each of which targets several very diverse audiences. All of them can be multi-channel, with lots of touchpoints and complex flows.

> " There are also many types of interrelated financial users. E.g., personal banking vs business banking, client vs financial advisor, investor vs broker, and so on. So there are many personas and journeys that overlap within the same institution,"

Nicola du Toit, Senior Product Designer at Luno

> " The 'client' is broken into multiple market segmentations with specific behavioral patterns, needs, emotions, breakers, and ideal connection points,"

Roxanne Robbins, Manager, CX Design Lead at IQbusiness

MULTIPLE TYPES OF CLIENTS

Tip 1: Don't skip the discovery phase

The discovery phase is essential for project success. You might be tempted to skip it, but this stage can give you numerous vital insights. Without it, the chances are that you will end up solving problems that customers don't want you to solve or designing solutions that are unsuitable for your diverse audience.

You will not get any better insights on pain points and opportunities other than talking to the users you're creating the solution for. Often our perception of what 'an improvement' is, is not the same for the user,"

Marli Ritter, Head of Experience at FMI

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MULTIPLE TYPES OF CLIENTS

Tip 2: Talk to the frontline staff

Frontline employees are the ones who directly interact with clients every day, seeing all their pains and emotions — they can candidly relay what is really happening.

MULTIPLE TYPES OF CLIENTS

Tip 3: Invite colleagues to customer interviews

Invite your colleagues (and stakeholders in particular) as observers to customer interviews. Hearing what customers have to say about their experience makes a huge impact.

"

If the interview is with an end-client, I always ensure their Financial Advisor is included in the process. So they can hear "from the horse's mouth" what the experience is like. On occasion, I will also include my technology partners as silent participants to have a perspective as well,"

Peter Nelson, Lead, Technology Experience at RBC Wealth Management

THE POST-ONBOARDING PHASE IS VITAL

POST-ONBOARDING PHASE

In finance, many organizations focus on customer acquisition in the first place, and other stages of customer journeys often don't get enough attention. But building a long-lasting relationship with customers is a better strategy in most cases.

"

The biggest opportunities are usually found in the post-onboarding phase, after the initial sale,"

Colin Brogan, VP, Engagement Director at Area 23

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POST-ONBOARDING PHASE

Tip 1: Build long-term customer relationships

Focus on building decades-spanning relationships with clients, not on quick wins.

"It's not a product that will be over with one sell; the client will come part of the company until they cancel a loan or a credit card, so the process we have to think about in this kind of product is more circular than linear,"

Mariel Bello, UX/UI Designer at Grupo R5

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POST-ONBOARDING PHASE

Tip 2: Make clients view you as a partner

Help your clients start viewing your organization as a partner, not as a debt manager.

The best customer journey maps empathize with the customer's emotional state as it relates to their money.

FINANCIAL JOURNEY MAPPING IN UXPRESSIA

FINANCIAL JOURNEY MAPPING IN UXPRESSIA

UXPressia is packed with everything you need to create journey maps for banking and finance:

- **Banking and finance journey map templates for inspiration**
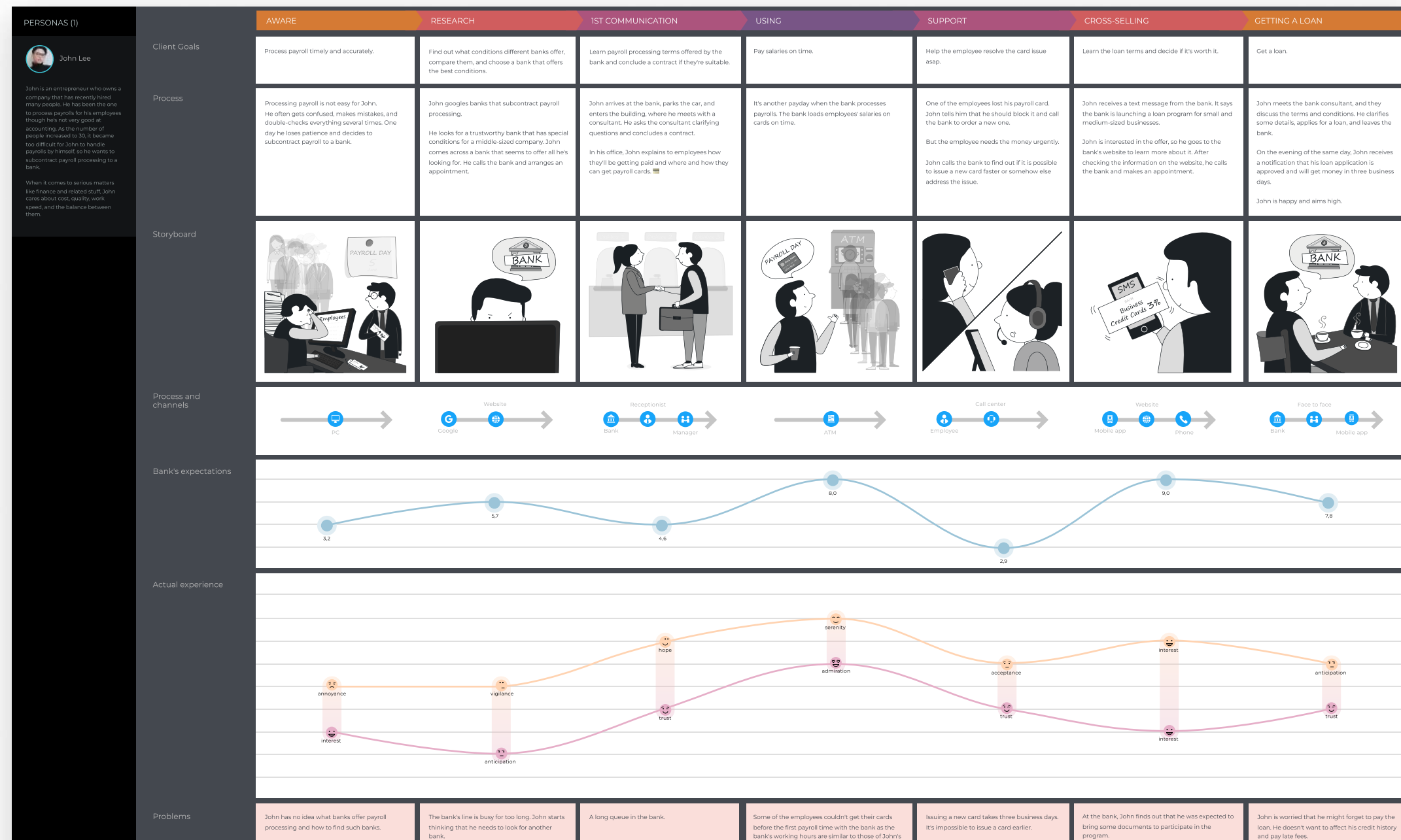
FINANCIAL JOURNEY MAPPING IN UXPRESSIA

- Banking and finance icons available in the channels section
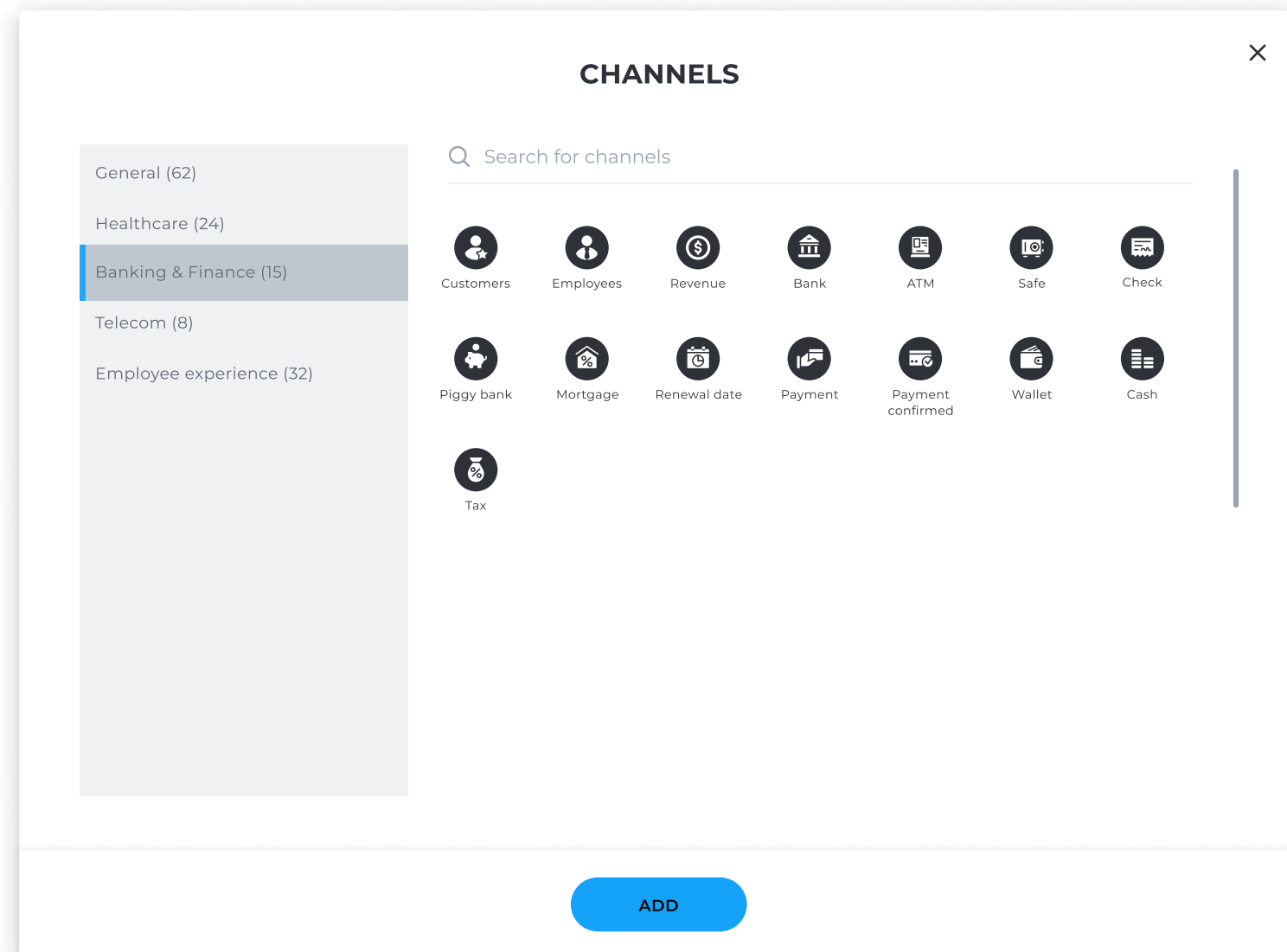
- Images in the Storyboard Gallery to use in your map
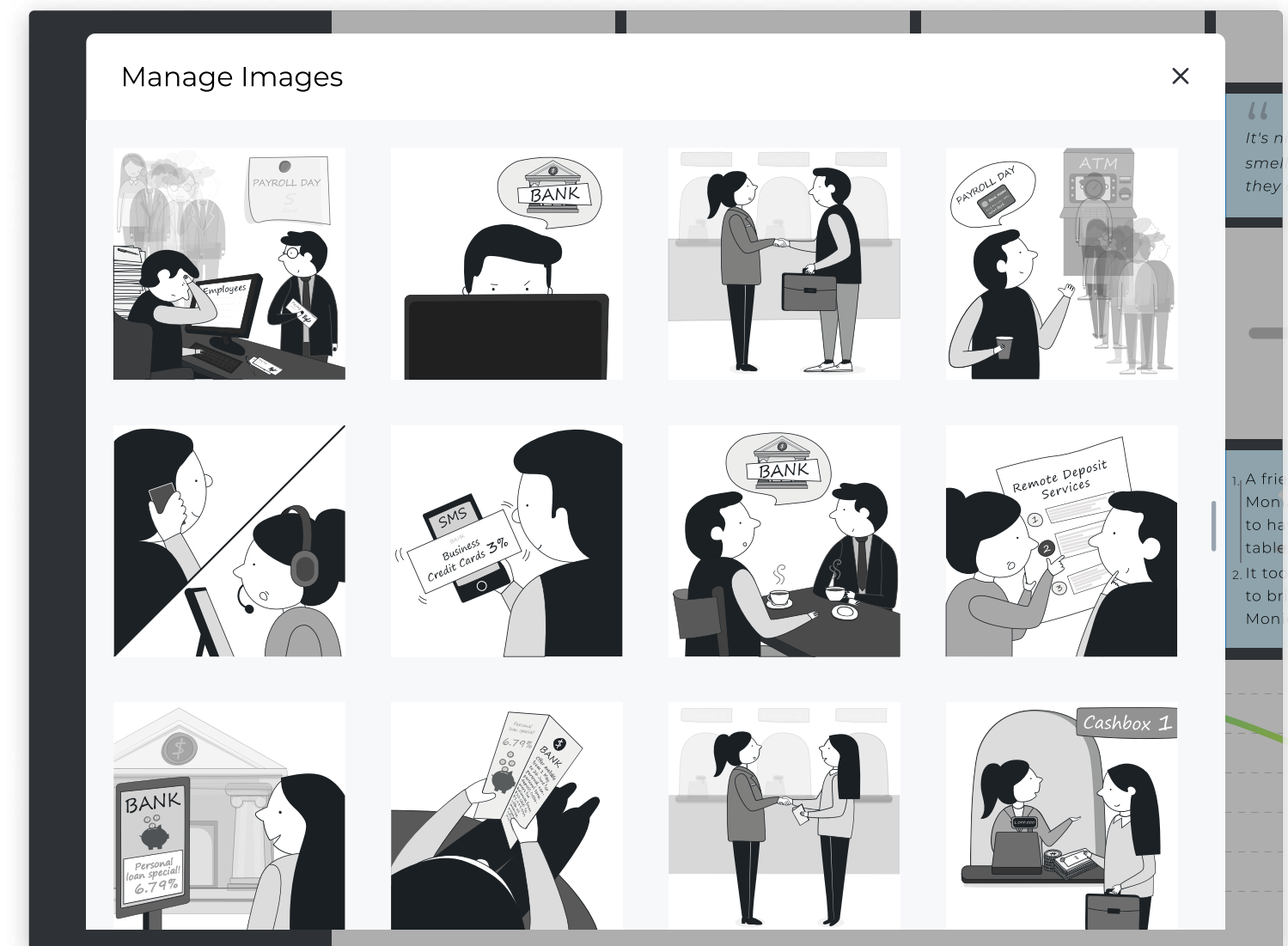
FINANCIAL JOURNEY MAPPING IN UXPRESSIA

- **Custom Views to switch between client and service provider perspectives**

- **Charts to represent data in a meaningful way**
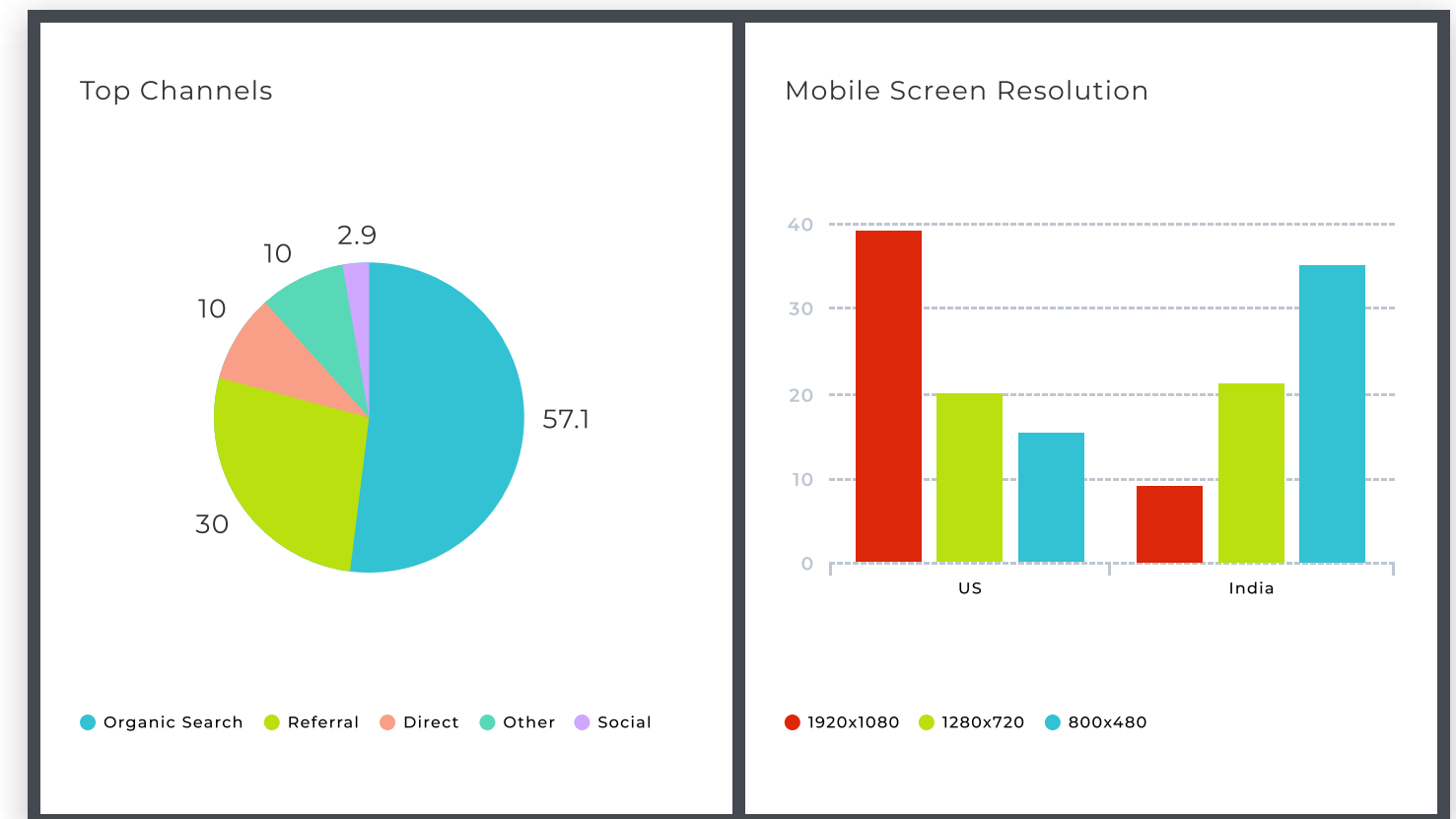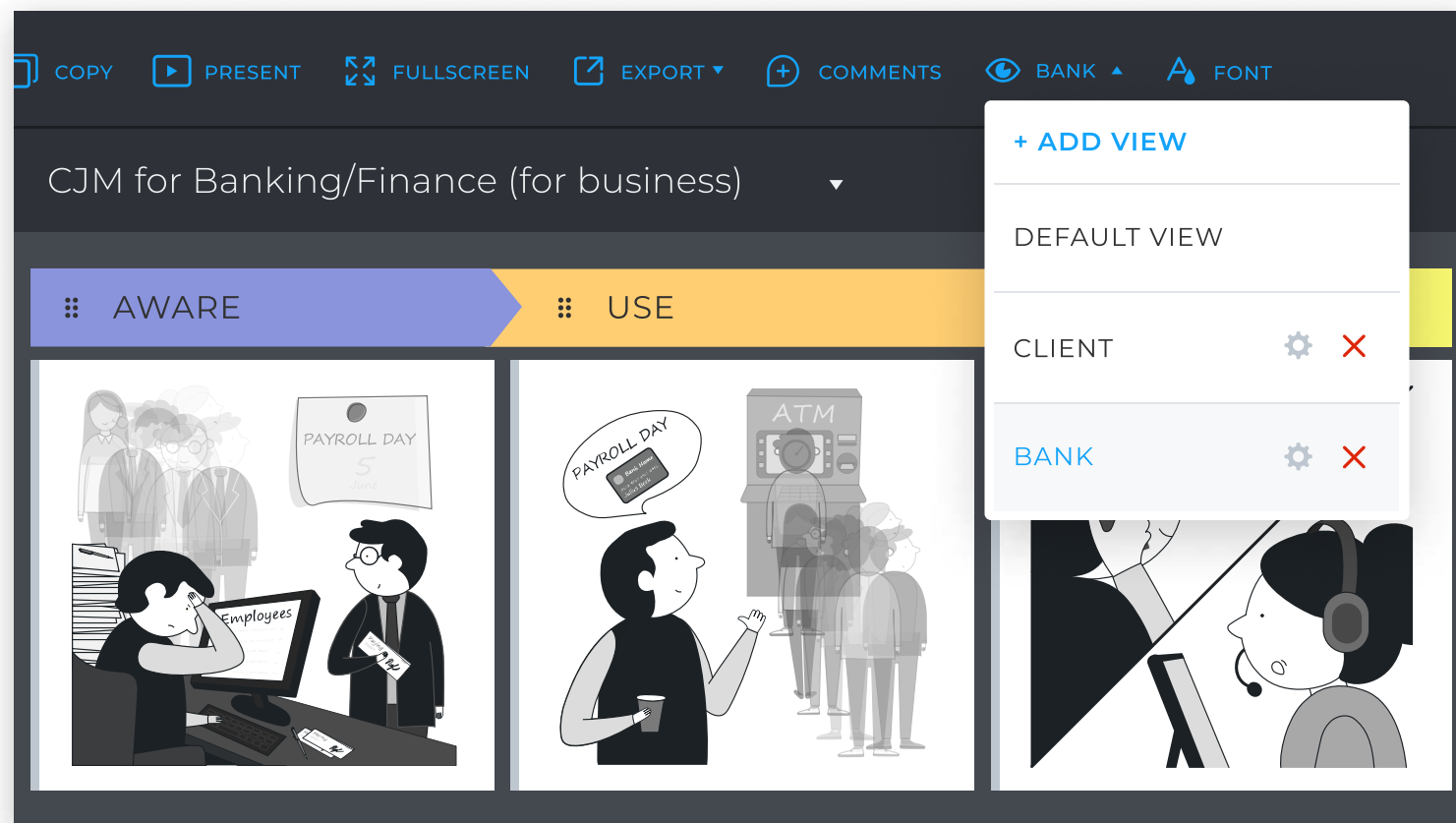
FINANCIAL JOURNEY MAPPING IN UXPRESSIA

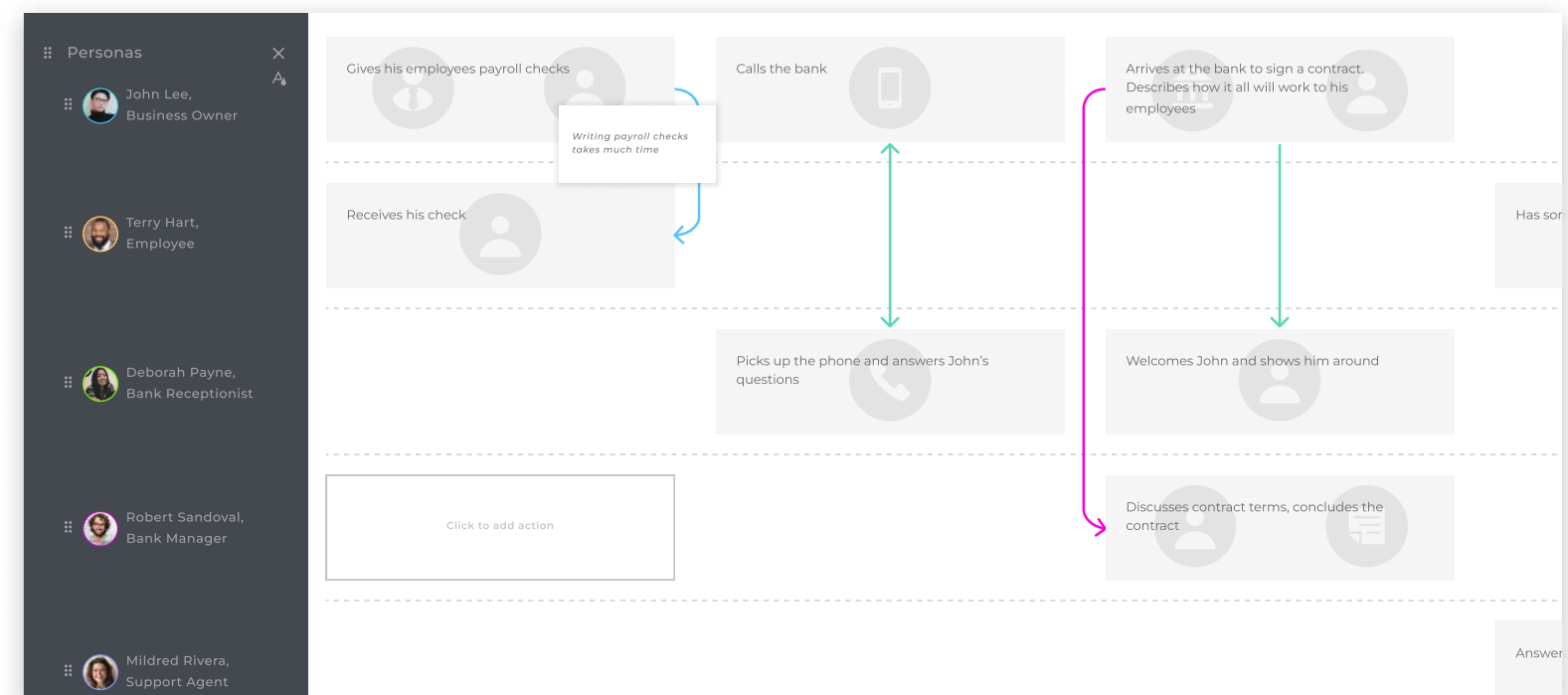- The document section to support the journey map with the important documentation
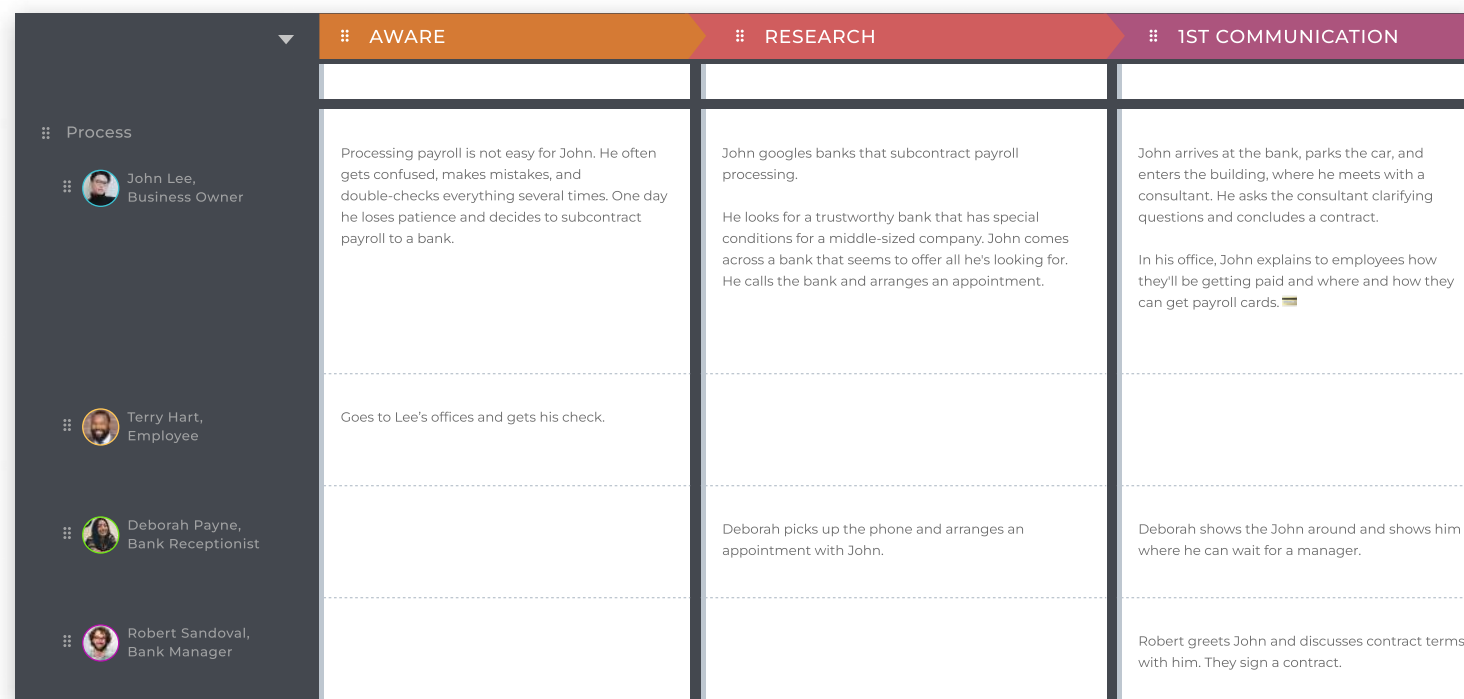
- The emotional graph to visualize current and to-be emotional experience of your clients

FINANCIAL JOURNEY MAPPING IN UXPRESSIA

- **The multi-persona functionality to compare the journeys your clients take**

- **The drawing functionality to visualize backstage processes**

Visit UXPressia to discover more useful features or start building your map.
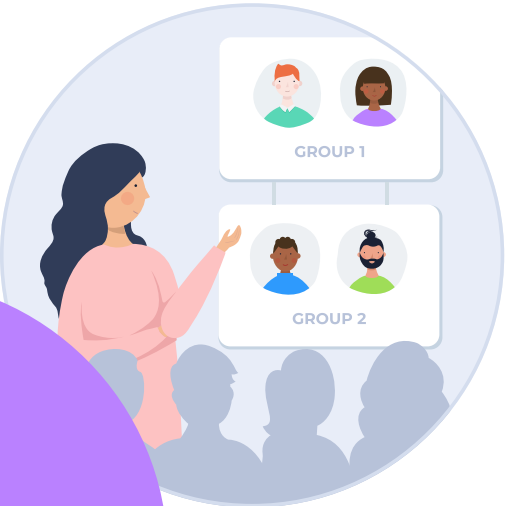
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