

How DBS Bank is using human centred design principles to create an exceptional customer experience

In a world where customers are always 'on,' creating a positive customer experience has become the make or break for organisations looking to stand out in a crowded marketplace. In order to achieve this, many are turning to human centred design principles in order to achieve an end-to-end view of the customer journey to ensure all customer touch-points complement each other.

DBS Bank Singapore is one organisation who is realising the importance of a holistic view of the customer. In recent years, the bank has incorporated human centered design principles into its CX strategy with the aim to optimise the customer's time and to make the customer's experience more simple and delightful.

What's more, instead of selling a product according to the perceived needs of customers, DBS bank is creating products and tweaking its services based on customers' actual needs.

How are they doing it? Raju Nair, Executive Director, Head of Customer Journey Design at DBS Bank, says it begins and ends with customer journey mapping.

"If you truly want to understand customers and their experiences, your first starting point should not be your products and services, it should be who are the customers you want to serve, what is happening in their lives and what are their experiences," he says.

Ahead of [Customer Experience Management 2016](#), Raju explores some of the biggest hurdles that stop companies from truly understanding their customers and the strategies they can use to successfully create and implement customer journey mapping in order to create a seamless customer experience.

What's stopping organisations from truly understanding the customer?

"In my experience, the biggest hurdle is for companies who have been running in their market for a long time, the leaders of products and services in these incumbent businesses are very established and therefore the mind-set is very difficult to change.

Some companies make the mistake of being blindsided by the products and services they offer. Then what follows, is the starting point becomes the products and services being offered and how to make them better for the customer.

That type of thinking in itself is the biggest hurdle, because the starting point is an inside-out view – i.e. products and services. If you truly want to understand customers and their experiences, your first

starting point should not be your products and services, it should be who are the customers you want to serve, what is happening in their lives and what are their experiences.

If you start from there, that is when you truly start understanding your customers. The biggest hurdle is always that people and leaders start their anchor from their own products and services.”

How to successfully roll-out customer journey mapping

“Customer journey mapping should be first and foremost based on your customer, not your product experience map or your product process map. People almost need to take its name literally in a sense and not make the mistake of starting with applying the product. Customer journey mapping is most effective when you start with the customer’s needs.

If you start from that perspective, it then becomes easier to start evaluating the different options which are available to deliver in order to meet your customers needs. It is then about evaluating and applying the customer journey, rather than going through the process from a product perspective.

The DBS perspective: shifting the leadership mindset to be customer-centric

“The biggest shift for DBS when it comes to design thinking or customer journey mapping has not been the product, but the cultural shift in the organisation. The big shift for us has been making the anchor shift of moving from inside-out to outside-in and getting our leaders and product heads to really shift their perspective to put the customer first.

The mindset is more important than the mapping, because mapping – from our perspective – is only one aspect of the whole customer journey thinking. The whole customer journey mindset is much bigger and that is where we have seen the biggest benefits. Now our leaders and managers are really looking at how they are actually relevant to a customer’s life in a very different frame than they would have if they had only looked at how their products and services are better for the customer.

We have been blessed with a CEO who is front and centre in leading and believing in this mindset. In our journey towards customer centricity, he has really kept customer centricity in the dialogue of the organisation and the dialogue of the leadership sessions in the bank. This has allowed us to keep pushing the boundaries. Our CEO also chairs what we internally call a customer experience council every three months. From 2010 onwards until now, without fail, he has been leading a customer-centric mindset throughout the organisation. Customer centricity has to be a top-down approach – from the CEO down to the leaders on the front-line. Everyone in the organisation plays a role to deliver a true end-to-end customer experience.”

Using design thinking to improve customer experience

“Design thinking has been a very integral part of our customer experience journey. We call it a human centred design approach. Banking is a very regulated and process-driven industry and so it is natural for people to be anchored around the product and process-driven solutions. And regulators expect us to be this way too.

While there is nothing wrong with this, this traditional mindset was getting in the way of us being truly customer-centric, as we were unable to push the boundaries from a customer centricity perspective. That is why we introduced human centred design thinking in order to shift the way we approach customer experience.

To implement design thinking principles, you really need to immerse yourself in the customer. We use design thinking which helps us promote to our staff that they actually have to spend a lot of time doing deep customer immersion and to be more open to iterative, collaborative engagement with team members and stakeholders – which is not something traditional bankers have been used to. Being comfortably lost for a period of time is pretty alien from a traditional banking mindset.

The other side of design thinking is being able to do rapid prototypes and iterating with prototypes, rather than letting other people in the business sort it out. Changing the mindset to incorporate design thinking into our organisation has helped us to question how we can actually create prototypes much earlier in the customer journey, and then to map it and test it with customers before launching or redesigning it in any digital channel or branch channel.

Design thinking brings the customer journey front of mind for our organisation. This is what we have done and it has really helped giving our staff a way of approaching customer experience, because it's one thing to tell them what is expected, but then to tell them how bring that to life is where design thinking comes in.”

Project spotlight: DBS Home Connect

Source: <http://cio-asia.com/tech/industries/using-design-thinking-to-innovate/?page=2>

A project that was conceived from design thinking concept is the DBS Home Connect, the bank's first mortgage app launched in October 2013.

According to DBS' research, homebuyers usually have a hard time finding the right information about the property market and they were dissatisfied with property agents' inability to provide advice on financial matters related to the transaction.

Understanding this, the project team at DBS developed the app based customer insights. The app acts as a one-stop portal providing crucial information to homebuyers. The information include past transacted prices for similar types of property around an area, the monthly repayment and down payment expectations for a property, as well as loan guides.

Spurred by the success of DBS Home Connect and other projects, DBS hopes that the Customer Journey Design Lab will produce further innovations that provide more interactive, intuitive and human-centered customer experience. This is because it believes that good customer experience will be a differentiating factor for it in future.

Interested in learning more about how to embed design thinking principles into your CX strategy?

*Join us at **Customer Experience Management 2016** where some of Australia's biggest brands will be exploring the steps they are taken to roll-out human centred design in their CX strategy to create a positive customer experience.*

For more information visit www.customerexperienceevent.com.au or call +61 2 9229 1000 or email enquire@iqpc.com.au