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CRÉDIT AGRICOLE

CASE STUDY

How did Customer Journey help to improve the bank's processes?

Overview

About the client

Crédit Agricole Bank Polska is a universal bank that has been operating on the Polish market for almost 20 years and is one of the most favored banks in Poland. It operates in retail banking, corporate banking, agricultural banking, small and medium-sized enterprises and Consumer Finance sectors. It is a part of the Crédit Agricole Group, ranked among the top 10 largest banks in the world regarding assets value, operating in 48 countries, and serving over 52 million customers.

20
years in Poland

48
countries

52 m
customers

Client Challenge

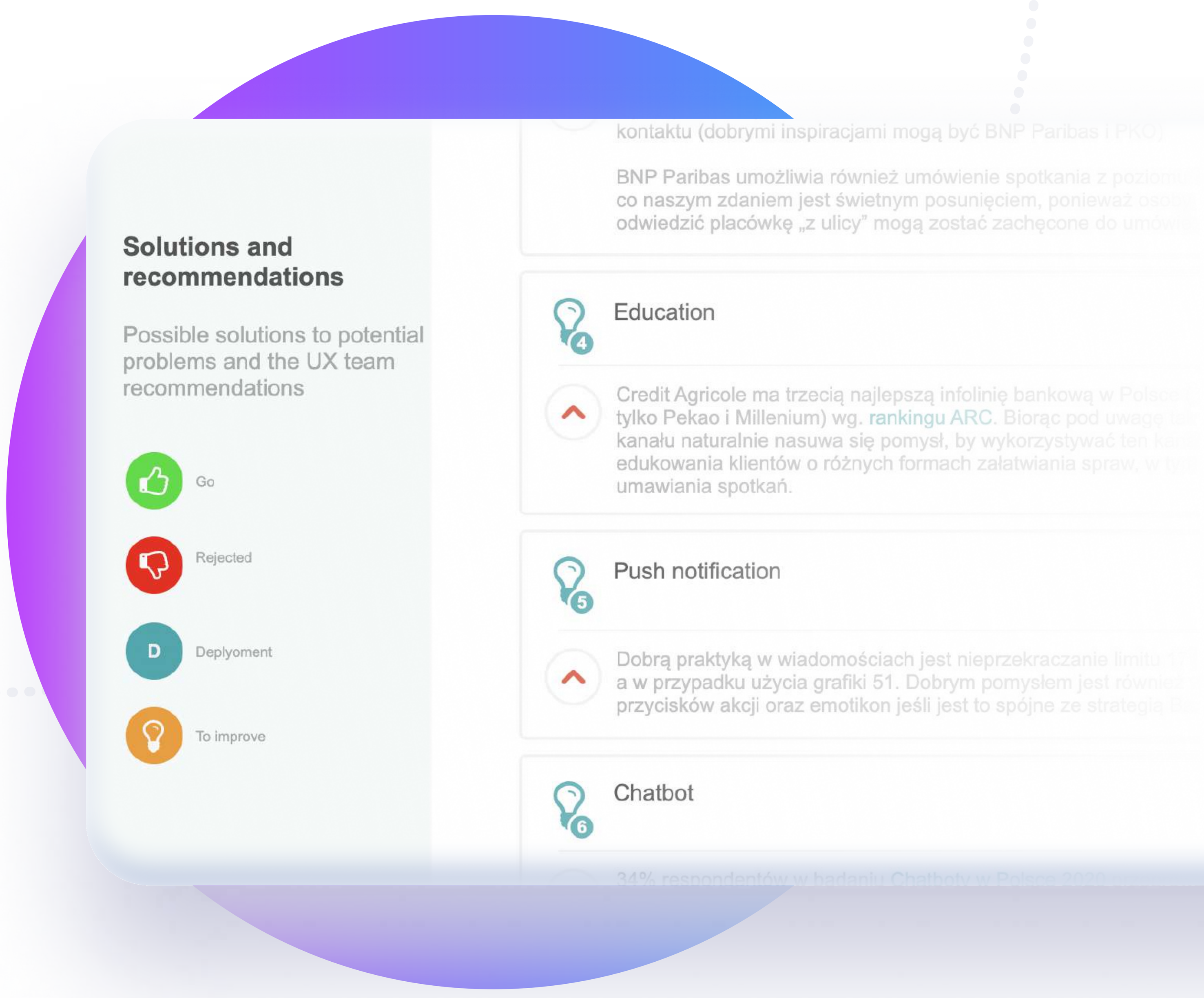
The client challenged us to develop 7 omnichannel maps that provide operational support for decision-making to improve and implement a better customer experience for the bank. Our main focus was:

- cost optimization and planning
- simplification of complex processes
- reduction of abandoned purchase processes
- reduction of service time
- improving customer service and adapting products to the requirements of the target audience, even in very dynamic conditions
- increasing user satisfaction rates
- gaining a competitive edge
- building sustainability awareness by implementing paperless solutions.

Solution

Actions we took

- conducting an organizational meeting with Product Owners
- selection of paths with bank representatives
- getting acquainted with the necessary materials, research, and statistics
- remote workshops via Mural: 2 days for work with the client, 2 days for map preparation, presentation on the last day, additional changes, and final approval.



Workshop flow

1. Defining the essential elements of the Customer Journey Map, which are

- personas that represent the target group's point of view and process assessment from their perspective
- description of the current state of the process: the circumstances, context in which the personas operate, and the goals and expectations that will interest the target group during the process.

2. Determine the Customer Journey Map stages

The easiest way to include all activities in the Customer Journey Map is to identify each scenario's first and last step and fill in the gaps with sufficient activities at the end.

3. A list of necessary actions

In addition to the predefined steps, we have added all the necessary actions that customers need to perform to complete the process.

4. Enrich the Customer Journey Map with thoughts, emotions, and impressions

At this stage of creating the Customer Journey Map, we added the thoughts, feelings, and overall impressions customers experience during the process.

5. Identify problems in the Customer Journey

Using the information developed in the previous steps, we marked the stages that may negatively affect the customer journey and focused on them when we looked for solutions.

6. Generate recommendations

Based on the created Customer Journey Map, which indicated the flaws in the process, we proposed solutions based on the effort-cost principle (considering all the tasks and costs necessary to implement the solution recommendation).

How the challenge has affected the business

Meeting this challenge enabled work on process improvements. Thanks to the joint workshop work of many of the bank's specialists and the recommendations developed together, it was possible, among other things, to:

- **improve customers' user experience** at bank outlets in terms of the ability to make appointments themselves and modify or cancel them in the mobile app or the bank's electronic service
- **digitize the process** of authorizing deposit and withdrawal transactions at bank outlets through mobile authorization, which has reduced the amount of printed paper and built environmental awareness among our employees and customers
- **diagnose customer contact points** with the bank to harness the potential of bots and respond quickly to customer needs to create an excellent customer experience with the bank.

Effects

We have made 7 unique maps + 7 different personas + 60h creative workshops with 30 Bank specialists = **over 130 recommendations to guarantee the highest level of customer satisfaction.** We have provided the valuation of solutions helping to prioritize the implementation of recommendations.

Clients opinion

„ A fresh perspective, excellent cooperation, and close contact. New value and quality for our customers and for the CABP team. Such projects inspire us to reach for more!”

Agnieszka Spólnik,
Chief Product Owner Credit Agricole Bank Polska S.A.

“We created seven omnichannel maps with Credit Agricole and developed over 130 recommendations. It was a great and inspiring cooperation, resulting in high-quality maps that the bank uses daily for decision-making and new activities.”

Patrycja Leszek-Królikowska,
Business Unit Director UX Lab at Ailleron

Ailleron UX/UI Lab

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