



UX Research Maturity Uplift

UBank: Introducing UX Research

UX Researcher

Created a robust research practice that became part of Bank's operating rhythm. Identified main stakeholders and worked on buy-in, understanding business priorities and upskilling the UX Team.

-  Created a 1 year plan to uplift skills and introduce different techniques and capabilities across the teams.
-  Won buy in from all stakeholders (including manager to CEO and front line staff)
-  Secured funding for a range of UX Research Practices
-  Set up team for success and fast paced research initiatives
-  Created centralised repositories
-  Created a Design Research Channel to service all research needs
-  Ignited Research discussion and awareness
-  Built team confidence, alignment and knowledge
-  Ensured regulatory compliance and protection for UBank



Challenges

Challenge 1

No customer input of any type

Challenge 2

6 core teams: Desktop, Home Loans, Call Centre, IOS, Android and AI

Challenge 3

No supporting softwares, policies, protocols, knowledge of research types.

Designing For UBank - being proactive



Step 1

Understand stakeholder projects and concerns



Step 2

Offer ways to "find out" and seek ways to build trust.



Step 3

Show every step of the journey and process for any given potential project



Step 4

Coach Designers, teams, everyone! Anyone who gives you a moment, understand their questions and showcase how you can help



Step 5

Showcase; share the "why", "what" and "meaning"



Step 6

Share with enthusiasm - excitement is contagious!

First Step - introduced Usability Testing

Day 1- A product had launched with millions of dollars of advertising that could be seen around Sydney and online.

Understand the product, the main stakeholders and team. Took own notes on suspected challenges customers would have.

Designers: Reluctant, nervous, worked with them to understand what we were doing and why.

Day 5- less than 2% market uptake from launch. PO was stressed. Approached PO with "let's find out why".

Created run sheets, report outline, cost estimate, set up a testing environment. Tested first with Friends and Family.

Friends and family; thought there were 3 steps for set up (there were 7 steps)

Test discredited because "That was (X's mum/girlfriend/brother... etc)"

HOWEVER = PO and witnessing POs liked the test, documentation and reporting. Funding for Usability round 1 secured with the public.

Onboarded: recruitment company

Public test - expanded to additional products and teams.

Public test - Found same issues. Usability kicked off at first monthly, fortnightly and weekly as demand grew, and upskilling of the other designers progressed so they could share testing responsibilities.

Usability got dedicated funding from UBank

Building Research and tool Awareness

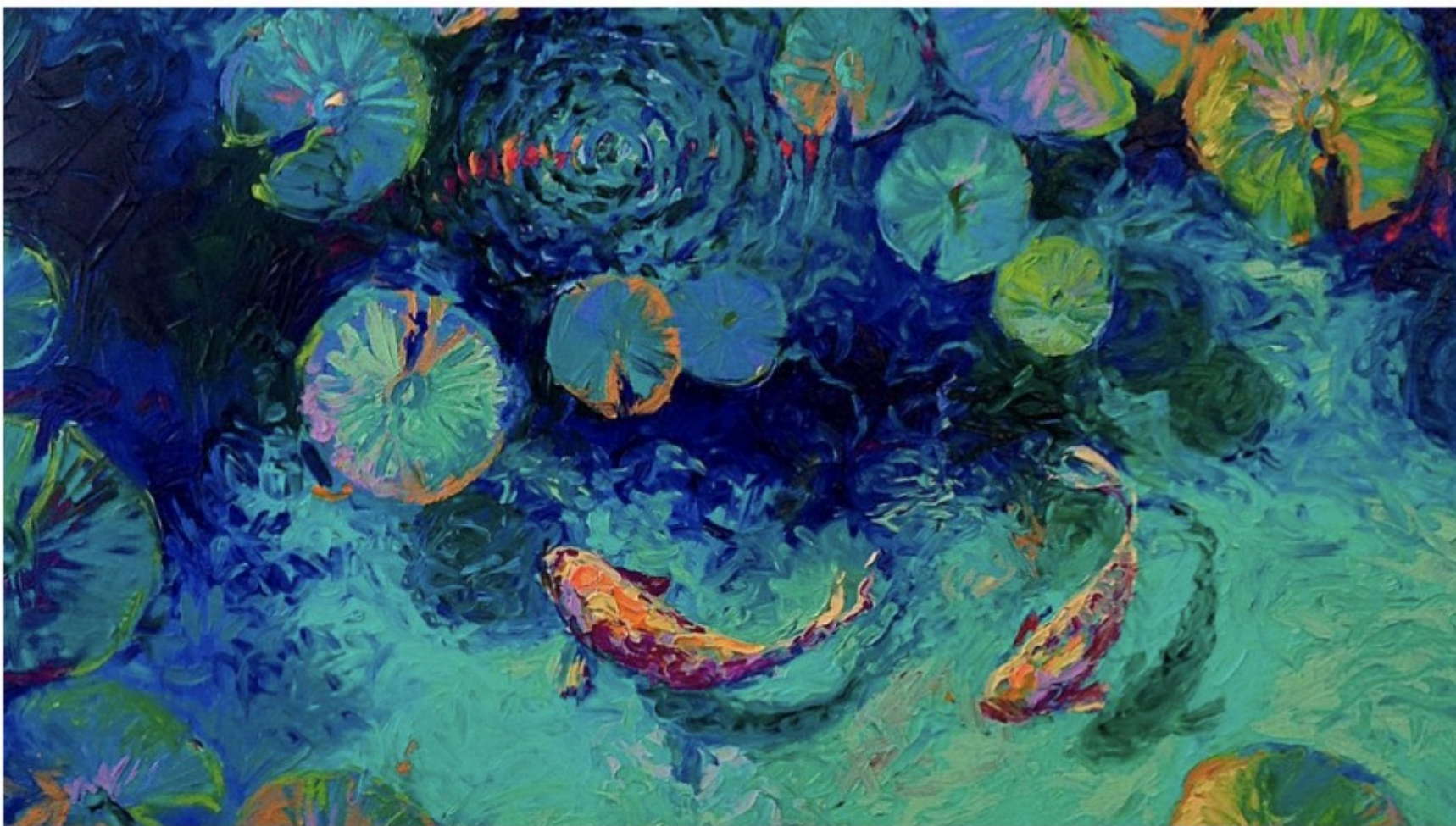
- First All Hands (2 months in) Presentation to entire Digital Team on "Why Research Matters"
- Claiming spaces people could interact with
- Getting people involved - All hands; guided the entire Digital team through a Journey Mapping activity (100+ people)
- Got an award for communication



Cultural bias



...like seeing the world through green coloured glasses



Introduced Design Workshops

Previously; no design workshops had run.

I worked with each designer to plan, facilitate and move with the outputs of design workshops.

Took the lead and gave Designers ownership of different sections until they were comfortable running them on their own.

Show cased the tools and methods for agile and fast iterative design that is customer informed.
Crazy 8's, impact statements, Jobs to be Done, user stories etc

This drastically improved company performance, collaboration and maturity.



Generated

Templates, protocols, repository, materials, training resources and individual training and the WHY!

- Utilising tools we already had (Atlassian suite) created libraries to be built on with additional work (regulatory requirement)
- Outlined Customer Research and Business strategy approaches, so that if people were interested they had a place to find out more or talk to me directly.
- Ensured documentation and legal responsibilities were transparent.
- Generated a clear outline of roles and responsibilities for each type of project that could be requested.
- Created easy to use/follow templates for the UX team to locate and use for their own sessions.
- Surfaced training reference materials and addition information to help up skill team members.
- Provided 1:1 and group training

Taking opportunity to provide impact

"We have never seen work like this. I didn't even know it was possible and cannot wait to see the impact of this as it's rolled out across the teams." - CTO

- With research you can often cover more areas than stakeholders expect. As features often operate in context, it's appropriate to explore and showcase findings to;
- Ensure all relevant information is collected and distributed
- Minimalise costs, time and reduce risk.
- Ensure all products are supported harmoniously.
- Generate greater discussion and excitement
- Present at Roadshows, make posters, highlight findings and generate discussion = maturity growth, team growth, budget growth.

Omni Channel: Executive Summary



UBank: Not for me, for other people

- Younger Millennials believe
 - UBank targets older Millennials
 - UBank Homepage perceived as emphasizing HomeLoans
- Older Millennials believe
 - UBank targets younger Millennials
 - Targeting only savings accounts



Tools Are a CVP to Customers

- Technology is important, customers want to know what we have, when to expect them and if no, why not.
- Important content tools and are buried both on the webpage and in the App



Good FAQs

- Accordion layout
- Dot point answers
- Deep links
- Multiple follow-up opportunity for clarity with a human
- Have strong Information Architecture



Demystify: Show the experience

- Demystify through showcasing real use interfaces.
- Outline products in dot point sentences.
- Web and Apps Information Architecture redesign would improve UBank experience and reduce call center calls



Good Chat

- Chat should always be available,
- Conversation Speed denotes competence & human vs bot
- Should be visual and link to specific forms, tools, products etc
- UBank only Neo Bank with Chat functionality



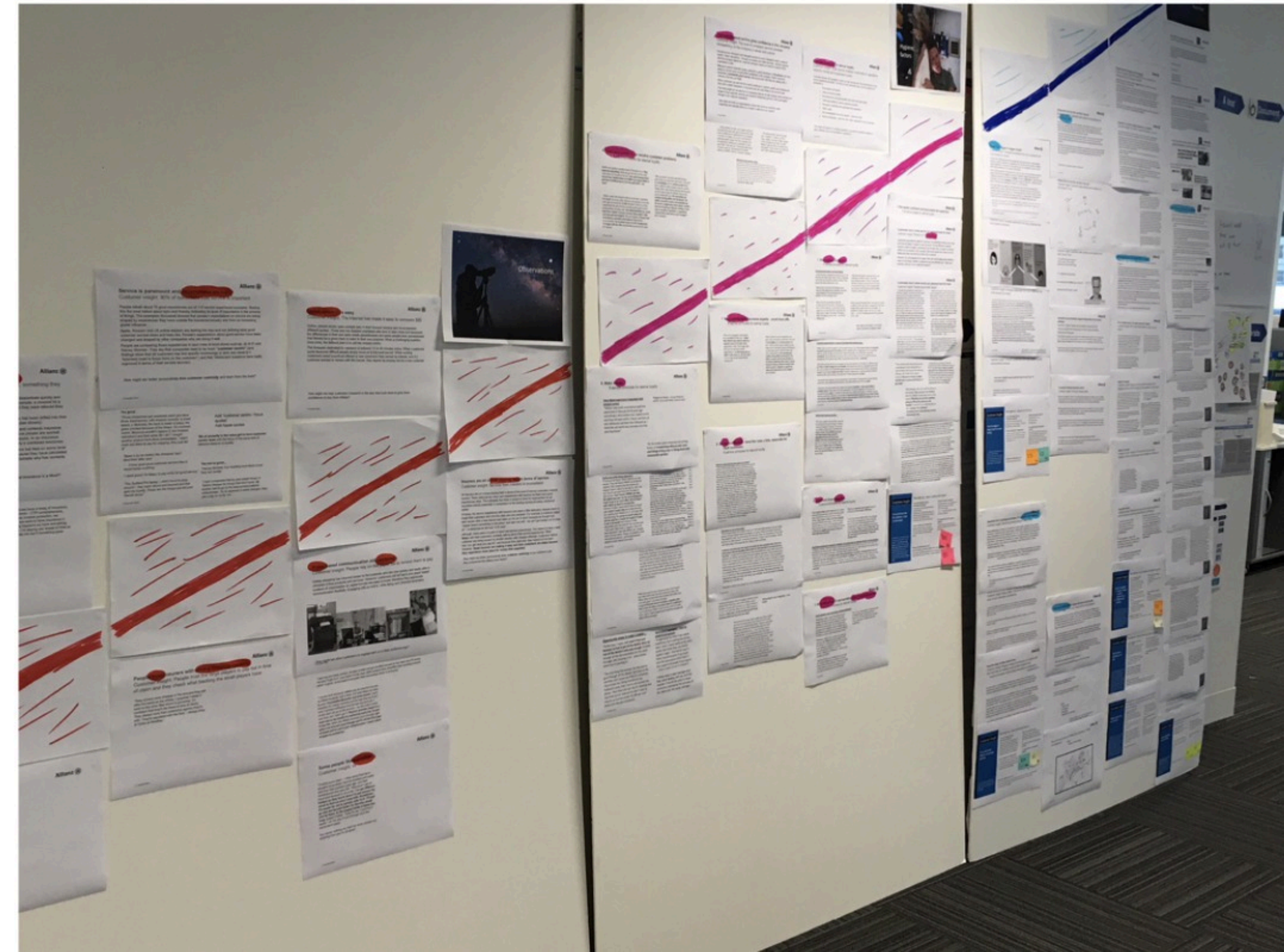
Communicate more often

- 70% wanted offers and updates through Instagram.
- UBank customers expected greater levels of communication
- No cross sell propels assumption that customer already have all products.

Planning for the future - North Star

"We think about strategic direction all the time, but didn't know we could do it with such clear customer input, that customers had such a clear view of what they wanted and expected". - CEO

- Taking findings and planing the road forward
- Prioritisation of goals, feasibility, viability for the company while being informed about customer wants and needs.
- Actions included:
 - Strategic insight to change public and customer perception
 - System Improvements
 - Policy Improvements
 - Communication Improvements



Delivered:

Exponential growth

Across all products & platforms

Reduced Strain on UBank Services

Call centre and chat support

Team size double and capability uplifted

Coaching and exposure across all team members. Raised the profile of the UX team

UX Maturity to UBank

- Developed the UX research function and human centred design capability from scratch. Implemented business wide workflow change, processes and protocols for across many teams (iOS app development, loan approval, credit card approval, and more).
- Oversaw the UX design of home loan applications success, after implementing usability testing and delivering finding on the mobile experience (iOS & Android) and desktop website and app experience. Increased conversion from a high-value funnel by 120%.
- Redesigned banking, home loan service and term deposit flow to reduce load on call centres. This also increased the usability of the desktop website and apps and updated them with modern behavioural design methods.

References

"Zoe taught me what UX actually is, I didn't realise I was only doing graphic design before but she turned me into the Customer Focused Designer that I am. I'd never spoken with customers, never looked for their voice and when she started up about usability testing my work, I was horrified, but she took the time to sooth those concerns and soon I learnt how valuable those customer research sessions where. She had a massive impact on the team and the culture. She transformed the the way we worked and grew our confidence. She was positive, open and supportive the entire time. Working with her has had a massive impact on my career, I cannot thank her enough." - Niamh Mallon - UX Designer - UBank Mobile App

"When I was first told that I needed to talk to Zoe for a Product project, I was deeply skeptical, but my manager had been quite insistent. Zoe took the time to reassure me, explain why we were doing what and as the work progressed, I was astounded, it's changed the way I view research, so that even now, in a different role in a different company, I find myself saying "we need customer research" and thinking "where is Zoe? She would get us through this". She is an amazing person to work with with a board set of skills, deep knowledge and excellent stakeholder management"

Marin Borg - Head of Product - UBank

"I worked with Zoe most recently as she led research and CX initiatives in the Marketing Experience Design Team at UBank. She grew it's maturity, visibility and budget from the ground up as our inaugural researcher and became a true champion for the customer.

From complex research initiatives to usability testing Zoe knows how to take findings and turn them into actions that impact business decisions.

With her frequent public speaking roadshows on all things human centred design, Zoe loves the big stage and became somewhat of an Anthropologist rockstar at UBank. She's well liked, generous with her knowledge and incredibly hard working. She's absolutely passionate about her craft and a leader in her field. **Her greatest value is perhaps as a mentor. She taught us and encouraged us to find our own feet as researchers and successfully embedded a culture of high tempo testing across the whole business.**

If you're looking for a passionate leader with a can do attitude, Zoe is the perfect fit for the job." - Michael Momi - UX Designer - UBank Public

End of UX Research Maturity Uplift