NatWest Group

Overall research themes

- Customers don't see benefits over their preferred method of banking
- They're concerned that smartphones and apps aren't secure, and worry about losing their phone
- They're afraid of making mistakes, as they feel the stakes are high when it comes to finance

Current experience

- 44% of dormant customers stopped using the app after day 1, rising to 50% on day 2
- Customers aged 55+ are most likely not to log back in for a second time in their first month
- 38% of early dormancy came from customers who didn't have a current account, compared to just 18% for those that do have one

Experience principles

- Plot the path to success
- Think in terms of milestones
- Show me you know me
- Show the value
- Make me smile
- Make it easy for me, be selective
- Make it elective
- Change it up

David, 68

Natwest customer

"I'm fairly oldschool when it comes to managing my money. Technology can be overwhelming at times"

Background

- NatWest customer for 40+ years
- Has only ever used in-branch and phone banking to manage finances
- Likes in-branch experience because of human element of it
- Has lots of trust in NatWest to look after him and his finances
- Likes Whatsapp because he uses it very regularly to speak to his daughter and grandchildren

Needs

- Hand-holding with new tech
- When it comes to support he wants to feel like he's talking to a human
- Wants things to be simple

Pain points

- Scared of new tech
- Doesn't like jargon
- Doesn't like speaking to chatbots

Pre-download

David's told about the NatWest app by his bank manager in-branch and he instantly feels nervous about using something bank related he's not familiar with

Cautious, anxious.
Confidence: ○○○○○

There's no benefit [to the NatWest app]

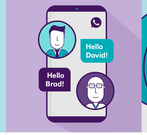
P3, Day 3

I'm scared of making a mistake

Opportunity
Tutorials

Hypothesis
Tutorials will allow customers to understand how the app works in a way which will not overwhelm them

Priority
●●○



David's bank manager reassures him and sets up a 1-1 WhatsApp channel so David can get in touch whenever he needs help

Anxious, reliant
Confidence: ●○○○○

I like the fact that I can have easy access to my bank manager

I don't want to feel like I'm talking to a robot

Opportunity
Social learning

Hypothesis
Learning to use the app with other people will be less intimidating and more educational than learning individually

Priority
●●○

Pre-login

David downloads the NatWest app and asks his daughter to help set it up as she's helped him with most of his other new tech

Overwhelmed, reliant
Confidence: ●○○○○

I'm afraid to do something wrong, so I get my wife to help.

P4, Day 1

I feel more reassured when I have help from someone I know

I don't feel confident doing this on my own

Opportunity
Social learning

Hypothesis
Learning to use the app with other people will be less intimidating and more educational than learning individually

Priority
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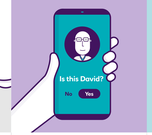

Upon opening the app David is asked "Is this David?" as the app has matched his phone number with his account. He's pleasantly surprised by this and confirms. All his customer details are then pre-filled for him

Surprised, unsure
Confidence: ●○○○○

[Technology] makes life easier, but to get there is a headache. But once it's sorted it's perfect and it's easy."

P1, Day 2

I need clarity on what's happening

Opportunity
Conversational UI

Hypothesis
Conversational UI will help break down the process of signing up for and using the app into smaller chunks, and make it feel more like the in-branch or over-the-phone experience

Priority
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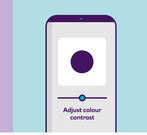

David sets the accessibility for his app so that he can read the words and numbers better; this instantly makes him feel at ease as he feels more confident he'll be able to understand what's on the screen

Gradually confident, relieved
Confidence: ●●○○○

More friendly and personable than banking apps I currently have

P4, Day 1

I like how I can set the app to work for my needs

Opportunity
Personalisation

Hypothesis
Personalising the app to customers will simplify the app for them, reducing risk and making it easier to perform key tasks

Priority
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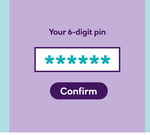

David wants to keep the access to the app as simple as possible so he chooses the 6-digit pin for login

Slightly confident, thoughtful
Confidence: ●●○○○

It makes me remember another pin. It's getting a bit much.

P6, Day 1

It was passcode this and passcode that.

P3, Day 1

I like how I can choose how I want to login rather than being forced to do one

I don't want to feel locked out of the app

Opportunity
Choose your login method

Hypothesis
Allowing the customer to choose their login method will allow customers to choose between security or speed, reducing friction

Priority
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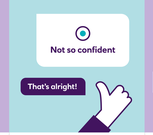
First use



David is asked what level of confidence he has with using financial apps - he says "not so confident". The app reassures him and that they will help him at any stage he needs

Intrigued, surprised
Confidence: ●●○○○

It's easier to make mistakes [on apps]. This is only really an issue on banking apps. The stakes are higher.

P3, Day 3

I want to feel like the app understands my lack of confidence with tech

Opportunity
Conversational UI

Hypothesis
Conversational UI will help break down the process of signing up for and using the app into smaller chunks, and make it feel more like the in-branch or over-the-phone experience

Priority
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David is asked if he would like to be guided through his first task and he chose to do so with making his first payment

Happy, supported
Confidence: ●●●○○

I need help with doing actions I'm unfamiliar with

Opportunity
Tutorials

Hypothesis
Tutorials will allow customers to understand how the app works in a way which will not overwhelm them

Priority
●●○

David is presented with options for his first task: watch tutorial video, trial mode, make a payment. He chooses to watch the tutorial video

Happy, supported
Confidence: ●●●○○

I like video tutorials!

Opportunity
Tutorials

Hypothesis
Tutorials will allow customers to understand how the app works in a way which will not overwhelm them

Priority
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After the video David decides to do a dummy run of his first payment before doing the payment for real

Very happy and supported
Confidence: ●●●●○

Try it first – I'd trust it and maybe use it more

P1, Day 1

I'm scared of making a mistake

Opportunity
Try it first

Hypothesis
Giving customers the opportunity to try a feature without it having any consequences will allow them to build confidence in the app without fear of making a mistake

Priority
●●●

Continued use

David completes his first payment which was made to his daughter

Delighted, fascinated
Confidence: ●●●●○

Delighted to have completed my first task successfully

Opportunity
Look, feel and tone of voice

Hypothesis
Altering the look, feel and tone of voice will make customers feel more comfortable with the app, making them more likely to adopt digital channels

Priority
●○○

David is shown a checklist of key actions and can see the actions he hasn't done yet

Attached, personal
Confidence: ●●●●○

Now that I feel comfortable using the app, I would like to learn more

Opportunity
Suggested features

Hypothesis
Suggesting features to customers will make them more aware of the value of the app, and act as a simplified way of onboarding them onto specific features

Priority
●●○

David selects his favourite payees from his list of payees and adds new payees that he wants to include - feels confident because of his previous experience doing this

Attached, personal
Confidence: ●●●●●

I like how I can make the app work harder for me

Favourite payees - would help because lots of my favourite ones are right down at the bottom

P4, Day 1

Opportunity
Customising the home screen

Hypothesis
Allowing customers to customise the home screen will make people more likely to get into the habit of using the app by building ownership and reducing friction

Priority
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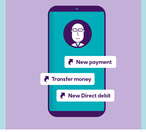

David chooses his task shortcuts to be "Make a payment", "Manage direct debits" and "Transfer money" - these are added to his home screen

Geeky, nerdy
Confidence: ●●●●●

I want to make it easier to do things I regularly do

My bank app home screens are fine - if I used them every day then I would want to personalise them

P2, Day 1

Opportunity
Customising the home screen

Hypothesis
Allowing customers to customise the home screen will make people more likely to get into the habit of using the app by building ownership and reducing friction

Priority
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David is trying to setup a new standing order but gets stuck and wants help to do it. He triggers the "Need help?" button on the screen and a chat starts. Once the chatbot identifies he needs help setting up a standing order he is shown a video tutorial

Relieved, pleasantly surprised
Confidence: ●●●●●

I want to feel supported like when I go in-branch

Opportunity
Conversational UI

Hypothesis
Conversational UI will help break down the process of signing up for and using the app into smaller chunks, and make it feel more like the in-branch or over-the-phone experience

Priority
●●●

David was so impressed with the app; how easy it was to use and the support it gave him he sent a referral to 5 friends

Very confident, eager to share
Confidence: ●●●●●

I want my friends to feel as attached to the Natwest app as I do

Opportunity
Personalisation

Hypothesis
Personalising the app to customers will simplify the app for them, reducing risk and making it easier to perform key tasks

Priority
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