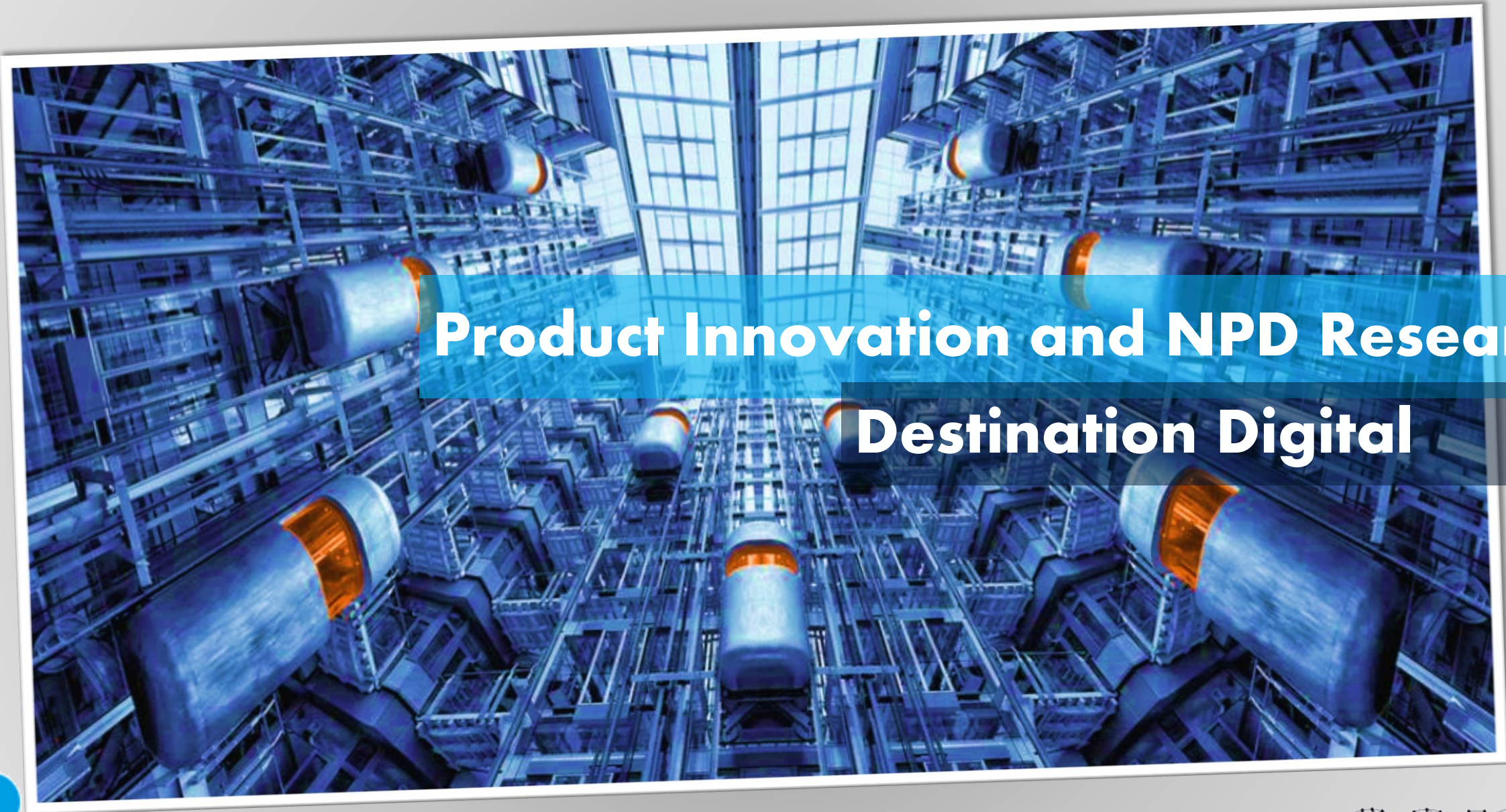




# Product Innovation & NPD Research Sponsored by

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# Product Innovation and NPD Research Destination Digital



**The Aim**

**Walk the Walk of  
the 'Bank of You'**

**Transform how  
customers bank**

# The Constraint

**0.06%**

## **Avoid This**



## **Focus on;**

- **The end-to-end process**

## **& Consider;**

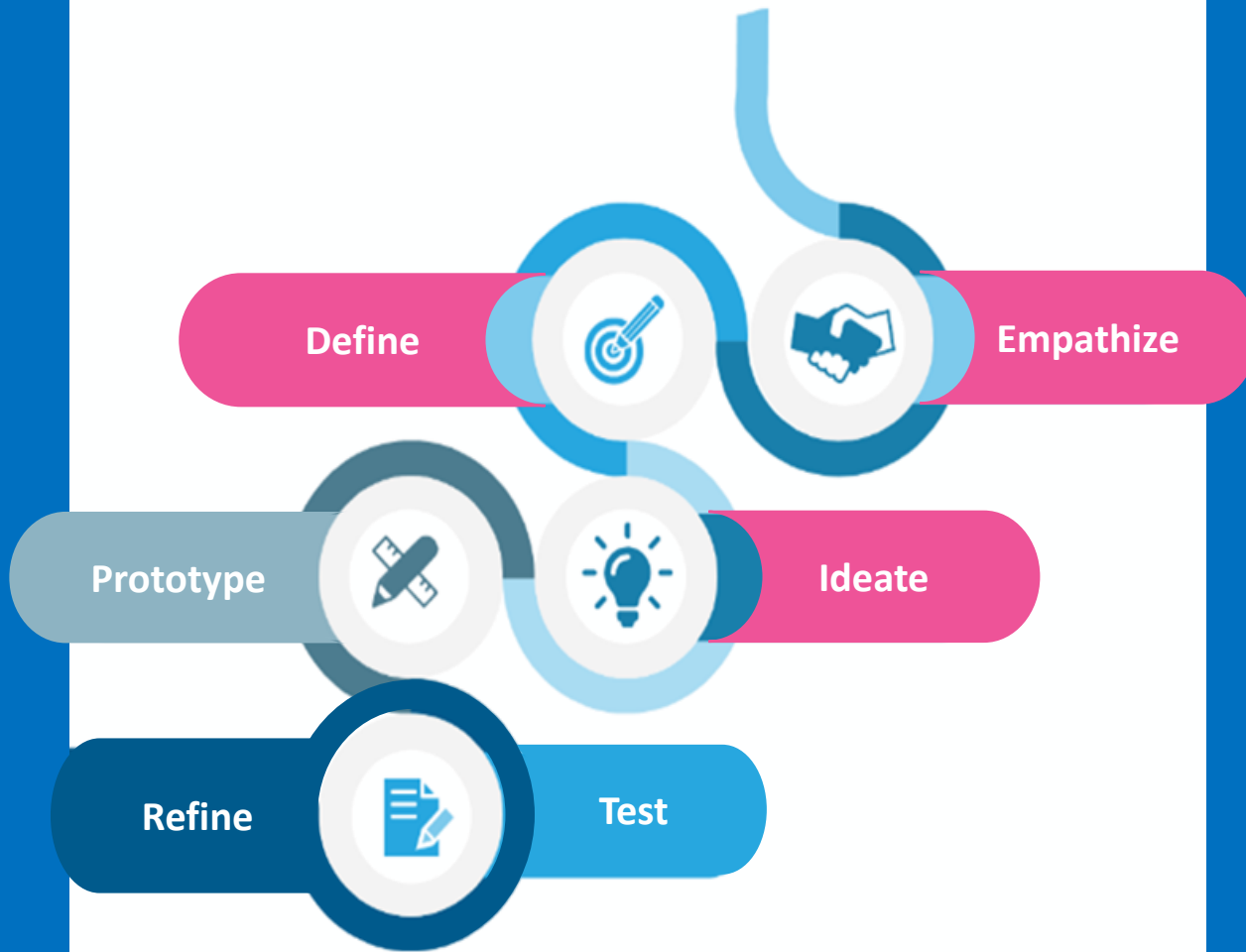
- **Everything that makes it unique**
- **The user benefit**
- **Solves real customer problems**
- **Design of the interface**

# What was Required?

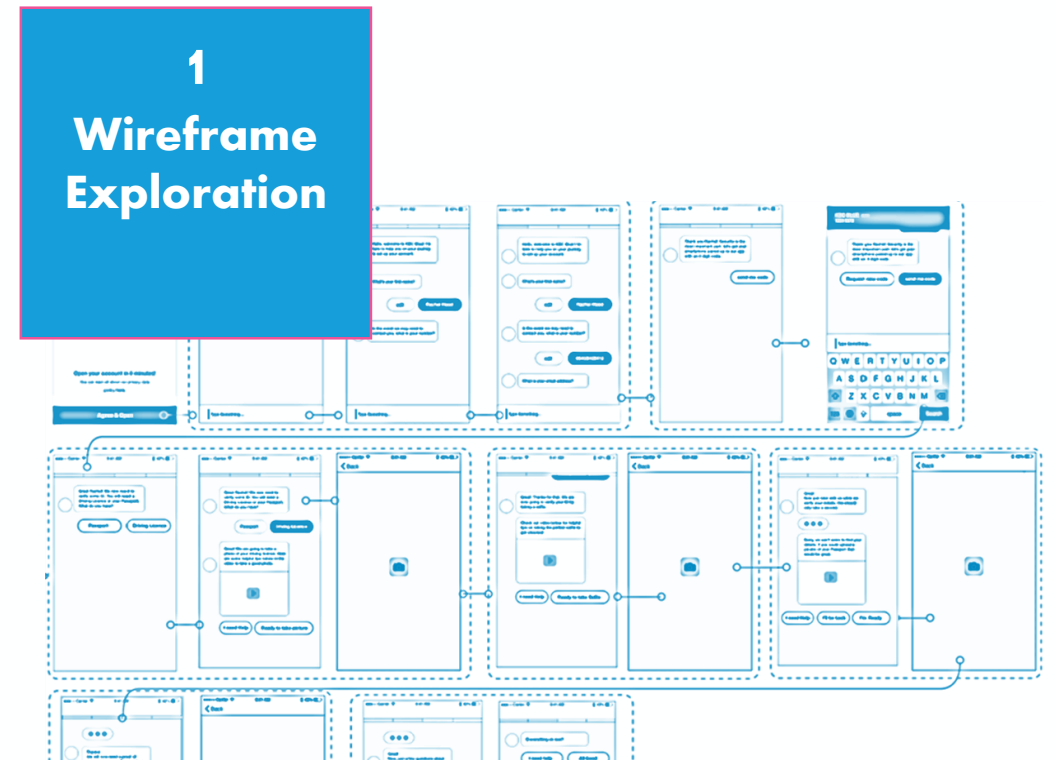
**Consumers**

**KBC  
stakeholders**

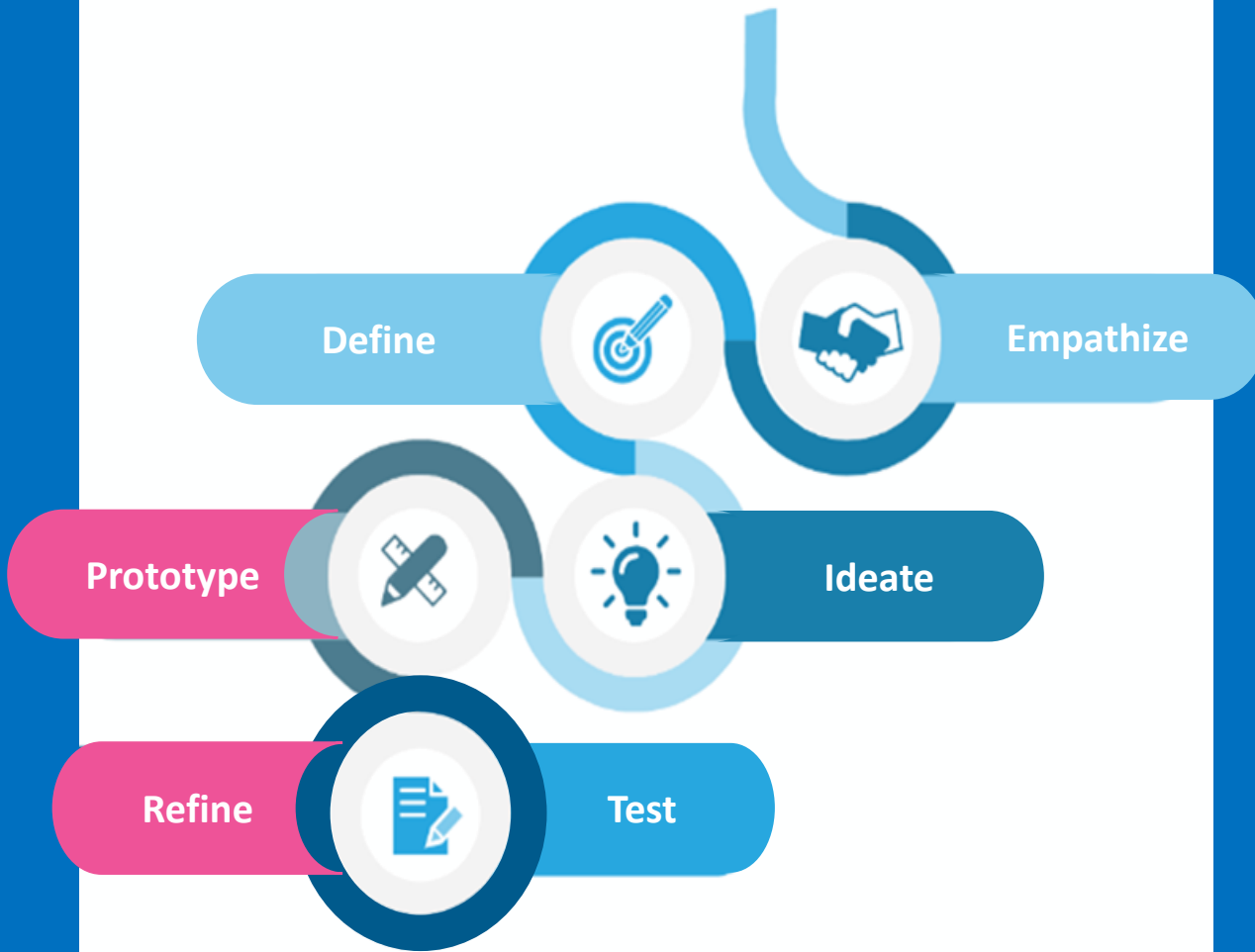
# The design process



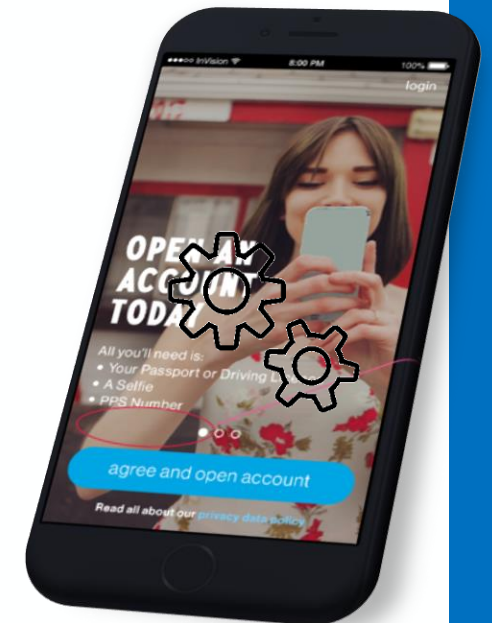
# A three phase modular approach aligned with the planned design process



# The design process

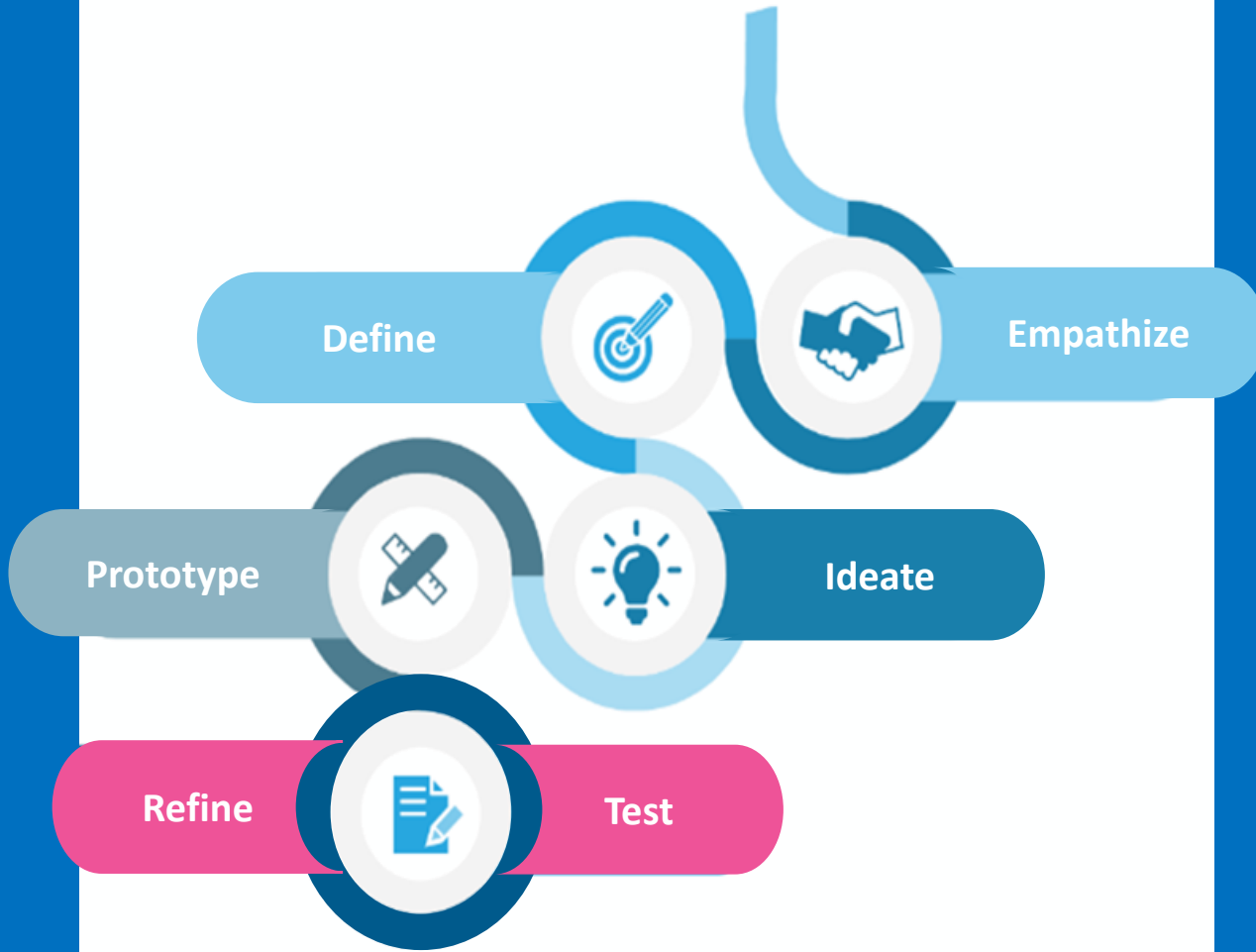


# A three phase modular approach aligned with the planned design process

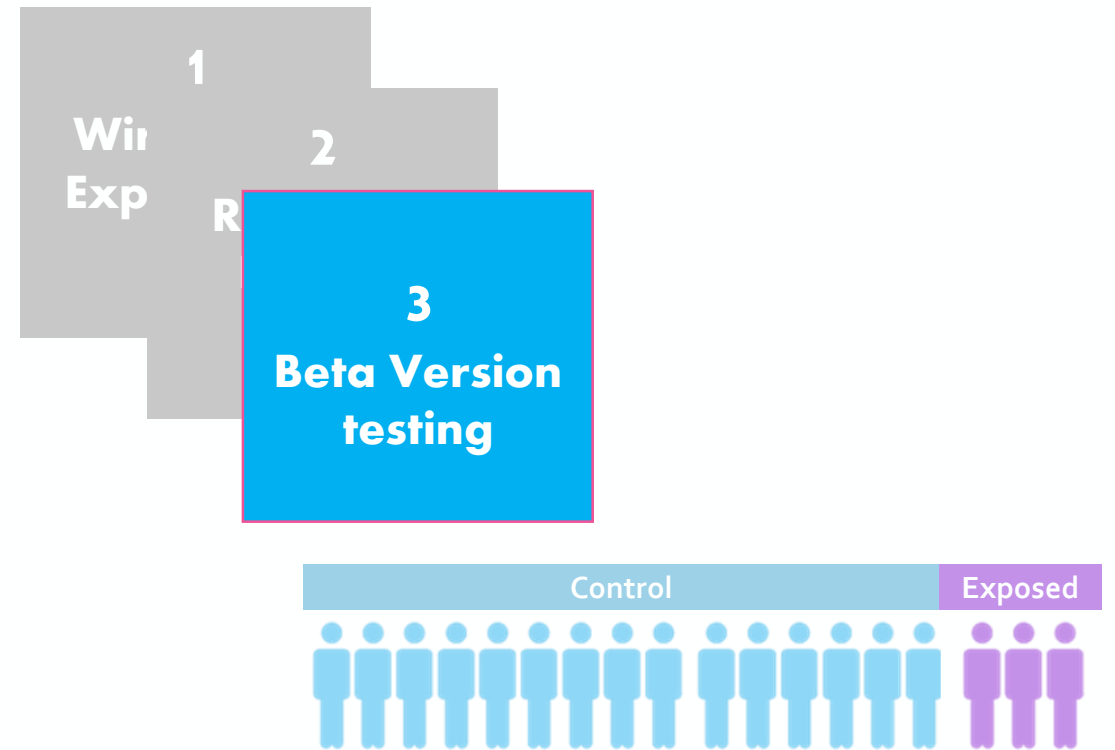




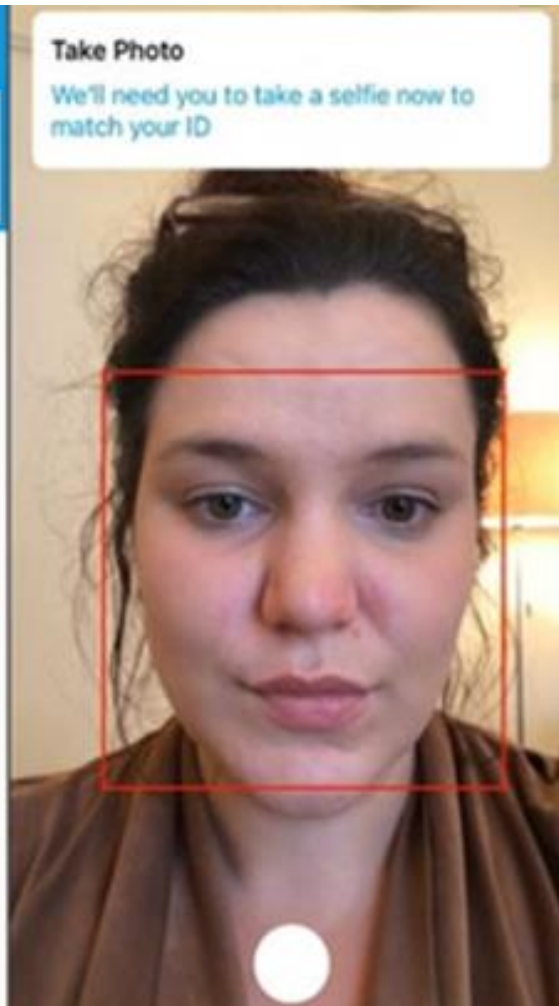
# The design process



# A three phase modular approach aligned with the planned design process



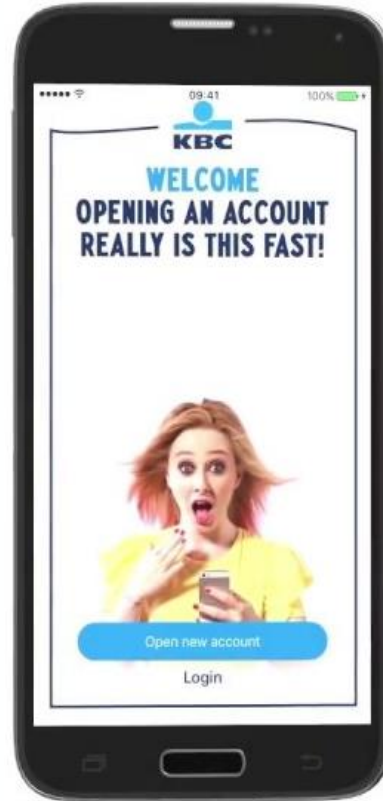
# Innovating our Approach



# What We Learned

**Don't try and replicate!**

**Needed to have its own unique messaging and benefit**



Snap, tap and open an **Extra Current Account** with our app!

# The Impact

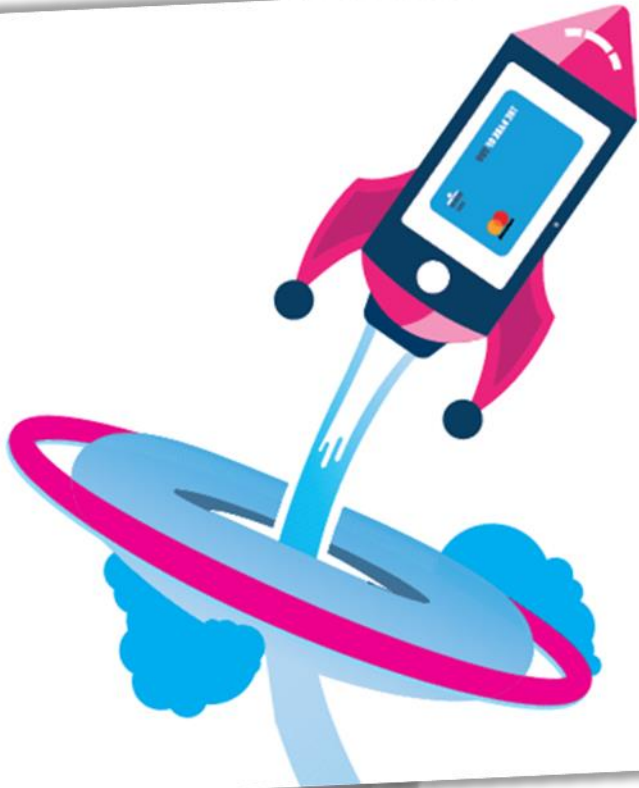


- Directed the development of the app to deliver a best in class and consumer inspired experience
- Discoveries from this research also directed the communication strategy for the launch of the app
- Since the launch, up to 20% of KBC Current Accounts were opened via the on boarding app.
- Excellent customer response and satisfaction with the new app process recorded so far
- And KBC's app has already attracted interest from some of the world's largest tech companies

(11:FS, global payments provider TSYS, as well as Google)

***“A complete end-to-end customer journey  
that is a true example of a digital service”***

**- Meaghan Johnson, 11:FS**



***“It represents a new market standard  
in personalised digital banking”***

**- Eddie Dillion, Director of  
Innovation at KBC**

***“KBC Ireland has delivered a  
seamless product experience for  
personal banking customers”***

**- Karim Ahmad, Global Product &  
Innovation at TSYS**