



thebridge

# Alexis Brantes

**Position:** Service Design

Beginning: 01/24/2019

Client: SURA – AFP Capital; Digital Transformation Laboratory

Location: Santiago, Chile

## CONTEXT

The SURA group has an AFP on which it is working on the development of digital products that facilitate the exchange of AFPs via online, as well as delivering value through self-management services.

At the end of 2018, they realized that they had many shortcomings with the integral customer experience, as well as a lack of communication among the services they have developed and those that were in the portfolio. This led to looking for a Service Designer profile to tie the dots and build interconnected services that bring tangible value to customers.

## FIRST STEPS

3 dimensions were addressed:



# 1

### Diagnosis of services available:

Proofs of HCI, Usability, and Consumer Neuroscience plus Service Heuristics were applied to have a picture of what is on offer, to project results on roadmap changes and to raise scenarios.

# 2

### Diagnosis of the teams (internal customer)

Dynamics were carried out to understand the level of Agile, Marketing and User Experience Maturity, decipher internal work dynamics and collaboration between teams.

# 3

### Profiling of current customers (external customer)

Mapping the current customer experience, Customer Journey Maps review, creation of Stakeholder Maps, validation of people and setting up a pilot experience program of digital clients.

# PARALLELS ACTIONABLE TO THE BIG PROBLEM

Differentiated in 4 dimensions:



## 1 Refinement of available services

A plan is created to foster the culture of making strategic decisions based on evidence, formulating a common Research Wall, which then gives rise to the development of a Service Design Maturity Model (SDMM) and, in addition, it proceeds to install a Consumer Neuroscience (NeuroLab) laboratory to optimize research practices, prototype validation and the integration of new ways of working, according to the qualities of the internal teams. This applies to the UX, Marketing and Call Center areas, taking the first steps in CX.

## 2 Refinement of the teams (internal customer)

Agile culture is promoted in all teams, with reinforcement in the more traditional areas, such as Marketing and Call Center, providing cognitive Psychology techniques for diagnosing the interactions of workers and the collective psyche of teams (MBTi). This allows to improve the dynamics of work between teams, start with common projects and connect services facing the client, achieving learning in the campaigns and the conversion of leads.

## ACTIONABLE PARALLEL TO THE BIG PROBLEM

Differentiated in 4 dimensions:



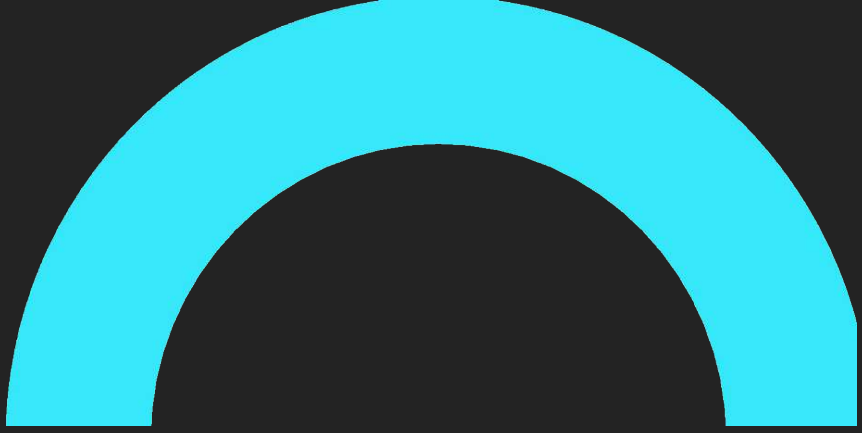
# 3 Profiling of current customers (External client)

Work began with the Data Science team to precisely outline the behavior of AFP clients, complementing the quantitative data with the qualitative ones provided by Service Design, giving a more human image that allows a clear focus on sociology and customer demographics. In parallel, Research walls are built to understand Artificial Intelligence, the emotions of customers and prospects in social networks, managing to identify predominant personalities and associate them with hours of interaction. The first steps are taken in the construction of a model for relating emotions to human behavior. Paper in development..


# 4 Exploration of new Horizons

The aim is to expand the Laboratory's possibilities of action, so we went out to look for other profiles that have not been clients and we looked for solutions in Spinoff mode to create new lines of business in the Fintech / Insurtech industry.

THE BIG PROBLEM



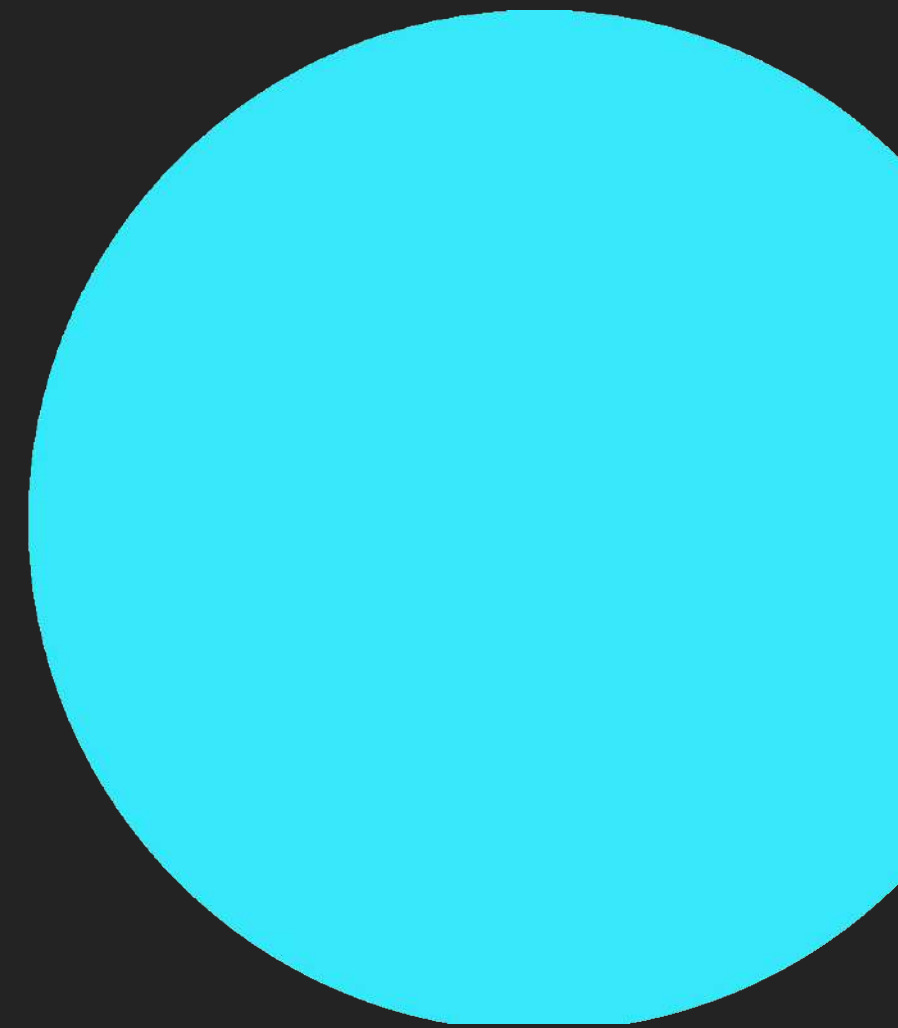
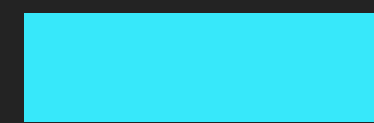
# lack of a service after sales



**is born**

→ **the loyalty  
draft**

First months of an affiliate



WE ARE LOOKING FOR A CUSTOMER CENTERED SERVICE



# value proposal

Advise

Educate

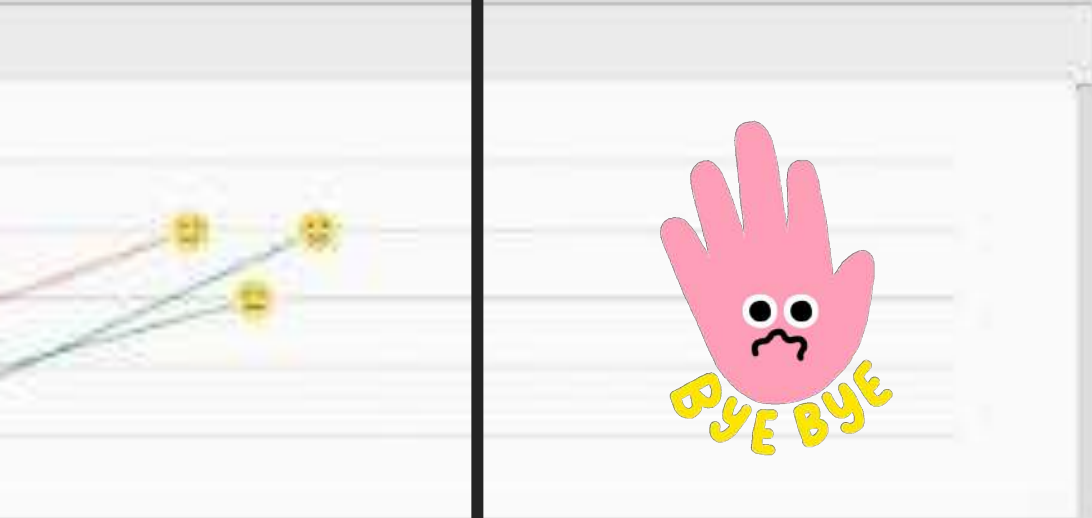
learn



# Example of the new Customer Journey Map

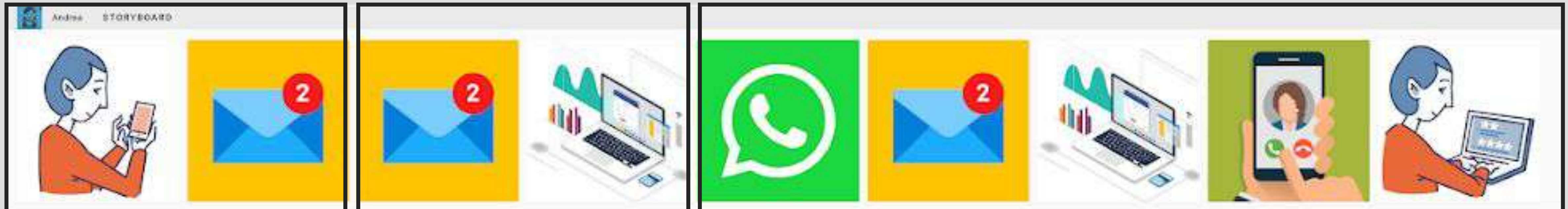


There are +15 days of uncertainty and stress, when the client does not have information about their funds or what they can or cannot do.  
**It is a negative experience that distresses the client and generates anxiety situations.**



STEP 1

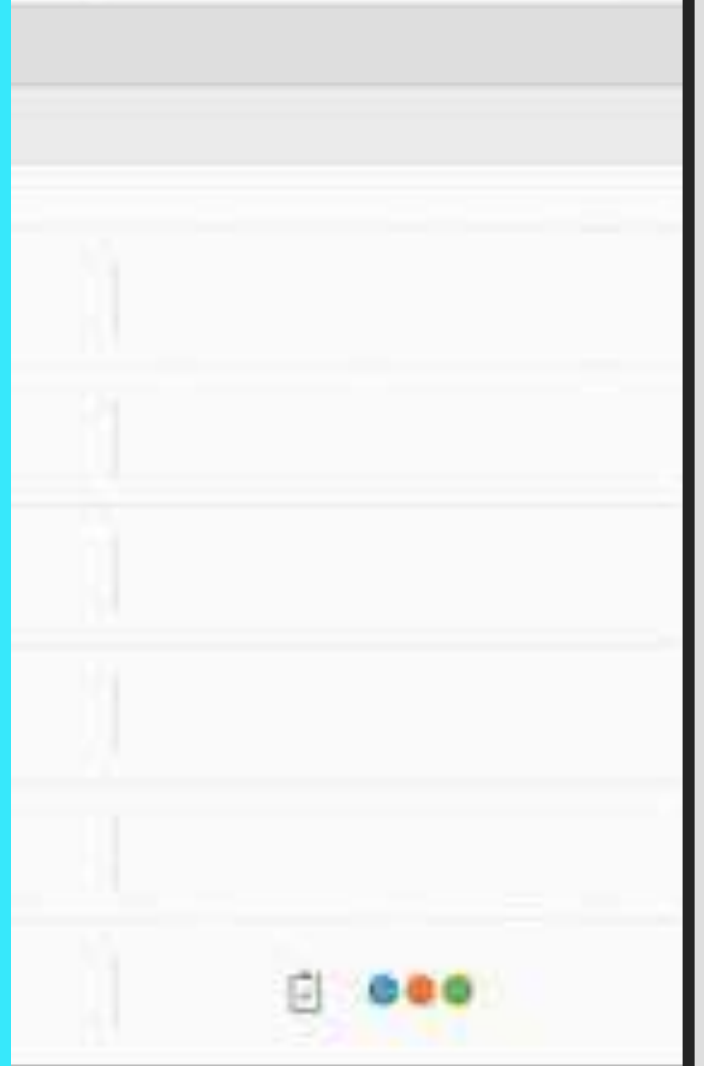
STEP 2



Applying Neuroeconomics principles and the necessary knowledge from internal customer studies, it was defined to fill in the "lost times", providing more information about the process at key points.

**RESULTS**

- 1. Uncertainty is reduced (less negative comments on VOC)**
- 2. Increase fidelity (Better NPS)**
- 3. Increase satisfaction (Best CSAT)**



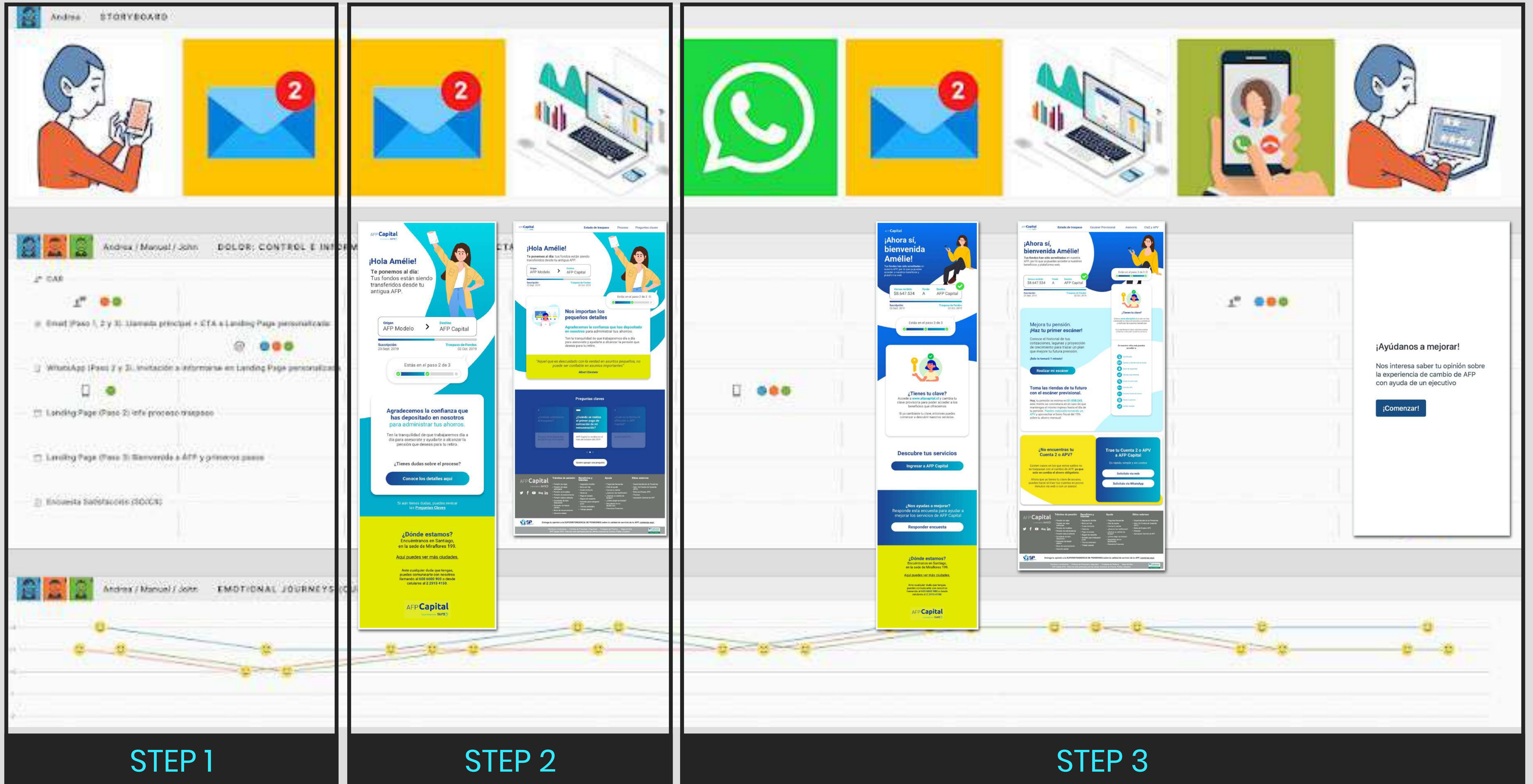
STEP 1

STEP 2

STEP 3

# Example of the new Customer Journey Map

LOYALTY PROJECT CJM v1.5



STEP 1

STEP 2

STEP 3

# how do we approach the big problem?

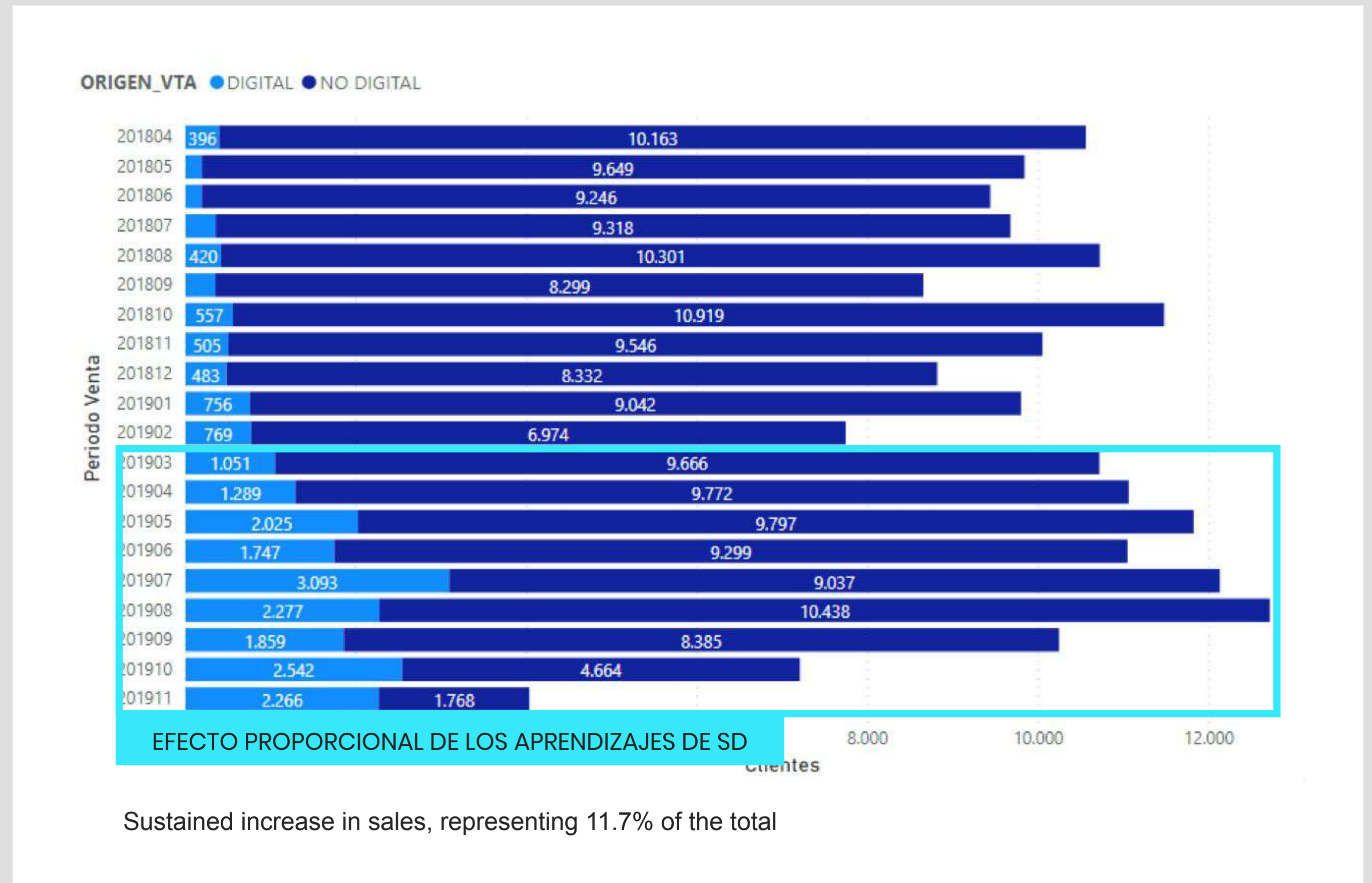
A CX program with standard metrics is created:  
NPS, CSAT and VOC + NEV and CLV scanning

A roadmap of new exclusive after-sales services for digital customers is created

The way to start is to measure with metrics in common with different teams to guide the results to a comprehensive customer-facing experience.

## The Service approach Design, accompanied of multiple practices, has had an multidimensional impact in the teams.

This can be seen both in qualitatively and in Quantitative ways, but the company only measures (at the moment) the quantitative results, thus the Laboratory management evidences as a key factor the time lived during the social crisis by the end of the year 2019 in Chile.

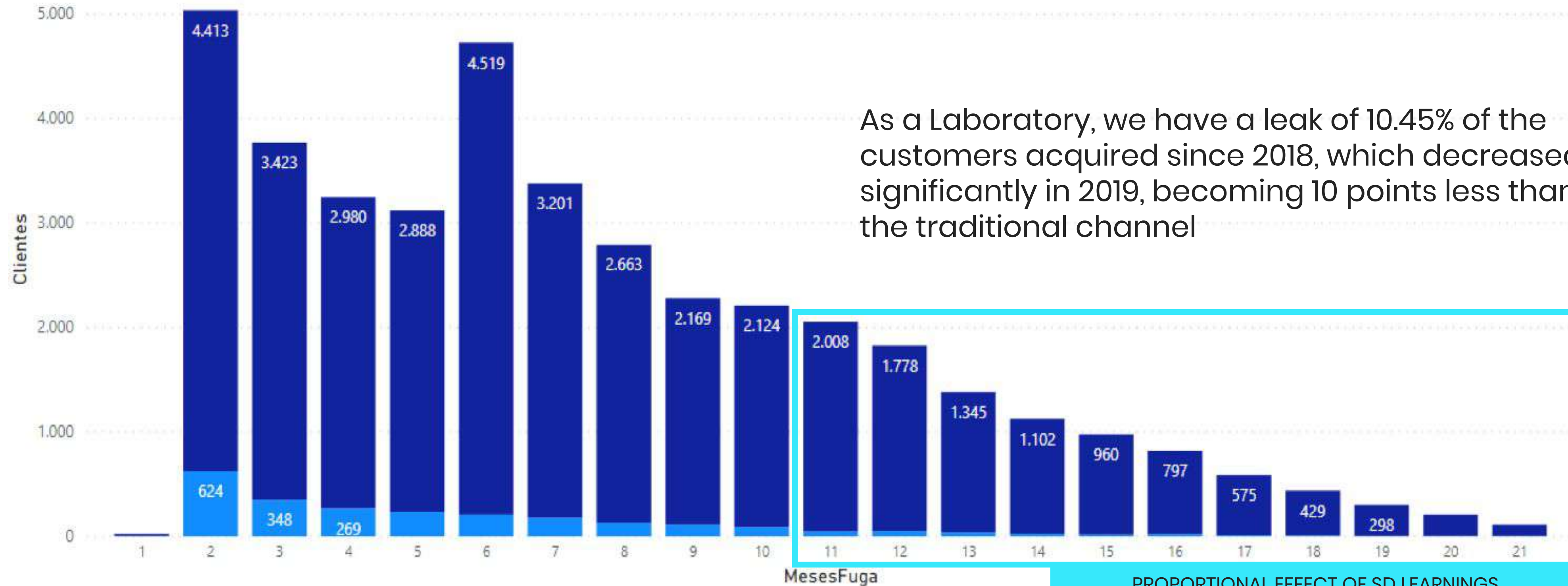


# First year results

## In Service Design we understand that the ROI of the service is in the Loyalty, that's why our goal is to reduce customer flight.



ORIGEN\_VTA ● DIGITAL ● NO DIGITAL



As a Laboratory, we have a leak of 10.45% of the customers acquired since 2018, which decreased significantly in 2019, becoming 10 points less than the traditional channel

Sustained increase in sales, representing 11.7% of the total



**thank you  
very much**