CUSTOMER
JOURNEY DESIGN

Map your business to the contours of your customer's journey

Your problem: There are disconnects at so many levels: between how banks think their customers want to engage with the bank and how customers would like to engage, between how quickly banks collect customer information and how quickly they act on it. These disconnects aren't new to banking executives. What *is* new is the degree they matter in an increasingly competitive, increasingly digital environment. To build a bank with a sustainable future, you need to deliver a better customer experience. But what does a better experience feel like? How do you create it? Most importantly, where do you start?

Software AG solution: Answer these critical questions using a digital transformation tool, Software AG's Customer Journey Design solution. By using it, you can understand how well your channels, touchpoints and underlying processes support that journey. Customer Journey Design can help you implement an engagement strategy map to drive transformations—both technological and organizational—required of the digital bank you aim to become and deliver a frictionless customer experience.

Problem details

A customer's relationship with your bank begins with a certain encounter—in the branch, on the Web or through an app, for example. If that initial encounter is engaging, the relationship grows. What might have started as a simple savings account grows into a variety of accounts, insurance products, fiduciary services and more. If you provide the right support and the right experiences, you may journey together for a very long time.

But today's customer journey is unlike yesterday's journey with a bricks-and-mortar bank. Your customers can choose from more institutions, more channels. Your customers have more refined expectations. If your customer's experience doesn't feel right, that long-term relationship stands at risk. With so many choices, it's not difficult to understand why a restless customer might be moved by a more personalized experience.

So how do you keep clients from straying? Simply put, you need to create an experience your customers find compelling. Yet how can you accomplish this when your business processes, channels, even the KPIs used to measure performance weren't designed with today's customer journey in mind? Not only do you need to *understand* what today's customer journey demands, you also need to determine how best to transform your institution—with its complicated processes and competing channel and customer engagement strategies—into a digital bank that delivers the kinds of streamlined, frictionless experiences customers seek.

What's the Software AG difference?

An approach to digital transformation that helps you understand the journeys valued by your customers. Design the technical and organizational transformations required to create a frictionless customer experience:

- Create detailed maps describing the nature of different customer journeys
- Understand how your existing processes, channels and organizations support those journeys
- Design and manage the transformations required to provide a superior experience on each journey

Software AG's solution

Map the customer journeys
- Describe real-world customer journeys in detail
- Discover where journeys overlap and diverge
- Understand the experiences that customers want

Understand your existing business processes
- Catalog and model existing business processes
- Map processes against customer journeys
- Identify opportunities for improvement

Transform for a better customer experience
- Model improved business processes
- Manage digital transformations
- Monitor transformations for ongoing insights

Accomplish these goals with Software AG's Customer Journey Design. Built on Software AG's Digital Business Platform, Customer Journey Design provides the tools required to map and model the different journeys your customers take with your bank—and, yes, we said journeys, for there are different journeys for different customers. You need to understand how these journeys differ and how they are alike.

Moreover, you need to understand how well your existing approach to customer engagement supports these journeys. Customer Journey Design can help you see which processes and touchpoints work and which do not. You can see where processes operate efficiently and effectively, and which overlap, conflict and compromise the experience you want to create. You gain insight across all your channels, across all your products, across all your processes, departments and engagement strategies.

You also get the tools you need to model and transform your processes, infrastructures and engagement strategies—even the structures of your departments—so you can support your customers more effectively along the entire length of their journeys. You'll be able to prioritize and manage your transformational projects—whether technical or organizational—to become the digital bank you need to be.

The net effect? You can drive the digital transformation of your institution. Reshape and refine your processes, touchpoints, even the KPIs that drive action so they map precisely to the contours of the journeys your customers take. You can create a superior experience for your customers, and that creates the conditions required for a relationship that will yield long-term benefits for all.

Critical aspects of a customer journey design solution

1 Maps a comprehensive path for digital transformation

2 Provides resources to understand how effectively you support these journeys today

3 Improves the customer's experience across all channels and touchpoints

ABOUT SOFTWARE AG

Software AG offers the world's first Digital Business Platform. Recognized as a leader by the industry's top analyst firms, Software AG helps you combine existing systems on premises and in the cloud into a single platform to optimize your business and delight your customers. With Software AG, you can rapidly build and deploy digital business applications to exploit real-time market opportunities. Get maximum value from big data, make better decisions with streaming analytics, achieve more with the Internet of Things, and respond faster to shifting regulations and threats with intelligent governance, risk and compliance. The world's top brands trust Software AG to help them rapidly innovate, differentiate and win in the digital world. Learn more at www.SoftwareAG.com.

SAG_CJD_SB_Dec15

ſ software ^AG