



Measuring What Matters: Unlocking ROI in CX



MAR 2024

CIANDT.COM

YOUR WEBINAR HOSTS



Young Pham

Chief Strategy Officer for CI&T
25+ Years in Product, Strategy and Analytics
Former Digital Leader at Chase
Fintech startup founder



LINKEDIN



Robin Borelli

VP, Digital Services for CI&T
25+ Years in Product, Strategy and Client
Experience. Formerly part of BBVA Innovation



LINKEDIN

ABOUT CINT

CI&T is a digital services provider focused on modernization within customer experience, Agile and Lean delivery, digital product strategy and delivery, cloud-based technologies, and application and data modernization.

We help digitally transform and enable large enterprises to more effectively connect with their customers.



29 years

of profitable growth
(CAGR 39% L5Y)



6,100+ professionals

89% employee retention

including product, XD and software engineers



20+ years in banking

Experienced in all areas of the industry; retail deposits, lending, commercial and SMB, with 15 clients globally

CINT
LISTED
NYSE

OUR SERVICES



Customer Experience & Digital Experience Mgmt

Connect the customer journey and create measurable engagement.



Data & Analytics

Enabling data solutions and data-driven insights.



Real Time Payments Integration

Drive new revenue with apps and platforms co-created from concept through launch.



Digital Banking Applications

Modernizing legacy technology to enable rapid product delivery.



Cloud Services

Deliver digital solutions with cloud-based infrastructure and computing services.



GenAI

Unleash hyper productivity, governance and alignment for the digital world.

WE COMBINE LOCAL EXPERTISE WITH NEARSHORE SCALE

We develop extensive business knowledge through our onshore (often onsite) teams, while operating highly-skilled, cost-effective teams in the same time zone.

6,100+ Professionals Global Presence

- Operating in 9 countries
- Nearshore delivery model
- Culturally aligned

- 25% Product & Design
- 70% Engineering
- 5% Data & Analytics



WHAT WE'LL COVER TODAY

Discuss financial returns on CX Measurement and explore a framework your bank can follow to identify, measure, and maximize the value of the most critical customer experience and digital experience management.

I. CURRENT LANDSCAPE

II. MEASUREMENT APPROACHES

III. FRAMEWORK FOR MEASURING BANKING CX IMPROVEMENTS

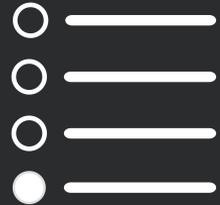
IV. DIGITAL MATURITY LEVEL RELATIVE TO CX MEASURABILITY

V. DIGITAL EXPERIENCE MANAGEMENT SOLUTIONS TO HELP ACHIEVE THESE GOALS

POLL #1

How effective do you believe your firm is at analyzing user behavior and sentiment across digital, voice, and physical channels?

- Very **Ineffective**
- Somewhat **Ineffective**
- Neutral
- Somewhat **Effective**
- Very **Effective**



THE CURRENT LANDSCAPE

Only 4% of Banks rate their experience as excellent

*BAI Banking Research

Banks currently build CX capability around reactive measurements. **28%** of organizations track withdrawals or deposit growth.

*Digital Banking Survey, 2022

Check & Savings Loans & Credit Cards Services Financial Wellness Membership

Tap Into Your Home's Equity and Save

Pay no closing costs on Fixed-Rate Equity Loans. [Learn More >](#)

Username Password [Sign In](#)

[Sign In Help](#) [Send a Request](#) [Branches & ATMs](#) [Featured Products](#) [Become a Member](#)

PERSONAL FINANCE

- [Cover College or Grad School Costs](#)
- [Create an Estate Plan Yourself!](#)
- [A Message From Our President & CEO](#)

Personal Small Business Commercial Wealth Resources Help & Support

Open a Bank Account Online

When you open a bank account with Regions, you'll discover a full spectrum of accounts, products and services designed to meet your banking needs.

[Go to the details](#)

Find the account that fits your needs

- [Checking >](#)
- [Savings >](#)
- [Credit Cards >](#)
- [Mortgage >](#)
- [Loans & Lines of Credit >](#)

ATM Locations Help About Us Español Sign On

Personal Investing & Wealth Management Small Business Commercial Banking Corporate & Investment Banking

Checking Savings & CDs Credit Cards Home Loans Personal Loans Auto Loans Premier Education & Tools

Good morning

Sign on to manage your accounts.

Username

Password

Save username

[Sign On](#) [Enroll](#)

Forgot username or password? [Security Center](#)
[Privacy, Cookies, and Legal](#)

\$300 checking bonus on US

New customers open an eligible checking account with qualifying electronic deposits

[Get started >>](#)

[Interest rates today](#)

- [Enjoy 0% intro APR for 21 months](#)
- [Find a credit card](#)
- [Earn Points on Rent](#)

PERSONAL BUSINESS COMMERCIAL WEALTH MANAGEMENT LOG IN

Products and services

Explore our banking solutions and find one that fits your needs.

[TAKE A TOUR](#)

Checking Accounts

Key Features and Benefits for All Fifth Third Checking Accounts

- 24/7 Cash
- 24-hour Branch location ATMs

Products Digital Banking Resource Center About Us Become a Texan Login

Enjoy No Payments For 60 Days

Steer your drive when you refinance your vehicle with no payments for 60 days! Ask your loan officer about this payment perk.

[REFINANCE NOW](#) [LEARN MORE >](#)

I am interested in... [Checking Accounts](#) [GO](#)

Current Rates

[LEARN MORE](#)

- 3 Months CD** [APR 4.25%](#)
- 6 Months CD** [APR 4.50%](#)
- 12 Months CD** [APR 4.75%](#)
- Performance Money Market** [APR 4.75%](#)

Checking Savings & CDs Credit cards Home loans Auto Investing by J.P. Morgan Education & goals

Enjoy \$300 checking customers

Open a Chase Total Checking® account with qualifying activities.

[Open an account](#)

Welcome

Username

Password

Remember me [Use token >](#)

[Sign In](#)

Forgot username/password? [Not enrolled? Sign up now >](#)

Choose what's right for you

- [Credit cards](#)
- [Checking](#)
- [Travel](#)
- [Savings](#)
- [Home loans](#)

[Business Complete Checking](#)

[Payment Solutions](#)

[Freedom Unlimited®](#)

PERSONAL BUSINESS COMMERCIAL WEALTH ABOUT US OPEN AN ACCOUNT

5.00% APY 3 Month CD

Looking for a secure, reliable way to grow your cash savings? Certificates of Deposit (CDs) can help you reach your short-term or long-term savings goals with guaranteed fixed rate returns.

[LEARN MORE >](#)

Account Login

Select an Account Type

Username

Password

Click "Yes" to Account Login to Proceed

[VIEW THIS ACCOUNT](#)

Health Care Checking Savings Loans Business

ACCOUNTS LOANS MOBILE & BUSINESS SERVICES RATES INVESTMENT SERVICES ABOUT Online Banking Login

Unlock your Home's Potential

with a First Florida Home Equity Line of Credit®

Turn Your Home's Equity into a Smart Financial Resource

- Make home improvements
- Manage big purchases
- Consolidate high-interest debt

[* LEARN MORE](#)

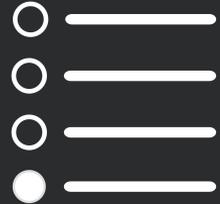
[JOIN FIRST FLORIDA CREDIT UNION](#)

[APPLY FOR A LOAN](#)

POLL #2

What do you consider the most critical factors for driving customer acquisition and loyalty?

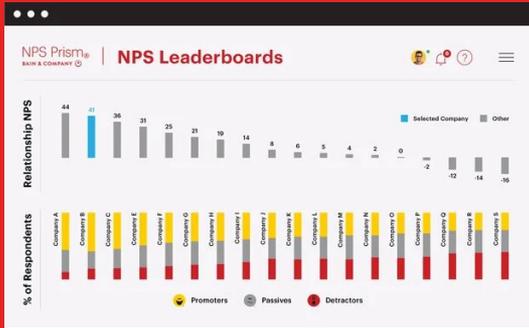
- Personalized experiences
- Cross-channel consistency
- Service adoption
- Live interactions (in person or phone)



CHALLENGES WITHIN THE EXPERIENCE



MEASUREMENT APPROACHES



An average NPS increase by 7 points correlates with a 1% growth in revenue



FORRESTER'S CX INDEX SCORE

CX quality

Effectiveness
How effective was the brand at meeting customer needs?

Ease
How easy was it to work with the brand?

Emotion
How did interacting with the brand make the customer feel?

Customer loyalty

Retention
How likely is the customer to stay with the brand?

Enrichment
How likely is the customer to buy additional products and services?

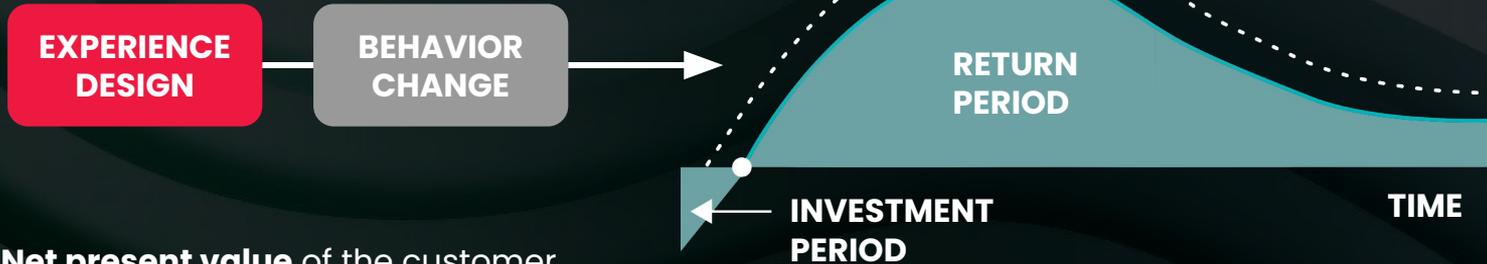
Advocacy
How likely is the customer to recommend the brand?



Voice of the Customer

SHOULD BE ABOUT INCREASING CLTV

Increasing the value of the relationship based on customer experience management that result in value-generating behaviors



Net present value of the customer relationship increases with increases in:

- Value** of the interaction
- Frequency** of interactions
- Longevity** of the relationship

INDIVIDUAL **DESIGN ELEMENTS** DRIVE BEHAVIOR CHANGE, ACHIEVING BUSINESS GOALS.

Experience Design



Behavior Change

Loyalty

Digital Services

Respond to Offer

Consider New Products

Account Usage

Ease of Application

Business Goal

Reduced Attrition

Lower Cost Servicing

High Value Product Fit

Increase # of Products

Increase Deposits

New Relationship

KPIs

Retention Rate

Digital Service Adoption

Profitability

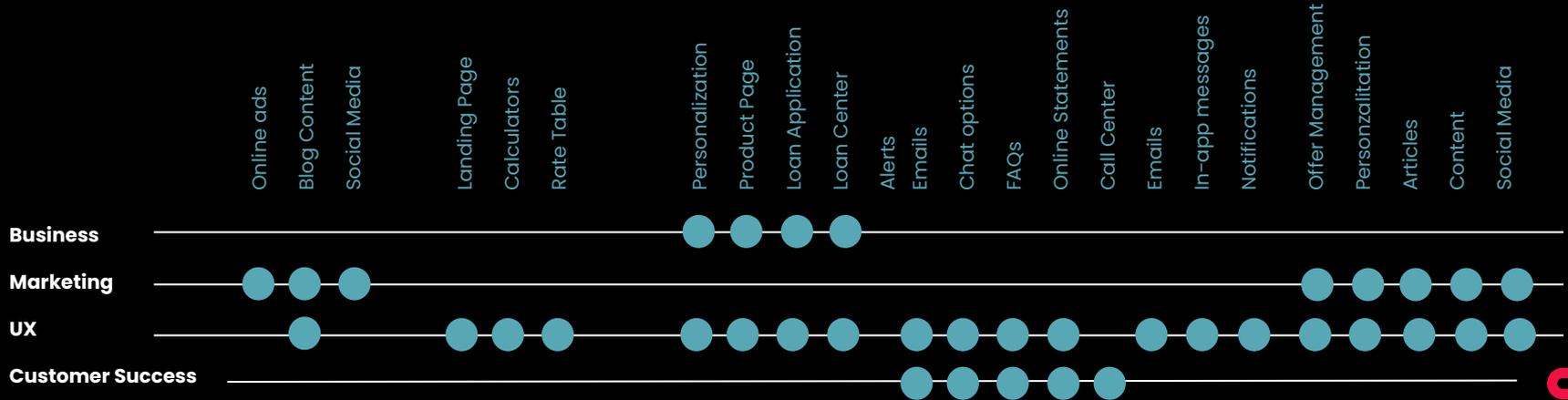
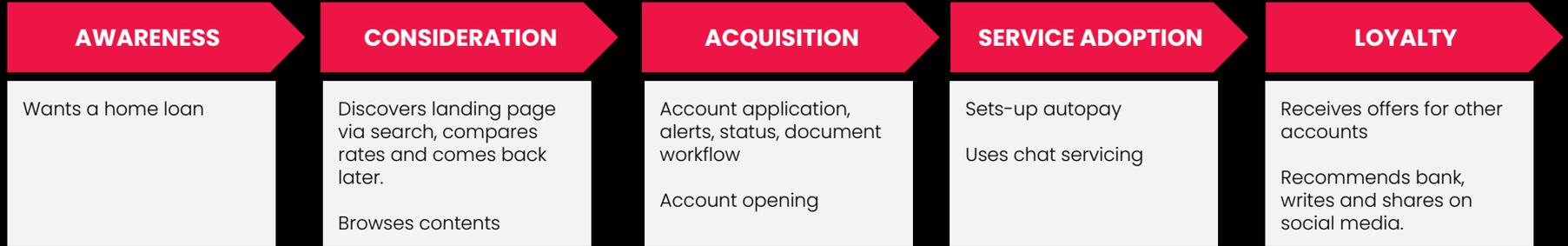
Cross-sell rate

Higher Avg. Balances

Cost per Conversion

CUSTOMER JOURNEY METRICS

What to expect from optimization efforts?



TOOLS AND TECHNOLOGY

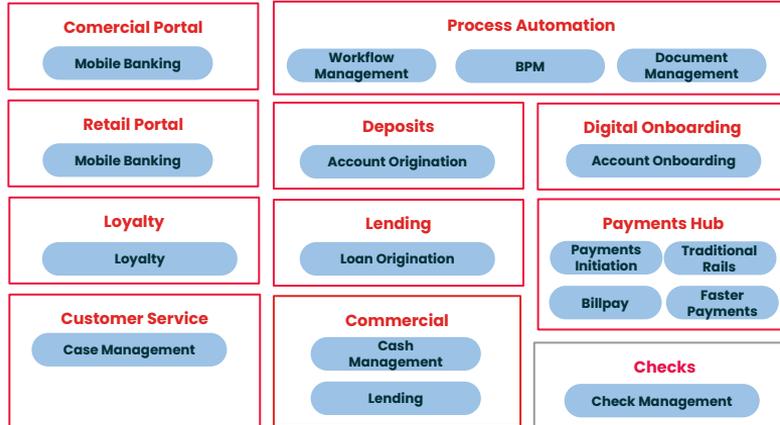
Experience Management



Channels



Digital Banking Applications (Interfaces)

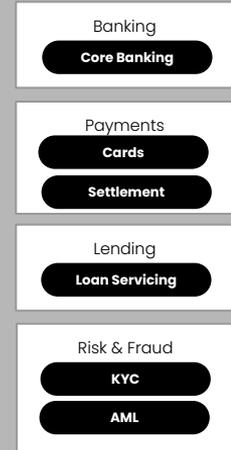


API Services

Integration & Messaging

API Manager

System of Record



A Bank That Knows **You**



Where We Started

Customer Service Find Branch/ATM Routing Numbers Investor Relations Careers 日本語

Personal Business Wealth Management Services & Tools Enter Search Term 🔍

ONLINE BANKING

FHB ONLINE OBC

Enter Your Username
[Forgot your username?](#)

Enter Your Password
[Forgot your password?](#)

LOGIN 🔒 [Enroll now!](#)

APPLY ONLINE

Select a Product **APPLY** ✓
[Accept Your Pre-Approved Mail Offer](#)

FIND A BRANCH/ATM

Address, City or Zip Code **FIND** 📍

MORTGAGES LOANS SAVINGS

30-yr Fixed Rate¹
3.35% APR

[SEE ALL RATES](#)

OPEN AN ACCOUNT

[LEARN MORE](#)

CURRENT SPECIALS

[LEARN MORE](#)

ONLINE BANKING

[ENROLL](#)

For milestones big and small, we can help.

You work hard for your business. So do we.
2019 SBA HAWAII DISTRICT LENDER OF THE YEAR
[LEARN MORE](#)

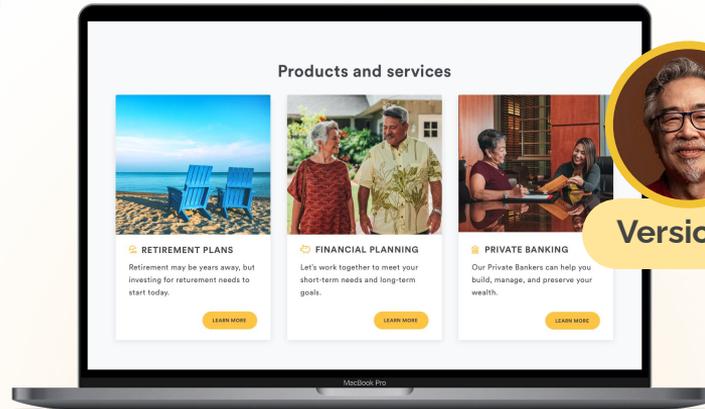
Deposit more. Envelope-less.
NO-ENVELOPE ATMS COMING SOON
[LEARN MORE](#)



PERSONALIZATION

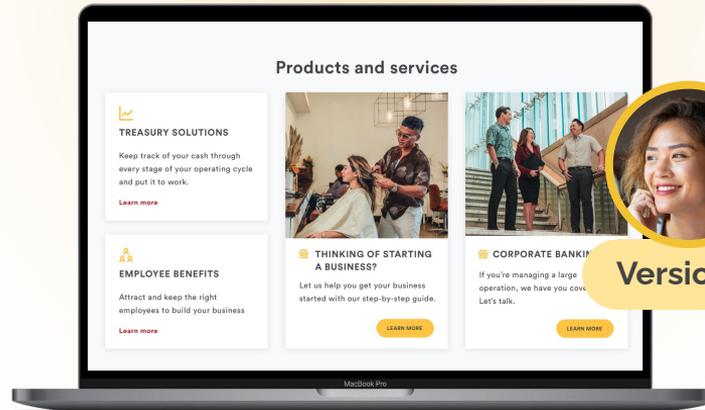
CONTENT STRATEGY

Customer Needs



Winston
Recent Retiree

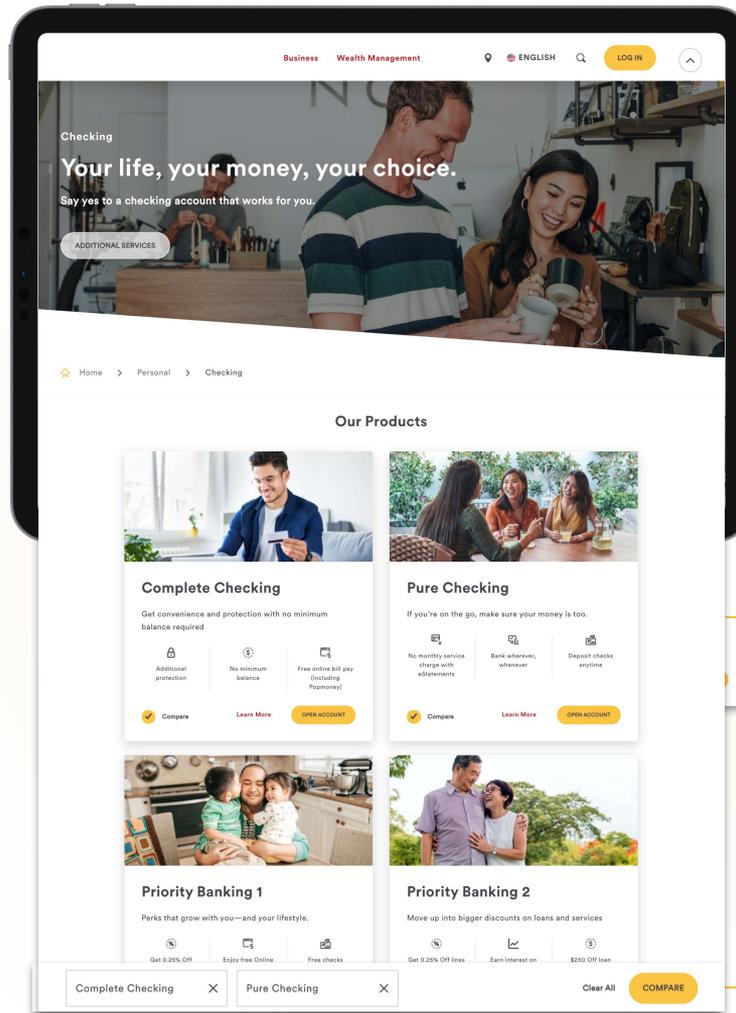
Version A



Janet
Business Owner

Version B

Usability & Flexibility



ADA Accessible

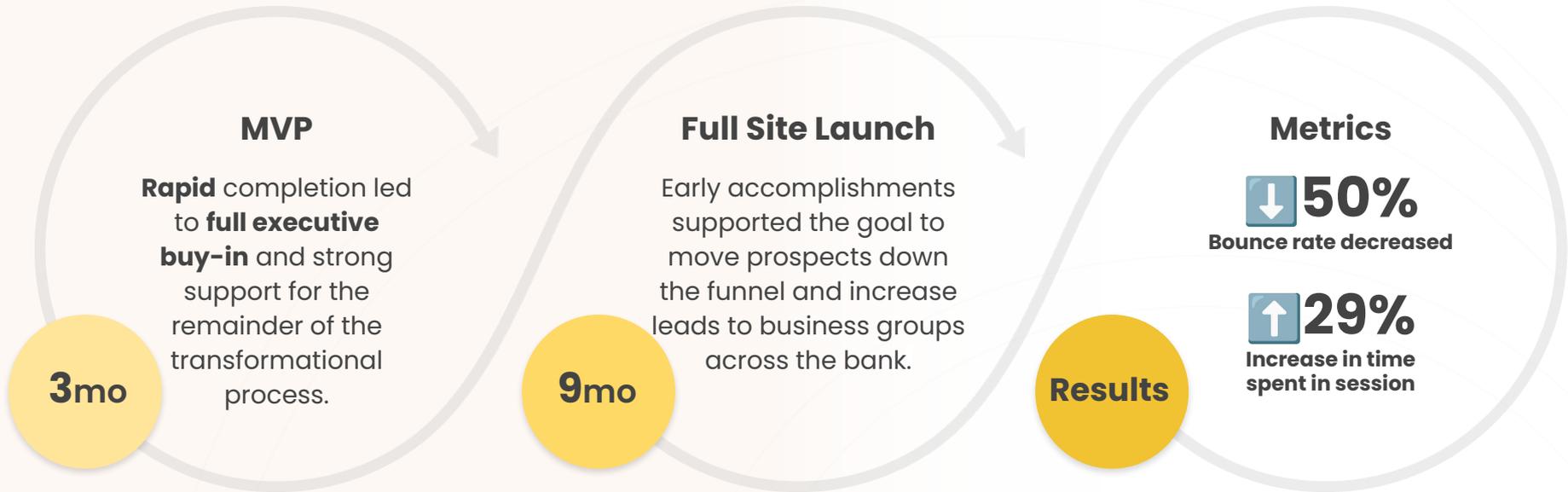
Straightforward IA

Modular Component

Content is Easy to Read

Efficient and Task Driven

Real Results



THANK YOU



Young Pham

Chief Strategy Officer
young@ciandt.com



LINKEDIN



Robin Borelli

Financial Services
robin@ciandt.com



LINKEDIN

