

Experience Design als Wettbewerbsfaktor im Asset Management

PwC Experience Consulting
Virtuelles Investmentforum 2020

25. Juni 2020



Your hosts for today.

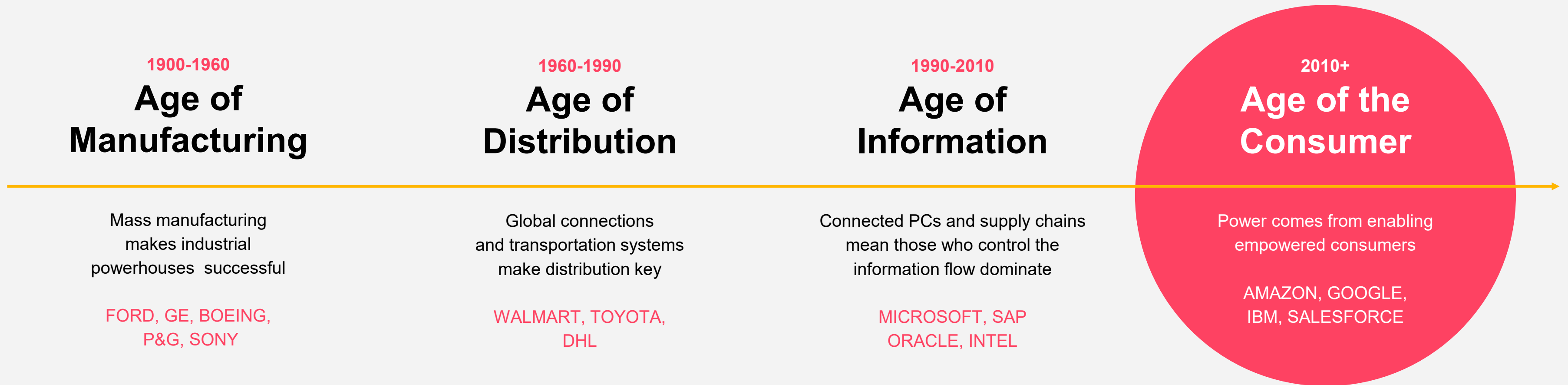


Kyu Tomas Lee
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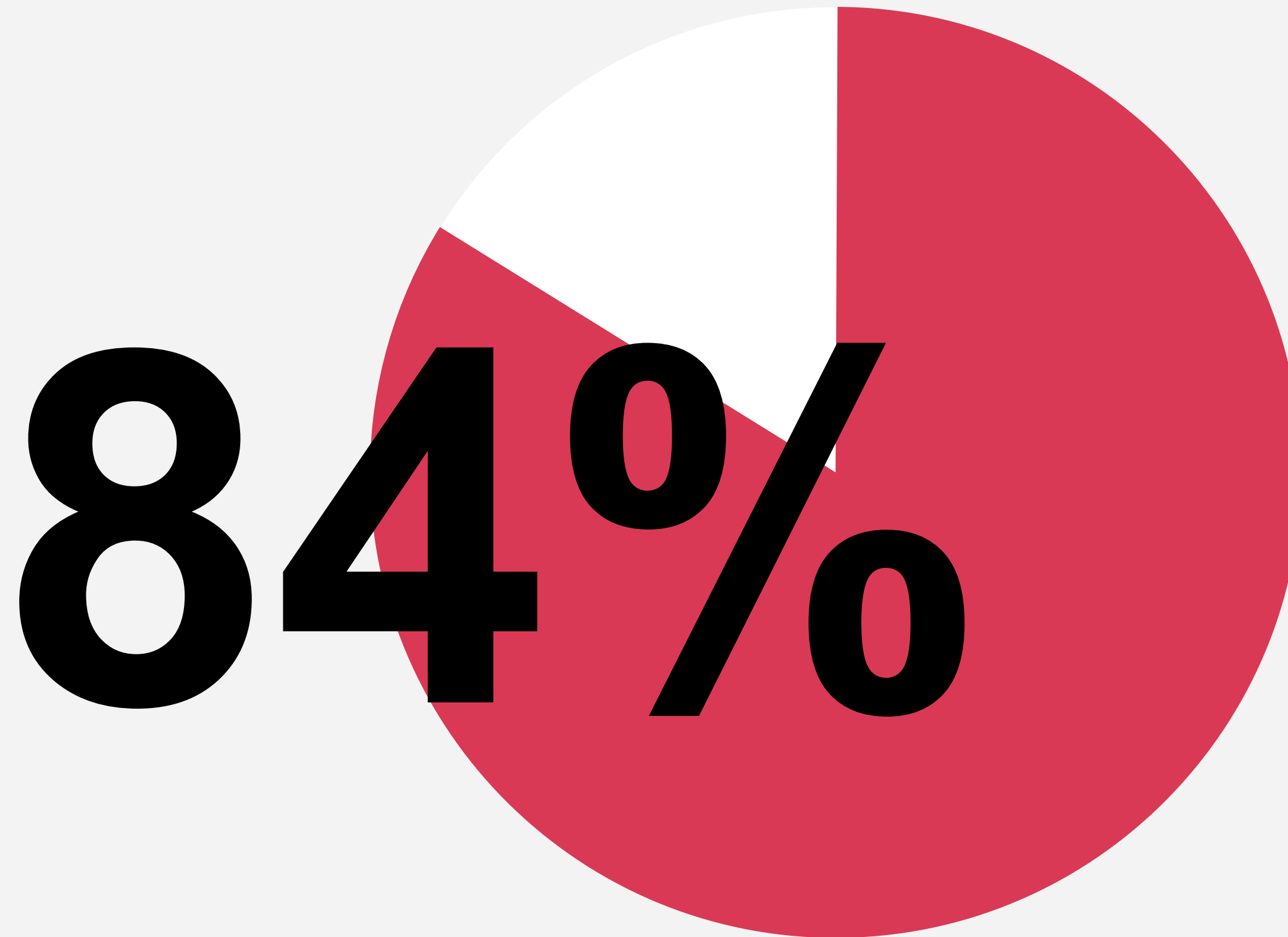


Christoph Weigel
Digital Project Manager
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We live in the age of the consumer...

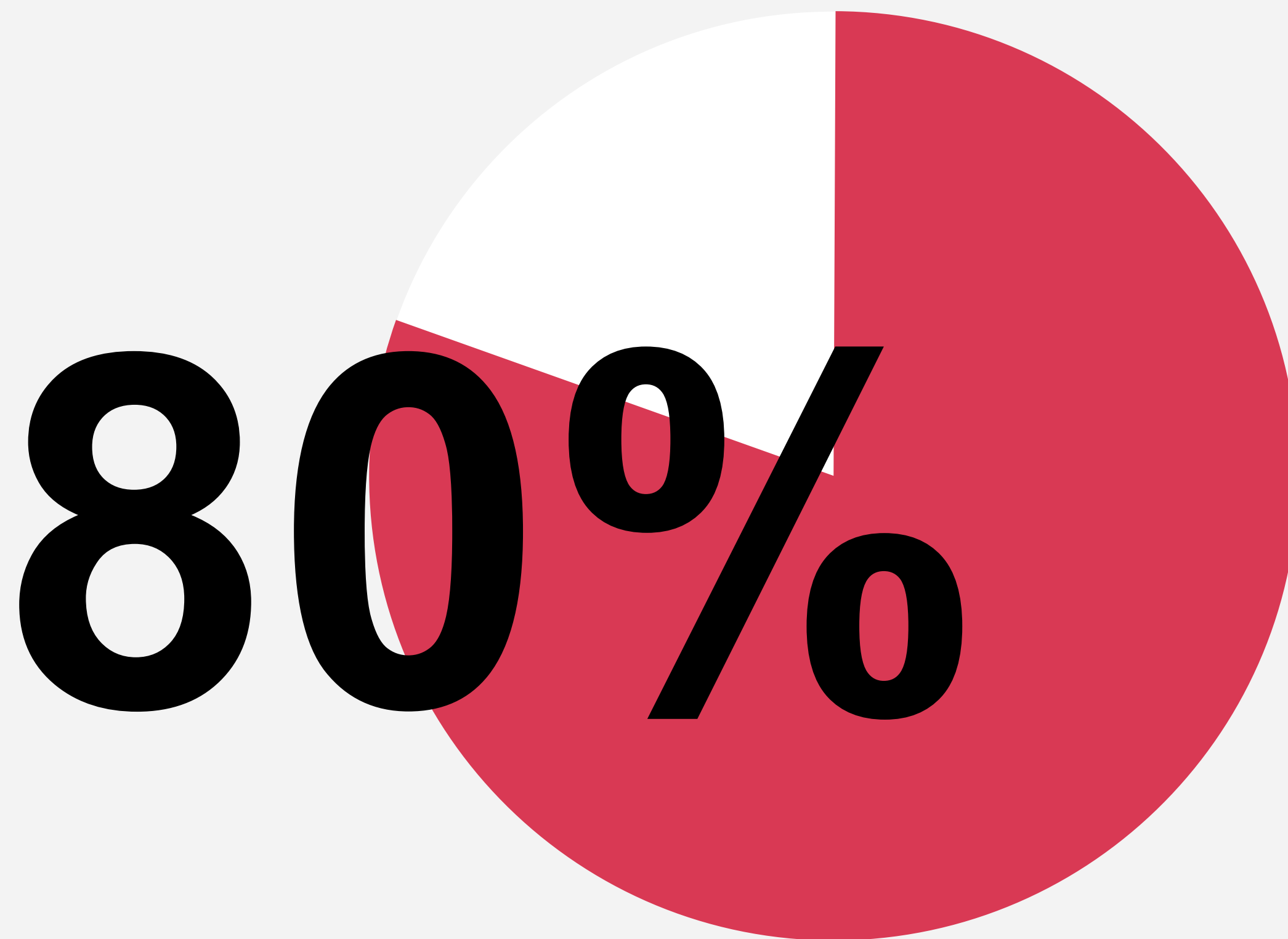






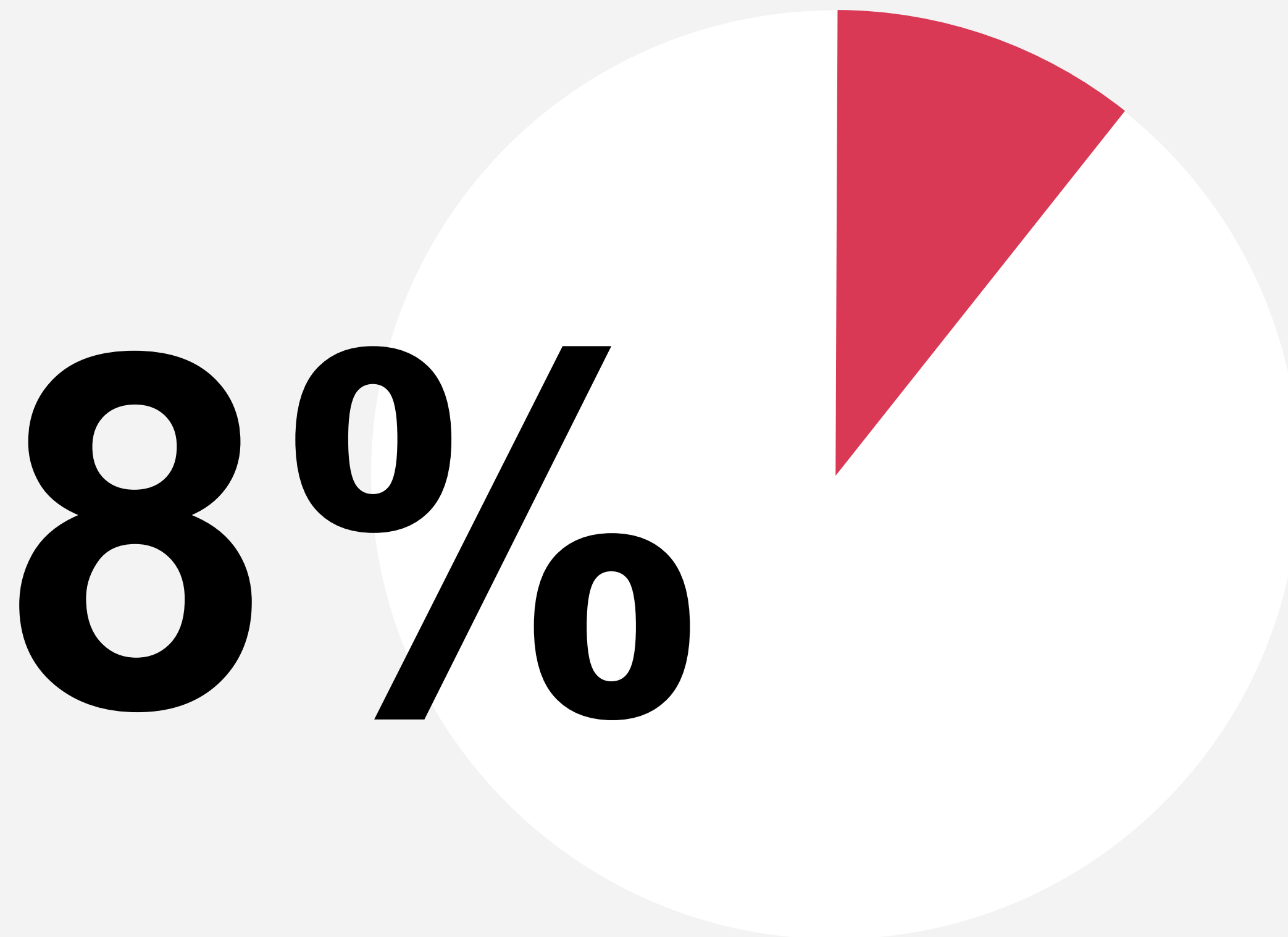
of customers say the **experience** a company provides is as important as its products and services.

Source: 'State of the Connected Consumer', Salesforce, 2019



of **companies** themselves
think they
offer great customer
experience (CX).

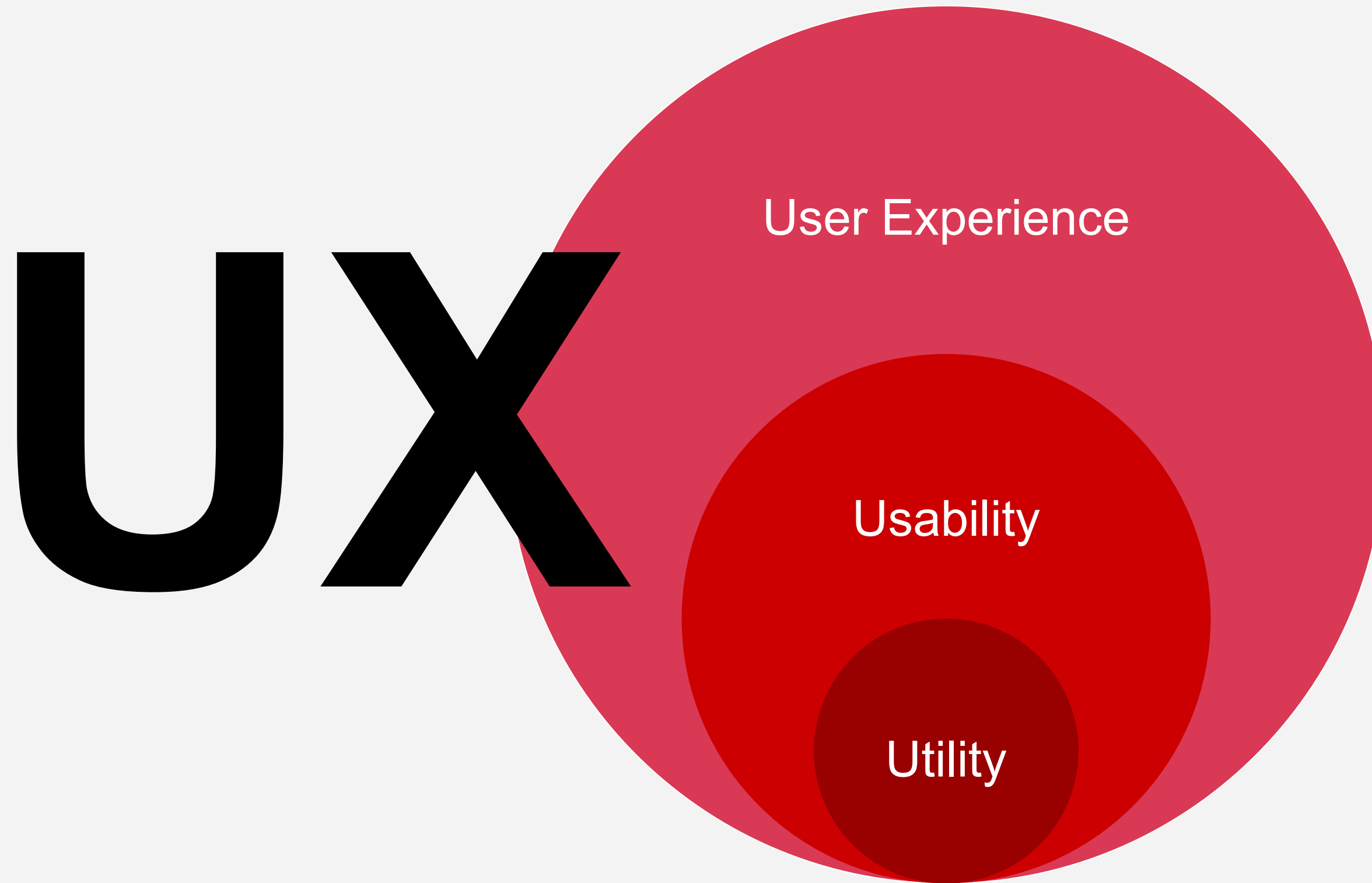
Source: 'State of the Connected Consumer', Salesforce, 2019



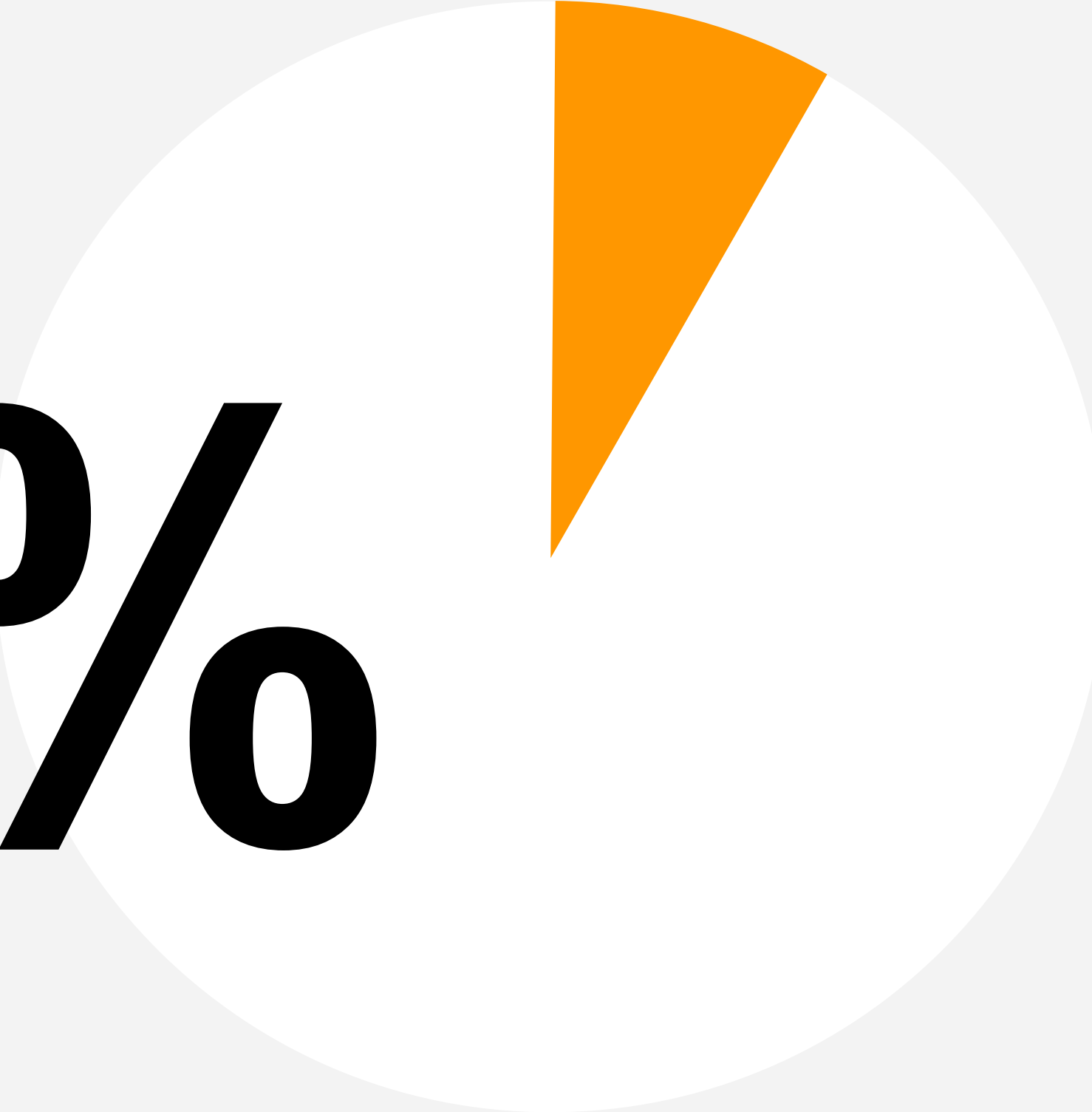
of **customers** believe that companies deliver great customer experience (CX).

Source: 'State of the Connected Consumer', Salesforce, 2019

Ingredients of Experience.



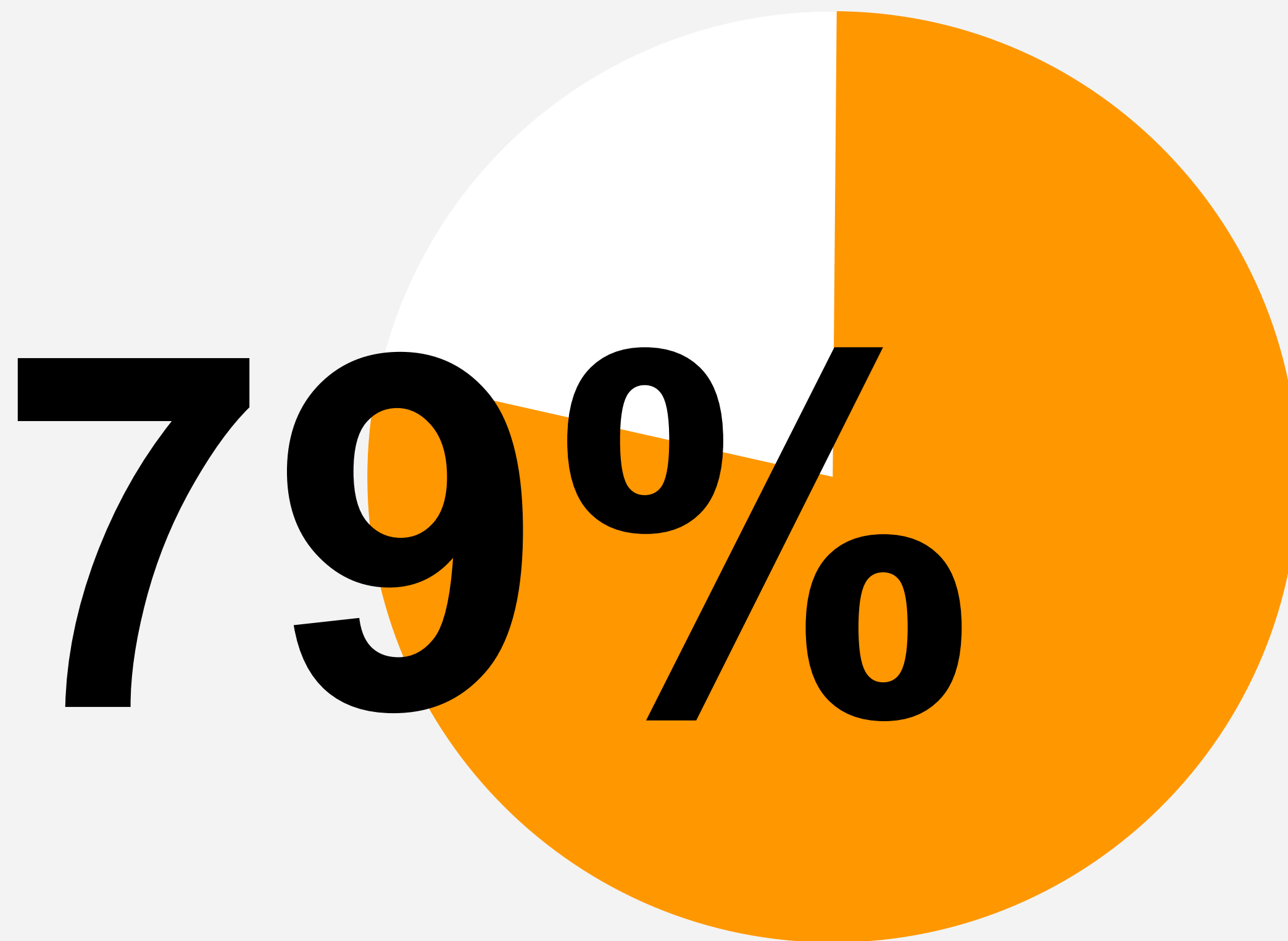
5%



of the German population has
particular interest in shares
and investment funds.*

Source: 'Allensbacher Markt- und Werbeträger-Analyse', IfD Allensbach, 2019

* Survey covered individuals aged 14 and over



of the German population has **little or no interest** in shares and investment funds.*

Source: 'Allensbacher Markt- und Werbeträger-Analyse', IfD Allensbach, 2019

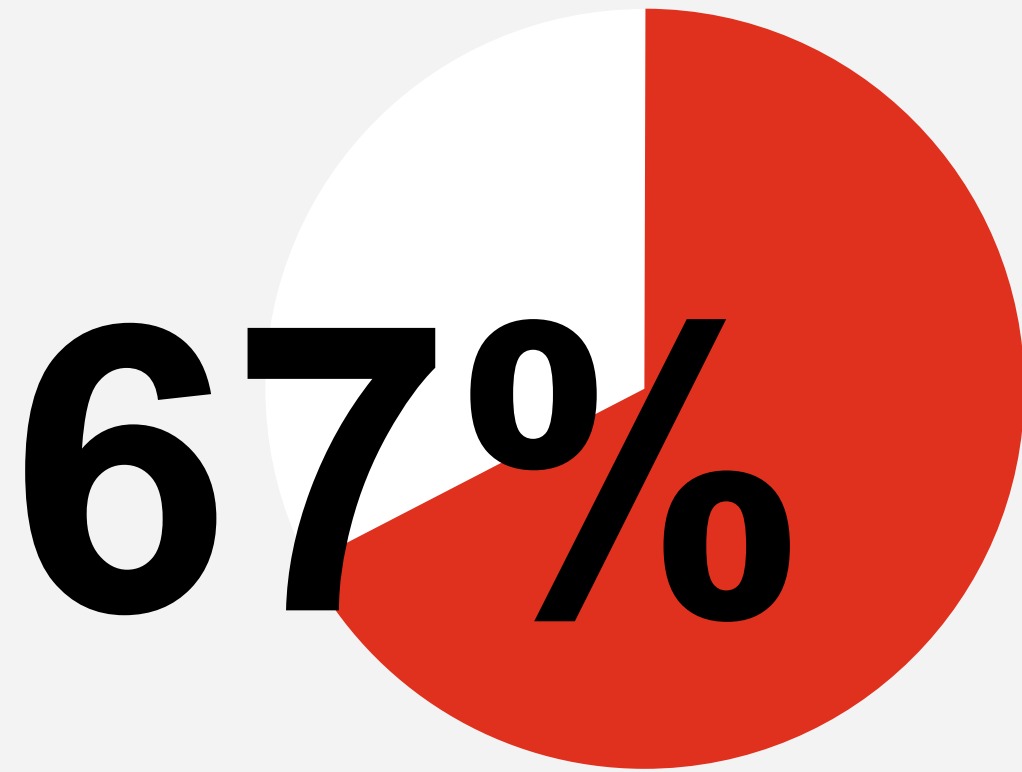
* Survey covered individuals aged 14 and over

**Only 9.65mn shareholders
and equity fund owners in
Germany in 2019.**

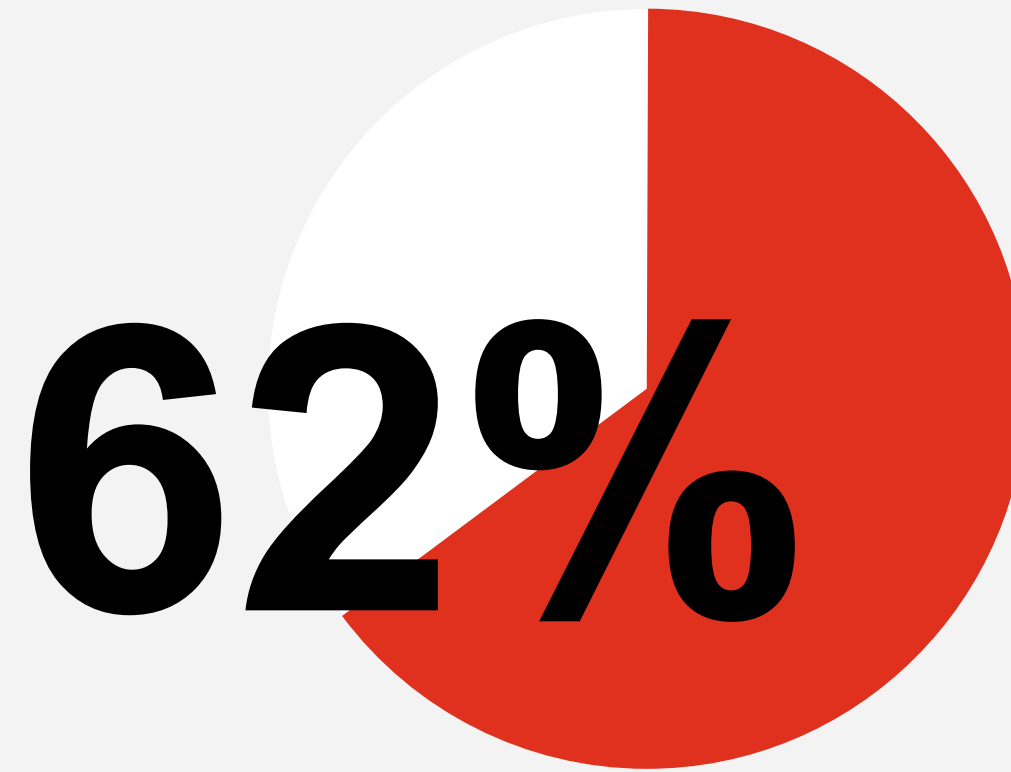
Source: 'Aktionärszahlen des Deutschen Aktieninstituts 2019', DAI , 2019

why?

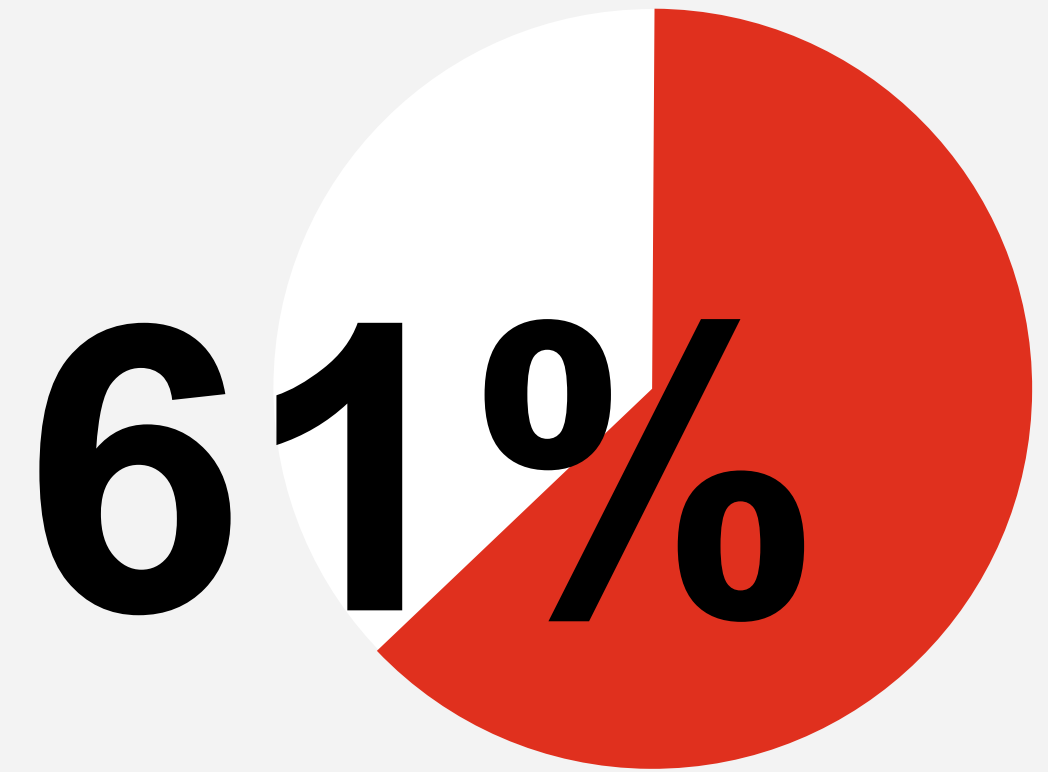
Trust.



of non-shareholders are afraid of **high loss due to economic crisis**.*



of non-shareholders are afraid of **fraud**.*

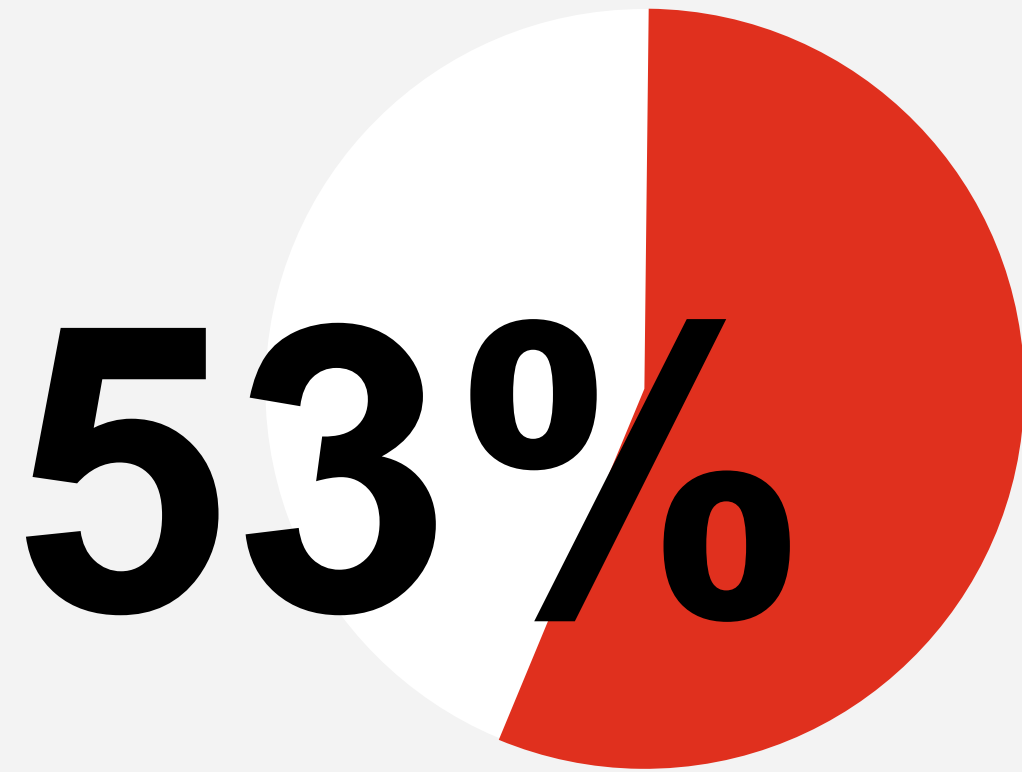


of non-shareholders are afraid of **unlikely stock market crash**.*

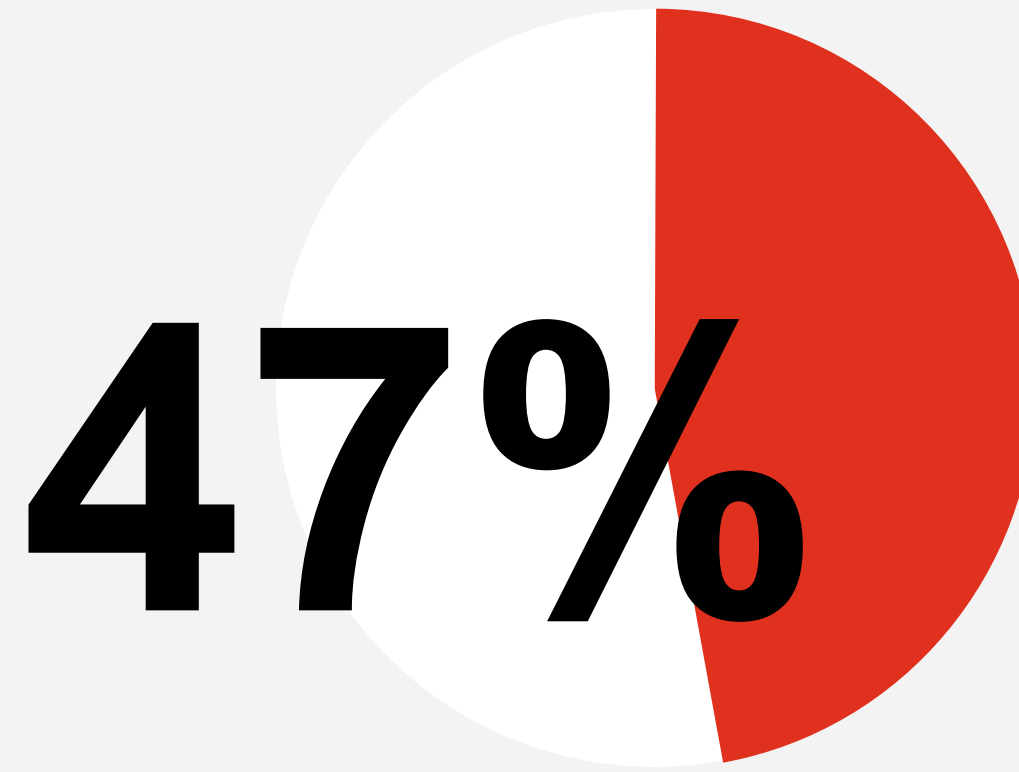
Source: 'Zum Rätsel der Aktienmarktteilnahme in Deutschland', Frankfurt School of Finance and Management & Deutsche Börse Group, 2019

* Survey covered individuals aged 18 and over

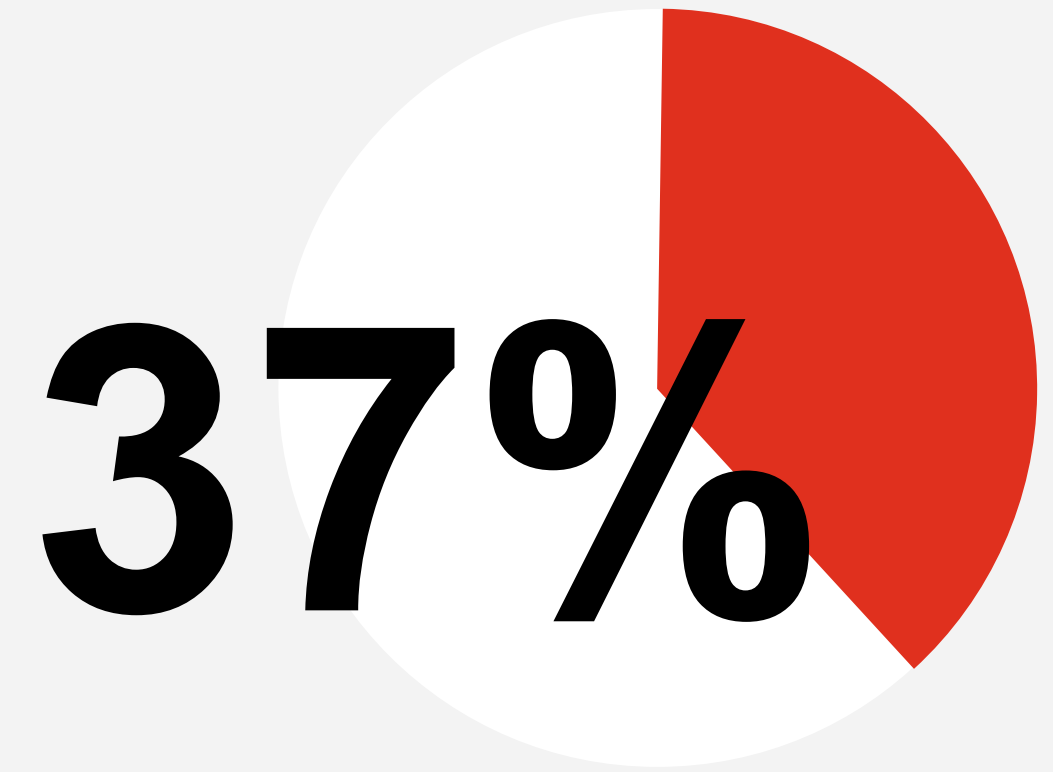
Complexity.



of non-shareholders
complain about an
overly **complex**
product selection.*



of non-shareholders
complain about
missing sources of
information.*



of non-shareholders
believe it **requires too**
much time.*

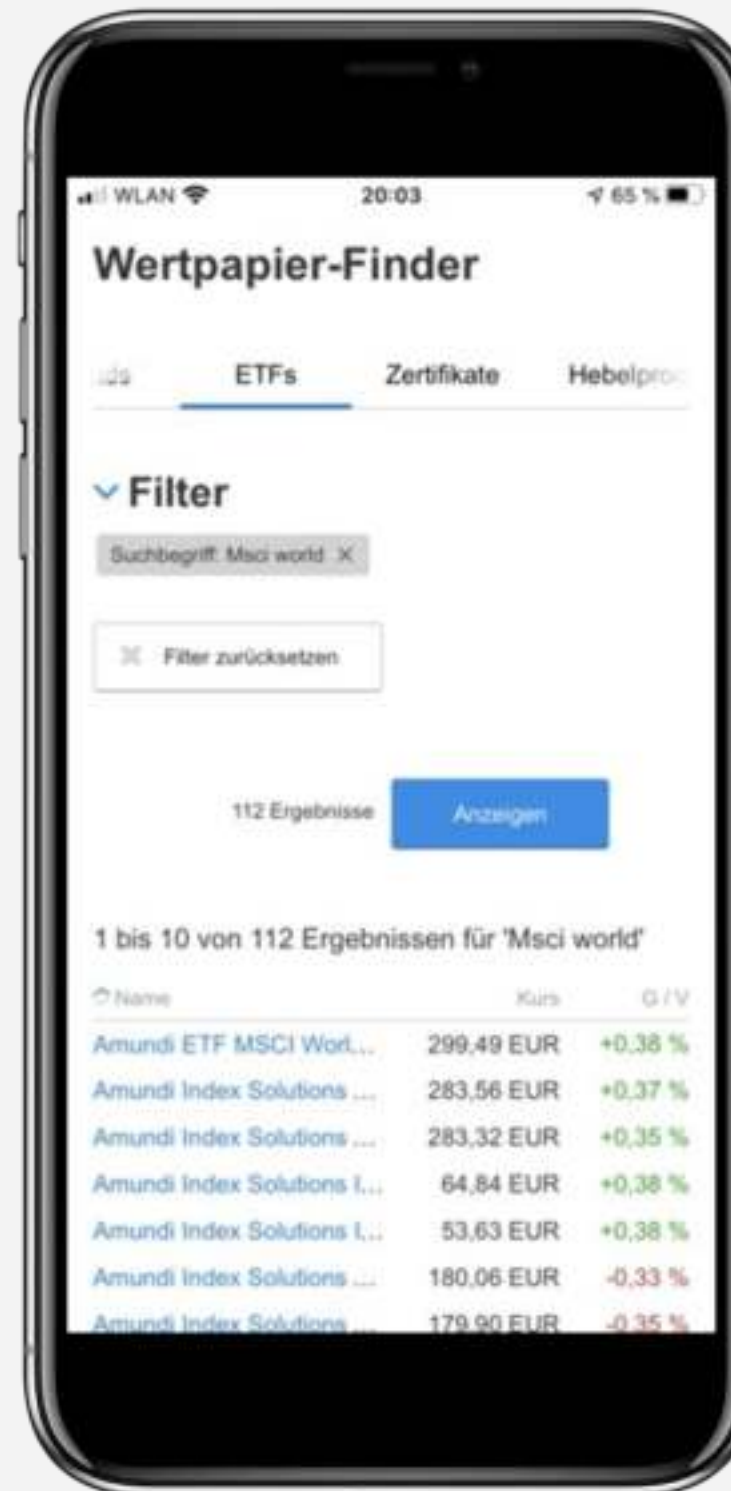
Source: 'Zum Rätsel der Aktienmarktteilnahme in Deutschland', Frankfurt School of Finance and Management & Deutsche Börse Group, 2019

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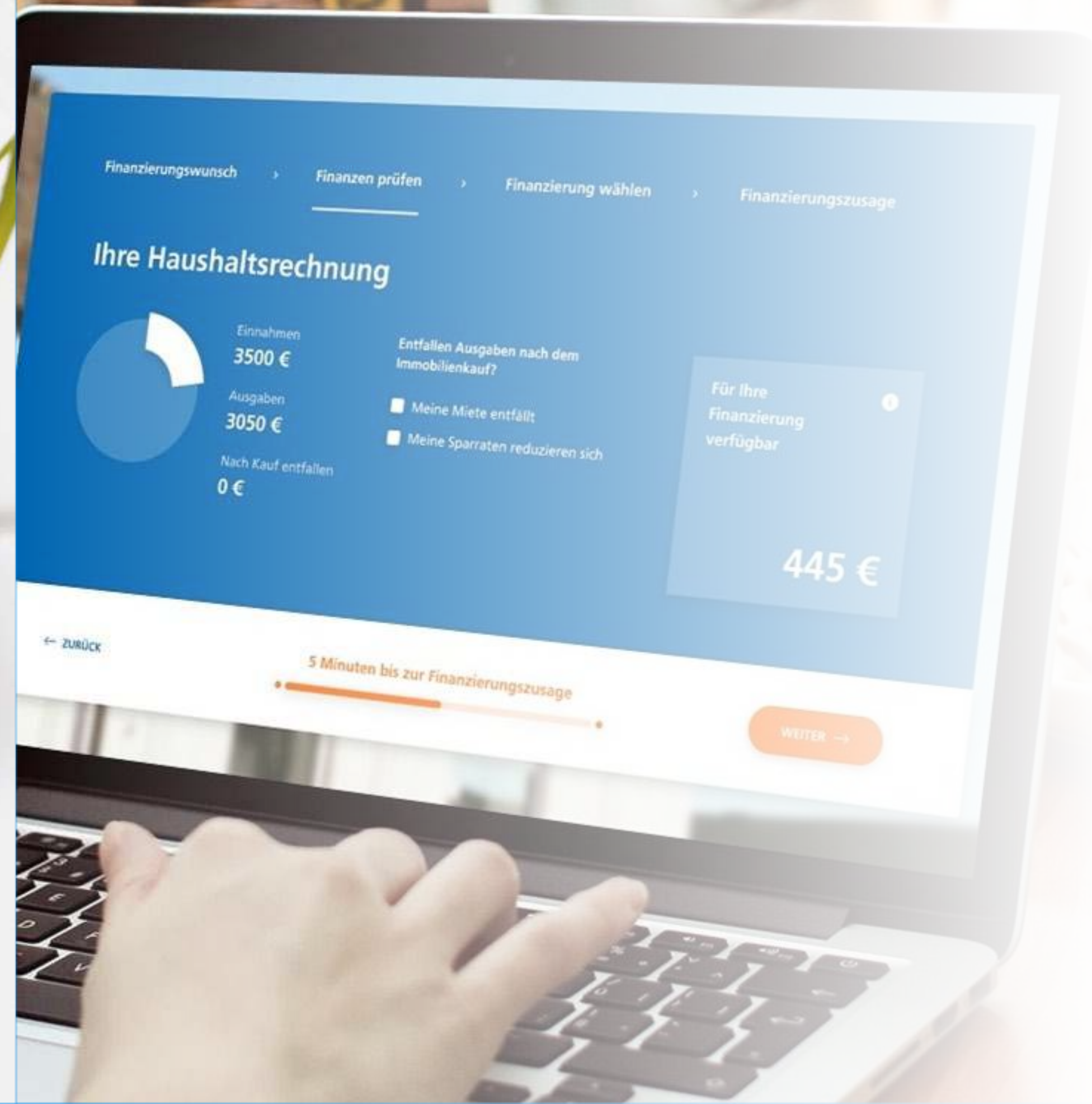
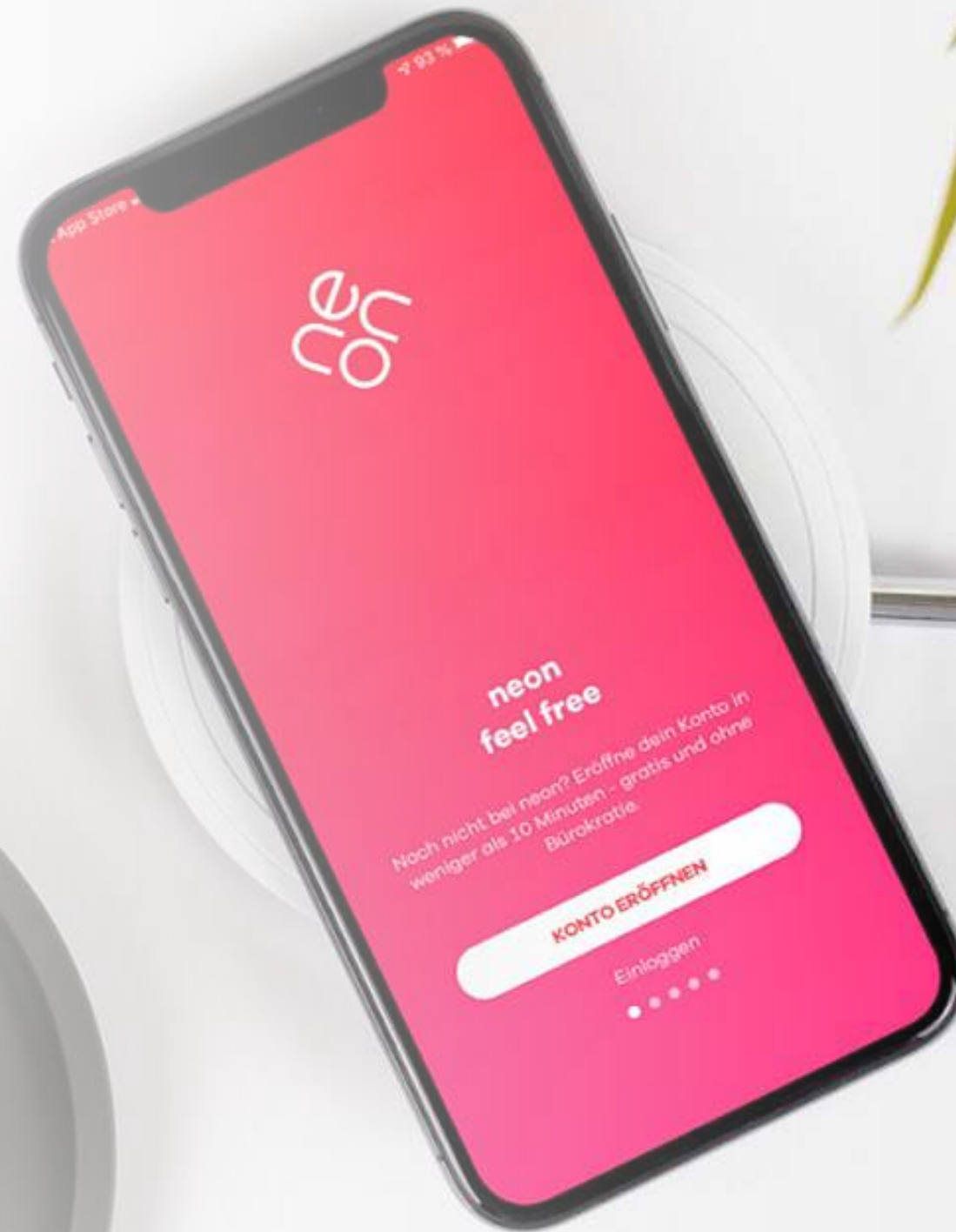
finanzen.net		
Börse	News & Analysen	Trading-Desk
Depot eröffnen	ETF-Sparplan	myfinanzen
Aktien	Märkte	Indizes
Zertifikate	Hebelprodukte	Fonds
ETFs	Anleihen	Rohstoffe
Devisen	CFD	Forum
Konjunktur	Zinsen	Ratgeber
Crypto-Trading		
Aktienkurse	Suche	Portfolio
Realtimekurse	Listen	Termine
IPO	Insiderdaten	Dividenden
Chartanalyse	Specials	Advertorials
Trends	Broker-Vergleich	

Aktien (115)	Indizes (5)	Fonds (2327)	ETFs (679)	Zertifikate (696)	Anleihen (112)	Volltext
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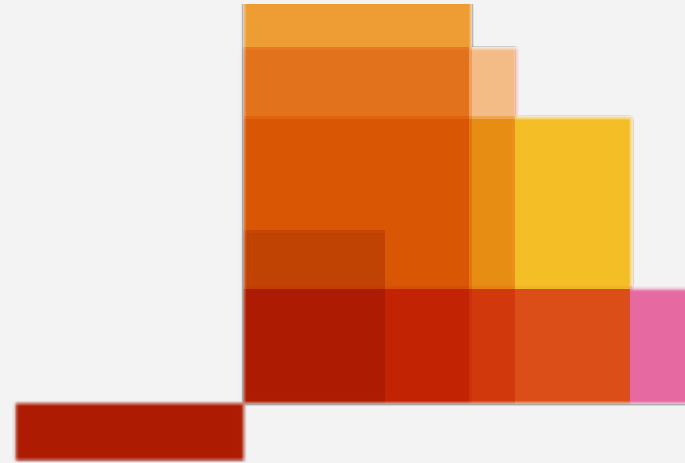
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HSBC MSCI World UCITS ETF	IE00B4X9L533	A1C9KK
SPDR® MSCI World UCITS ETF	IE00BFY0GT14	A2N6CW
Deka MSCI World UCITS ETF	DE000ETFL508	ETFL50
Invesco MSCI World UCITS ETF	IE00B60SX394	A0RGCS
ComStage MSCI World UCITS ETF	LU0392494562	ETF110
Xtrackers MSCI World UCITS ETF 1C	IE00BJ0KDQ92	A1XB5U
SPDR® MSCI World Energy UCITS ETF	IE00BYTRR863	A2AGZ1
Lyxor Core MSCI World (DR) UCITS ETF	LU1781541179	LYX0YD
SPDR® MSCI World Small Cap UCITS ETF	IE00BCBJG560	A1W56P
Xtrackers ESG MSCI World UCITS ETF 1C	IE00BZ02LR44	A2AQST
SPDR® MSCI World Health Care UCITS ETF	IE00BYTRRB94	A2AE58
iShares MSCI World UCITS ETF USD (Dist)	IE00B0M62Q58	A0HGV0
Xtrackers MSCI AC World UCITS ETF 1C	IE00BGHQ0G80	A1W8SB
SPDR® MSCI World Consumer Staples UCITS ETF	IE00BYTRR756	A2AGZ0
Xtrackers MSCI World Financials UCITS ETF 1C	IE00BM67HL84	A113FE
Xtrackers MSCI World Industrials UCITS ETF 1C	IE00BM67HV82	A113FN
Xtrackers MSCI World Energy UCITS ETF 1C	IE00BM67HM91	A113FF
Xtrackers MSCI World Utilities UCITS ETF 1C	IE00BM67HQ30	A113FJ
Xtrackers MSCI World Quality UCITS ETF 1C	IE00BL25JL35	A1103D
Lyxor MSCI World UCITS ETF Dist	FR0010315770	LYX0AG
Xtrackers MSCI World Momentum UCITS ETF 1C	IE00BL25JP72	A1103G
Xtrackers MSCI World UCITS ETF 1D	IE00BK1PV551	A1XEY2
Xtrackers MSCI World Value UCITS ETF 1C	IE00BL25JM42	A1103E
Xtrackers MSCI World Swap UCITS ETF 1C	LU0274208692	DBX1MW
Xtrackers MSCI World Materials UCITS ETF 1C	IE00BM67HS53	A113FL
iShares Edge MSCI World Quality Factor UCITS ETF USD (Acc)	IE00BP3QZ601	A12ATE
SPDR® MSCI World Utilities UCITS ETF USD Acc	IE00BYTRRH56	A2AGZ5
Lyxor MSCI World Utilities TR UCITS ETF - C-USD	LU0533034632	LYX0G4
Xtrackers MSCI World High Dividend Yield UCITS ETF 1D	IE00BCHWNQ94	A1W3F6
iShares Core MSCI World UCITS ETF GBP Hedged (Dist)	IE00BD45YS76	A2DRG6



What we do.



Who we are.



pwc

&



Part of the PwC network



<https://www.youtube.com/watch?v=hKZKRqQFxm4>

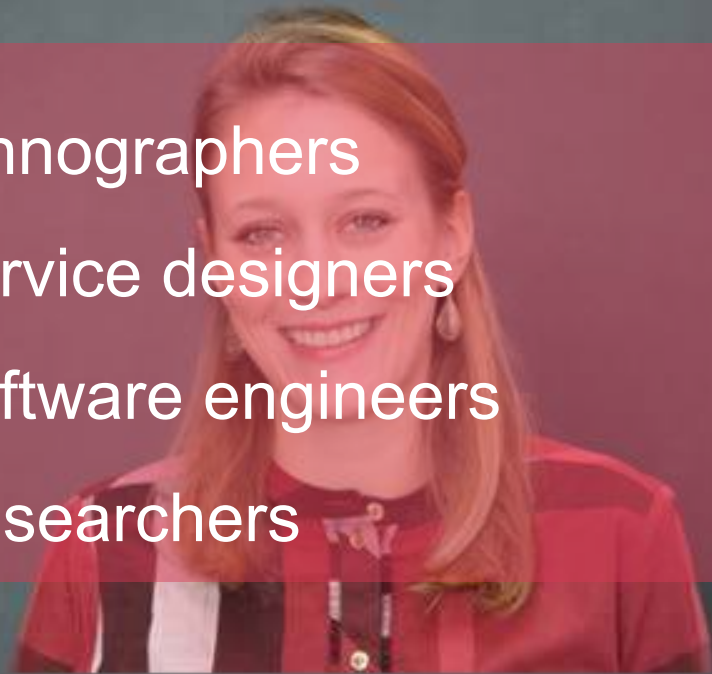


<https://www.youtube.com/watch?v=7tPpkCuKhP8>

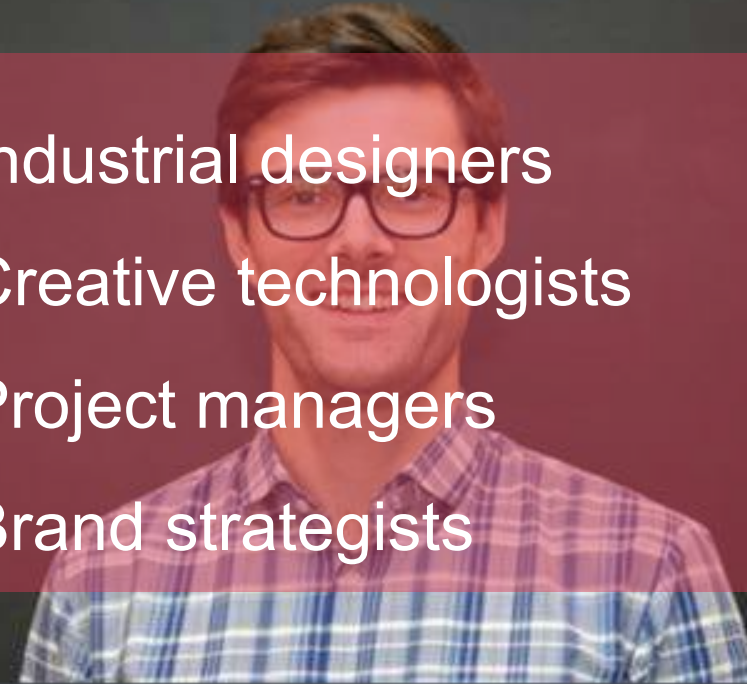
We are an eclectic team of 80 people.



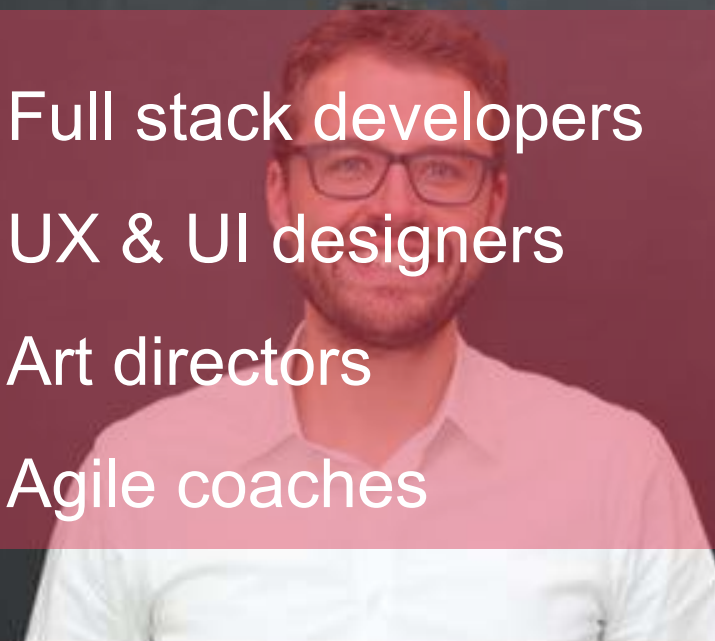
Ethnographers
Service designers
Software engineers
Researchers



Industrial designers
Creative technologists
Project managers
Brand strategists



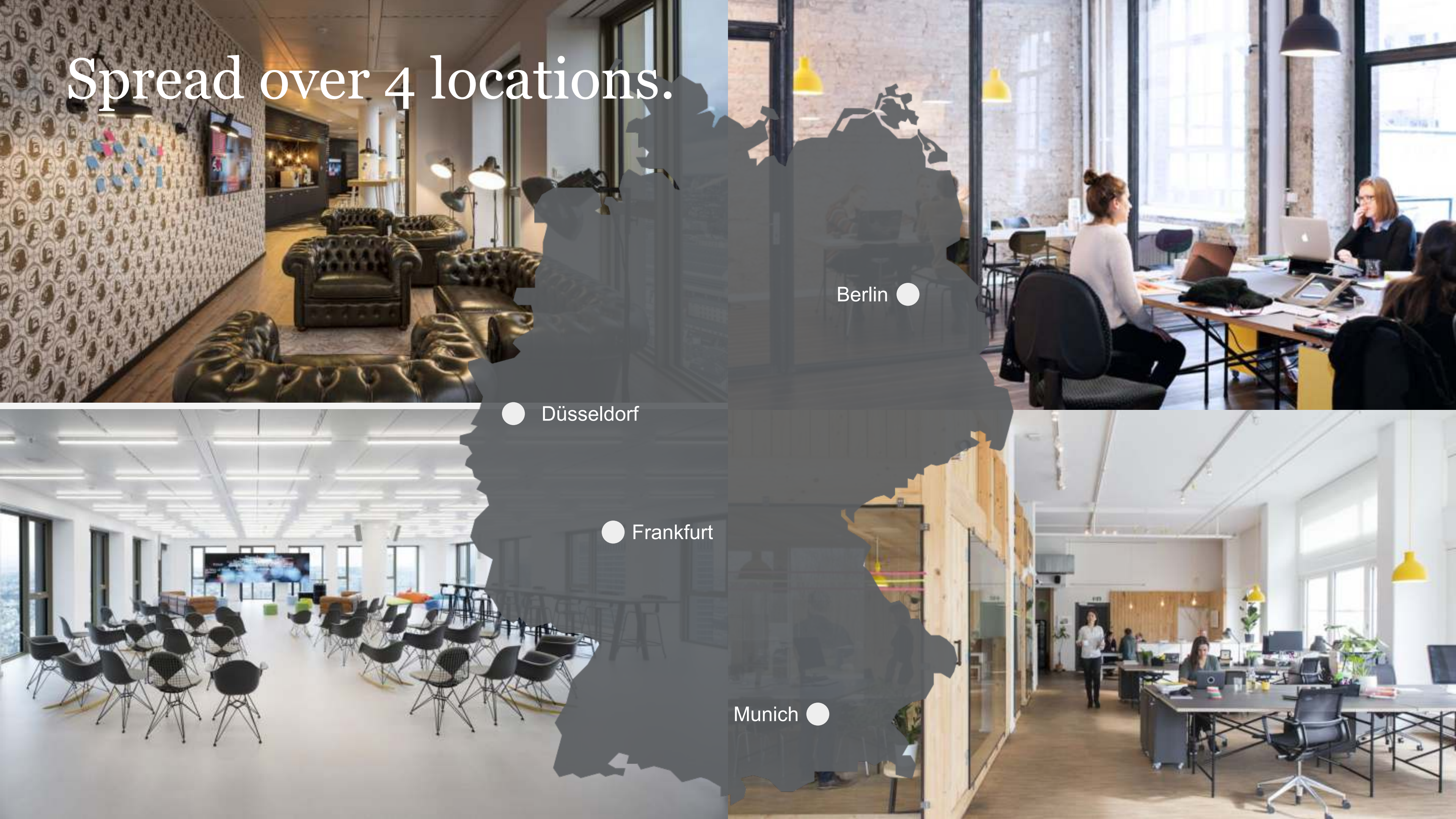
Full stack developers
UX & UI designers
Art directors
Agile coaches



Tech architects
Innovation consultants
Interaction designers
Storytellers



Spread over 4 locations.



How we support your business.

We create solutions that are optimized for users which leads to business value



How will we build
Business value?

What **eXperience**
will people love?

How can we use
Tech to make it real?

We design experiences.

Our philosophy.



Customer obsessed

Make sure you know what your target groups love and hate – we build brands based on users needs, wants, desires and behaviors. Truly insight driven.



Power of perspectives

Diversity is the key to creativity and innovation: break the silos and let the outside in – we have a culture of collaboration and co-creation.



Always in beta

Aim for progress not perfection: Trying and failing is better than not trying at all – we focus on rapidly bringing ideas from insight to solution.

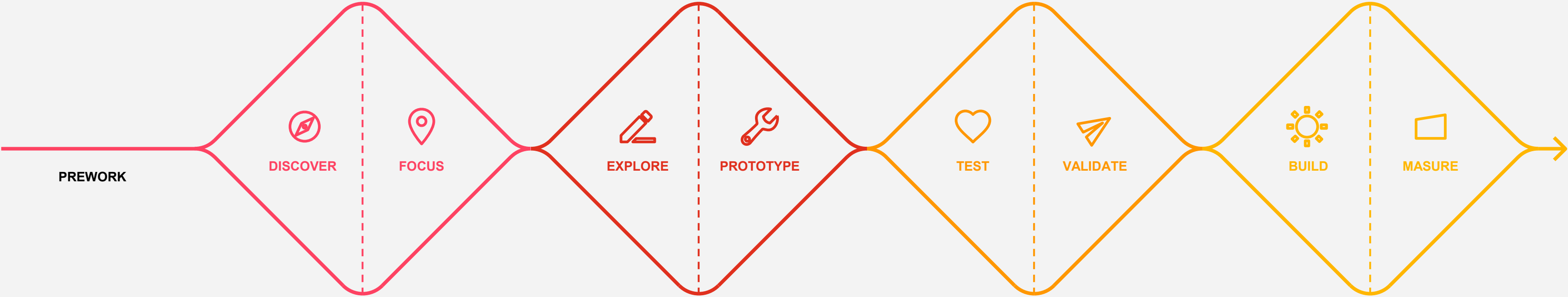


Experiment with tech

Play with technology to reveal new possibilities – We explore, build and test prototypes in emerging technologies.

**We do not design in silos and must be a part of the business strategy in order to optimize design for business value.
We work at the front line with interaction with client stakeholders and/or end users.**

From insight to impact.



Mobilize

Mobilize the team and agree on final scope and timings. Enable right conditions before going into discovery phase

Understand

Emerge in existing and new insights by involving consumers and relevant experts

Make

Identify Opportunity areas, estimate value and prioritize based on a predefined set of criterias

Evaluate

Get creative together with the Malibu team and progressive Gen Z consumers to ideate and create concept embryos

Realize

Test concepts with the target audience in multiple markets and refine based on result

Case study.

HOME LOAN EXPERIENCE

What was the situation?

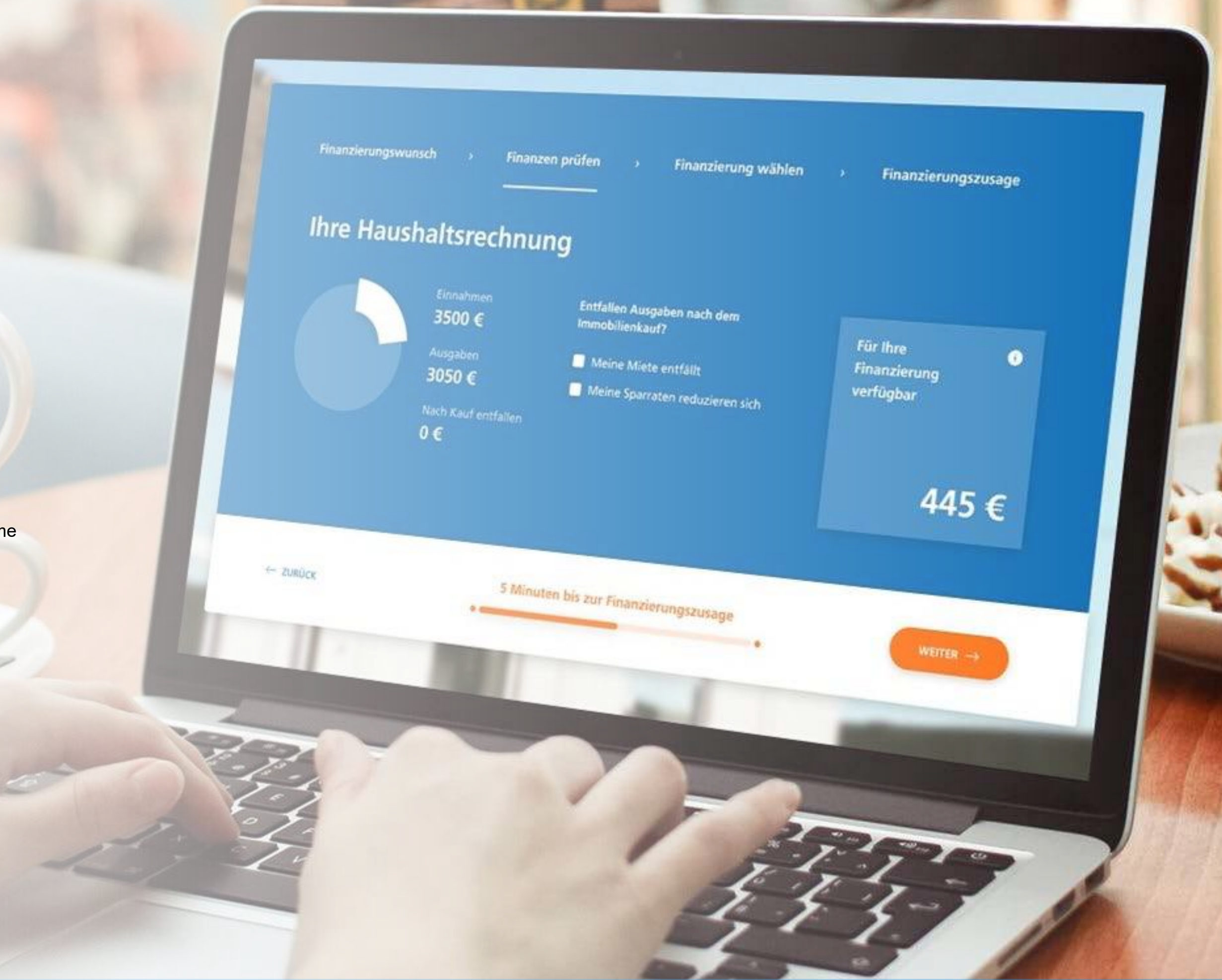
Buying a house or apartment can be a tedious and time consuming endeavor. Getting a legally binding quote for a home loan typically requires a lot of paperwork and time. A large German bank is looking to support new user behavior, which demands for a faster and online-only experience.

What did we do?

In an iterative approach, we designed, prototyped and tested a new home loan service that offers users a legally binding home loan offer in just 5 minutes. In a structured 4-step approach, users are guided through the process accompanied with a digital assistant.

What was the outcome?

Within the design process, the process and the interaction design was iteratively improved to match the users expectations and to respond to their behavior. The service is currently in MVP stage collecting first feedback from real users in the market.



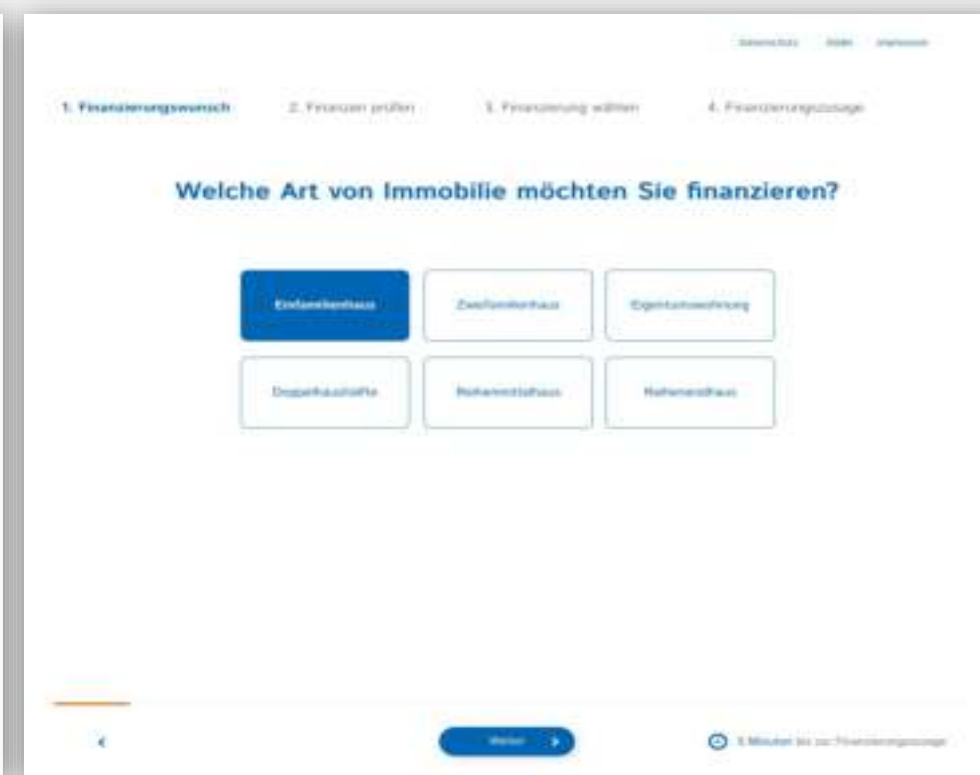
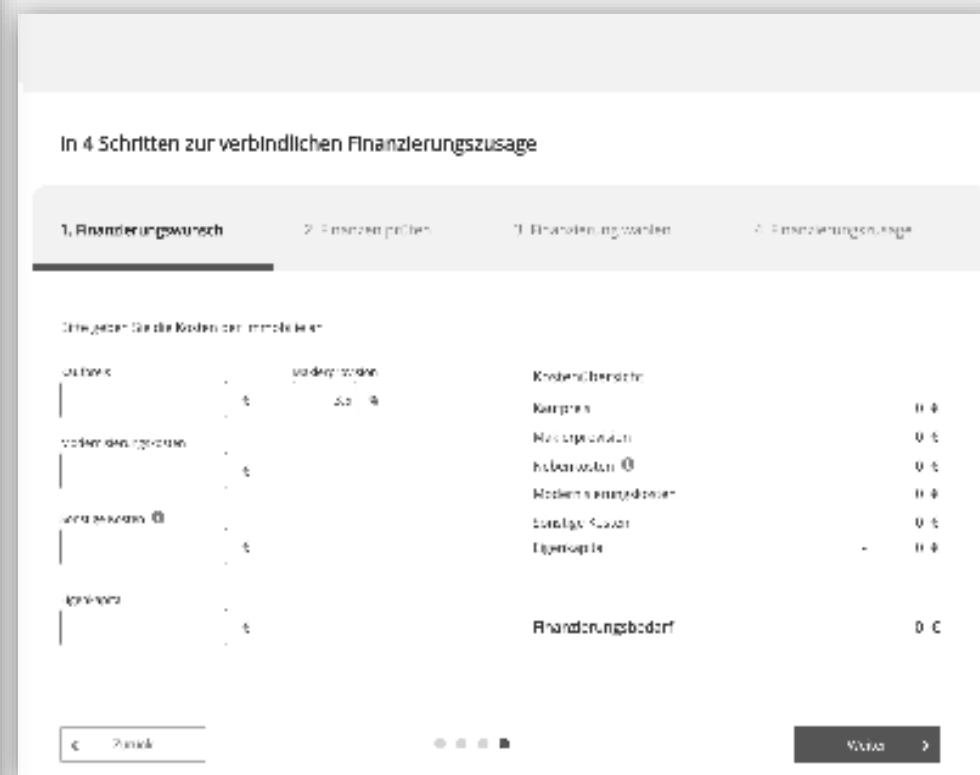
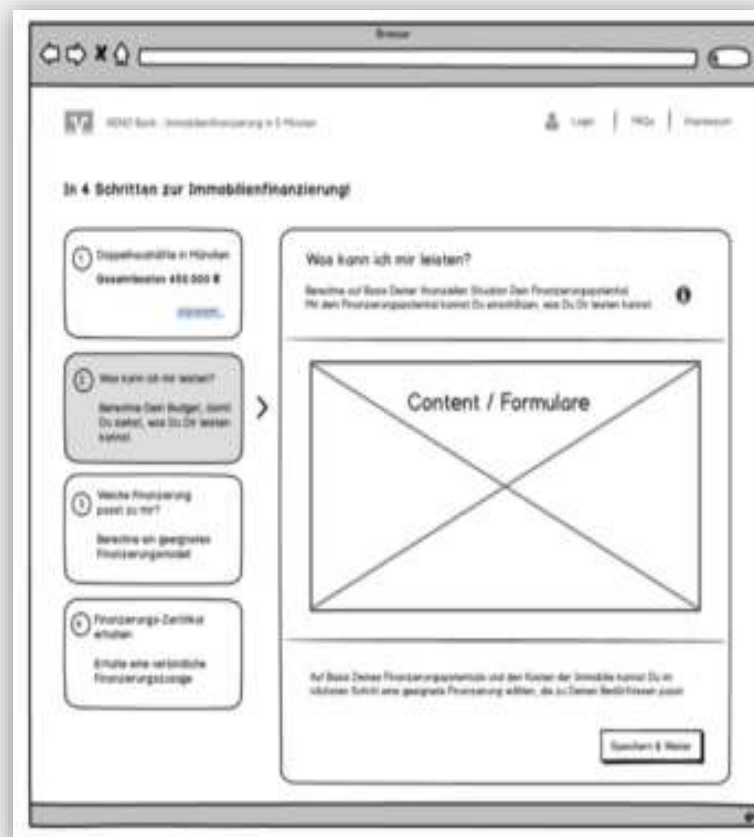
Evolution of the Prototype.

Sketch | Wireframe

Lo-Fi Prototype

Hi-Fi Prototype

Hi-Fi Prototype incl. UI



1. Iteration

2. Iteration

3. Iteration

Case study.

USABILITY TESTING

What was the situation?

Neon-free is an up-and-coming FinTech in Switzerland that is stirring up the mobile banking market there. Known from the swiss edition of "The Lion's Den". To develop a user-centered mobile banking app, the Neon-free team was looking for qualitative user feedback.

What did we do?

Together with the Neon-free team we analysed the user groups and the desired customer journey via different touchpoints. Afterwards we invited five testers for usability testing and observed and analysed user behaviour with the mobile banking app. From the observations we derived recommendations for action to further develop the app.

What was the outcome?

With the help of the findings from the usability tests, we were able to support the Neon-free team in further developing their iOS and Android versions of the mobile banking app and making them even more user-centric. The market success so far proves them right.



Contact us.



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Thank you!

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