

This research study was conducted to better understand client frustrations with two banking products. I led the team that planned the study, reached out to the clients, facilitated the interviews, synthesized the data and presented to executive management.

This work helped establish a need for a dedicated UX Research team, as well as led to improved client relationship processes as well as changes to feature/functionality within the products.

D1 UX CLIENT INTERVIEWS

Product UX/D1 1:1 UX

December 12, 2022

RESEARCH PLAN

Conduct moderated client interviews to gather feedback and understand **where D1 Flex and D1 Consumer Studio (online and mobile) products sit in relationship to the larger market.**

CLIENT INTERVIEW QUESTIONS

- 15 open-ended questions designed to elicit honest feedback
- We encouraged feedback on where D1 could improve
- Questions generally covered:
 - "Tell me about overall experience with D1"
 - "How does it compare to other applications?"
 - "What are positive and negative interactions with D1"
 - "If you could wave a magic wand and change anything, what would it be?"

AUDIENCE

- 5 D1 Consumer Studio Clients*
- 6 D1 Flex Clients
- 25 people total interviewed across those banks
- Participants from:
 - Product
 - Implementations
 - Call Center
 - UX
 - Management



*D1 Consumer Studio clients have not gone live as of November 2022
D1 Flex clients have had customers using the product within the year



EXECUTIVE SUMMARY

Hypothesis: Clients' opinion of D1 Flex and D1 Consumer Studio is based on product features, functionality and performance.

Research findings demonstrate that **clients' experience with FIS had as much of an impact on their view of D1 as the product itself.**

KEY TAKEAWAYS

- D1 Flex and Consumer Studio are adequate, but not differentiating or "wow" products
- Clients are aware that the UX is insufficient, and the FIS UX team should be robustly involved in all aspects of the D1 product lifecycle
- All clients had similar feedback on both D1 Flex and Consumer Studio – feature/functionality pain points, inconsistent UX, and a lack of transparency about product capabilities and the implementation process
- Despite critical feedback, 10 of the 11 banks' outlook was optimistic in FIS' efforts to improve the D1 products

"I would expect FIS is pulling us forward, not us pushing you forward."

- Mark (CEO) - First Lockhart



CONTEXT

- Participants responded quickly to the relationship managers' request and were eager to talk with us.
- Many clients invited key co-workers to join the conversation.
- All provided thoughtful, insightful and interesting feedback in the spirit of improving D1 Flex and D1 Consumer Studio products.
- One goal was to hear where D1 could improve, so we probed for pain points and frustrations, which is reflected in the findings but does not indicate an overarching negative client outlook.
- We received feedback on:
 - D1 product and features
 - FIS sales and implementations process
 - How D1 compares to other products in the industry



Despite critical feedback on product features, product maturity/consistency, and frustrations with the process, most everyone felt they had positive interactions with the FIS team.



CLIENT PARTICIPANTS

D1 Consumer Studio (1:1) and D1 Flex (1:Many)

Bank	Primary POC	Channel	Scheduled Date
Evans Bank	[REDACTED]	D1:Many	8-Nov
Bank of Southern California	[REDACTED]	D1:Many	2-Nov
First Lockhart National Bank	[REDACTED]	D1:Many	25-Oct
Altamaha Bank & Trust	[REDACTED]	D1:Many	8-Nov
First Community Bank	[REDACTED]	D1:Many	27-Oct
SmartBank	[REDACTED]	D1:Many	25-Oct
SMBC Jenius Bank	[REDACTED]	D1: 1:1	26-Oct
Bank of Hawaii	[REDACTED]	D1: 1:1	26-Oct
MidFirst Bank	[REDACTED]	D1: 1:1	2-Nov
Ameris Bank	[REDACTED]	D1: 1:1	28-Oct
Renasant Bank	[REDACTED]	D1: 1:1	1-Nov

INTERVIEW HIGHLIGHTS

PRODUCT RATING

We asked, "On a scale from zero to five, zero being the worst in market, five being the best in market, how would you rate D1?"

- Clients consistently rated both Flex and Consumer Studio in the middle of the road compared to other applications in the market.
- Overall sentiment is that the D1 products get the job done but aren't differentiators in the industry.

0

Worst in market

2.5

D1 Products

5

Best in market

"It's not so much a stand-out as it is a catch up"

– Brian (UX Manager) Bank of Hawaii



INSIGHTS

/01 D1 Flex and Consumer Studio are not differentiators in the market

Clients need:

- to be competitive in the digital banking space
- to know FIS is doing competitive research
- to deliver more than just 'adequate' functionality to their customers

/02 Inconsistent FIS relationships and D1 product performance erode client trust

Clients need:

- product demos to reflect what is delivered for implementation
- to know what to expect with current state, including known issues
- accurate information to plan accordingly with their customer service and customer migrations

/03 D1 doesn't meet clients' user experience expectations

Clients need:

- to know D1 products are on par with industry-leading apps
- to have an improved user experience in addition to a UI update
- to delight their customers with trusted user experiences

/04 Not all D1 functionality is consistent and intuitive

Clients need:

- to implement product changes/updates without rework
- to customize the user experience for their customers
- parity and seamlessness in the mobile and desktop versions

/05 D1 look and feel is an improvement compared to legacy online banking products

Clients need:

- an improved product if they were using legacy FIS online banking
- that improved UI to include improved UX

/06 Feature pain points and product suggestions

Clients need:

- simplified workflows to provide a better user experience
- to provide more self-service options in D1 to alleviate help desk calls
- to provide market-leading features/functionality

/01 D1 Flex and Consumer Studio are not differentiators in the market

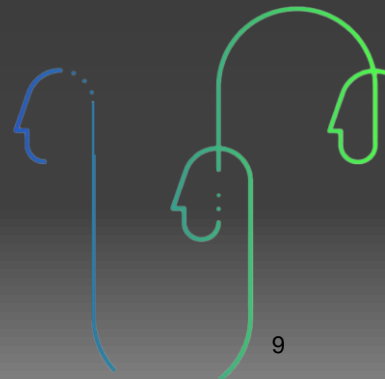
Supporting Themes

- Banks think **D1 is not competitive** compared to other online banking products
- D1 products **deliver adequate basic functionality** but **don't stand out in the market**
- FIS D1 Products **impact the bank's ability to be competitive** in a changing digital market
- D1 feels **behind compared to other products** in the market
- Banks want to know that FIS is doing **competitive research**



The direction is way behind where the competitors are and have been for a really long time.

- Dionea (Project Management) First Lockhart



/02 Inconsistent FIS relationships and D1 product performance erode client trust

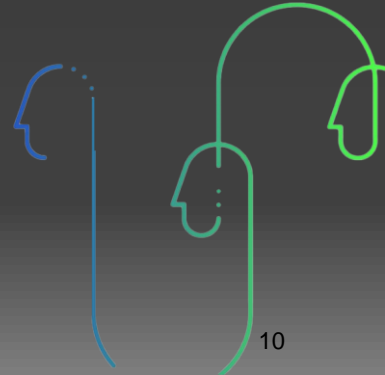
Supporting Themes

- Clients feel they were **misled in sales cycle** when buying the product
- Banks want an **accurate understanding of out-of-the box product** features and known issues
- Clients experienced **inconsistent FIS/Client UX collaboration** (some banks had great experiences, some not so great)
- Banks want **consistent, reliable code** in D1 Studio
- Banks want a **realistic view of the current state** of D1
- Flex doesn't support all small business customers, so **banks had to implement unanticipated workarounds**
- Apart from SMB, **customer migration to Flex was a fairly smooth** process



The biggest issue ... is the lack of transparency .. we did not know what we bought ... could not get access to core screens ... [and had a] hard time understanding what core D1 is

- Tracey (UX Manager) Jenius Bank



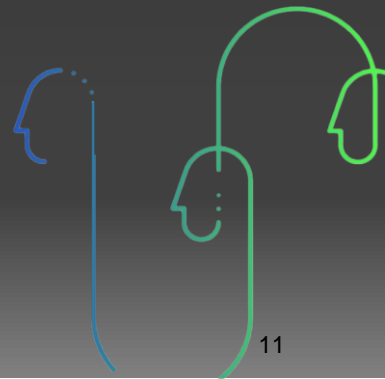
/03 D1 doesn't meet clients' user experience expectations

Supporting Themes

- Clients want to be confident FIS **UX has been involved in product decisions** and consistency guidelines
- Inconsistent user experience causes **confusion and erodes customer trust**
- Banks want **products that demonstrate mature, competitive UX**
- D1 UI improved, but UX not ideal
- Banks cited apps with **intuitive navigation and personalization** as some of their favorites to use

“There is a fundamental problem with where [FIS] UX fits in the product life cycle. If that is addressed, some of these other issues could be solved.

- Matt (Digital) Bank of Hawaii



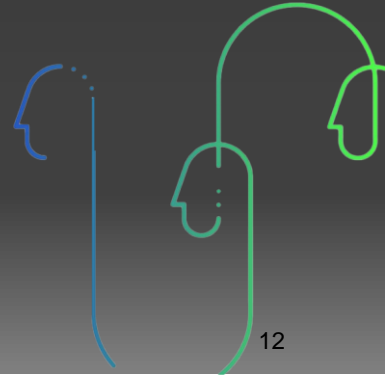
/04 Not all D1 functionality is consistent and intuitive

Supporting Themes

- Clients want to have **more control and customization** of the product to ensure consistency
- Inconsistent product causes **high IT call volume that erodes employee productivity.**
- Clients have pointed out **numerous flaws in the feature parity** between Desktop and Mobile
- Clients want to be able to **discuss and provide feedback** in order to help them **stay competitive** in the market

“A lot of times we find an issue in one platform [mobile], and not in the other platform [desktop], and these discrepancies should be seamless.”

- Isabelle (Product Manager) Ameris



/05 D1 look and feel is an improvement compared to legacy online banking products

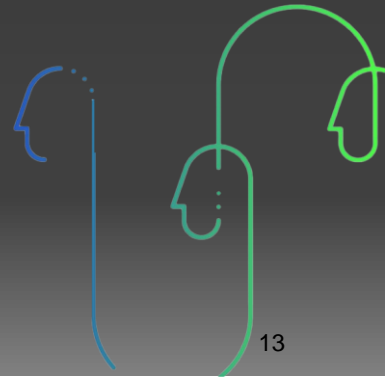
Supporting Themes

- Clients recognize the move from Legacy FIS products to D1 as an improvement
- Overall, clients believe D1 is clean and easy to use
- Flex clients have gotten positive customer reactions to the new UI



The surface is easy to navigate and things are easier to get to. It has a nice look and feel.

- Shan (CTO) Altamaha



/06 Feature pain points and product suggestions

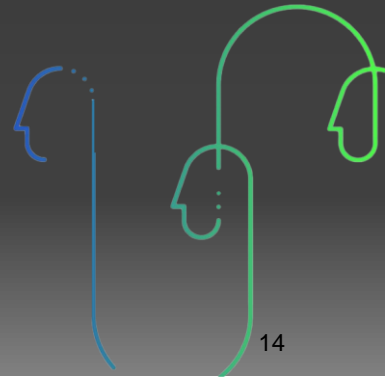
Supporting Themes

- 6 Clients mentioned issues with parity between Mobile & Desktop: 5 Flex, 1 Consumer Studio
- 6 Clients mentioned issues/improvements for BillPay: 4 Flex, 2 Consumer Studio
- 6 Clients mentioned issues/improvements for Bank Admin: 5 Flex, 1 Consumer Studio
- 5 Clients mentioned issues/improvements for Help/Chat: 2 Flex, 3 Consumer Studio
- 4 Clients mentioned issues/improvements for Login: 3 Flex, 1 Consumer Studio
- 4 Clients mentioned issues/improvements for Card Management: 3 Flex, 1 Consumer Studio
- 4 Clients mentioned issues/improvements for Alerts: 3 Flex, 1 Consumer Studio
- 3 Clients mentioned issues/improvements for E-statements: 2 Flex, 1 Consumer Studio
- Clients suggested product features/functionality they felt were missing in D1 products currently



Our customers only option [with login issues] is to call us. We're getting at least 5-10 calls an hour.

- Carissa (Customer Relations) Evans Bank



OPPORTUNITIES

D1 has historically had little to no investment in UX, with engagement focused on executing user-interface designs to meet development deadlines. An industry-standard engagement with UX is needed to improve the product.

/01 Invest in UX Research to keep product competitive, intuitive, and functional

- Invest in User Experience teams to research and design the products
- Implement user centric metrics (outcomes over outputs)
- Use research and design thinking workshops to identify areas for growth
- Know competitors, but design products based on user research

/02 Give clients transparency on product current state, development, and roadmap

- Product teams should build time for user research and design into their roadmaps with cycles to include clients (collaboration with *clients* and research with *users*)
- Ensure demos are consistent with live product to limit miscommunication and establish honest and realistic expectations
- Follow up with clients we interviewed

/03 Include UX teams throughout product lifecycle, robustly, to mitigate consistency and usability issues

- Staff, fund, and engage UX teams appropriately and align with industry-standard best practices
- Ensure D1 current state delivers up to client expectations in tandem with adding desired/innovative features
- Incorporate proactive UX activities and decisions, not only use designers to create screens as a reaction to roadmap features

/04 Ensure all functionality is consistent and intuitive

- Improve quality assurance and UX processes
- Include UX, code and consistency improvements on the roadmap
- Conduct usability testing before releasing new features

NEXT STEPS

Share feature pain points with product teams

Share feature suggestions with product and UX for research and analysis

Current State Analysis:

- Heuristic reviews of D1 Flex and D1 Consumer Studio
- Pilot UX Scorecard metrics
- Usability testing with end users (TBD)

OTHER ACTIVITIES TO CONSIDER

Persona building

Task analysis/JBTB

Future-state journey mapping

Navigation testing: open card sort,
closed card sort, tree-testing

Map features to needs

User story mapping

User flows

Affinity mapping

Secondary research



Defining desired experience outcomes and metrics will help focus UX research, design and product direction.



