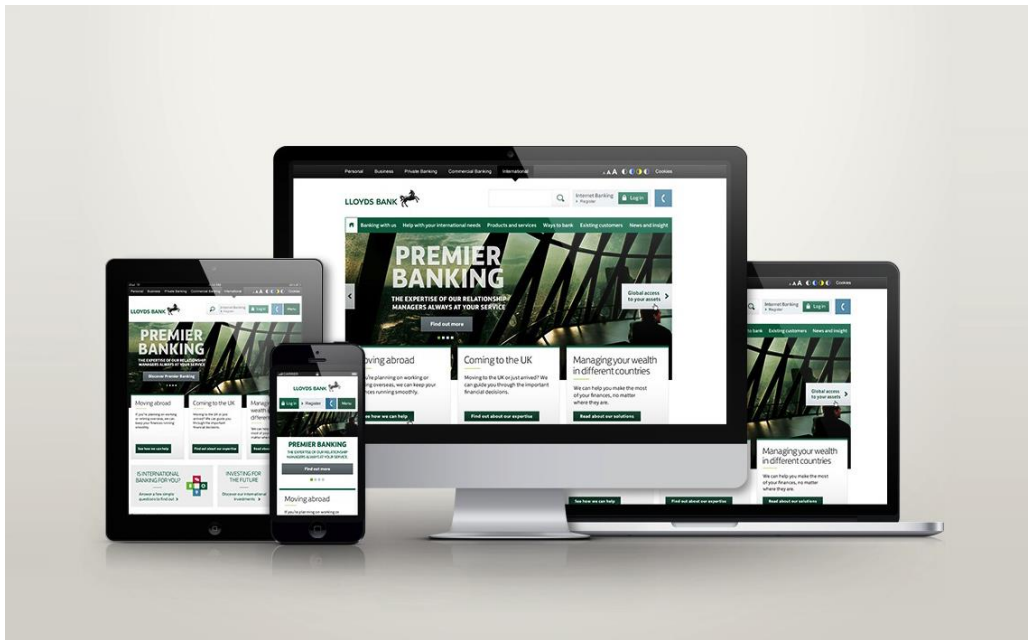# Lloyds Bank – International Wealth

This was the Bank's first responsive site. It created dramatically better outcomes for both Lloyds and its clients from the moment it went live.


The challenge

In September 2013 the bank was preparing to rebrand as Lloyds Bank. Our client saw the opportunity to improve the user experience for International Wealth clients and prospects as part of this. But we had to move fast. Lloyds asked us to create a site which was better organised around customer needs, reflected their changing product proposition, and responded to the growing use of mobiles and tablets in customer journeys.

What we did

A stakeholder workshop with over 40 people helped us get a clear consensus around project scope and priorities. We used this input to document a vision for the user experience. It also allowed us to write a roadmap for developing the site that looked beyond the immediate deadline. The informing thought was 'Wealth expertise that moves with you'. This immediately made us consider the role of
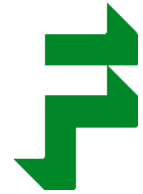
mobile devices; early customer research helped us explore this with our target users.

The initial investment in understanding business and customer needs was useful later in the project. Because business stakeholder expectations were aligned early we built confidence in the project and the team. We didn't need to seek 40 sign-offs for each design decision, meaning the project maintained good momentum under tight timings.

Initial sketches helped us explore the responsive experience before design became too fixed. At this stage we also developed IA and user journeys. This let us consolidate content from a number of existing sites to create a relevant, coherent experience for the user.

*A workshop for 40 business stakeholders got early alignment around a UX vision and roadmap*
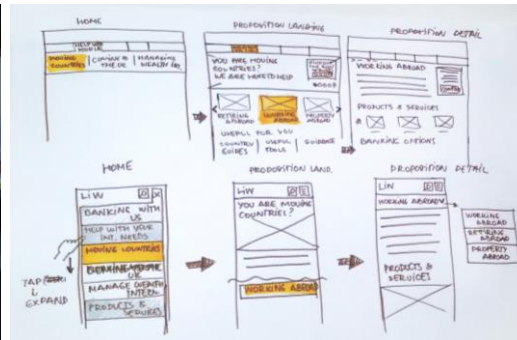
Early responsive design sketches let us explore cross-device experience

In customer testing at this stage it became clear that eligibility was a central issue. Eligibility criteria for wealth banking products is stricter than for everyday retail banking. Raise this issue too early and you set the wrong tone; raise it too late and you waste the customer's (and the bank's) time in the application process. Iterating design and content through customer research helped us find the best solution. We made it easier for users to assess their own needs, and understand eligibility in the process.

Once the IA and responsive templates were in place we could move into visual design. We used the new brand guidelines to develop all the design assets, including iconography, so that the project could move into build. We kept documentation light, but worked closely with the build partner to ensure the quality of the final user experience.

Once live we were immediately able to measure the new experience against business KPIs and customer experience metrics which we'd put in place at the
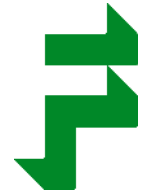
start of the project. Despite the ferocious pace dictated by the deadline for Lloyds' rebrand we followed a rigorous, thoughtful path to the design solution where important design decisions were based on good evidence about customer needs.

The win/win

By getting a good understanding of the content needs and device preferences of the customer we were able to see where their needs and Lloyds' commercial objectives overlapped: the win/win. Successive rounds of customer research helped us carefully iterate through progressive levels of design detail. At every stage we could check back against the design strategy to make sure we were on track to deliver against our vision for the user experience.

The results

The new site had an immediate commercial impact. Both the quality and quantity of online applications improved: in the first quarter after launch the number of new customers was at 207% of the business case plan; the average call handling time for applications dropped by ten minutes.

A big factor in this is increased engagement on the site. Users spend 15% more time on site, viewing 8% more pages. All of which creates better informed, better qualified prospects.

"We worked with Foolproof to launch one of the first responsive websites in the UK Financial Services industry. Their user-centered approach helped us radically change the way we talk to our customers about our services, moving away from simply promoting products to explaining how we could help them in their circumstances so they could make the right choice for them. Not only did this deliver great results it also provided us with a framework we could use for future online proposition development."

Laurent Christoph, Digital User Experience Manager