

# Linking accounts:

## Problem statement:

*M&S Bank (credit card) customers have no method to access their rewards online, as at present, there isn't a route linking their Bank Reward credentials to a digital platform.*

*Problem statements are subject to evolution as further insights unfold during discovery\**




## EMPATHISE/DEFINE

## Information needed to inform solution (user research):

- Find out the most common tasks performed, via what channel and over how long in the average online bank session
- Get an understanding of our customers' financial and loyalty profile.
- Discover the adoption and/or receptiveness of merging financial technologies/trends within our customer group
- Understand what the existing actions are taken to access Bank rewards
- Gain first-hand perspective in attempting to access Bank Rewards
- Identify pain points in attempting to access Bank Rewards

- Understand the resistance to updating the existing system
- Understand the motivation to proceed with an updated system

## Approaches to take in gaining information:

- Customer survey for quantitative behavioural-focused insights  
to find out what their interactions are with other financial/loyalty products that might indicate the receptiveness of initiating this journey 
  - Unmoderated remote user-testing with basic clickable prototype  
to gauge user instincts and associations on where this trigger belongs as well as testing new (what we believe to be optimised) paths 
  - Moderated lab-based user-testing   
to test an iterated and refined solution(s) as well as gaining qualitative feedback
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## Balance:

### Problem statement:

*M&S Bank (credit card) customers that might want a view of real time voucher and points balance have a task of manual*

***calculations and personal recollection to find out. In addition to the fiddly work, the lack of instant data may be construed as lack of transparency, this may bring feelings of distrust on top of the fatigue felt in this experience.***

***Problem statements are subject to change as further insights unfold during discovery\****

## **EMPATHISE/DEFINE**

### **Information needed to inform solution (user research):**

- **Find out the customers' current understanding of their balance**
- **Understand the role balance plays in the minds of customers**
- **Understand the role competitors balance plays in the minds of customers**
- **Identify any problems that exist in customers learning their balance**
- **Learn how customers receive their balance delivered in alternative ways**

## Approaches to take in gaining information:

- **Journey mapping existing (assumed) journey**  
to get immediate first-hand experience that might highlight personal instincts as well as barriers/pain points that customers face
- **Internal: hunt & gather existing data from Bank & Sparks**  
to understand existing behaviours, motivations, barriers, pain points
- **Customer survey for quantitative behavioural-focused insights**  
to find out what their interactions are with other financial/loyalty products that might indicate the receptiveness of initiating this journey
- **Unmoderated remote user-testing with basic clickable prototype**  
to gauge user instincts and associations on where this trigger belongs as well as testing new (what we believe to be optimised) paths
- **Moderated lab-based user-testing**  
to test an iterated and refined solution(s) as well as gaining qualitative feedback

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## Sparks Hub:

### Problem statement:

*M&S Bank (credit card) customers must create/maintain a manual paper filing system to house their rewards, they then*

***must navigate that any time they wish to access them. This tedious and labour intensive experience can lead to customers feeling discouraged when there are opportunities to shop and redeem their rewards.***

***Problem statements are subject to evolution as further insights unfold during discovery\****

## **EMPATHISE/DEFINE**

### **Information needed to inform solution (user research):**

- **To find out how the existing offline Bank Rewards scheme manifests itself in the customers self-managed system.**
- **To get an understanding of the if and where customers associate the new rewards domain within the Sparks Hub.**
- **To get an understanding of customers' response to the latest restructuring designs.**
- **To learn how customers perceive and interpret all Sparks benefits**
- **To get an indication of how customers receive the introduction of Rewards into Sparks**

## Approaches to take in gaining information:

- **Internal: hunt & gather existing data from Bank & Sparks** ✓  
to understand existing behaviours, motivations, barriers, pain points
- **Customer survey for quantitative behavioural-focused insights** ✓  
to find out what their interactions are with other financial/loyalty products that might indicate the receptiveness of initiating this journey
- **Open card sorting** ✓  
To see what, how, and where users group Digital Bank Rewards across Sparks and My Account without labels
- **Closed card sorting** ✓  
Find out if users group items differently across Sparks and My account with our existing pre-defined categories
- **First click test (heat map)** ✓  
To see where users instinctively go to locate Reward vouchers, their balance, and information about the scheme
- **Unmoderated remote user-testing with basic clickable prototype** ✓  
to test previous research recommendations to (what we believe to be optimised) paths
- **Moderated lab-based user-testing**  
to test an iterated and refined solution(s) as well as gaining qualitative feedback

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# Redemption:

## Problem statement:

*After enduring the queue, M&S Bank (credit card) customers when redeeming their rewards in-store, are subjected to an unwritten series of actions that need to be performed in a particular sequence via multiple formats in a busy, exposed and time-pressured environment. This makes for a confusing, anxious, and frustrating experience. Our solution should deliver an experience that would alleviate these kinds of responses.*

*Problem statements are subject to evolution as further insights unfold during discovery\**

## EMPATHISE/DEFINE

### Information needed to inform solution (user research):

Uncover existing Rewards redemption behaviours across all channels

Learn about existing Sparks redemption and wider shopping behaviours across all channels

**Get a first-hand understanding of a typical end-to-end redemption experience**

**Identify any problems customers experience when redeeming**

**Learn about customers' existing omnichannel experiences elsewhere**

## **Approaches to take in gaining information:**

- **Journey mapping existing (assumed) journey** ✓  
to get immediate first-hand experience that might highlight personal instincts as well as barriers/pain points that customers face
- **Internal: hunt & gather existing data from Bank & Sparks** ✓  
to understand existing behaviours, motivations, barriers, pain points
- **Customer survey for quantitative behavioural-focused insights** ✓  
to find out what their interactions are with other financial/loyalty products that might indicate the receptiveness of initiating this journey
- **Unmoderated remote user-testing with basic clickable prototype**  
to gauge user instincts and associations on where this trigger belongs as well as testing new (what we believe to be optimised) paths
- **Moderated lab-based user-testing**  
to test an iterated and refined solution(s) as well as gaining qualitative feedback



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# Rewards:

## Problem statement:

*The existing paper format of Reward vouchers makes the tallying, sorting, management, and redemption of the vouchers a time-consuming chore for M&S Bank (credit card) customers. The consequences of neglecting it means customers can miss out, leaving them disappointed, resulting in longer-term disengagement.*



*Problem statements are subject to change as further insights unfold during discovery\**

## What do we want to find out?

- Uncover how customers make sense of Rewards currently
- Uncover how customers manage Rewards currently
- Uncover any pain points, barriers that customers might face with Rewards currently
- Find out the attitudes and behaviours surrounding Sparks benefits since the re-launch
- Learn how customers are starting to respond to newly introduced Sparks benefits

- **Discover customers response to using Rewards with the existing and alternative Sparks benefits logic**

## **Approaches to take in gaining information:**

- **Internal: hunt & gather existing data from Bank & Sparks**   
to understand existing behaviours, motivations, barriers, pain points
- **Customer survey for quantitative behavioural-focused insights**   
to find out what their interactions are with other financial/loyalty products that might indicate the receptiveness of initiating this journey
- **Unmoderated remote user-testing with basic clickable prototype**  
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