## PERSONALIZATION HELPING CUSTOMERS SUCCEED

FUEL

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Personalization is using **context**, **habits** and **preferences** to help a customer succeed.

### Personalization Mission: Help Customers Succeed

#### WHO ARE OUR CUSTOMERS?

Once we identify who our target audiences are, we can learn more about their behavior, preferences and what they're trying to achieve. We will have a better understanding of customers' expectations of personalization and where the line is between valuable and creepy.

### WHAT DOES SUCCESS LOOK LIKE?

Success in finances (and life) means different things to different people. Success also changes in timelines and priorities. Through conversations with our target audience, we can identify the opportunities in the customer journey to help them succeed.

The outcome will be an understanding the role personalization can play in customers' lives and how we can build it into our digital experiences.

Understanding who we're designing for will lead to understanding of what success looks like for them



### Define Design Principles

Avoiding mistakes in everyday financial tasks is the first step in a successful financial journey.



### Define Aspirational Target

Making progress against defined goals, whether short term or long term, lead to confidence in a financial journey

CAPITAL ONE ADAPTIVE PATH + [PARTNER GROUP] CONFIDENTIAL

# WHAT DOES SUCCESS LOOK LIKE?



## We believe financial success for people falls into 2 categories



### Manage Daily Tasks

Avoiding mistakes in everyday financial tasks is the first step in a successful financial journey.



### **Achieve Financial Goals**

Making progress against defined goals, whether short term or long term, lead to confidence in a financial journey

### Opportunities & Pain Points

Know me Show me what I'm likely missing with my money, so I can make better choices and feel in control.

Enable me to find what I need and do what I need, when I need it.

Work for me

Enable me

Provide access to everything I need, at any time, on any device.

Whole self
I understand my
money—past,

present and future.

Trust-building
Have my best interest
in mind, and align with
my values.

Patterns & Insight
Connect the dots
of my financial life,
tell me the stuff
that matters, and
guide me towards
action.

Predictive &
Relevant
Know me well
enough to predict
what I need, when I
need it..

Findable

I can find what I'm looking for because it's where I expect it to be. Self-help

I can complete the tasks I came to do and get answers to my questions without calling. Real-time Awareness

I know what's happening at the moment it's happening.

Stability &
Performance
The app is always
on and recognizes
me at sign in.

Feature Consistency
I can do everything in
both mobile and web

All in One Place
I can see all of
my accounts
together.

Persistence
I can move between channels seamlessly.

### Influence on work streams

6X

Marketplace

Personalization