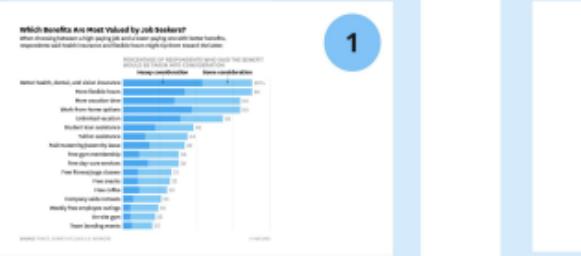
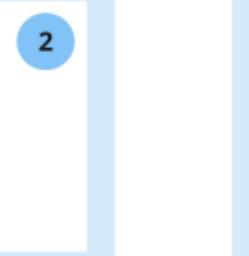
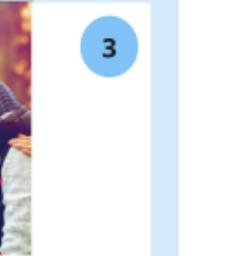
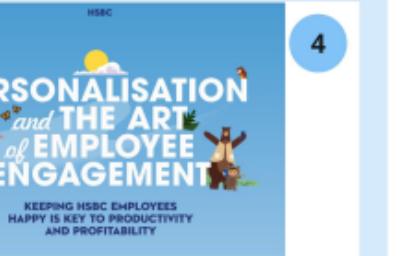


Priyanka Budkuley

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 <p>DESCRIPTION As per a study conducted by Fractl on 2000+ workers in the US, the most wanted benefit is about better health and flexible hours, vacations & work from home which are supposed to improve comfort at work. Flexible work conditions can be preferred to high paying jobs with few benefits!</p> <p>LINK - https://www.worldisavillage.com/en/employee-benefits/</p> <table border="1"><tr><td>KEY WORDS Childcare, Paternity & Maternity Benefits, Retirement and Pension Benefits, Activities, Flexible Work Schedules</td><td>HIGHLIGHT The more health benefits received by an employee, the more will the person be relieved of stress</td></tr><tr><td>TOUCHPOINTS Mobile, Website</td><td>STRENGTHS USPs - Employee Benefits & Employee Wellbeing</td></tr></table>	KEY WORDS Childcare, Paternity & Maternity Benefits, Retirement and Pension Benefits, Activities, Flexible Work Schedules	HIGHLIGHT The more health benefits received by an employee, the more will the person be relieved of stress	TOUCHPOINTS Mobile, Website	STRENGTHS USPs - Employee Benefits & Employee Wellbeing	 <p>DESCRIPTION Personal life differs for everyone, which makes it important for companies to be flexible. Uber offers wellness program to their employees and believes that it is all about preventing a health breakdown or crisis. Starting from monthly credits to mental wellbeing programs, Uber has it all</p> <p>LINK - https://www.humanresourcesonline.net/four-case-studies-which-show-how-companies-improve-employee-well-being/</p> <table border="1"><tr><td>KEY WORDS Monthly credits, mental wellbeing programs, insurance coverage</td><td>HIGHLIGHT When you are healthy and content, you tend to be more productive</td></tr><tr><td>TOUCHPOINTS Website</td><td>STRENGTHS USPs - You can create rules for employee travel, employee meal and Uber Central programs. 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You can't set rules for Uber Health and can only set rules at the campaign level for Uber Vouchers.	 <p>DESCRIPTION 354,000-member Mountain America recognized the impact of personal finances on workplace performance and provided a financial wellness program to its 1,025 employees as part of the CU's benefits package</p> <p>LINK - https://www.macu.com/media/pdf/web/en_gb/www/pdf/for_m/pdfs/hsbc-ee-v03.pdf</p> <table border="1"><tr><td>KEY WORDS Personal Finances, Health Emergencies, Employee Training Program</td><td>HIGHLIGHT An average of \$550 per participant was saved and for those with no emergency account prior to the class, the average participant saved \$722</td></tr><tr><td>TOUCHPOINTS Mobile, Website, Newsletter</td><td>STRENGTHS USPs - Mountain America CU employees made significant progress in merely the first five weeks of the program</td></tr></table>	KEY WORDS Personal Finances, Health Emergencies, Employee Training Program	HIGHLIGHT An average of \$550 per participant was saved and for those with no emergency account prior to the class, the average participant saved \$722	TOUCHPOINTS Mobile, Website, Newsletter	STRENGTHS USPs - Mountain America CU employees made significant progress in merely the first five weeks of the program	 <p>DESCRIPTION Employee Benefits = Satisfied Employee - Key to Employee Productivity and Profitability</p> <p>LINK - https://www.salesforce.com/content/dam/web/en_gb/www/pdf/for_m/pdfs/hsbc-ee-v03.pdf</p> <table border="1"><tr><td>KEY WORDS Employee Wellbeing Programs, Mental Health Awareness, HSBC</td><td>HIGHLIGHT Employees who are physically and mentally thriving are 13% more likely to report excellent performance at work</td></tr><tr><td>TOUCHPOINTS CRM portal, Education Programs</td><td>STRENGTHS USPs - To encourage and motivate employees to take breaks when needed, leaders show their support by leading with examples in their own day-to-day life at work.</td></tr></table>	KEY WORDS Employee Wellbeing Programs, Mental Health Awareness, HSBC	HIGHLIGHT Employees who are physically and mentally thriving are 13% more likely to report excellent performance at work	TOUCHPOINTS CRM portal, Education Programs	STRENGTHS USPs - To encourage and motivate employees to take breaks when needed, leaders show their support by leading with examples in their own day-to-day life at work.	 <p>DESCRIPTION Lloyds Banking Group recently launched a new "Emergency Assistance" service, which is funded by the business and designed to help people find a temporary place of safety in a hotel.</p> <p>LINK - https://www.businesshealthy.org/case-study/supporting-employees-affected-by-domestic-abuse-lloyds-banking-group/</p> <table border="1"><tr><td>KEY WORDS Emergency Assistance Program, Domestic Abuse, Employee Wellbeing Initiative</td><td>HIGHLIGHT A manual of how you can spot the signs & what's next - https://www.businesshealthy.org/wp-content/uploads/2018/08/spot</td></tr><tr><td>TOUCHPOINTS How do you experience it? 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1. PICK CASE STUDY

1. Choose the best among the case studies you have found (eventually the most voted one)
2. Copy here the chosen case study

LLOYDS
BANKING
GROUP

How does it fit with the assignment topic (see slide on the left)?

Domestic Abuse influences mental health and supporting employees affected by domestic/financial abuse is not something all companies do

LLOYDS BANKING GROUP

DESCRIPTION
Lloyds Banking Group recently launched a new "Emergency Assistance" service, which is funded by the business and designed to help people find a temporary place of safety in a hotel.

LINK - <https://www.businesshealthy.org/case-study/supporting-employees-affected-by-domestic-abuse-lloyds-banking-group/>

KEY WORDS
Emergency Assistance Program, Domestic Abuse, Employee Wellbeing Initiative

HIGHLIGHT
A manual of how you can spot the signs & what's next:
<https://www.businesshealthy.org/content/uploads/2018/08/spot.pdf>

TOUCHPOINTS
How do you experience it? (Device, Mobile, Website, etc)

STRENGTHS
USPs - Having this sort of support available, it's utterly amazing - as stated by one of the employees

2. VALUE PROPOSITION

1. Fill in the name of the service you are about to describe
2. What is it?
3. What it does?
4. Who is it for?
5. How does it?

Lloyds

IS THE ONLY

Banking Group

THAT
Offers support

FOR
to employees affected by domestic/financial abuse

BY
offering paid time off, temporary place to stay and required medical counseling

...

sdt | www.servicedesigntools.org

How does it help people feeling good about their choices?

Leaving an abusive environment can be overwhelming, so the Lloyds group through its Employee Assistance Programme is working to offer advice, guidance and support materials to put a more long-term solution in place

How does it help people affording activities which improve their wellness?

The employees through Emergency aid will get a temporary place of safety, paid time off, and the medical support or advice needed.

3. SERVICE MODEL CANVAS 1/2

1. Start filling in the center part of the canvas (yellow)
2. Then think about how the service is perceived by the user and fill in the right side of the canvas (dark grey)
3. Understand what is needed to make the service work on the left side (light grey)

start here

4. SERVICE MODEL CANVAS 2/2

1. How does the system leverage algorithms and AI to deliver the service? What it allows? (red box)
2. If it doesn't... how it could?

Key Actors / Partners
Who are the involved actors that enable the service?



Key Features
What does the service enable users to do?

Avoid a mental break down and receive financial support

Key Propositions
How does this service improve the financial wellness of users? (Why would someone use your offerings?)

Paid Leaves lets the employee recover without worrying about the finances
Save on accommodation when taking the time off to recover

Touchpoints
Where do users 'interact' with the service? (Device, Web, App, Physical store etc)

Email, Call Support, Website

Customer Segments
Who is it for? What kind of target users it addresses?

It is for employees facing domestic abuse or violence which may include:
1. Psychological
2. Physical
3. Sexual
4. Financial
5. Emotional

Key Infrastructures
What kind of elements are needed to support this service?

1. Website and email support
2. Employee Support cell
3. HR

Enabling Technologies
What aspects of AI technologies can you leverage to bring tailored customer experience?

A quiz can be sent to all employees on a bi-weekly basis and the answers could be analyzed to understand if the employee is facing abuse

If AI senses abuse - the report be sent to the HR for a one-to-one meeting / counselling to further understand the situation

Revenue Model
How can this service generate revenue? Ad-based? Subscription? Data monetization?

This is not a model that can directly generate revenue

It can indirectly generate revenue with lower attrition rate and better performance increasing the profitability of the business

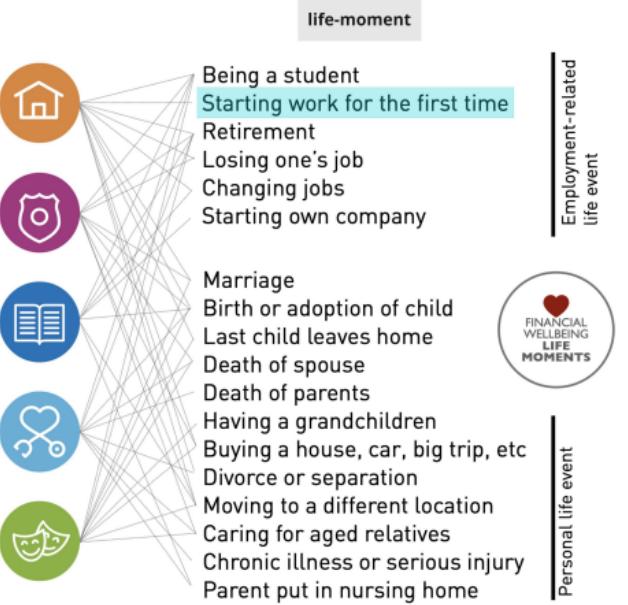
Employee wellbeing can contribute to profitability as it helps employees stay focused and contribute to the growth

A 32 year old women who got her first job and is facing domestic abuse or violence which may include:

1. Psychological
2. Physical
3. Sexual
4. Financial
5. Emotional

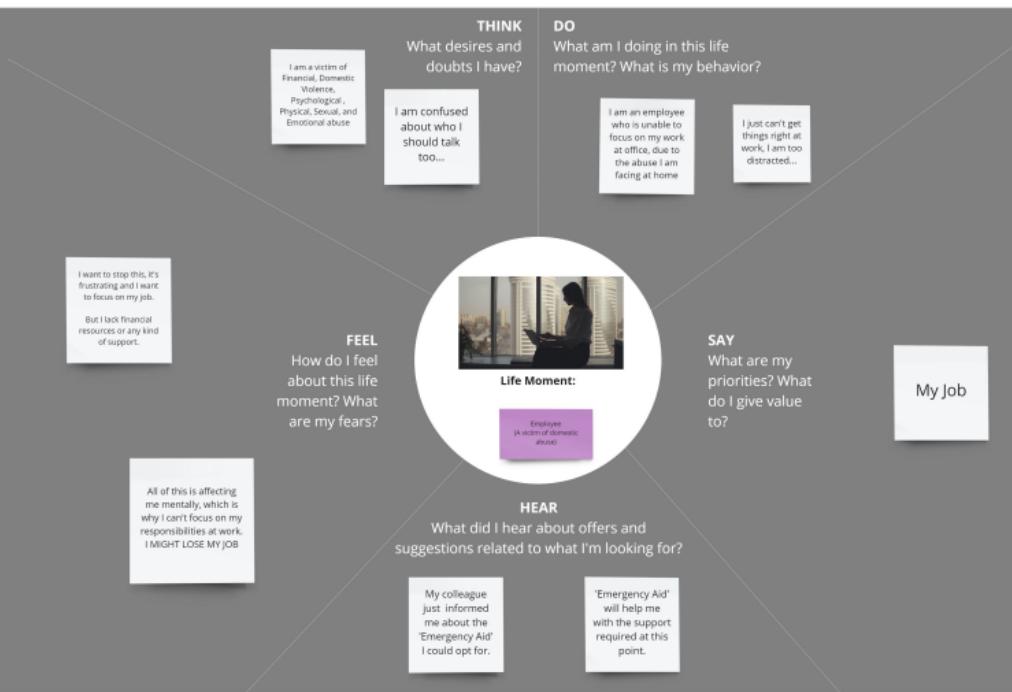
1.CONTEXT

These are examples of life moments that may have big financial impact in a person's life. Choose the **life-moment context** of your target user (refer to your exercise yesterday) from the list below by highlighting it.



2.EMPATHY MAP

Choose the **life-moment context** and step in the shoes of the user and question yourself what he may **feel, think, hear, do and say**. Write sentences on post-its and stick them in the respective quadrant



3.PERSONA PROFILE

Let's summarize your empathy map and build your persona profile.

USER BACKGROUND

PERSONA PROFILE

Make up a story to describe the life moment the person is facing and specific activity he/she is performing within the topic area

Sya is a 32 years old woman who has been working for 2 years now. She is always focused and is the best resource in the team.

But lately, she has been very distracted and frustrated at work. She is on the verge of a mental breakdown due to the financial abuse she is facing, at home, from her addict brother.

QUOTE

What would they say about their life-moment?

"Along with mental and physical abuse; financial abuse acts like cancer that is undetected since there are no outward signs. But you have the power to say...No. This is not how the story will end." - by Siya

LIFESTYLE ASPIRATIONS

1.WANTS / DESIRES / GOAL

What does the user want to achieve in terms of wellness and lifestyle?

Sya wants to stop this abuse. She needs to mentally recover from it, so she needs time off from work, but she is very low on finances to manage everything on her own.

She wants professional advice and a time-out.

SERVICE USE

3.DRIVERS

Why would they want/need to use the service?

She might lose her job.

She is already losing out on mental health and is going low on her finances

EXPECTATIONS

Key value for the user in using the service

- Confidentiality
- Should not reflect on the job
- Mental, Physical and Financial recovery
- Gain control and focus to add value to her job

Priyanka Budkuley

Lloyds Banking Group

A 32 year old women who got her first job and is facing domestic abuse or violence which may include:
1. Psychological
2. Physical
3. Serial
4. Financial
5. Emotional

1. PERSONA PROFILE

Copy here your work from yesterday

USER BACKGROUND

PERSONA PROFILE
Make up a story to describe the life moment the person is facing and specific activity he/she is performing within the topic area

Sia is a 32 years old woman who has been working for 2 years now. She is always focused and is the best resource in the team.

But lately, she has been very distracted and frustrated at work. She is on the verge of a mental breakdown due to the financial abuse she is facing, at home, from her addict brother.

QUOTE

What would they say about their life-moment?

"Along with mental and physical abuse; financial abuse acts like cancer that is undetected since there are no outward signs. But you have the power to say...No. This is not how the story will end." - by Sia

LIFESTYLE ASPIRATIONS

1. WANTS / DESIRES / GOAL
What does the user want to achieve in terms of wellness and lifestyle?

Sia wants to stop this abuse. She needs to mentally recover from it, so needs time off from work, but she is very low on finances and is going low on her own.

She wants professional advice and a time-out

2. OBSTACLES IN REACHING THE GOAL

What issues does the user face in having the means to achieve his/her goal?

She might lose her job.
She is low on finances and does not have the advice or support needed to pull herself out of this situation

SERVICE USE

3.DRIVERS
Why would they want/need to use the service?

She might lose her job.
She is already looking out on mental health and is going low on her finances

4. EXPECTATIONS

Key value for the user in using the service

- Confidentiality
- Should not reflect on the job
- Mental, Physical and Financial recovery
- Gain control and focus to add value to her job

2. CUSTOMER JOURNEY

Imagine your persona going thorough the experience of using a service

Phase 1 | ENGAGEMENT

AWARENESS

When the user learns about the product and/or service

CONSIDERATION

The user considers the pros and cons of it

DECISION MAKING

When the user decides to buy it or not

PURCHASE

When the user purchases the product

SET UP

When the user prepares the product to be used

USE

When the customer uses the product

TROUBLE SHOOT

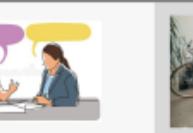
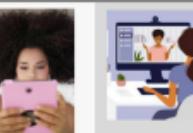
When the user is in need of help or customer care

RETENTION

When the user considers staying with the same product or move to a different one.

ADVOCACY

When the user provides referrals for the products/services to others



VISUAL STORY

Use pictures/illustrations to express what is happening to the user

USER STORY

What is the user thinking / saying / doing in this phase of the experience?

ACTORS

Who else plays a role in this phase of the experience?

TOUCHPOINTS

How does the user interact with the service?

Employee - Sia

Sia, Employee support services & HR

Sia, Employee support services, Line Manager & HR

Sia, Line Manager, HR & Police

Sia, Employee support services

Sia & Professional counsellor

HR & Sia

Team welcoming Sia

Sia as an ambassador for the bank and its support

Website

1. One-to-One interaction
2. Toolkit on the portal

Email

Email

One-to-One or Zoom

Call support

Office Space

Website (Testimonial)