

## Insurance

# Real-time access to customer information enables sales advisors to deliver a **better customer experience**

BSG assisted a client's field sales advisors to deliver great service to their customers, increase efficiencies and improve productivity by accessing comprehensive customer and policy information via a mobile app.



## Overview of the client's needs

- Provide advisors in the field with in-depth, real-time customer information to ensure they can offer the best advice and create an engaging customer experience



## Objectives of the engagement

- Improve risk and affordability management through a single customer view
- Lessen dependence on branches, decrease manual work and improve document management
- Reduce sales cycle times through automation of previously manual processes



## Benefits of the change

- Increased customer acquisition and retention
- Improved productivity
- Higher customer satisfaction
- Reduced turn-around times
- Improved control and compliance
- Fewer lost deals

Utilising UX to design a mobile app to **facilitate a comprehensive customer view** for sales agents to access while out the field

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## Engagement Overview

To fulfil their vision of becoming a leader in the creation and protection of their customers' financial well-being, a large South African insurance business realised they needed to provide their field-based sales agents with a comprehensive real-time view of customers while out of the office, to enable them to service the needs of these customers more effectively.

A previous attempt by the client to support their sales agents through a mobile app resulted in very low levels of take-up and utilisation, leading to poor customer experiences. The client asked BSG to assist them in understanding why the previous attempt had not worked and design a more effective solution. To ensure customer centricity of the vision and design, BSG advised an approach inclusive of user experience (UX) requirements and solution ideas. An Agile methodology (a first for the client) was therefore suggested to deliver incremental capability to users, through clearly defined sprints. All of which was underpinned by a clear delivery plan allowing for rapid pivoting, due to fast user feedback occasionally resulting in changing requirements.

## Solution

As the market approaches saturation, there is increasing pressure on service and sales effectiveness, as organisations strive to retain existing customers while acquiring new customers from a diminishing pool. Hence the need for an optimised mobile app solution, that would actually be used by the client's field sales agents and address the changing market conditions and customer expectations.

In phase 1, a pilot group comprising seven sales agents were questioned around their present working conditions, their experience with the initial mobile app, their opinions regarding technology and improvements they desired. Results revealed the sales agents were comfortable with mobile technology and wanted a mobile solution, but the pilot mobile app was not fulfilling their current needs and hence they were not using it.

BSG also undertook user surveys, with 42 interviews conducted with sales agents across 10 South African locations. A key take-out from these interviews was that sales agents want to feel in control of their work by being able to access the most up-to-date information on their customers while out in the field.

UX design and Running Lean techniques were utilised to obtain these insights, recommendations on user profiles and personas, surveys and user interviews. Information gathered from these investigations was translated into a visual set of user journey maps, detailing the as-is journey and the proposed optimised to-be journey for sales agents in the field.

In the final phase of the project, BSG recommended a full redesign of the mobile app to address a number of critical issues such as navigation, user support, error management, interaction design standards, process optimisation, content optimisation and alignment to the client's corporate identity guidelines. BSG applied significant experience in developing user- and customer-centric mobile solutions, combined with Agile delivery management capabilities,

to not only ensure they fully understand the needs of the field sales agents but also to assist with the redesign of the mobile app.



Additionally, the project team developed a set of recommendations and low fidelity wireframes, based on the technical review of the current app and the user data. A feature list was developed to be implemented on the mobile app, together with a thematic roadmap, to cater for changes based on fast feedback loops.

## Benefits

- Increased customer acquisition and retention by providing better advice and service, based on real-time access to customer information
- Improved productivity, as previously the advisors would have to commute between customers and branches to open a policy or for outstanding requirements, with the app they can view all required customer information on their mobile device
- Higher customer satisfaction through faster application processing and responses
- Reduced turn-around times enabling faster answers on agent queries
- Improved control and compliance through a BSG-introduced security check to ensure advisors only have access to their client's relevant information
- Fewer lost deals by securing payments more quickly

## BSG making a difference

Introducing an Agile delivery framework, incorporating user and customer experience principles and a data-driven change approach ensured the client could adapt much quicker to changing market conditions and customer needs. This enabled fact-based decisions to be made about the best way to increase the uptake of the application by sales agents.

A senior client stakeholder was delighted by BSG's customer-centric and fact-based approach, advising this would be his benchmark for change going forward. Additionally, the client believed that while this project was one of their more challenging ones, it was concluded very successfully and smoothly by BSG.

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