so we wondered
our little humble UX team at nationwide wondered
how might we get our business partners
to make customer centric decisions
more frequently how could we do that
um
so we did some research and we went out and we thought
okay if you're not the kind of person
who thinks about the customer
all the time
like we do think about the user all the time
if you're a business person
the strange person of business
people thinking about business things
what would incent you to make a decision
based on a customer
we decided to focus on these two areas
uh formalize CX processes and norms
and you'll kind of hear me use the term
CX and UX interchangeably here
and then also
how would that decision align with their goals
so two main things
like they might wanna do the right thing
but there might not be a process for it
they might not know how to do it
so can we build something for them
that would help them with that
and then is that actually gonna align to their goals
and how they're measured
cause you're gonna get what you measure
so if we can help and send
changing the measurement
structure of associates at nationwide
we might incent them to think more about the customer
so we put together a proposal
uh that
we would
create a framework that would help them do that
and we said that our framework should have
two main components so design principles
you'll probably also hear me refer to them as
experience principles these are um
things that should be used by everyone at nationwide
keep in mind less than 50% of the people at nationwide
uh actually interface with customers
most of us don't actually see

the customers that we design for
less than 50% do that but
these design principles would be used by everybody
in their role
and then the moments that matter are really
these places were it's really
really important that we show up
so it's a framework for kind of prioritization
um we would hope that it would drive funding
and prioritization of efforts
what are these moments that really are important
we thought if we could do that
we would help sort of uncomplicate
or at least
bring some order to this very complex ecosystem
and truly put the customer at the center of everything
that we do
uh experience principals
how many of you are actually familiar with like
Disney's experience principals
safety courtesy
show efficiency okay
so good number of you so
it's a tiered structure
that's intended to be applied across everything
so not just in face to face conversations
but those those design principles
those experience principles
should guide you when you're creating processes
or props in our case
props are really just like
literature about financial services
products or insurance products
but it should guide the design
of all of these different types of things
moments are these areas of focus
and you might think that the bigger the moment is
the more important it is
and we should always focus there
and that's not what we Learned
when we went out and talked to customers
absolutely
we have to be there for them when they need us
when they're actually using our products
we need to show up very strong but if you know
we raise your premium and you get a Bill
and your bills gone up and we have
like everybody in insurance
has raised your premium over the past two years
whether you've noticed or not it's gone up

we don't explain that in a transparent way on the Bill
that helps decrease trust in us
and there is lots of examples of little moments
like that
that if we don't get the design of that right as well
um we're not gonna
be living up to people's expectations of us
so we went out and gathered input
this is a list of like
some of the stuff that we brought in
we created this wall uh
we call this the wall of knowledge at nationwide
and this particular wall was called the Omg wall
the oh my glossary wall uh tons of documents on there
a bunch of business strategies
previous research reports
associates that we surveyed
we went out and talked to intermediaries
we talked to customers and for the business
we wanted to really understand from them
especially intermediaries
because they own the relationship
with the end customer
what did customer experience mean to them
and how did they deliver a good customer experience
and we also wanted to know from associates
you know how relevant was this to their work
and usually we heard it's not relevant
I don't deal with customers
so we knew there were a lot of minds
we were gonna have to change there
we wanted to make sure we understood how difficult
that was gonna be way up front
and then from customers
we really wanted to talk about these moments
you know when did they interact last
with their financial services
or insurance company what was that about
what drove them to interact with us
um how did they reach us how did they feel
and how did that interaction
ultimately impact their relationship with us
so we took all of these inputs
and we started cutting them apart
and sort of synthesizing them together
so you can imagine in our workspace
we have all these foam core boards
we have all these documents around
we got a bunch of pair of Scissors and tacks
and we're just kinda like

moving things around and organizing them uh
this one on for a couple of weeks
and then we started creating draft action statements
so these are groupings of what we heard
and see if I can read some um
I communicate in a clear
concise way so these are actions
that nationwide people would take
in order to deliver a good customer experience
and then
we brought everybody together for a build it together
workshop so
I'm sure most of you have done co creation activities
we all understand the power of bringing together
your business partner and engineering
and everybody building something together in the room
this was like that exercise on steroids
cause it was 53 different business partners
and all different parts of the organization
brought together
to take all of these action statements
we had created
and start massaging them and putting them into draft
one of the framework first thing we did
was just explain what design principles are
how they're used
so we could orient them around what they were building
and
we wanted to talk to them about the tiered structure
of principles
so principles at the top are gonna be one clear
concise word but to make them valuable
there also has to be an action statement
what do the what does the nationwide associate do
to bring that principle to life
and underneath that are behaviors
so these behaviors have to be written at sort of like
the job functional level
because they would be different
for somebody in security
than it would be for someone who's an engineering
or business or all of those different organizations
so we had people start taking these 26 principles
and grouping them together in sort of clusters
that made sense and could be rolled
up into themes and then we had them fill out these um
principal statements
where they wrote a definition for it
and they had to give it a title
and then we had them prioritize them

so if you got these 26 principles
and you break them down
but you can only go as small as like five or six
which two or three were the most important to you
and then finally
we tried to get to that tiered structure
by asking them which ones of these are baseline
which ones are more aspirational
which ones are really in alignment with our brand
character and traits
then we went through and explained to them
what the moments that matter are
and how those should be used
but they didn't get to give us much input on what
those are because the customers told us what those are
so here was the first draft framework of the moments
and it's a little bit different than a journey
it's a little bit different than a job to be done
and you have to think about the fact that
what we were trying to do with the moments
was
find a way to bring all of these different products
and businesses together in one framework
so we showed them this we showed them how
where the draft moment started
and then we broke them into groups
we had about five or six people sitting at each table
and this was the one time in the workshop
where our business partners took the lead
so if you were the uh
the leader of the pet insurance product
and you're sitting at a table
with a bunch of other cross functional people
we ask them hey
write down what are all the things you can do
with a pet insurance product
what are all these actions
you can take with pet insurance product
on these post it notes
and then hand them out to everybody else at the table
and see if you can organize them
against this framework
and the reason we did that is we wanted to see
was there anything that was missing
so we had this one over in the bottom left
with a question Mark
where you could write in your own moment
if you felt like there was something
that there was a gaping hole
luckily there wasn't

so we came up with the right seven moments there
so we get everybody together
they're voting here um
it was a long two days of work
and at the end of it
we had a first draft that was ready for research
so that was fantastic we take that into research
we kind of validated again
with customers and associates and intermediaries
that this general skeleton would work
we synthesized a little bit more
and we released the framework
so and this all took like honestly
nine to 12 months
by the time we started doing research
aligned everybody organized everybody
found the right people
had all the meetings leading up to the workshop
conducted this workshop
took things back into research and we end up with this
actually coming up with the framework
wasn't the hardest part of this
but it was definitely a good start
we also validated that
these high level moments are the right moments
and we started having conversations about
what's a good pilot
if we were gonna focus on a learn and plan moment
what are a couple of different lines of business
where we think that's really important to customers
with that product
and let's come together and really understand together
the emotions that are associated with that
what task people are trying to accomplish
and almost see if we can build
like a repeatable design pattern
that can be applied across product
in line and business for that moment