DNB - Buying a home

Single page summary - Service Design Award EGGS Design, Norway, July 2015

DNB is Norway's largest bank, 35% of the population say DNB is their main bank. DNB's strategy is becoming best at the most important events in their customers lives – and buying a new home is one of them. Starting in 2012, DNB initiated a Service Design project with EGGS Design, with the goal of achieving consistent customer experience in the event of buying a home. Concrete business goals included increasing conversion rate (from Proof of Financing to Home Mortgage) and increased sales of relevant additional products (such as insurance).

Based on a process including customer insight and creative process, EGGS design and DNB have implemented a number of different interventions. These include:

- **Improved proof of financing**: A new proof of financing, which clearly communicates what the customer needs to know, and adds tips on the home buying process.
- The "home buying dialogue": A framework defining how bank advisors can help customers through the home buying process, empowering them with tools to make them better advisors.
- Online resource and add campaign: Add agency Pol was solicited to create the communication campaign "Boligreisen" (the home journey). The campaign consists of an online resource (http://boligreisen.no/), and commercial ads.

We believe the project is a great example of service design, because:

- The project is implemented on a large scale, with implications IT-systems, product offerings, and 3000 financial advisors nationwide.
- The project has positive effect, both business wise (conversion rate increase from 55% to 60%), brand wise (improved brand perception), and mindset wise (common understanding and view of the customers in the organisation).

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