

Signal

RESEARCH REPORT

BETTER OUTCOMES FOR DIGITAL CUSTOMERS

Why regulated journeys
are failing customers and
what can be done about it

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[A PARTNER IN DTAG]



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Foreword

With customer experience such a key driver of business success, we felt it was important to investigate how effectively regulated firms are meeting the rising expectations of digital customers, when it comes to regulatory communications.

Despite the focus Consumer Duty has created on better customer outcomes, many communications are still doing a poor job at meeting the needs of customers. Underinvestment in technology, and a historical focus on compliance and cost means many providers still have a big gap to close in being able to offer a competitive customer experience.

So-called ‘paperless’ solutions simply fulfil an outdated compliance requirement by placing important communications in secure inboxes - in theory accessible, but these are ‘digital’ experiences in the loosest sense of the word.

The reality is that those responsible for customer engagement and positive customer outcomes know only too well the inadequacy of this solution, with very small numbers of customers accessing and reading these critical communications. And even for those that do, the experience is often a very poor one.

Contrastingly, experiences are much better for those who bank with newer or neobanks, who don’t have the ‘paperless’ challenge. It’s clear that many customers see value, transparency and empathy in the way they are able to communicate.

“I opened a Monzo account, I wasn’t going to use it as my main account, but I find it just so much easier to navigate, and I find the communication so much more transparent. So I’ve completely moved across to Monzo.”

This research explores attitudes to communications from participants’ banking providers, as well as their views on two journeys. The chosen use cases were designed to address the same key touchpoint and moment of potential customer harm – Mortgage renewal, but the principles could apply to any key customer moment in the product journey. The first reflects a typical paperless journey and the second is a multi-channel experience designed around monitoring and driving a specific outcome as the renewal deadline approaches.

The findings show that, for most, the current state of digital regulatory comms is unlikely to be delivering the best outcomes for

those customers and there is a significant opportunity for firms, not only to meet the requirements of Consumer Duty more robustly, but also to grasp an obvious, broader opportunity to build empathy and brand loyalty.

With regulatory comms being such a sizable proportion of the overall customer experience, improvement here is becoming increasingly business critical.

We hope you find this report an informative and enjoyable read and that it provides you with useful insight to support the change agenda within your business.



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Research summary

Research Aims

We wanted to test the hypothesis that regulated customer journeys are poor at meeting customers' needs. At the same time, we wanted to shine a light on what can be done to improve customer experience and manage better outcomes for customers.

To do this, the research aimed to explore:

- 1. Current attitudes and behaviour towards regulatory communications**
- 2. Consumer sentiment and likely behaviour when presented with two contrasting journey treatments of the same critical customer touchpoint.**

Selected journey use-case

We chose mortgage pre-maturity as the use case, because this is a moment of high-stakes for both the bank and the customer with a high likelihood of harm should the customer fail to engage and take action.

The contrasting journeys

We asked participants to compare a typical paperless experience, to a multi-channel one designed around monitoring and driving a specific outcome as the customer's mortgage approaches maturity.

Methodology

The research was carried out using a combination of qualitative and quantitative methods.

Qualitative

24 in-depth interviews, each lasting around 45 mins, were carried out to gain an understanding of participants' general attitude and behaviour towards the communications they receive from their banking providers. These participants were also asked to review and comment on the two sample journeys answering a series of questions about perception, understanding and likelihood to open, engage and take action.

Participants for the qualitative element were mortgage holders with a range of outstanding balances and 6 months or fewer until maturity, an equal mix of gender and a broad range of age and income. Around a third claimed low financial confidence level and 7 were neuro-diverse (autistic, ADHD or dyslexic).

Quantitative

1,397 surveys were completed to gain an understanding of participants general attitude and behaviour towards the communications they receive from their banking providers. Participants were also asked to click through the two sample journeys and complete a series of tasks and questions. These were designed to gauge their likelihood of taking action and to test their understanding of each journey, including whether action was required, whether there was a deadline and whether inaction would have any consequences.

Participants for the quantitative were a balanced mix of gender, age and income who had or have had a mortgage in recent years.

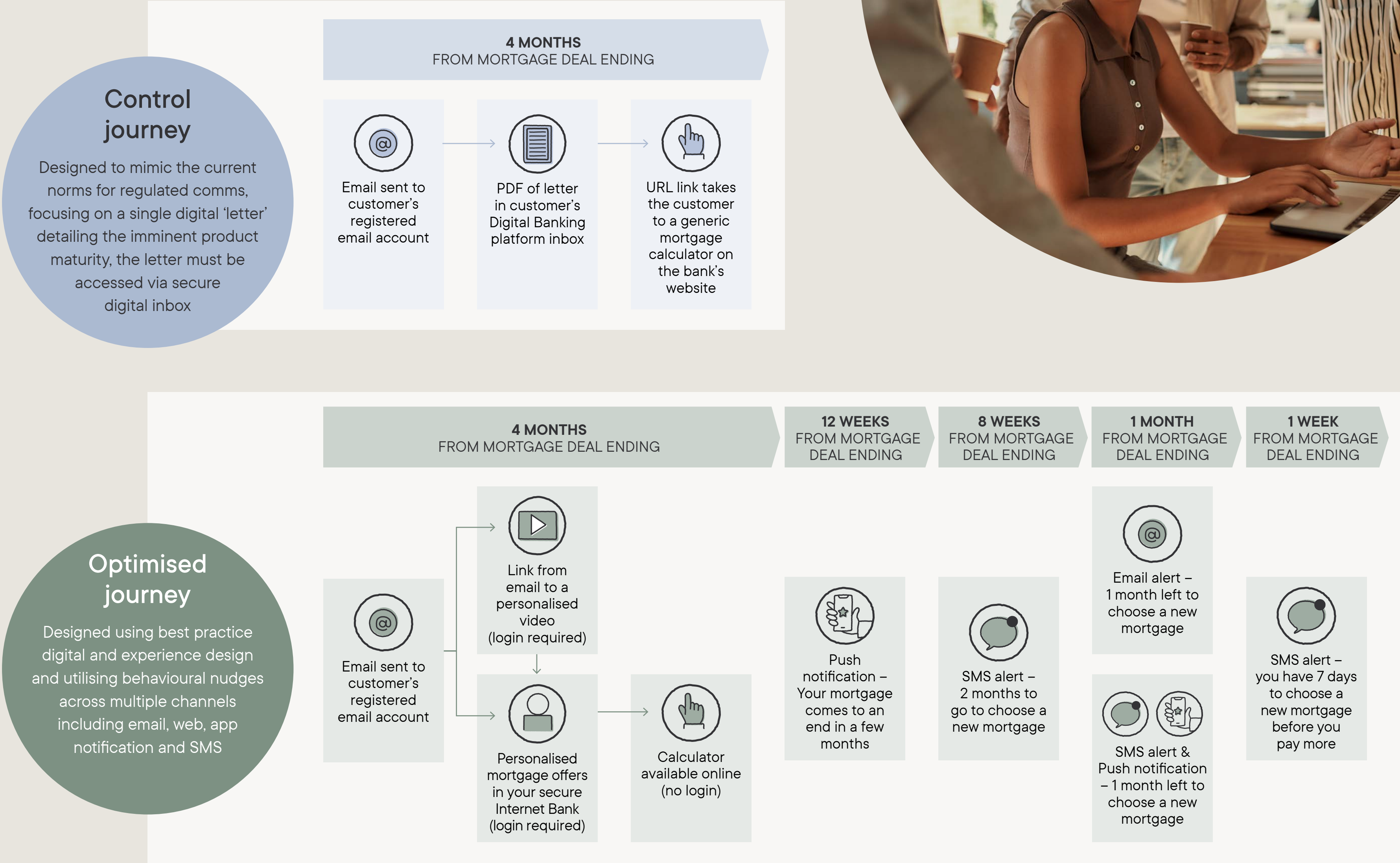


Journey design

All communications across both journeys were designed using behavioural science principles including the Plain Numbers Approach. This was to ensure that, as far as possible, we were able to understand the differences in perception and action brought about by the comms type and channel selection (as opposed to how well-crafted each communication was in isolation).

The **control journey** was designed to replicate a typical paperless experience, so consisted of an email notification directing recipients to a digital letter found by logging into their secure digital inbox. During the research we were able to confirm that this experience mirrored what most participants are accustomed to receiving from their banks.

The **outcome-focused (optimised) journey** was designed with more touchpoints across email, secure internet banking pages, SMS and push notifications. This journey began with an email with a link to a personalised video which explained that the mortgage was coming to an end and outlined the customer's choices. It ended with a link to view personalised mortgage options. Over the coming weeks, customers who hadn't taken action then received a series of nudges via a combination of SMS, email and push notifications, containing increasingly urgent language as the deadline approached.



Insight summary

1.

Customers
**over-estimate
their engagement**
with financial communications

2.

The secure inbox
**is not an
effective channel**
for important messages

3.

The outcome-focused
journey **delivers better
understanding**
and outcomes

4.

Customers have
high tolerance for
**frequent multi-channel
communications**

5.

Experience design best practice
**means improved
understanding**

6.

There is a disconnect between
**compliance requirements
and customer attitudes**
and behaviour

7.

There is a significant opportunity to
**build brand trust and
show empathy**



INSIGHT ONE

Customers over-estimate their engagement with financial communications

Both the qualitative and quantitative research showed that customers are not always reliable witnesses of their behaviour and understanding with regards to financial email communications.

73% of survey respondents said that they click through to their secure inbox ‘always’ or ‘most of the time’ after receiving and email notification. But only 31% clicked through to read the secure inbox message when presented with our control journey, designed to closely reflect real life prompts.

These contradictions were well-reflected in the in-depth interviews, as respondents commonly struggled to accurately recall their behaviour. Many of our 24 respondents said that they regularly or always read email notifications from their bank, implying conscientious engagement with this channel. However, several of these interviewees went on to contradict themselves, either by stating a desire for postal communications over their defined email preference on the basis that ‘emails are easy to miss’, or by being dismissive of the types of messages they receive in this channel.

“I think I had secure inbox with HSBC. I’m pretty sure I would log on... I do open most things, but I don’t read it in detail, I might skim.”
Tahir

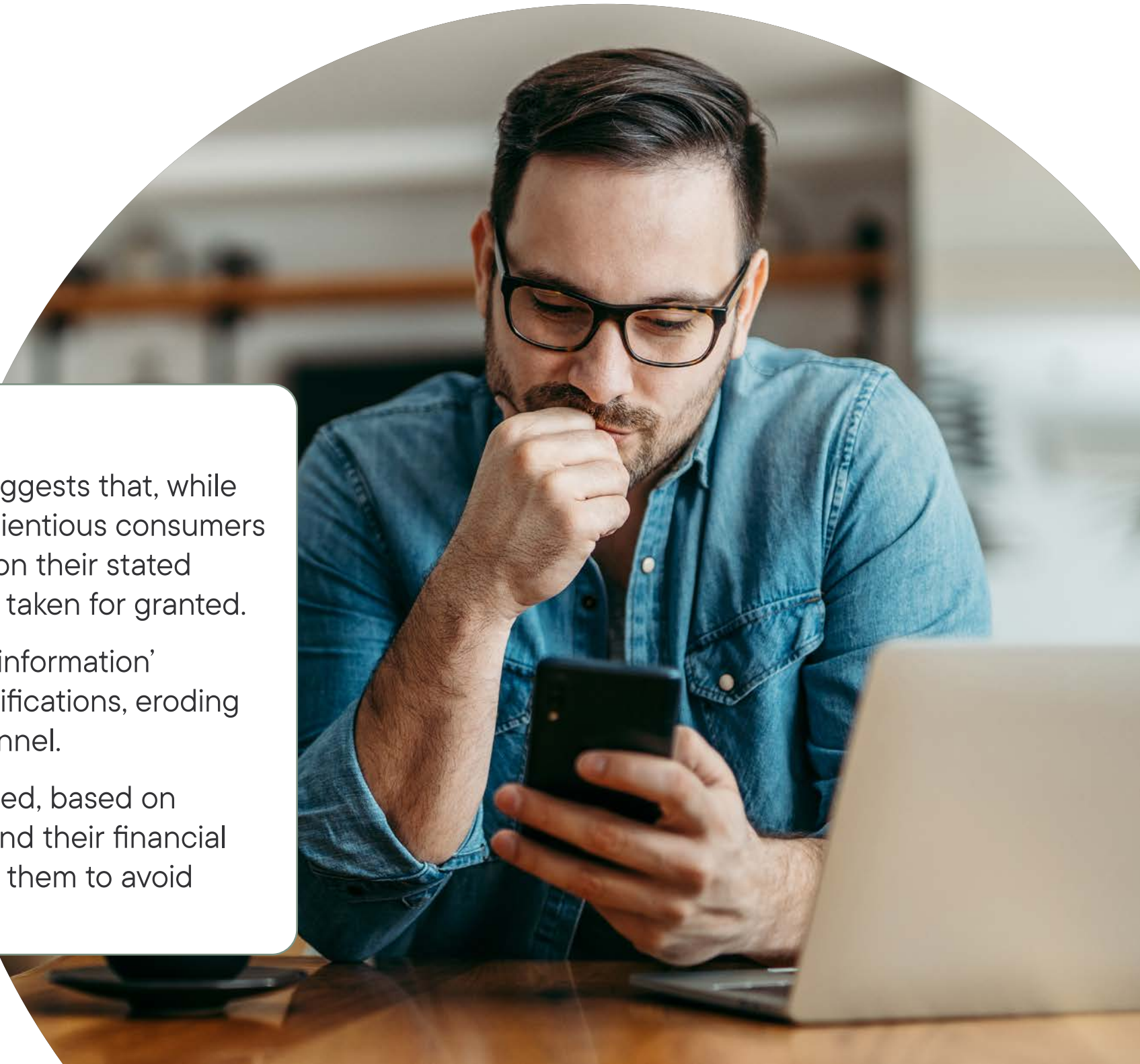
The same respondent later said

“I’d ignore the email ‘You have a new message about your account’ as it looks like spam.”
Tahir

Low interest levels and low confidence with finances meant that respondents commonly acknowledged that, while they believed they clicked on and read email notifications and inbox messages with frequency, they also referenced them as easy to ignore, unimportant, and irrelevant – implying that there is likely a significant awareness gap between the email communications customers open, and those they fail to notice.

SIGNAL VIEW

- The contradictory and often chaotic nature of engagement suggests that, while customers want to think of themselves as in control and conscientious consumers of financial communications, they often fail to ‘follow through’ on their stated preferences, and their attention in any one channel cannot be taken for granted.
- Industry-wide over-labelling of communications as ‘important information’ appears to have fed into attention blindness towards email notifications, eroding the perception of importance of messages sent using this channel.
- The definition of what ‘important’ means should be customer-led, based on what is relevant, interesting, and meaningful to the customer and their financial circumstances, especially those communications that will help them to avoid financial harm or pursue their own financial objectives.



INSIGHT TWO

Secure inbox is not an effective channel for important messages

The majority of interviewees said they felt messages sent to their secure inbox via email alert are likely to be low interest and unimportant to their financial wellbeing. Across both the interviews and survey, there was no expectation that important messages are sent using this channel.

“To me it’s just spam email, I don’t really take much notice of it.

Amber

“I don’t look at emails saying there are unread messages on my banking app. It’s usually just things like ‘they’ve updated their terms and conditions’ and stuff like that.

Ali

“If there’s something really important, I’ll get a message from my lender. But if I get something from them and I read the title and it doesn’t seem important, I’ll just delete it to be honest.

Abbie

This attitude was replicated in the quant research, with 52% of people who said they ‘never’ check their secure inbox citing the reason as, ‘the message probably isn’t urgent’. 72% of respondents who don’t ‘always’ check their secure inbox gave the same reason.

The survey also demonstrated that each click between the email notification and the secure inbox communication added friction to the journey, reducing likelihood of reaching the core communication and following the call to action by 11%.

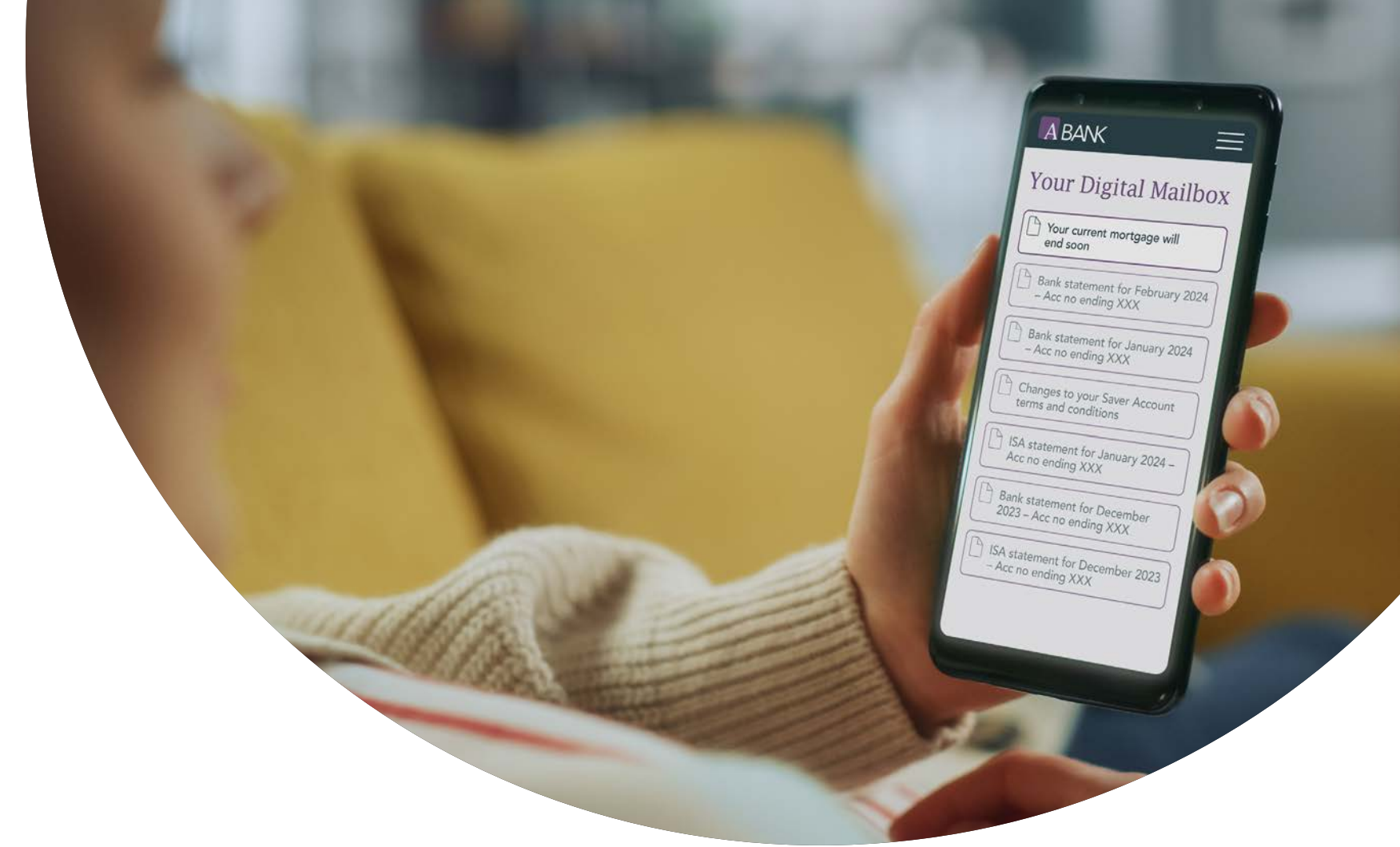
While some respondents across both the interviews and survey said they found the shift from their personal email inbox to their secure environment reassuring from a security and anti-fraud perspective, the friction of having to shift channels and log in fed into a perception that providers make it needlessly complex to access messages.

“I don’t like banking messages showing up. But with Monzo, it’s right there, but with HSBC you have to log on, find the letter, then find the PDF you’ve been sent... I’m sure I’ve missed a message... inboxes can be chaotic.

Gabrielle

“The process of logging in is too much. I obviously want it to be secure, because it’s my mortgage. But it felt like a bit of a faff, to be honest.

Abbie



INSIGHT TWO

Secure inbox is not an effective channel for important messages (continued)

Critically, awareness of the regulatory nature of secure inbox communications was very low – or at least not front of mind – eroding motivations to diligently check the inbox and contributing to a sense that providers are simply being unnecessarily complicated to deal with.

There was also little understanding of what sort of communications must (from a regulatory perspective) be sent this way. This meant customers would typically conflate all types of email messages – regulatory, marketing, etc – together, creating further confusion over whether they ‘must’ check a message and/or an assumption that most messages are (irrelevant) sales messages.

Typically, the default email subject line ‘You have a new message about your account’ was taken to mean either a marketing message or some low-interest legal notification (e.g. changes to terms), neither of which were considered ‘must read’.

The majority of interviewees showed a deeply rooted attitude that if a message is important, their provider will send it to them by post. This was true even of customers who expressed a preference for simple, self-serve app journeys. The perceived additional effort and cost of sending a letter is directly tied to the perception of how important a message is.

“If it’s a really important message, just send it to me [by post]. It’s more of a hassle to have to log in and view it online. Don’t provide the barriers.”
Jess

“I don’t always go online to get the message. I assume it’s not important, I assume if it’s important, they’d write to me. I always think they’re not as important.”
Darren

“I generally don’t check the email communications from the bank, if it is to do with a mortgage product, I would expect a letter in the post as that is very important.”
Quant Survey Response



SIGNAL VIEW

- To shift customers away from their deeply-rooted reliance on post, they need support to build a deeper understanding of what types of messages they’ll receive when they opt-in for digital communications.
- Providers need to then help customers easily and quickly distinguish important messages in a digital landscape with minimum mental effort.
- The definition of what’s important must be customer-led – what’s important to providers is not usually important to customers.
- Without this shift, post will continue to be king in customers’ minds in helping them distinguish important from ignorable messages – even if they have a strong appetite for self-serve digital experiences.

The outcome-focused journey delivers better understanding and outcomes

By improving the first email and the communication customers see in their secure environment, we saw a 4% increase the number of people clicking through and taking action on their mortgage. This in itself shows a significant immediate impact on behavioural intention in a scenario requiring high effort from customers. But, when we added in the reminder nudges to support the core communications, the survey showed the cumulative *likelihood of customers taking action rises to 85% over the whole journey.*

This is a stark contrast to the outcomes driven by the ‘one and done’ approach of the control journey, and shows that customers are more likely to notice, engage, and act on communications sent at multiple points through a combination of channels.

96% of interview respondents preferred the optimised experience to the control, with many making the observation that the control accurately reflects what they see from their provider today.

Some security conscious respondents in both the interviews and the survey appreciated the reassurance offered by logging in to their secure environment, and demonstrated wariness of clicking links in emails in both the control and optimised journeys. But the majority found the login process cumbersome and preferred receiving the most relevant detail within each individual communication.

We applied communications best practice to the communications across both the control and

optimised journeys to avoid skewing the results – this allows us a deeper understanding of the impact of the journey on customer outcomes, rather than the quality of communications themselves. This is reflected in the high customer understanding scores across all journeys, with the control journey scoring 77% and the core communications of the optimised journey scoring 79%. **The highest levels of understanding were seen in the reminder nudge communications, which scored 86%.**

These results shine a light on two key points:

1.

High understanding in the control journey communications doesn't translate through to real-life positive outcomes if customers are unlikely to ever log in and read them.

2.

Nudge communications are extremely effective at overcoming inertia – their short, sharp nature leading to higher rates of understanding across multiple channels, increasing the likelihood of engagement at critical moments.



INSIGHT THREE

The outcome-focused journey delivers better understanding and outcomes (continued)

“ This is really clear, it makes me feel a lot more comfortable. It’s a lot more scrupulous... This is much more pleasant to look at and makes me a lot more comfortable. It’s much more visual – finance is scary, this makes it easier to navigate.

Louise

“ I really like that video, easy to follow and easy to understand. It’s a nice easy friendly reminder.

Amber

“ I think it was all quite clear. Good to have comms in different platforms so you don’t miss anything. It got the message across, you wouldn’t miss it. The next steps made it look all quite a smooth process to renew.

Gabrielle

SIGNAL VIEW

- Journeys that rely on the existing paperless model, a notification email directing to the secure inbox, are less likely to lead to positive customer outcomes than experiences tailored to prompt customers in the right channel, at the right time, to motivate action.
- Customers’ habit of overestimating their engagement with financial communications becomes less of a concern in multi-touchpoint journeys, as the experience creates multiple opportunities-to-see at strategically relevant times and in multiple formats.
- For high impact customer communications, short, bitesize messages in push notifications and SMS channels are essential in catching attention and improving understanding among even the most reticent and underconfident of customers.





INSIGHT FOUR

Customers have high tolerance for frequent multi-channel comms – when the context is right

To test customers’ appetite for receiving multiple messages across different channels, we designed a journey with a high intensity of reminder prompts via email, SMS and lock-screen nudges.

While some interview respondents did call out their vigilant wariness of scams in non-secure channels, **100% of interviewees said they welcomed all the reminders** given the high risk of harm if they were to do nothing. The multi-channel, multi-stage nudges were perceived as ensuring greater transparency of salient details and reducing reliance on content ‘hidden’ in the secure inbox.

A majority of respondents who said they typically don’t read secure inbox messages also expressed the intention to return to their emails and follow up on them later. This highlights a significant gap between customers’ best intentions and their likely actions, meaning reminder nudges support customers from falling through the cracks. Reminder prompts were appreciated by respondents despite the relative ‘intrusiveness’ of SMS and push notifications as a channel. They recognised that the greater message frequency and channel mix was relevant and helpful to them, making it an appropriate and important part of the journey that went above and beyond the compliance-led journeys they were used to seeing.

“Great, the reminder, that looks good. I think this is good. We’re all so busy, this will scare people they need to do it, in a good way. I like it’s got reminder to call – especially at this point, people might not be able to pay. You are really, really reminding people to do something.”
Louise

This insight was supported at scale by the quant survey, as the **reminder nudges in the optimised journey prompted 81% of respondents to agree that information provided was just right**, compared to the control journey’s 77%.

The variation in channel and format of communications also increased understanding at different points in the journey, rather than relying on single, one-off communications to convey important messages. The video saw the highest understanding rates, between 80-91%, even among vulnerable audiences.

SIGNAL VIEW

- Frequent use of intrusive channels like SMS and push notifications is welcome when it’s considered relevant and helpful from the customer’s point of view.
- The multi-channel, multi-stage notification approach means less content is ‘hidden’ in the secure inbox, making the salient details available to more customers, and less likely to be missed.
- There can’t be a one-size-fits-all approach for experience design with regulatory communications – the timing, frequency, and channel mix should be appropriate to the context of the communication, used strategically and with consideration. Otherwise, providers risk driving irritation, opt-outs, and attention blindness to these essential channels.

INSIGHT FIVE

Experience design best practice means improved understanding

Customers are more likely to understand and engage with the communications offered in the outcome-focused journey. These were designed to present messaging in a clear, digestible way using best practice behavioural science principles and Plain Numbers methodology.

The key factors identified by respondents were the immediate clarity and relevance of messaging, along with the lower mental effort required to digest the information. The optimised journey was particularly praised by vulnerable respondents, but was appreciated by even the most financially confident.

“It was pictorial, clear. I’m fully capable of doing all these things, and I still miss things. The video is good for people who have additional needs. Mortgages are complicated.

Louise

Personalisation in email subject lines, headlines, and within the explainer video helped to engage attention and encourage people to open, read, and click more than the control journey. Offering multiple personalised options reduced the effort required for participants to understand the likely impact of action, and the cost of inaction. The perceived ‘effort’ on the part of the provider in serving up more personalised content was noted by interviewees as increasing trust and brand consideration.

Delivering essential messages early in the journey in a brief, accessible, and relevant way in the **explainer video** led to deeper comprehension, scoring 80-91%, even among vulnerable respondents. This created greater engagement with options at the first touchpoint in the journey, taking participants to the point of considering their options and engaging with the decision-making process much earlier. While some, notably the most financially confident, felt the video wasn’t necessary, the majority – and particularly neuro-diverse and underconfident participants – appreciated the simplification of a confusing topic. This helped the video to **significantly exceed customers’ expectations and was considered unique in financial communications.**





INSIGHT FIVE

Experience design best practice means improved understanding (continued)

The copy, tone and organisation of content

throughout the optimised communications was generally liked for its simplicity and accessibility, creating extra focus on the core messages at each stage of the journey.

The **changing nature of the content** throughout the journey, moving from an overview of the process and personalised options at the beginning to a focus on the costs of inaction closer to the final deadline, was considered appropriate and helpful to the likely customer mindset at each stage.

Breaking complex messages into bitesize chunks

and choosing the appropriate message framing for the channel and timing in the journey led to greater engagement and comprehension at each touchpoint, and perception of transparency overall.

The use of a clear **'if you do nothing'** message through the journey was considered the right nudge to motivate action, increasing the likelihood of customers avoiding financial harm.

The **design and layout** reduced visual noise and accentuated the deadline-driven nature of the message, and where the customer 'should' be as the process unfolded. The design was also optimised for an online/mobile experience – rather than a letter in digital form – which enhanced engagement and ease of reading, and played well to customers with high expectations of experiences from neo-banks and low expectations from heritage providers.

The **prominence of sources of support** throughout the communications, including contact centre phone numbers, a guide to switching, a broker directory and options for those having difficulty paying their mortgage further contributed to a sense that the communications were designed with customers interests at heart.

SIGNAL VIEW

- Application of best practice throughout the journey not only increases comprehension and the likelihood of customers taking positive action, but it also creates a halo effect for the brand at a point of comparison with competitors – with the potential to reduce likelihood of customers switching provider.
- Best practice must apply to the whole experience to be effective, from the appropriate channel mix to the strategic timing of messages through to creative execution.

INSIGHT SIX

There is a disconnect between compliance requirements and customer attitudes and behaviour

The pressure on people's finances is driving a higher awareness around the potential impact of mortgage terms coming to an end, but this awareness translates through to uncertainty, anxiety, and under-confidence for many.

This was evident in the wide range of responses people offered about their intentions, ranging from trying to time their deal to get the best rate, to avoiding action due to fear. Providers who allow for shifting attitudes and behaviours are likely to prompt better customer outcomes, and the brand trust that comes along with them.

Arbitrary compliance deadlines for communicating messages do not allow for any flexibility or adaptation in line with varying customer attitudes and may miss the opportunity to drive desired outcomes.

Many participants in both the qual and the quant stages of our research referenced changing market conditions, which might impact their readiness to make decisions about key financial matters.

As the chosen use case for this research was a mortgage pre-maturity journey, some participants referred to the uncertainty surrounding mortgage rates

driving an increased desire to shop around. They also described a common behaviour of delaying a decision to wait and see whether rates will come down.

With these external forces at play, customers will behave in a multitude of ways depending on their own personal circumstances and preferences, which means that, to deliver the best outcomes, strategies must take that range of attitudes and behaviour into account.

“There's a level of uncertainty, there is a worry, will it jump up a lot? We've delayed looking at it hoping the future will be better.”

Steve

“I would have to go away and check my general finances and outstanding mortgage sum before coming back to this option.”

Quant survey response

“Bit daunting to have to renew. Lots of different variables to consider, interest rates.”

Tahir

“If the mortgage ends in November it's too early to investigate new options due to the volatility of interest rates. I would come back to in a couple months.”

Quant survey response

SIGNAL VIEW

- The timing of financial decisions is always context dependent, so it's crucial that key communications in the product journey align with customer context and not simply with mandatory timescales.
- Firms will achieve far better engagement and outcomes if they can meet the customer at the right time using the appropriate channel.



INSIGHT SEVEN

A significant opportunity to build brand trust and show empathy

Our work across the financial sector suggests that at least 70% of the financial communications received by customers are regulatory in nature. Prior to Consumer Duty, these comms have received far less focus and investment than higher profile marketing comms.

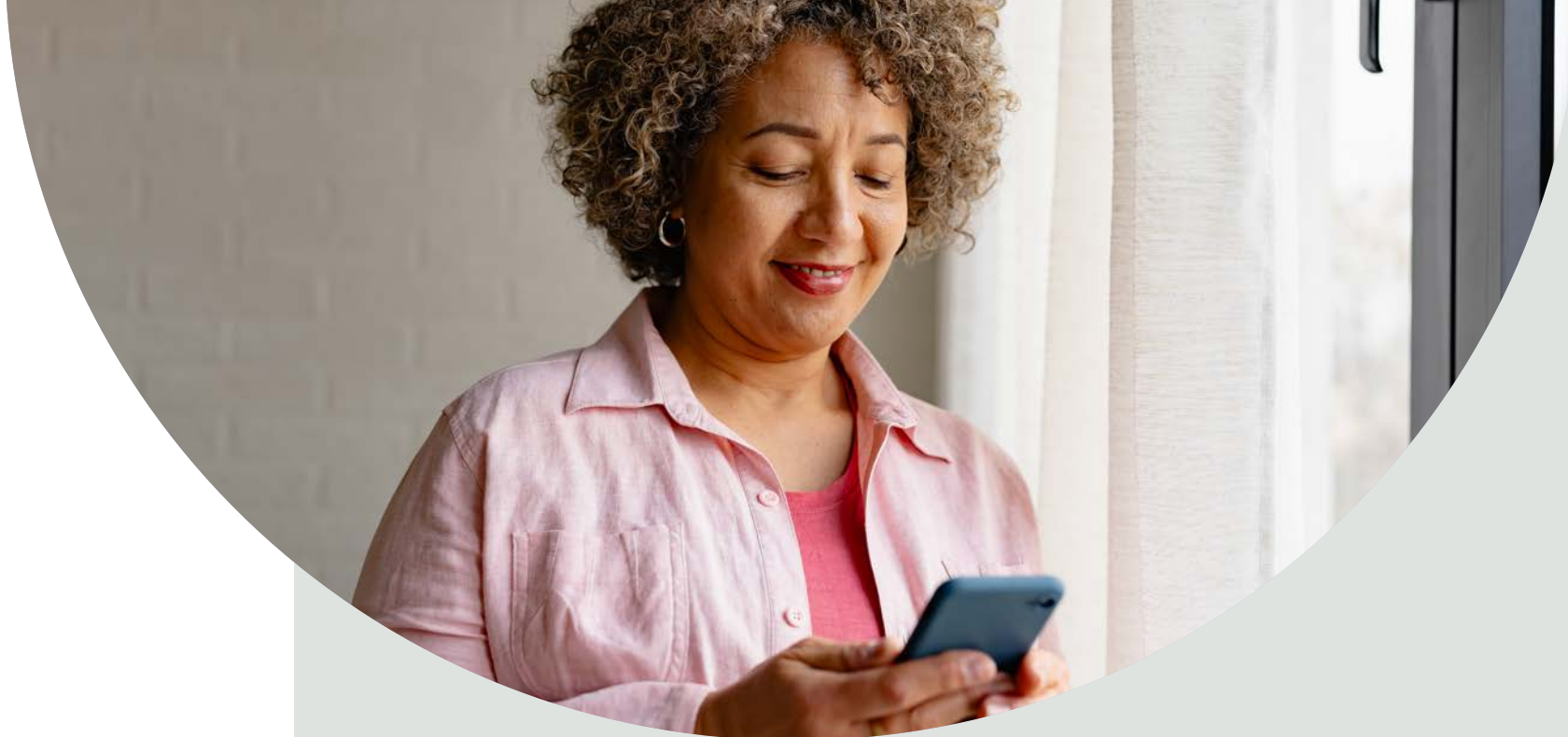
But in fact, interviewees made it clear that they **don't distinguish between regulatory and marketing communications** – they all come under the umbrella of a single experience of their bank. As such, it presents a significant opportunity for those who are willing to invest in improving regulatory comms to build stronger, more positive relationships with customers. Interviewees favourably compared the ease and simplicity of their experience with neobanks to their experience of heritage bank comms, leading to a more positive brand perception and appreciation.

“I opened a Monzo account, I wasn't going to use it as my main account, but I find it just so much easier to navigate, and I find the communication so much more transparent. So, I've completely moved across to Monzo.”
Gabrielle

Comparatively, the default perception from the majority of respondents in both the interviews and surveys was that **digital experiences** from heritage providers are **reserved for unimportant messages, safe to ignore without any cost**.

The outcome-focused journey, designed to offer the appropriate amount of information, at the right time to prompt action, and in the right channel to disrupt and engage attention, went beyond improving understanding and behavioural intention outcomes – it exceeded expectations of respondents and created a halo effect for the brand due to the 'above and beyond' perception of effort invested in helping them to avoid harm.

“These are going above and beyond versus what I've had from Halifax. It would give me a positive impression and make me feel they care about their customers. It would make me trust them more.”
Amber



“The second one really, really feels that they're concerned I do something that could be very significant for me. And they offer help to make it happen.”
Louise

“I think it was more clear than I'd expect. It felt like it was trying to be transparent – not trying to catch you out.”
Gabrielle

SIGNAL VIEW

- Providers who go the extra mile by designing journeys that are clear, low friction and focused on better customer outcomes have an opportunity to earn greater brand trust and affinity, as well as meeting Consumer Duty requirements.
- Diversity in customer attitudes and circumstances may mean brands need to be prepared to adapt journey at pace to suit customer needs, employing multiple nudge and channel combinations.
- Brands who invest in creating outcome-led experiences can leverage a greater 'share of mind' when their customers shop around with other providers. Since crucial messages are more likely to be seen, they act as the anchor position, against which competitor offers are judged.

Shifting culture to improve outcomes

Inevitable change

The way leading firms manage critical regulatory communications is entering a new era. Two complementary drivers - consumer expectations and regulatory pressure - are creating a pincer movement for change and the momentum is building. Following years of underinvestment, the change needed is wholesale and will require significant focus and effort. But the potential rewards in terms of customer loyalty and satisfaction metrics are significant.

A driver to shift culture and improve outcomes

For many of those responsible for customer communications, consumer duty has been a gift. An imperative with the power to make the whole business engage with the shift required to prioritise and champion customer outcomes.

Before each Consumer Duty deadline, we saw a collective swell of effort to understand the new rules, get a grip on dispersed comms estates and evidence to the regulator that progress was being made.

Much good work has happened on this front, but the FCA have been quick to remind firms that significant effort still lies ahead and that this is simply 'the end of the beginning of Consumer Duty'.*

*Sheldon Mills – Executive Director, Consumers and Competition (FCA).

From inward looking to customer focus

The reality for most has been an inward-looking set-up, driven primarily by cost and characterised by product silos. Regulatory messages are still largely document-based with digital experiences, in particular, constrained by arbitrary compliance rules pre-dating modern consumer expectations and outcome driven strategy. In fact, until recently, very little has existed for the effective management of customer outcomes outside of marketing.

Those on the front foot are now setting to work dismantling deep-rooted legacy ways of working and rebuilding around a new model predicated on customer outcome-focused thinking. This change needs to be driven by customer experience focused communications leadership, supporting the transition across each line of business, providing thought leadership, best practice training, tooling and experience design support.

Putting the tools in the right hands

There is a growing trend for the adoption of the Centre for Enablement (C4E) model, which focuses on driving comms excellence through the empowerment of federated teams. Not only is the C4E model fully scalable, it also builds expertise and best practice where it is needed most – amongst the communications owners. This is important because, in a world where outcomes are paramount, it's essential for experience design best practice to be seamlessly integrated with core business processes and product knowledge.

Technology to manage outcomes

Firms are now in a race to provide the integrated systems across CCM and Martech that allow them to send regulated messages to customers in their channel of choice, whilst continuing to ensure robust governance of business rules and templates.

Technology is also making it easier to co-create and govern regulatory content. This is significantly reducing the cost and risk of change, whilst empowering colleagues to respond with more agility around the changing needs of customers.

Perhaps most significantly, new capabilities are emerging for the effective measurement and ongoing management of customer outcomes. These include tools for the structured assessment and categorisation of communications, as well as dynamic cataloguing tools that link touchpoints and journeys to specific outcomes, for greater visibility, tracking and continuous improvement.



About Signal

Signal is a market leader in optimising Customer Experience Management (CXM), with a strong focus on enhancing customer communications. We specialise in delivering advanced solutions that improve the way organisations engage with their customers, particularly in highly regulated industries such as financial services, social, and public sectors.

By combining cutting-edge technology with deep industry expertise, Signal enhances the efficiency and effectiveness of customer interactions. Our approach ensures that businesses meet regulatory requirements while adapting to the latest technological advancements, driving better outcomes in customer engagement and communication.





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If you'd like to speak to an expert about optimising Customer Experience in your organisation, please don't hesitate to get in touch.

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Acknowledgements

Signal's experience design team worked closely with partners Copy & TV, to ensure we put insight-informed best practice communications journeys and touchpoints into research. Copy & TV are a leading Behaviour Science consultancy specialising in positive financial decision-making.

To deliver accurate, unbiased data, we collaborated with independent research agencies. We partnered with Beautiful Insights for the qualitative research, a leading independent market research agency specialising in research for better communications. For the quantitative element we partnered with leading FS specialist Dectech to test both control and optimised journeys.

Partnering with

