Improving digital experiences **for better member outcomes.**

A practical guide for mutual banking.

Why member experience matters

Members today expect fast, seamless and intuitive digital experiences from their banks – because that's what they get everywhere else. When digital journeys are slow, confusing or frustrating, they disengage.

The result? More call centre traffic, lower satisfaction, and missed opportunities to build loyalty.

Well-designed digital experiences reduce friction, improve trust, and help mutuals deliver on their purpose – without overloading their teams.

Ways to deliver more through digital

1. Start with what matters to members

Don't assume – observe. Understand where your members struggle, what they expect, and how your digital channels really perform. Focus on their needs, not just system features.

Try this: Map the member journey across key interactions (e.g. Loan application, account setup, card replacement). Where are the drop-off points? Where do calls increase?

2. Simplify, simplify, simplify

Small frustrations add up. Reduce unnecessary steps, streamline forms, cut the jargon, and make sure help is always within reach. Behind-the-scenes effort to reduce complexity can make a big difference - leading to clearer, faster and more supportive experiences for your members.

Quick win: Review your top three call drivers and fix the digital touchpoints causing confusion.

3. Design for everyone, from the start

Accessibility and inclusion aren't optional – they're essential. Design services that are usable for as many people as possible, regardless of age, ability, or background. This includes meeting accessibility standards and testing with a diverse range of users.

Tip: Use inclusive language, high contrast visuals, and mobile-first layouts.

4. Test early, improve often

Don't wait until launch to learn. Prototyping and usability testing help you spot issues early and improve outcomes fast. It's not about adding time or effort, it's about making sure the service you're designing actually meets the need.

What works: Usability testing with as few as five users can uncover the majority of issues – often up to 80% - before launch.

5. Make digital part of a bigger member experience

Digital isn't separate – it's one part of how you build trust and deliver service. Ensure smooth handoffs between human and digital channels, and a consistent, personalised experience across both.

Best practice: Show progress indicators, confirm actions, and offer support options

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Real-world example:

For a leading insurer, we delivered over 50 initiatives to improve their digital experience - from journey mapping and UX improvements to content and product tweaks.

The result:
- Faster, simpler renewals
- More self-service uptake
- Fewer call centre enquiries

What this means for mutuals: The same principles apply. Whether it's loan applications, new account setup or self-service banking, improving digital touchpoints
can increase efficiency and satisfaction - without needing massive systems overhauls.

Simple, intuitive design proved to be good for members and great for business.

What you can do next

- **Observe and listen** - understand how people really experience your service

- **Simplify relentlessly** - reduce complexity, jargon, and unnecessary steps

- **Involve members** - test, learn, improve

- **Measure what matters** - drop-offs, conversions, repeat issues

- **Think experience, not just transactions**