

Change The Way We Bank

An increasing part of a bank's services are today now offered in digital form. Nevertheless, most banks still hold on to their physical offerings in the form of local branches¹. In an effort to anticipate future consumer demands Danske Bank would like your help to define and solve the following:

1) Which situations and/or services require personal advice?

Guideline: Buying a house is an example of a situation. Please differentiate between customer segments if you think their needs differ significantly.

2) Service and personal advice can come in many forms. What would be the best way of receiving advice and what is good service in the situations you have identified?

Guideline: For some situations you might conclude that current solutions already are optimal, but for other situations you might change current solutions or come up with completely new ways of serving customers. Challenge Danske Bank by thinking out of the box!

Start high-level and add as much detail as time allows you to, but please prioritize one situation/service as described in assignment 3.

3) Please choose your best idea for how one of the situations could be significantly improved (in relation to currently existing service offerings) and detail your solution.

Guideline: Please illustrate your solution with mock-ups to highlight the most important aspects or features. Please test the most critical hypotheses of your solution.

¹One such branch is the one Danske Bank has in Lyngby. The students can visit this branch for inspiration, research and test purposes.