



Prudential

# Best-in-class Human-Centered Design Principles

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# Mission

## **OBJECTIVE**

Create best-in-class user-centered design principles that creates a common language for cross-disciplinary teams to focus on improving the lives of our customers.

## **WHAT'S INVOLVED?**

Build a language and a framework that allows us to design with insight and empathy, measuring outcomes against our purpose and values.

## **WHAT'S IN IT FOR THE CUSTOMER?**

Customers consistently feel supported, empowered and can move forward with peace of mind, knowing we have their back.

## **HOW DO EMPLOYEES FEEL?**

We make our customer's lives better; these principles help us stay focused on the customer's needs from their perspective through a common experience language.

# Discovery

- The team used a virtual workspace to explore examples and discuss the problem
- They uncovered principles that are prevalent in the outside world and organization

miro | Design Principles Workspace

Goal

Resources

Team

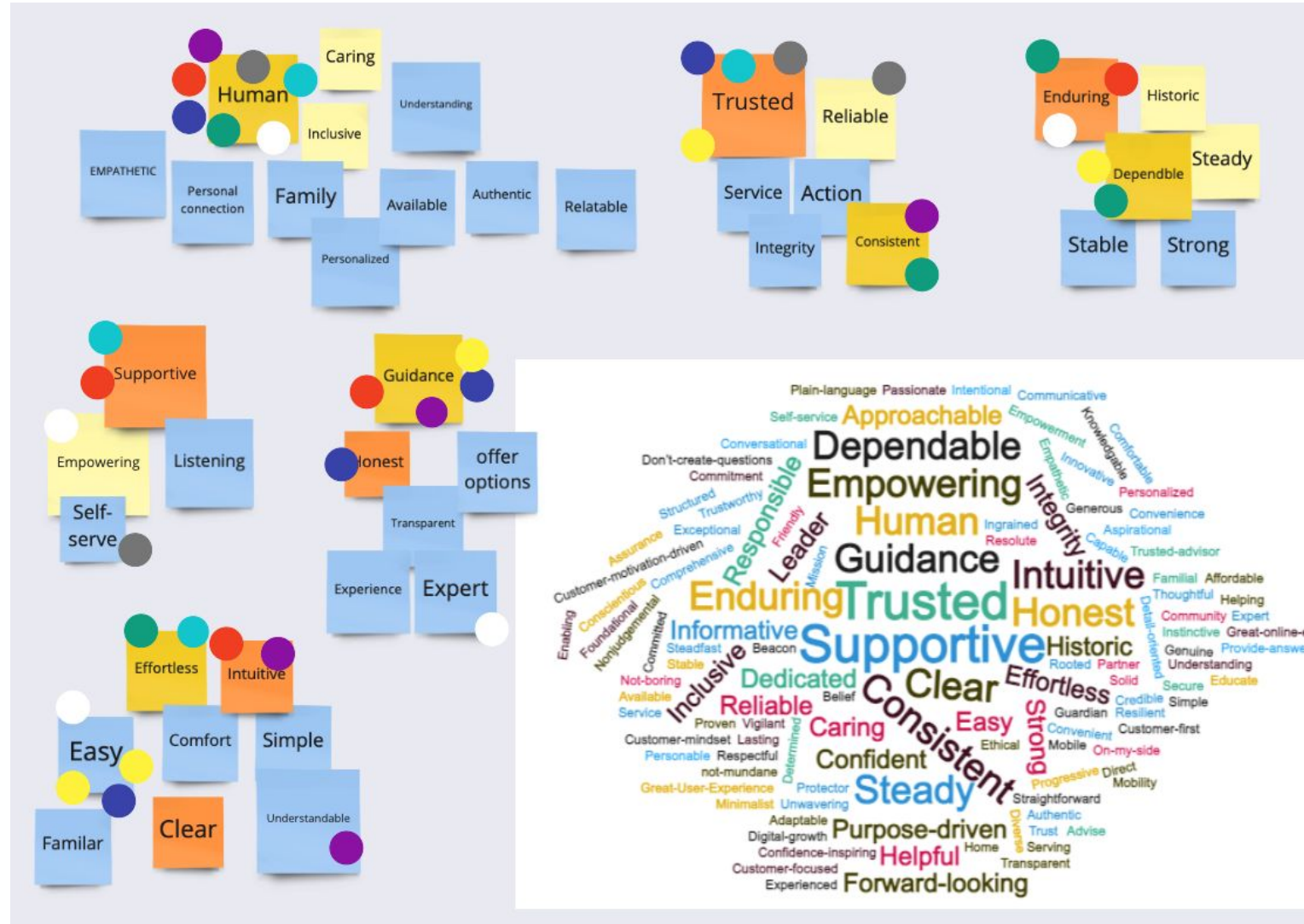
Inspiration

Affinities



# Keywords

- The team worked separately to provide what they felt were the most important keywords that best describe Prudential, are valuable to customers, and are measurable.
- These were brought into our whiteboard for further discussion and voting



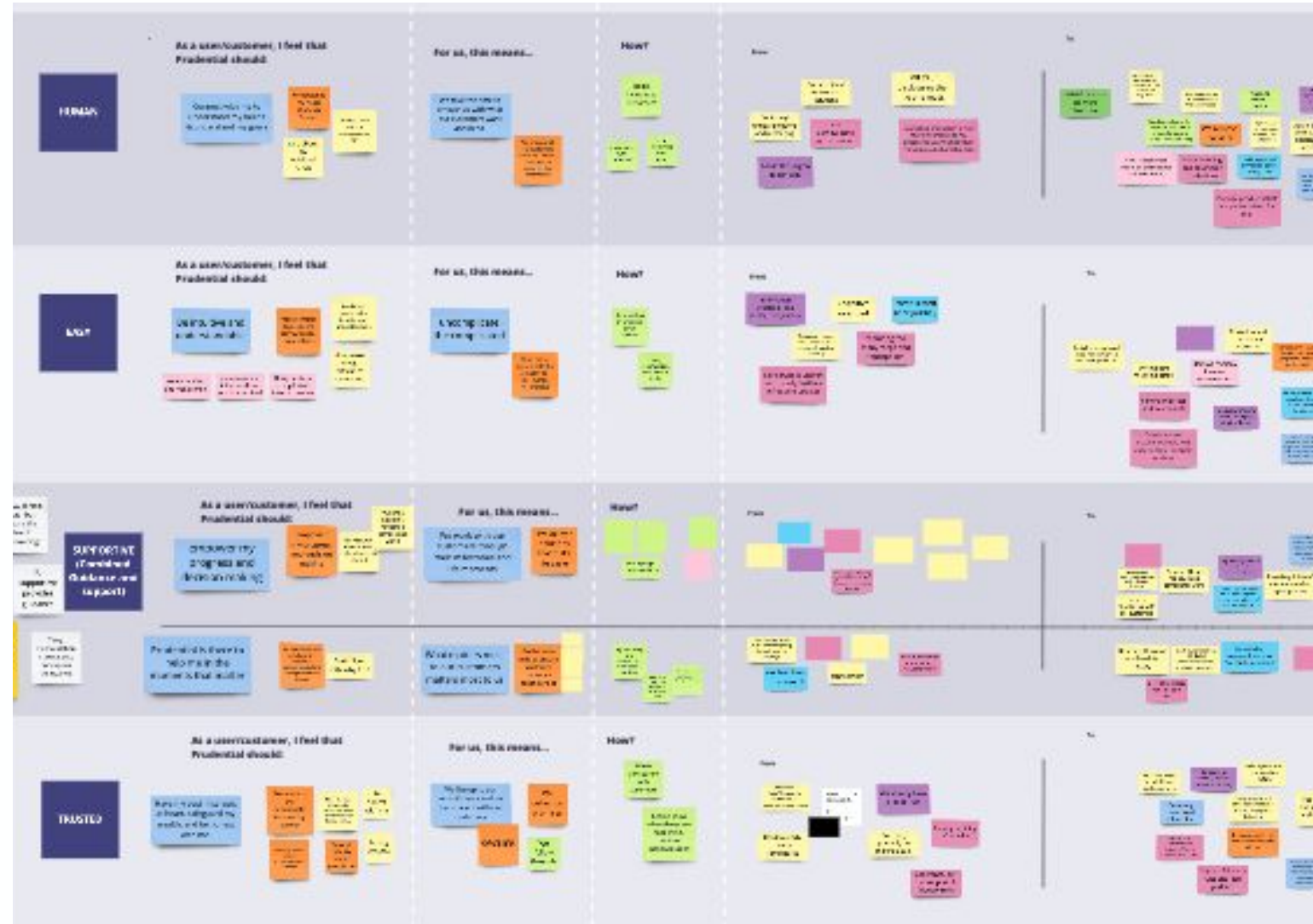
# Mapping

- Together, but separately, each member expanded upon each top keyword in the form of complete ideas
- What does each idea mean for our customers? What do they mean for us?
- Discussion and voting provided us with clusters of concepts to formulate.



# Formulation

- The team formulated the results of the last exercise, taking the top 2-3 sentences from both sides.
- This first draft reflects the essence of the sentences to uncover the right formulation for each keyword.



# Principles V1

|            |  |   |
|------------|--|---|
| Supportive | Prudential is there to help me in the moments that matter, empowering my progress and decision making. | We work with our customers through their milestones and life moments because we care about what our customers care about. |
| Human      | Prudential connects with me to understand my needs and goals.  | We take the time to empathize with what our customers want and need.  |
| Easy       | Prudential is intuitive and understandable to me.  | We uncomplicate the complicated.  |
| Trusted    | Prudential has my back and is honest with me. I trust them to safeguard my family's interests.         | We live up to our commitments and our transparent with our customers.   |
| Enduring   | Prudential is a steady, dependable partner in my life.   | We use our wisdom and experience to foresee the challenges ahead.   |
| Visionary  | Prudential innovates to solves my current and future needs.  | We create inclusive solutions that meet the diverse needs of our customers at every turn.                                 |



| User-centered Design Principles |  |   | Digital North Star Principles  |   |
|---------------------------------|--|---|--|---|
| Supportive                      | Prudential is there to help me in the moments that matter, empowering my progress and decision making. | We work with our customers through their milestones and life moments because we care about what our customers care about. | Illustrate the value of data by providing context.                   | While data drives more personal experiences and solutions, the value of data must be recognized.  |
|                                 |  |   | Make the customer's goals your goals – and show them.                | Demonstrate that you understand and empathize with your constituent.  |
| Human                           | Prudential connects with me to understand my needs and goals.  | We take the time to empathize with what our customers want and need.  | Be a partner for the whole person.                                   | Hiring a financial provider is about more than just the financial solutions they provide.   |
|                                 |  |   | Know your audience and speak in their language.                      | With a range of constituents from everyday individuals to sophisticated institutions, it is important to not talk over (or under) the heads of your audience. |
| Easy                            | Prudential is intuitive and understandable to me.  | We uncomplicate the complicated.  | Connect knowledge and insights to action.                            | Providing information without an intuitive, actionable next step negatively impacts the user experience of customers across the enterprise.                   |
| Trusted                         | Prudential has my back and is honest with me. I trust them to safeguard my family's interests.         | We live up to our commitments and our transparent with our customers.   | Lead with the strategy and outcomes over products.                   | Constituents are more interested in what financial solutions can do for them, than the products themselves.   |
| Enduring                        | Prudential is a steady, dependable partner in my life.   | We use our wisdom and experience to foresee the challenges ahead.   |  |   |
| Visionary                       | Prudential innovates to solves my current and future needs.  | We create inclusive solutions that meet the diverse needs of our customers at every turn.                                 | Don't just digitize forms and processes – create better experiences. | Digitizing analog forms for the digital world is no longer table stakes.  |



# Next steps

- The principles will now be circulated and refined.
- Refined principles will be tested against competitors with real users to ensure they are truly best-in-class.
- The team will seek aspirational samples for each principle, to better guide product teams.
- Further refinement, formulation, and launch with product teams in Q1'22 PI Planning exercises.

