

# *Friction.*



## The New CX Design Context

1. Friction is Interference.



IT'S ABOUT THE EXPERIENCE.



FUTURE BRANCHES







From *Vice*:

**“According to *Yes Lifecycle Marketing*, more than 55% of 1,000 millennials surveyed in March buy crap off of Amazon. I am one of them...the National Retail Federation has found young adults’ top choice for shopping is online.**

**... The minute I step foot in a mall, I regret it. The crowds, the slow walkers, the hell that is the Apple Store—who, aside from teenagers with no lives, actually enjoys any of this?”**



## 2. Friction is Situational.



IT'S ABOUT THE EXPERIENCE.



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3. Friction is Managable.



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STARBUCKS COFFEE



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# Least Resistance.



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## 4. Friction Drives Choices.

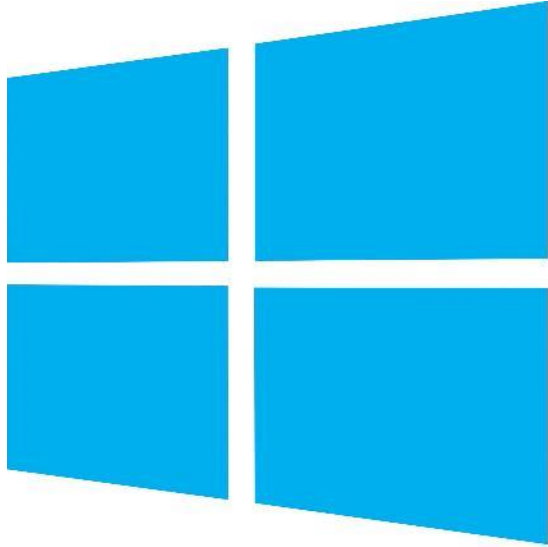


IT'S ABOUT THE **EXPERIENCE.**



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Verizon LTE 12:21 PM 96%

Send money Menu

Estimate Receiver Payment Review

Send to United States

You send 75.00 USD Receiver gets 75.00 USD

Send up to \$5,000

How will your receiver get it?

Cash pickup Bank account

How will you pay?

Credit card<sup>3</sup> Fees<sup>7</sup> 12.99 USD In minutes<sup>2</sup>

Debit card Fees<sup>7</sup> 12.99 USD In minutes<sup>2</sup>

Bank account Fees<sup>7</sup> 9.00 USD 4 days<sup>2</sup>

Pay in-store Fees<sup>7</sup> 5.00 USD In minutes<sup>2</sup>

Next

Verizon LTE 12:24 PM 97%

Zelle® Send Money JE

Enter Amount Cancel

Limits ?

Send

\$ 75

Send Now (one time) Change

Delivery Tuesday (Standard) ?

From My TD RELATIONSHIP CHECKING, \*\*\*\*\*9607, Avail Bal:



Rule #1. Be Human Focused.



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Rule #2. Design Solves Problems.



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Rule #3. Meet Your Customers Where They  
Are Today.



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Rule #4: Integrate. Coordinate. Optimize.



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