

people's voice

user insights & digital trends 2022

PREMISE

The trends that we report here are the result of extensive research work, focus groups and interviews. They were carried out over the last year in our User Experience Lab for brands from different sectors interested in understanding how to improve the relationship with their customers and the services they offered. We started with what people's real needs are, what they expect and what they want for their future.

In an approach in which users are at the center and the user experience determines choices and influences the market, we have detached ourselves from the classic analysis of insiders for insiders, leaving the word to consumers and listening to people's voices. So here are our Digital Trends of 2022.

What do we expect for the next few years? Where do users want to go? What do they care about?

In 2022, sustainability was at the center of the debate, not as an abstract idea of a "better world", but as a concrete possibility of intervention to really change things. More and more people are ready and want to actively contribute through concrete actions and a daily commitment. This is also required of brands. Therefore, the challenge of the future will be won by those companies that will not only be able to offer the right product or service at the right time but will be able to implement a whole series of sustainable choices capable of truly improving quality of life. 2022 was also the year in which, for better or for worse, the effects caused by the previous two years of the pandemic were seen and where the digitization process, in all sectors and at all levels, influenced everyone's daily life the most. Digital has entered our lives, often due to force majeure, changing the rules of the game for companies. This led to

the definition of a new Brand user relationship based on digital knowledge of the personal history of consumers and on the ability of companies to guarantee them a high level of autonomy and independence. The ability to personalize content and customize services/products based on your needs and requirements has become essential, as has the need to feel accompanied along this path and guided towards the best choice. Companies will therefore have to demonstrate that they can maintain the independence of their consumers without making them feel abandoned. Knowledge of the user is the starting point that has defined and will define the relationship. ————



01

Sustainability and its practical side.



Sustainability and its practical side. From shared responsibility to tangible benefits.

The theme of sustainability emerged after a session of focus groups carried out with the customers of various energy companies. In fact, it is this above all else that the argument is strongest and most heartfelt, considering the international context that has arisen in the last year due to the war between Russia and Ukraine and the profound energy crisis that has resulted from it. Sustainability is no longer understood as the effort of the individual who undertakes to implement virtuous behaviors, but as a puzzle of

elements in which individuals and companies work together to define sustainable and practical habits for all.

Brands are evaluated not only for what they produce or offer, but also for how they produce and distribute their products and services. It is for this reason that the specter of green washing - i.e. a facade communication to which the facts do not correspond - heavily affects choices. In fact, increasingly informed

TRANSPARENCY
SHARED RESPONSIBILITY
CONCRETE COMMITMENT



and demanding, consumers are asking for a concrete commitment that brings tangible benefits for everyone. Transparency and instructions to become, together, more respectful of the environment are also important. An essential element that clearly emerges in this sense is the need for a greater diffusion of truly applicable best practices and the need to have access to the information necessary to build a clear vision of the processes and impacts of these best practices.

The concept of economic and energy saving plays a fundamental role in this game where the reduction of energy consumption is seen on the one hand as essential from the social point of view, on the other as the lever to obtain real benefits from a personal perspective.

In other words, virtuous consumers, i.e. those capable of really going in an energy saving direction, want to be rewarded and ask for the intervention of the institutions which, together with the companies, give value to this choice. —



+ Energy sector: need for a concrete commitment that brings tangible benefits.

→ TRANSPARENCY TO GENERATE AWARENESS

Increasingly, companies exploit their corporate channels to create greater awareness among users and make them feel part of an innovative drive towards greater sustainability. Services offered include insights, reports and simulators for calculating energy savings.

→ DATA AND TECHNOLOGY TO REDUCE WASTES

To really encourage the reduction of consumption and, consequently, savings; companies are exploiting technology to achieve greater integration between their control apps and the devices owned by users to monitor data. The aim is to create an ecosystem that allows immediate action to reduce waste through real-time monitoring, alerts and notifications.

→ REWARDS AND BENEFITS FOR VIRTUOUS BEHAVIORS

Rewarding virtuous behavior has become a must for all companies which increasingly implement concrete rewarding actions to encourage sustainable behaviors. Benefits appropriate to the price spent and personalized offers are the main tools used to increase loyalty, together with bonuses and discounts, on sustainable devices.



02

A personal digital story.



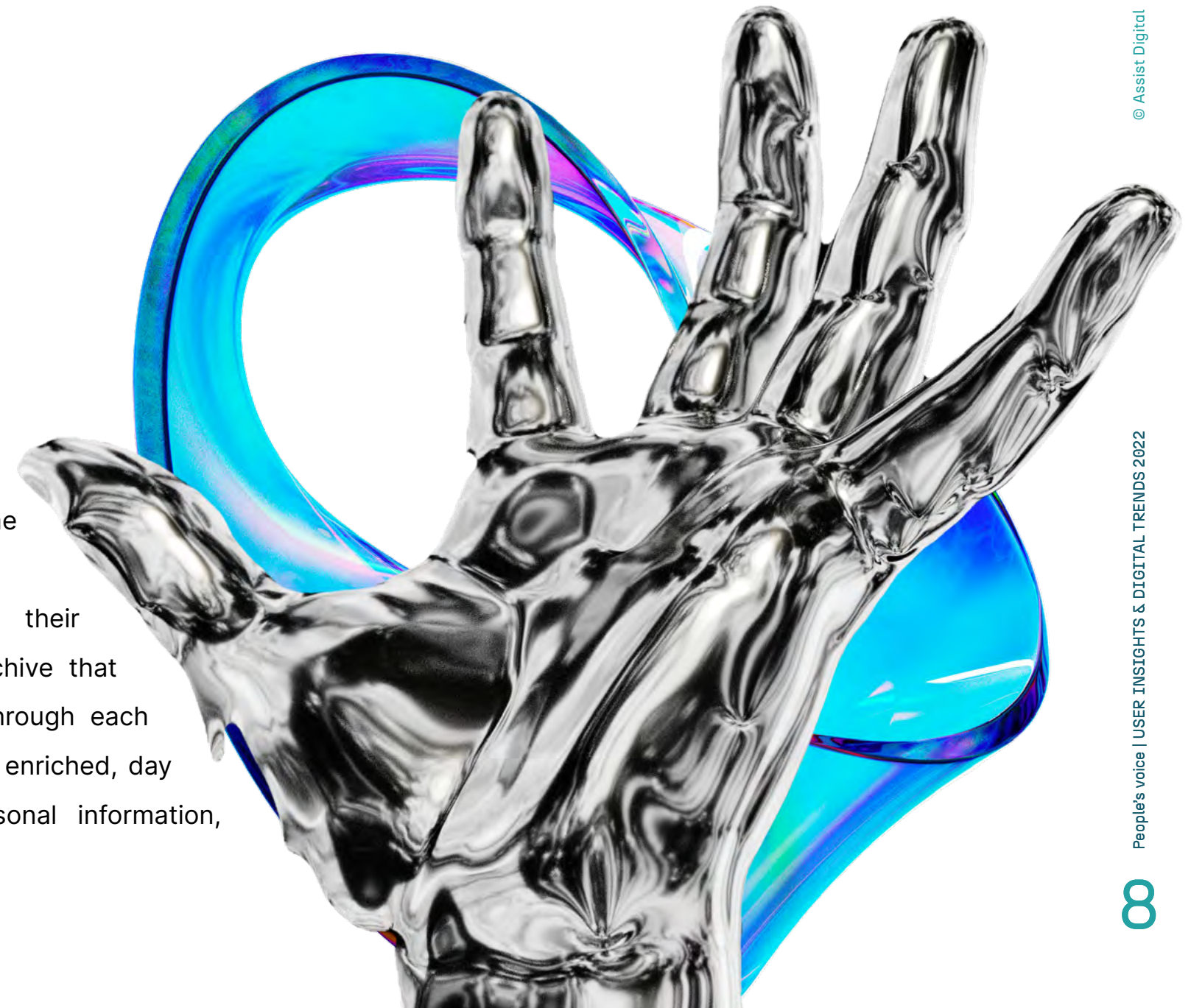
A personal digital story. Online experiences become personal digital stories.

**NEVER ENDING EXPERIENCE
PROFILING
OMNICHANNEL**

The phenomenon of the digital presence of people in recent years concerns all sectors and emerges from almost all the research carried out in 2022. The raise of the digitization process is clear in the public administration and in the medical area where the 2 years of the pandemic have been a booster. The 2 years of pandemic have been fundamental in overcoming the resistance of people, even the older ones, and in overcoming fears related to their online profiling and

privacy, bringing out the benefits in terms of effort and time saved.

The users have at their disposal a digital archive that is easy to consult through each channel and which is enriched, day after day, with personal information,





tastes, characteristics, habits in a never-ending personal digital story.

This represents a change in the way people use online products and services and determines a new meaning of omnichannel experience: the possibility for everyone to experience a new digital experiential continuity capable of giving memorable and engaging experiences where individual characteristics are exalted. —

+ Healthcare industry: a new relationship between doctor and patient.

↓ TELEMEDICINE. THE NEW OPPORTUNITY

The use of the electronic digital file and the dematerialization of the prescriptions imposed by the Italian State on NHS doctors has favored the push towards telemedicine which has now become a reality in all respects with the development of products and services that allow for application. Among the new services offered to patients are the creation of medical devices for the detection of parameters, platforms for sharing data, chat, and video calls for diagnoses.

↓ ONLINE PLATFORMS. TO MANAGE PATIENTS

Even for doctors, the strong push towards digitization that occurred during the Pandemic represented a turning point with the introduction of new platforms that allow the mapping of the patient's clinical history from its insertion up to the prescription of medicines and follow-up. Clinical records, online agenda, pharmaceutical prescriptions... are just some of the new services that can now be easily accessed.

↓ PRIVATE SERVICES. TO MAKE UP FOR INEFFICIENCIES OF PUBLIC SERVICES

More and more companies have developed private service models to support the public offer based on the real needs of the individual. The user can thus personalize the offer by choosing private micro services of their interest (for example 24-hour medical assistance, monthly subscriptions, video calls and chats...)

03

Make me independent, but don't leave me alone.



Make me independent, but don't leave me alone. Support for an endless experience.

AUTONOMY
24 HOUR ACCESS
DESIGN OF INSTRUCTIONS

Widespread and transversal digitization has meant that, in common perception, boundaries of time and space no longer exist, or at least, not as they were once understood.

Users claim the need to have on demand content and services, especially if paid, and companies, for their part, work to make them always available and thus meet the needs of users who expect to be able to access them at any time. The consequence is a customer experience designed for 24/7 access not only as a mere possibility, but as an effort to increase user confidence in digital tools regardless of the level of digitization of the individual. In this context, the consumer is increasingly autonomous, where autonomy does not translate into "abandonment", but into constant



support before, during and after the interaction with the service.

In fact, the user does not want to be left alone, but asks to be able to take advantage of what he needs when he needs it accompanied during all phases of his journey, by the company according to a multi-channel approach to customer support.

What he asks are platforms that guide him in the use so that he doesn't have to waste time browsing to find the right experience and clear information to take advantage of a product or service.

The design of the instructions therefore play a central role: no longer FAQs, but contextual information in the crucial interactions of the service; additional training content (e.g. sections dedicated to learning in online banking); UI and UX elements that allow greater control and autonomy in the experience of digital services (filters, buttons for direct purchases).

In the event, then, that the user's autonomy is compromised (due to a bug or a technical problem), he asks for an immediate response to his requests with minimum waiting times and the expectation of a

positive experience.

Hence the resistance on the part of companies to move to a complete automation of services and a need of the "human" counterpart in the interaction to be capable of improving the experience. —



+ Banking: UX accessibility and support.

→ HOME BANKING AND ONLINE INVESTMENTS. AUTONOMY BUT WITH RESERVE

The users' need for autonomy is particularly felt in regards to the management of current accounts and investments, which are increasingly carried out online. Despite this, however, customers continue to expect not only the support of the bank, but also the reassurances necessary to proceed independently.

→ INTERFACES FOR EVERYONE. THE UX AND THE UI TO SUPPORT CUSTOMERS

The digitization in the banking sector has reached unprecedented peaks thanks to the usage of platforms conceived to meet the needs of anyone, regardless of the level of digitization. In this context, UX and UI are key to develop interfaces to support customers in different kind of navigations.

→ TRAINING. TO SUPPORT CUSTOMERS

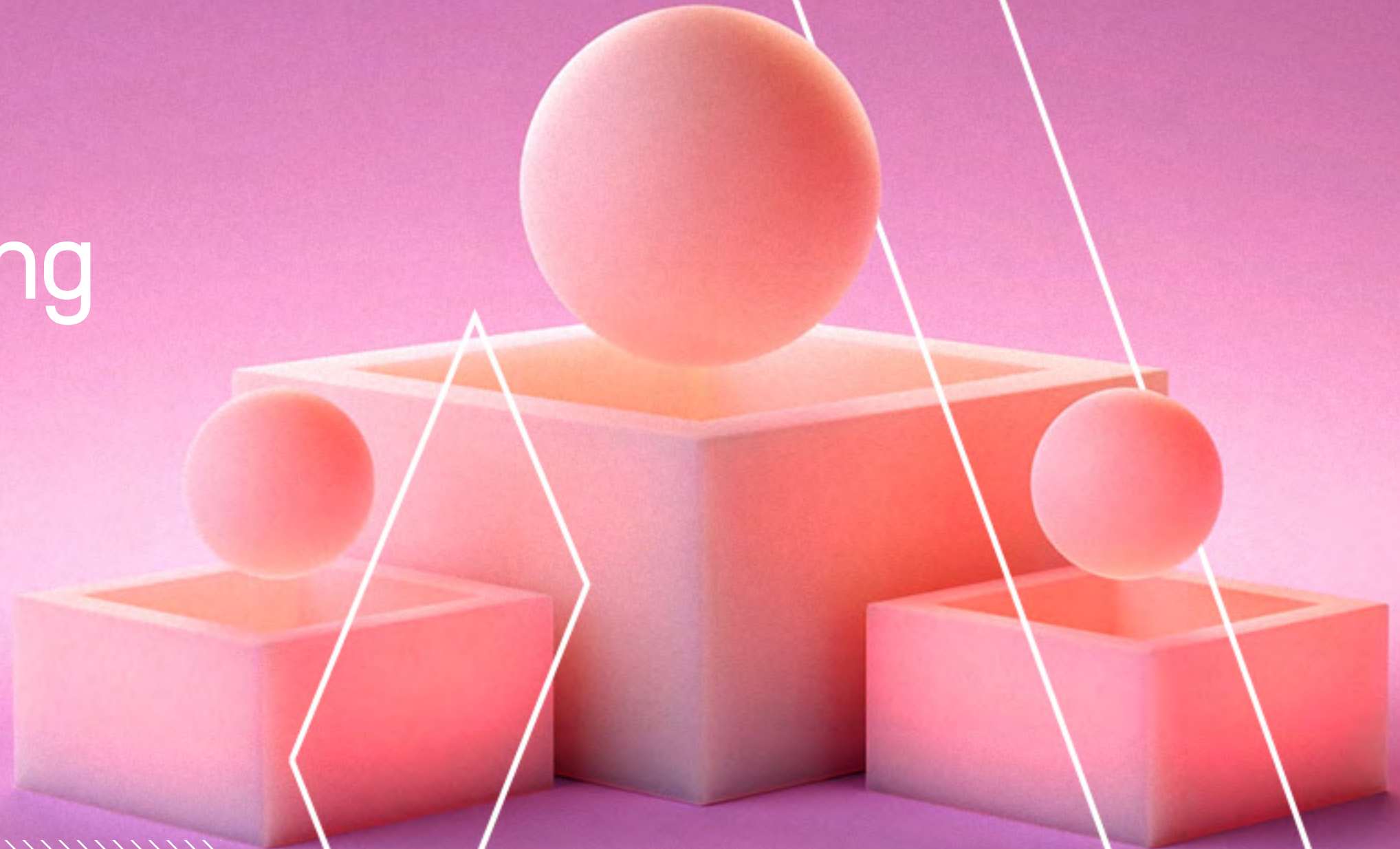
To provide customers with all the necessary tools to operate autonomously, Credit Institutions and banks have chosen to invest in training intended as guides and learning content is accessible at every step of the process.

→ HUMAN REFERENCES. TO IMPROVE THE PROCESSES

The total automation of processes remains a utopia even in the banking sector despite the high level of digitization achieved. Most companies, in fact, continue to provide their customers with a human representative ready to answer any questions and act as the interface with the user at any time and for any request.

04

The clustering dilemma.



The clustering dilemma. Enabling user empowerment by profiling its interests.

PROFILING BY INTERESTS USER EMPOWERMENT ACCESSIBILITY

Companies have found themselves in the position of not being able to map users in defined groups, but as individuals belonging to many groups whose belonging complexity must be respected.

The concept of clustering, understood as labeling based on stereotypes and prejudices towards groups of people, has resulted in the loss of a personalized experience.

The interface has lost its effectiveness and coherence, while profiling for individual preferences and actions has taken on value.

In addition, a concept of empowerment of the user has emerged who increasingly has the possibility to make choices based on his tastes and personal preferences by selecting based on his own needs and attitudes. This has meant that services have become more



inclusive and accessible to people who may belong to different communities regardless of their level of digitization or age.

Personalization has become of primary importance and has led companies to structure their offer with a modular design suitable for being chosen from a vast range of profiles who can customize their experience by building a truly tailor-made service.

Personalization, therefore, is no longer considered by the user as a plus, but an intrinsic characteristic of the product or service he intends to purchase. Therefore, if he wants to be able to choose, he expects companies to understand his tastes and habits by offering a totally personalized experience.

It is, therefore, crucial to provide the right service at the right time, preventing the occurrence of the problem.



+ Profiling and personalization. A must have for all industries.

↓ INFOTAINMENT. EXPERIENCES TAILORED MADE

Learning from what is already happening in the world of social media, infotainment companies are modulating the content they showcase based on the habits and votes given by the user directly from the platform. The time spent by the customer on the specific content is also taken into consideration for an increasingly targeted experience.

↓ B2B E-COMMERCE. IN-SHOP EXPERIENCE

More and more e-commerce sites, especially those intended for B2B, are implementing tools that promote real shopping experiences to facilitate the identification of the ideal solution for each customer by engaging and retaining them.

↓ CONTACT CENTER. HYPER CUSTOMIZATION TO ANTICIPATE THE NEEDS

Since customers expect hyper-personalized services as a baseline, experiences must also go in this direction. This is why Customer Care must also be able to anticipate the answers to any needs to guarantee the best possible user experience.

↓ AUTOMOTIVE. AD HOC SERVICES TO SUPPORT THE CHOICE

The automotive sector has made great strides especially in regards to services relating to electric cars. In fact, these are not only designed to support and promote a virtuous choice, but are also calibrated to the customer's habits, who thus obtain ad hoc assistance and information that allow them to have the best possible experience.

thank you