D&AD New Blood Awards

Coutts

Brief set by
Coutts

In collaboration with
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Help Coutts engage with a new breed of wealthy clients through emerging forms of technology

Related Disciplines
Product & Service Design
Technological Innovation
UX, UI & Digital Design

Extra Prizes
Possibility of a paid placement with Futurebrand.

Deadline
20 March 2019, 5pm GMT

The back story

Coutts has been providing a unique approach to wealth management to high net-worth clients for over three centuries. This centres on objective and pertinent advice, driven by intelligent and trusted relationships.

They offer choice and flexibility in managing their clients' finances. They've built a world-renowned reputation for offering modern banking underpinned by an exceptional tradition of personal service and accessibility.

What's the challenge?

Today's generation has very different expectations when it comes to personal service and relationships. Coutts needs to engage more deeply with clients by embracing new technologies, especially those aged 25 to 39.

Create a digital solution that:

- offers a new way for Coutts to interact with clients who expect unfettered access to information and advice (and action on it) whenever and wherever they like

- showcase the elements that engender the trust and loyalty for which Coutts is so renowned. For example, intimacy, intuition, knowledge and indispensability.

Coutts is a brand revered for its personal touch to wealth management: how can your solution preserve **and** enhance this in a digital format?

Who are we talking to?

Wealthy millennials who've grown up with a deep relationship with technology. Yes, they may be tech-savvy, but they're also time poor. Yet they expect the same level of service - no matter what channel they're in.

Bear in mind that Coutts serves a wide audience of individuals, from entrepreneurs to royalty, so your solution should address them too. You need to approach the brief through a specific lens to develop a solution suitable for the many.

Things to think about

How to retain the personal touch
How can your solution both preserve and enhance Coutts' reputation for the personal touch in a digital format? A client will still expect face-to-face communication: what are the key interactions with his/her wealth manager?

How to enhance Coutts' level of service
Consider new and emerging technologies like conversational interfaces, AI, wearable tech, and data-driven personalisation - but also consider how theses can still provide the high level of service of traditional mediums.

How to explore new technologies
Designing for technology is as much about the tech as about the human using it. Think first about this particular audience. Look at the new technologies at their fingertips.

How to understand the audience's digital habits
Find out as much as you can about the technology expectations of high net-worth individuals. Where do they spend time digitally? Where might Coutts have the license to enter a client's journey? How is your solution seamless and intuitive?

How to consider privacy and data protection
Banking is governed by strict regulatory, privacy and data-protection policies. Your audience is more driven than ever by privacy concerns. Remember this when deciding what technology to use, and how and where.

The important stuff

Clearly explain your idea, how it would work, and the current/emerging technologies used. You could develop a prototype. Or, you could express how your idea would work through animatics or other tools. It's up to you.

Show your creative process. How did you arrive at your solution? What were the key insights from your research? Provide a convincing rationale for your focus and design decisions.

Also make sure your work meets Coutts brand guidelines. *See further information pack.*

What to submit and how: Read *Preparing Your Entries* before you get started for full format guidelines – we won't accept work that doesn't meet these specs.

Main (essential):

Present your solution and process using either presentation **video** (max. 2 min) OR annotated **JPEG** slides (max. 8).

Optional (judges may view this if they wish):

Prototypes or mockups as **interactive** work (websites, apps, etc) or **physical** supporting material. If your mainpiece is **JPEGs**, you can also submit **video** (max. 1 min total); if your main piece is video, you can also submit **JPEGs** (max. 4).