

## Use of ST and SD at Lloyds Bank to improve customer journeys

Justin Watts, Phil Smith and Mark Smyth (Lloyds Banking Group)

Lloyds Banking Group are introducing System Dynamics into its customer journey Laboratories to help understand the current system to provide evidence-based rigour in its investments for customer journey improvement. Systems Thinking is already a major contributor to the process and this talk will discuss the challenges and outcomes of the introduction of System Dynamics.

**Phil Smith** Joined LTSB General Insurance Business Transformation team in 2006. Helping leaders identify opportunities and improve their operations. Phil is currently the Systems Dynamics Manager for Lloyds Banking Group, Group Digital & E2E Transformation. The role is helping to improve our Customer Journeys by applying Systems Thinking and Systems Dynamics to help us understand the complex issues and improve our predictions of our investments and interventions to make it better for our customers. Phil is an engineer with a strong background of putting the customer 1st gained from over 20 years working in manufacturing with Sony and 11 years with Lloyds Banking Group.

**Mark Smyth** Joined LTSB in 2001 and shortly afterwards joined the Banks original Design of Operations Efficiency and Effectiveness (DOEE) project. This work evolved into the introduction of Lean & Six Sigma teams, Operations Excellence through to Systems Thinking and the first steps into System Dynamics. Mark is currently working in Group Digital, involved with bringing Customer focus and challenging historic Business metrics and mental models in the E2E Customer Journey Transformation programme. Prior to working within LBG, Mark worked for Whitbread as part of their Graduate scheme, developing Management capabilities and Customer focused service skills in a first-hand interactive environment.