

Understand your Customers and Improve your Business.

Customer Experience Consultants that help you unlock
customer insights to drive improved customer experience.

Our purpose

We Transform Customer Understanding into Customer Growth

Our clients love working with us because we embed deep customer understanding to create and realise business growth.





Our commitment

Do more with less.

In complex organisations there is both too much and not enough. Too many ideas, opinions and inertia. Not enough agreement, traction and growth.

We find the why that opens the how.

We show you what the data can't.

We tell you the truth that others won't.

We provide the insight and clarity on what to do.

And we drive the buy-in from the business to deliver it.

Our commitment

Do it with you, not to you.

We earn your trust by placing you at the centre of every decision. We listen to you, we understand you, we provide you with the flexibility you need and always raise the bar for you.



Equip you to make better decisions.

We use our Structured Customer Understanding methodology to ensure we truly understand what makes your customers tick. They get more value from you and you capture more value from them.



Our foundation

Customer Intelligence.

Customer Intelligence is a structured approach to developing a deep understanding of what makes customers tick and using that empathy to drive business growth.

We start with what you know already, go even deeper to learn even more and connect the dots so for the first time, you really, **really** understand what matters to customers and why.

Customer Intelligence underpins your decision making, provides greater focus to current activities and helps you make much better strategic and day to day decisions.



Our values

Customer

We are really, really
customer first

Simple

Keep it meaningfully
simple

Ownership

Take ownership
and get it done

Curious

Stay humble and
curious

Right thing

Do the right thing by our
Clients and each other



Why we exist

We empower our Clients
to transform Customer
Understanding into
Customer Growth.



How we do things

We embrace the complexity that everyone shies away from and pinpoint what your customers value most, so you have the confidence you need to know what to do now, next and later.

What we do

Our core focus is being brilliant at Customer Understanding so you have the absolute clarity you need to drive Business Growth.

Insight that lasts
~~a week, a month,~~
~~a year,~~ a lifetime.

Drive business growth and achieve faster results with less effort.

The levers we pull to deliver Outcomes our Clients Love.



Customer Research

Insights today, confidence tomorrow

Proto provides valuable clarity and transparency. We ensure we provide customer and business insights that help you crack the code on what's working and what's not, so you can make the right investment decisions and maximise your ROI.

Customer Experience

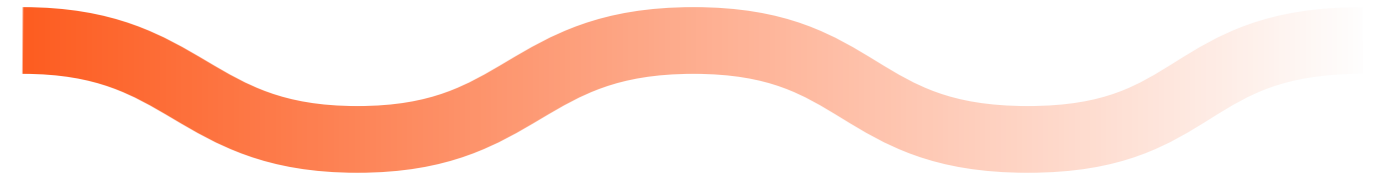
Experiences where everybody wins.

We use frameworks that work to understand your customers' needs and wants. Then we integrate with your operational environment so you can focus on designing better customer experiences that your people can realistically deliver.

Journey Mapping & Onboarding

We make things simple, so it makes things easier

We help you engage your customers (and your teams) from the moment they decide to come onboard throughout all of their dealings with you. We support you to provide more personalised journeys and create more meaningful, productive and profitable experiences on a consistent and scalable basis.





Insights & Innovation

The art of the possible

We help you to innovate by uncovering fresh, deeper insights and developing differentiated customer value propositions that meet deep customer needs. We work with your customers and people to validate your plans to ensure they work for your environment, your staff and your customers.

Human Centred Design

Good services are good for everyone

We show you how to innovate across your products and services to deliver new and unrealised value across your end-to-end journey. We understand that most customers would prefer to stay rather than leave and we are committed to making that a reality.

Employee Experience

Collaboration is the new target operating model

Our clients operate in complex environments. So we validate the solutions within your environment, your business and with your team to ensure everything you do delivers the success you are looking for.

By equipping you
to **know more**,
you have the ability
to **be more**.

Why we exist

We empower you to transform Customer Understanding into Customer Growth.

How we do things

We embrace the complexity that everyone shies away from, pinpointing what your customers value most. It gives you the absolute confidence to make the right decisions now, next and later.

Our Values

We are really, really customer first

Keep it meaningfully simple

Take ownership and get it done

Stay humble and curious

Do the right thing by our Clients and each other

What we do

Our core focus is being brilliant at understanding customer so you have the absolute clarity you need to drive Business Growth.

Our Levers

- ▶ Customer Research
- ▶ Customer Experience
- ▶ Human Centred Design
- ▶ Journey Mapping
- ▶ Insights & Innovation
- ▶ Employee Experience





Ecosystem

Context

Target

Mindset re mortgage

Customer Vibe

Specific needs re product

“We have been working with Proto for a number of years because their customer insights and ability to execute are second to none.”

- Sam Romaniuk
CEO Property NSW

Context proto

1. Uncertain path forward
2. Marketplace Leaders + custom team setting expectations
3. Selling side (in all other sectors) lifting all or both
4. Cybersecurity & resilience
5. Risk, mitigation - tech capabilities supporting mortgage business of loans
6. Operational resilience experience + scaling it
7. Regional variation in capability + time

proto

1. FinTech + leading design pathway
2. V&A competitor set for Prop and assessment - CEA to the
3. Incentive design - banks have important 'gravy'

TARGET proto

1. 80% first home loan, 20% refinance
2. Refinancing happening every 3-4 years' time for ongoing relationship
3. Room for approval process + cooling through next steps
4. Room for post approval partners + information
5. 32% middle of road + wealthy family's (base 50-60k)

MINDSET proto

1. Info vs No info? Observation vs understanding?
2. New Narrative Explanation
3. Smart? It is Smart?
4. Pre-approval
5. Can't
6. Loss
7. Can't

proto

1. Support when I want it, the system I want it or the time I want it - customisable support
2. Working our 40s - 40s at mind - make our features
3. 'Navigator' rate valuable - better rate - better deal - 2-3 best available
4. Trust factors transparency - view, data, decision, pay
5. Speed to decision - where is it in this?
6. Property Values Updated ongoing
7. Loan repayments (debt reduction 2nd time)
8. NB. Refinancing happening in 1-4 years (60%)
9. (Investment) Concierge + decision apply + bank

Understand today, grow tomorrow.

Proto Partners

Get in touch to find out more about how to transform Customer Intelligence into Customer Growth.

+61 02 8379 6600

+61 0418 494 489 damian.kernahan@protopartners.com.au

