PRODUCT DESIGN CASE STUDY

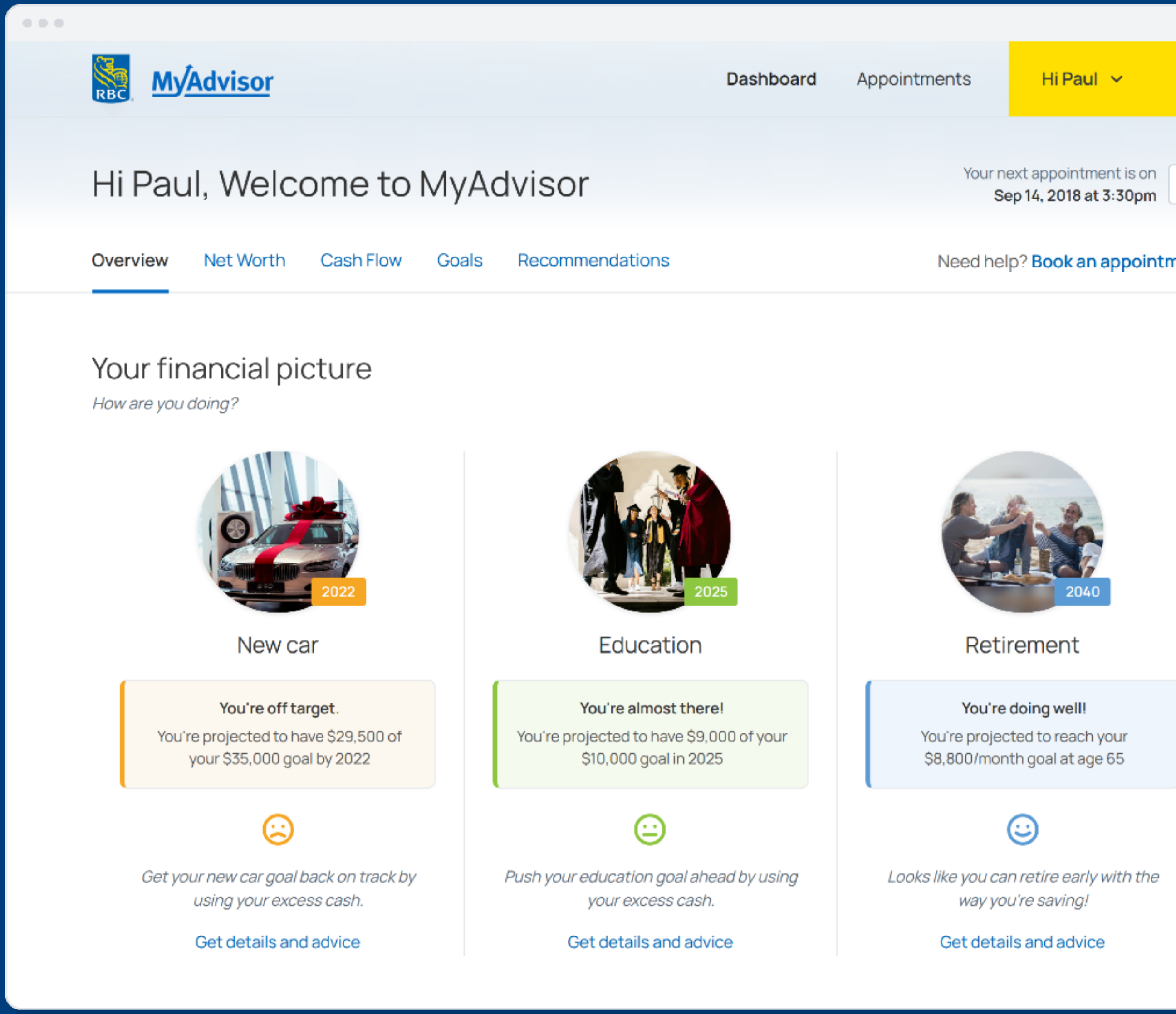
RBC MyAdvisor

Turning a dense financial-planning tool into a guided, co-managed advice experience: clients and advisors, one connected picture.

“Omni channel continuity between client and advisor.”

Margaux Kan Senior Product Design Manager

This case study reflects work completed in my role as a Senior Product Designer.



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TITLE & OUTCOME

Led end-to-end design for RBC's digital advice platform

My Role: Senior Product Designer (IC)

- Led end-to-end design for MyAdvisor, RBC's client-facing financial advice platform.
- Partnered with Product, Engineering, Advice, Legal, and Compliance to turn a dense planning tool into a guided, co-managed experience.
- Defined the vision, drove alignment, and facilitated delivery across teams.

Completed as a Senior Product Designer.
I'm now a Senior Product Design Manager.

Outcome

Gave clients a clear, plain-language view of their whole financial life, and a one-tap path to their advisor, reducing confusion, drop-off, and advice that felt disconnected from the numbers.

2 THE BUSINESS STORY

The strategic “why”

Product Context

RBC (Royal Bank of Canada): Canada's largest financial institution. Digital advice is how RBC scales a trusted advisor relationship to millions of clients, and deepens lifetime value.

Business Mission

Replace a dense, advisor-built planning tool with a shared experience that answers one question for every client, “am I going to be okay?”, and connects every insight to a human advisor.

Primary Persona

Retail Clients

Wanted to understand their finances in plain language, and to know if they were on track.

Advisors

Needed clients to arrive informed, with shared context, so conversations start further ahead.

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STRATEGIC PROBLEM & BUSINESS RISK

Not a redesign: a trust, retention, and advice-quality risk

The Problem

Clients saw balances and projections everywhere, but nothing told them what it meant or whether they were okay. Net worth, cash flow, and goals lived apart, and the advice relationship sat disconnected from the data.

> ***“I can see all the numbers. I just don't know if I'm doing okay.”***
>
> Client feedback

Executive framing

This wasn't a UI refresh. It was a trust, retention, and advice-quality problem worth solving at the platform level.

Why it mattered

Eroded trust

An unclear picture pushed clients to disengage from planning.

Missed advice moments

Disconnected data meant fewer, lower-quality advisor conversations.

Lost lifetime value

Drop-off early in the relationship erodes long-term growth.

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MY ROLE & STRATEGIC LEADERSHIP

Driving strategy across disciplines

What I led

- Designed the connected dashboard linking net worth, cash flow, goals, and advice.
- Led research across digital and in-branch advice journeys.
- Created the service blueprint used across Product, Engineering, Advice, and Risk.

How I showed leadership

- Aligned cross-functional partners: Product, Engineering, Advice, Legal, Compliance.
- Presented design rationale to senior stakeholders and compliance reviewers.
- Owned delivery of design artifacts through ambiguity and scope change.

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DESIGN PROCESS OVERVIEW

How the team actually worked, not just a framework

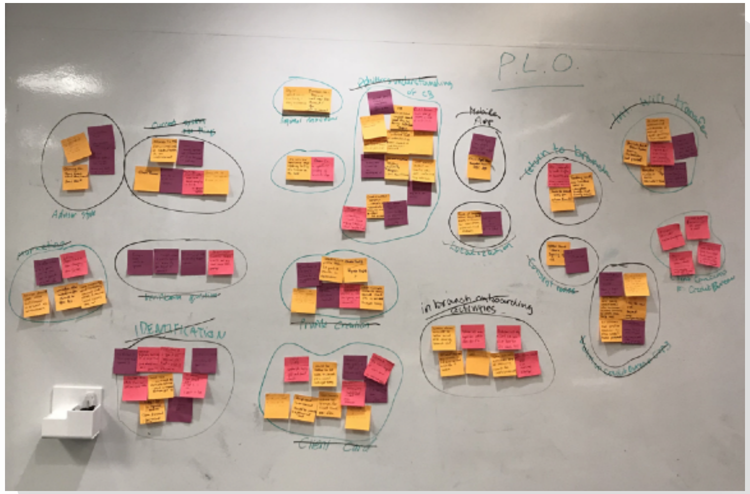
Understand
Interviews & synthesis

Define
Service blueprint

Explore
Co-design & wireframes

Validate
Prototype & test

Deliver
Ship & roll out

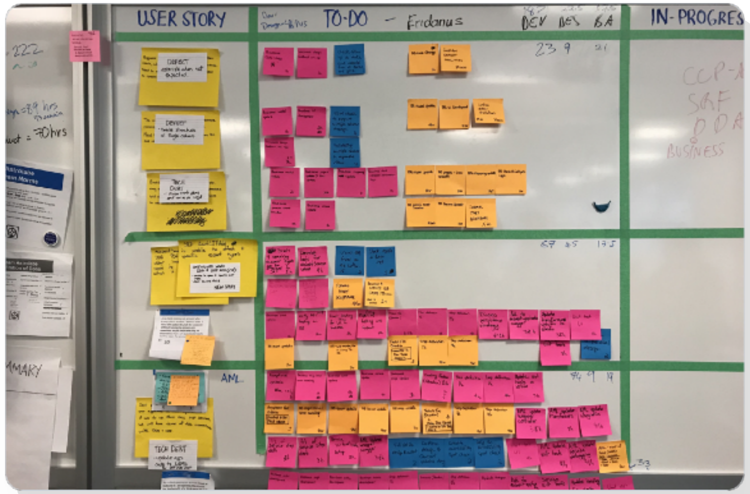


01 · UNDERSTAND

Research synthesis & affinity mapping

03 · EXPLORE

Co-design & flow-mapping workshop



05 · DELIVER

Agile delivery with engineering

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CROSS-FUNCTIONAL RESEARCH

Finding where the financial picture broke down

Methods

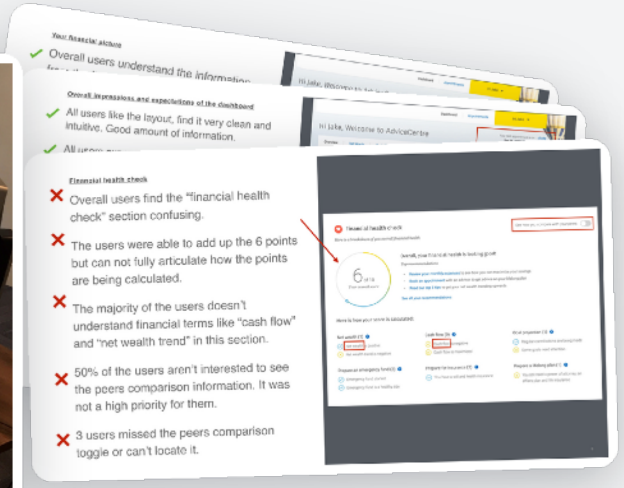
- Field interviews with 8 clients on how they read their finances today.
- Card sorting and journey mapping with 5 advisors and branch staff.
- Embedded working sessions with Advice, Legal, Risk, and Product.

Goal

Validate where trust, comprehension, and advice break down across the client's financial journey.

How research was run

- Research plan led by me.
- Sessions co-facilitated with UX Research.
- Led synthesis with co-researchers; shared findings across Product, Advice, and Risk.



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SERVICE BLUEPRINT

Mapping one connected client + advisor journey

I mapped the client experience against the advisor and system processes behind it, making the line of visibility, and the co-managed handoff to an advisor, explicit. This became the shared reference across Product, Advice, Engineering, and Risk.

CLIENT JOURNEY › › › › › ONGOING RELATIONSHIP

MyAdvisor Service blueprint	01 **Discover** Web · Mobile	02 **Understand my picture** Web · Mobile	03 **Explore the details** Web · Mobile	04 **See what to do next** Web · Mobile	05 **Connect with advisor** Web · Email	06 **Meet & act** Video · Branch
Client actions WHAT THE CLIENT DOES	Logs into online banking; opens MyAdvisor	Reads net wealth & financial-health score	Reviews net worth, cash flow & goals over time	Reads the prioritized recommendations	Books or messages their advisor in-context	Meets advisor; agrees on a plan & next steps
LINE OF INTERACTION						
Frontstage VISIBLE TO CLIENT	Personalized entry: "Welcome, Paul" + MyAdvisor card	Health score + plain-language reassurance up front	Net Worth / Cash Flow / Goals views with trends	"Lift your score 6→8" recommendations list	"Book an appointment" & secure message to advisor	Advisor reviews the same dashboard live with client
LINE OF VISIBILITY						
Backstage HIDDEN FROM CLIENT	–	–	–	High-value opportunities flagged to advisor queue	Advisor receives request with shared client context; preps	Advisor logs actions, opens products, sets follow-ups
LINE OF INTERNAL INTERACTION						
Support systems DATA & PROCESSES	Identity & auth · account linking	Data aggregation · health-score engine	Accounts data · projection engine	Recommendation engine · eligibility rules	Scheduling · advisor CRM · secure messaging	KYC / compliance · fulfillment · audit trail

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USER INSIGHTS & ITERATIONS

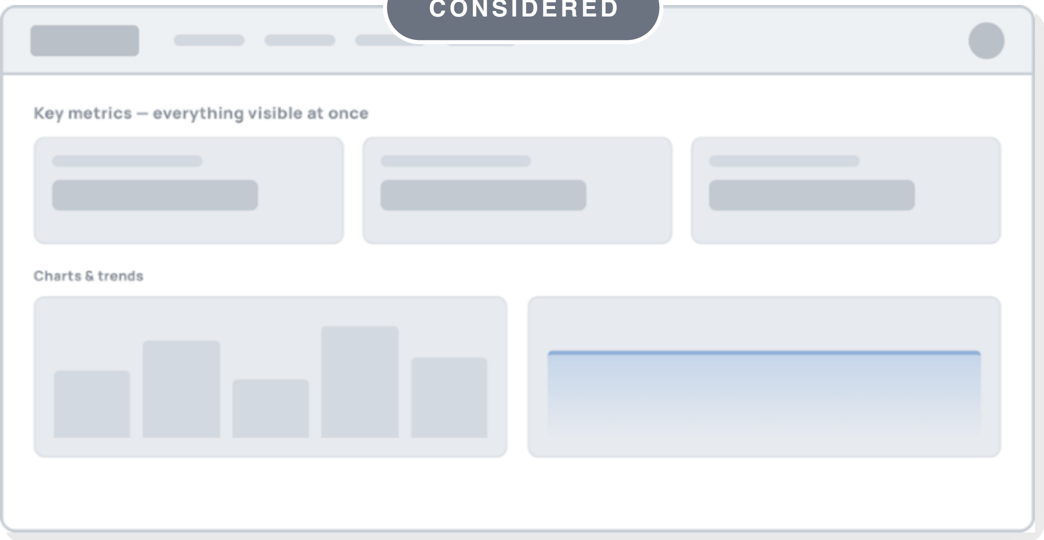
What we heard, and how it shaped the design

Clients wanted to know if they're okay, not just see the numbers.

Plain-language reassurance built more trust than raw data.

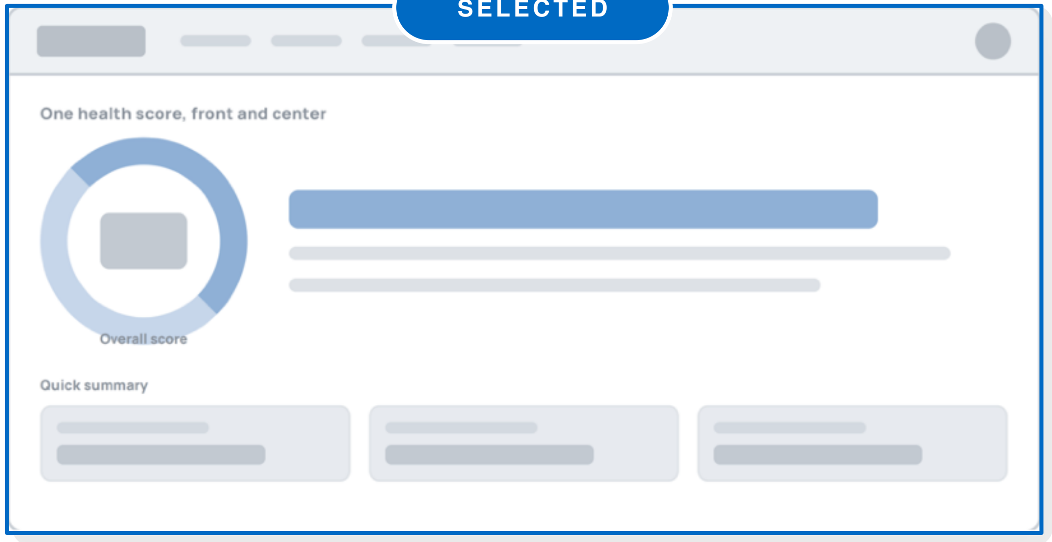
A clear path to a human advisor mattered as much as the data itself.

CONSIDERED



Lead with the full data

SELECTED



Lead with one health score

Key learning
Of the directions explored, leading with one plain-language health score, detail a tap away, answered “am I okay?” best without overwhelming clients.

PERSONAS & STRATEGIC REFRAME

One connected journey, not scattered numbers

Retail Clients

Want clarity, reassurance, and a sense of control.

Advisors

Need clients who arrive informed, with shared context.

Strategic reframe

We designed one connected picture that answers “am I okay?” and routes clients to an advisor, not a data dump, but a guided relationship.

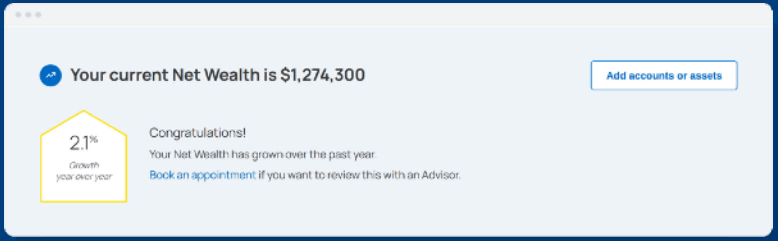
“We've transformed how our clients navigate their banking experience… ensuring every touchpoint is as smooth and intuitive as the next.”

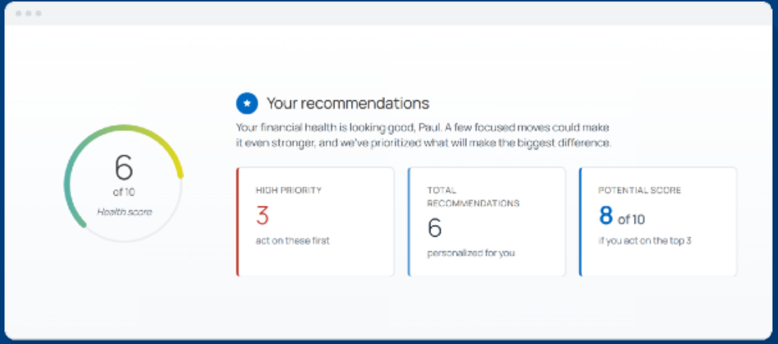
Jesus Gorriti
Head of Digital CX, RBC

SOLUTION & MEASURABLE IMPACT

A guided, co-managed advice experience

A connected dashboard that answers “am I okay?” in plain language, leads with one health score, and routes every insight to a human advisor.





22%

of testers said the score made their finances feel clearer

+18%

more clients booked or messaged an advisor

from the recommendations view

–34%

drop in time to answer “am I on track?”

vs. the legacy tool

Launch scope

Soft-launched to [N] clients, then rolled out across national digital channels.

Design system impact

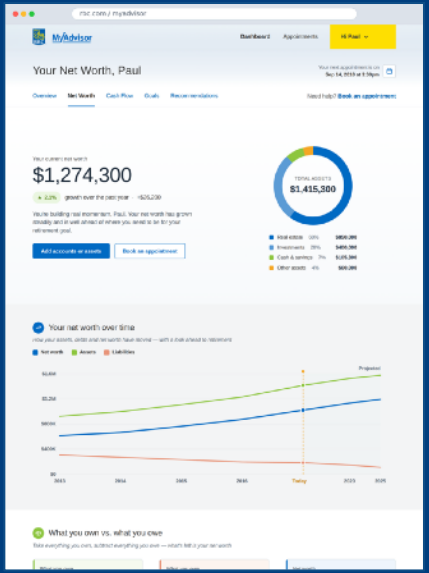
Reusable data-viz and card patterns now used across RBC advice products.

**Metrics based on internal reporting. Specific figures shown as XX% for confidentiality. Replace with absolute numbers where you can share them.*

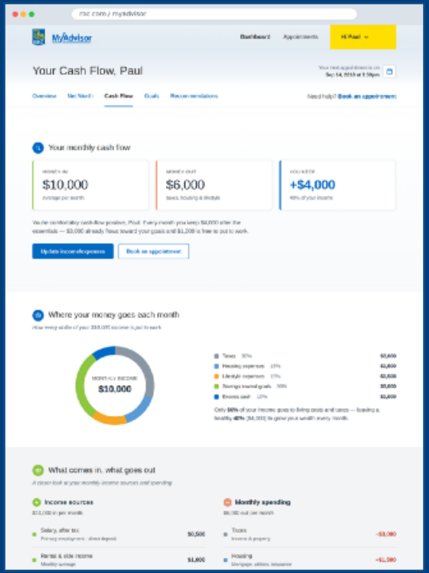
PRODUCT WALKTHROUGH

The connected experience: key screens

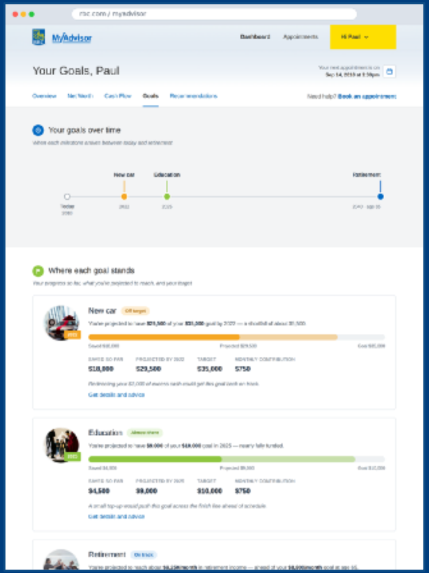
Five connected views that answer “am I okay?” in plain language, and route every insight to a human advisor.



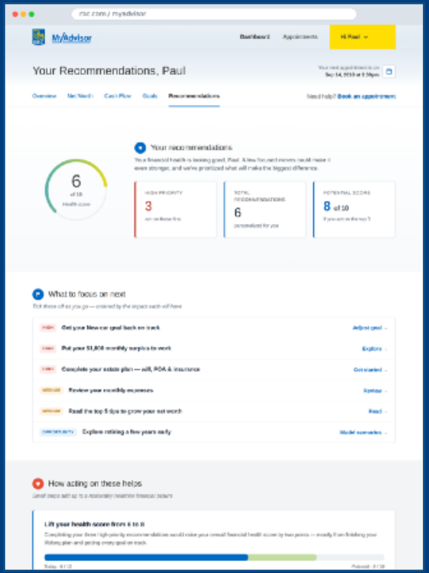
Net Worth



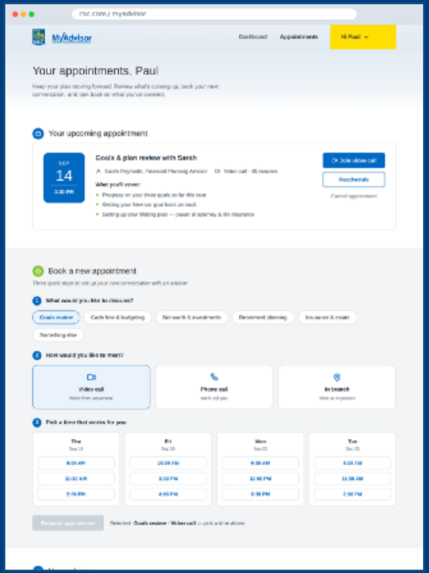
Cash Flow



Goals



Recommendations



Appointments & booking

▶ [View the full interactive prototype]