

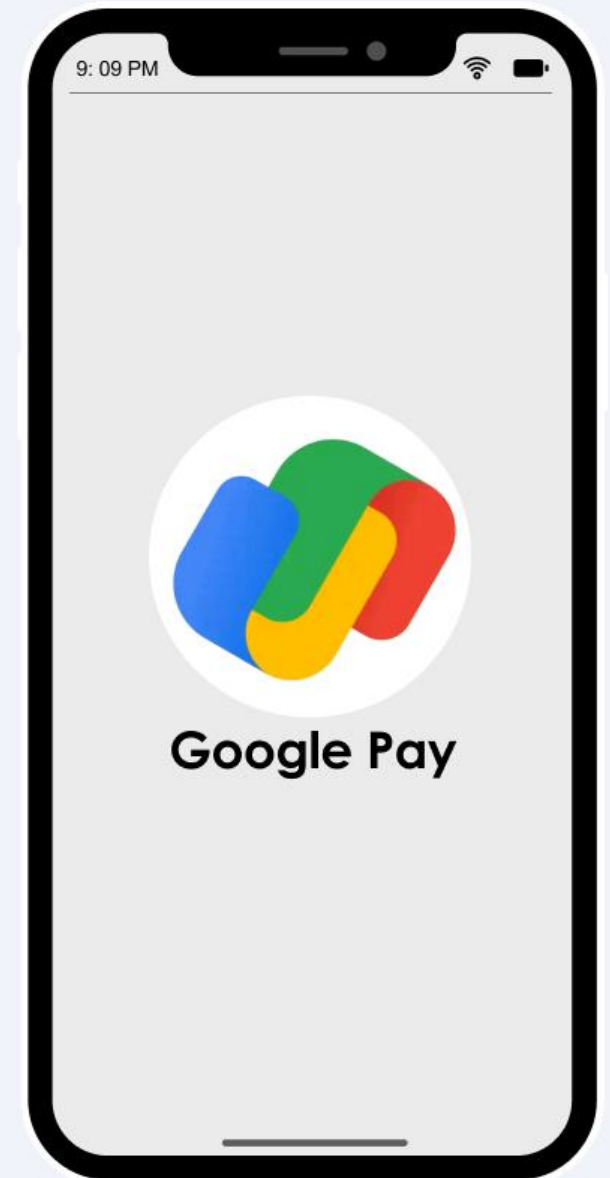
Customer Success (CX) Team

for

Google Pay

A simple and secure payment app

- Team Zireael
Akshay & Sravan



Google Pay "CX TEAM"



What is CX Team ?

CX Team is a group of employees who will be **helping our customers** coming through different channels to **answer problems faced** using our payment app and interact with product development and engineering teams to query resolutions where CX team wont be able to

Why CX Team ?

- Had **67 million** users in India, as of **September 2019**, over **3 million merchants in June 2020** with a total payment value of USD 110 billion on an annualized basis
- **Acquiring new digital payment users** and **attracting competitor users** because of UX/UI design and ease in payment processing steps, there has been **increase in traffic** on its platform, ultimately **leading to server and payment errors**.
- Also G Pay is **regularly updating its app**, but unable to fix some bugs and customers are facing new issues
- To address customer problems and provide user feedback to product development teams, **CX team has to be created**.

USER PERSONAS



Gangareddy
48 | Owns a printing press |
Bhainsa (Rural) Telangana

- ✓ Runs a printing press and due to negative cashflow, he borrows finance amount from others to purchase paints and equipments.
- ✓ Uses cash to pay his lent amount to borrowers
- For the first time, uses Gpay to pay the amount digitally, but faces issues in registering mobile number and adding bank account
- He quits, uses PhonePe to pay



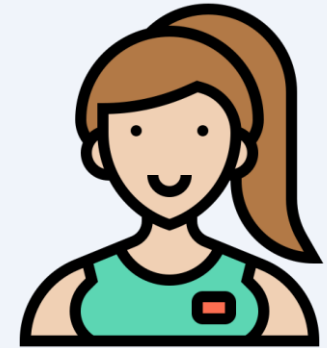
Ramesh Kande
39 | Runs family hotel business |
Nizamabad(Semi Urban), TS

- ✓ Owns a tiffin center(hotel), opens at 4 am to prepare the food, serves customers at 6 am
- ✓ A Gpay Business merchant, he receives payments from customers frequently
- He sees successful payment notification at customer's end, but do not receive at his end, then after contacting helpdesk he receives payment after 1 or 2 days
- Where he faces some discrepancy in daily accounts, a miscalculation of 3k to 5k



Aaryan Singh
20 | Student at IIT(ISM) Dhanbad

- ✓ Uses Gpay for any transactions in college; paying at canteen or sending money to friends or receiving money from parents
- ✓ Frequently buys snacks and beverages at canteen, but app lags much and takes longer time to land payment page
- Also faces bank server problems and notices poor UI/UX and frequent bank server connectivity problem.
- Instead he uses PhonePe or PayTM to pay it.

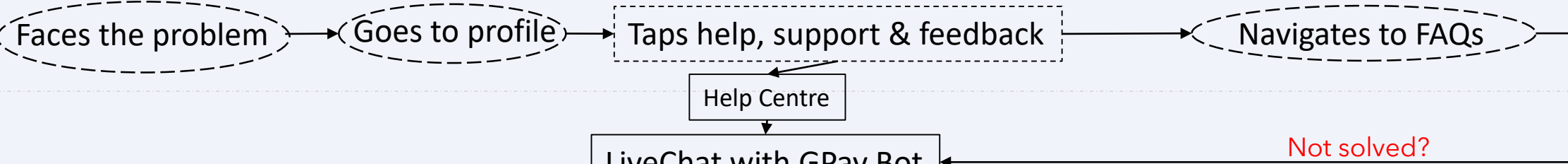


Rashmi Kiran
25 | SDE at Morgan Stanley |
Mumbai, MH

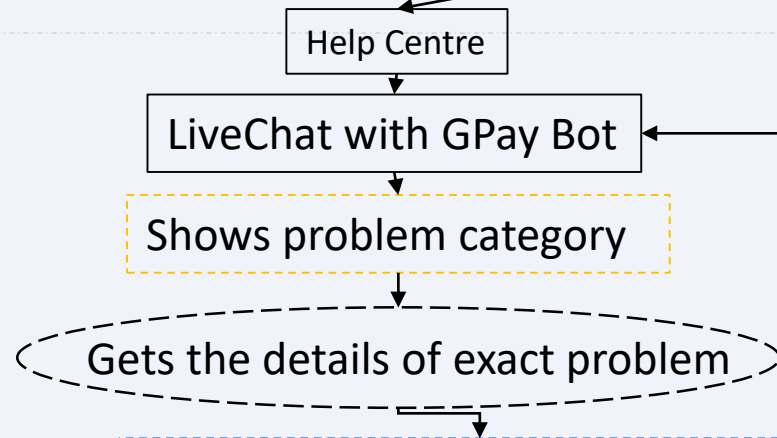
- ✓ Attends office in day hours, being a foodie, she explores different cuisines at different restaurants
- ✓ She doesn't carry cash, instead uses Google Pay to pay at restaurants.
- In many of the times, she attempts payment for the first time, but fails, so she sends it for the second time, but money gets deducted twice
- She calls customer care for support, but it takes weeks to receive the refund, but she gets irritated if its huge amount

FLOWCHART

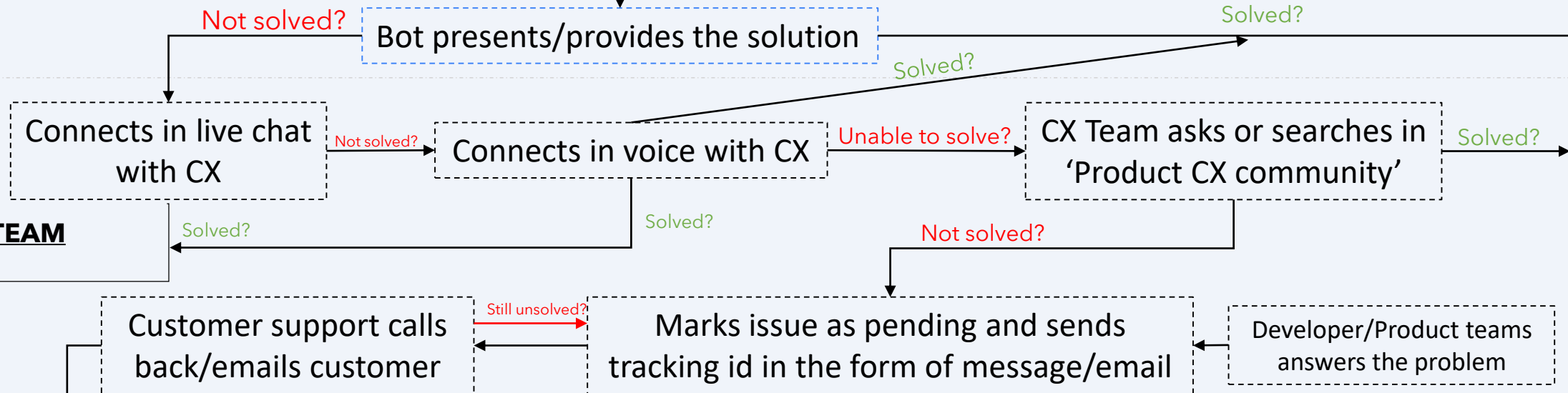
USER



AUTOMATED SUPPORT



CX & PRODUCT TEAM



FEEDBACK



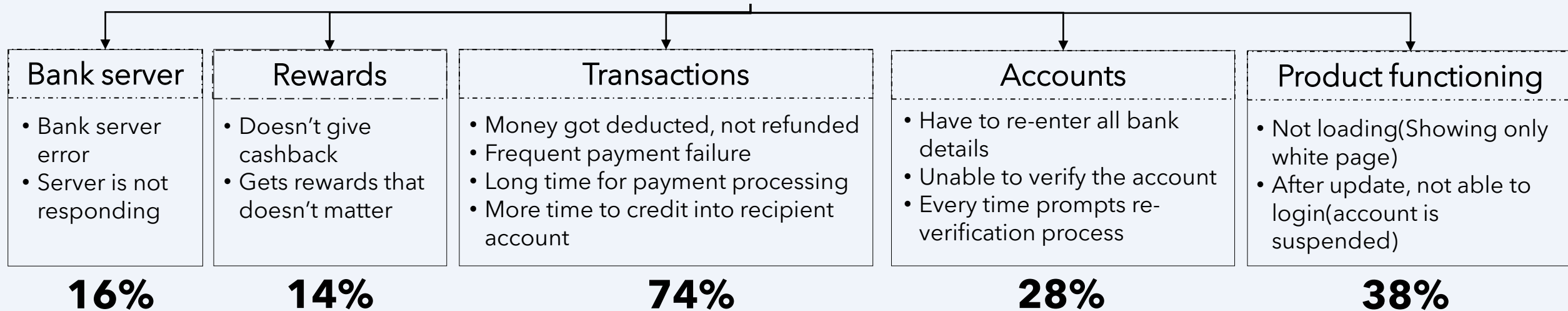
TOOLS & TECHNOLOGIES TO BE USED

• AUTOMATED SUPPORT

- Using NLP modelling to find major issues by users
 - Using recent customer **reviews** on **Google Play store** to analyze
 - Extract **keywords or phrases** to find **major problems** and optimizing our workforce.
 - This can be built using *Jupyter notebook* and **Natural Language Processing(NLP)** technology.

MAJOR COMPLAINTS RAISED BY USERS

*Of users (sampled 50 critical reviews from Google Play store)



• Google Pay Chatbot feature

- Google Pay can built this on their own using **NLP** and other related tools
- Can integrate **chatbot using SaaS** companies like Chatbot, Chatbotcreator, etc.

- **CX & PRODUCT TEAM**

- Live chat with customer executive

- Integrating 'chatbot messaging' with **LiveChat messaging with customer support**
 - Software can be deployed to the platform provided by SaaS companies like **LiveChat, Olark**, etc.

- Computer calling

- **Web-tool** to be built to call the customer through browser to connect him/her with voice to understand the problem clearly.
 - Should incorporate a feature '**automatic caller information screen pop**' where it provides caller's information(**picture, name, company**, etc.) in browser, which allows to provide a **more personalized experience** to each and every customer

- Product CX community forum

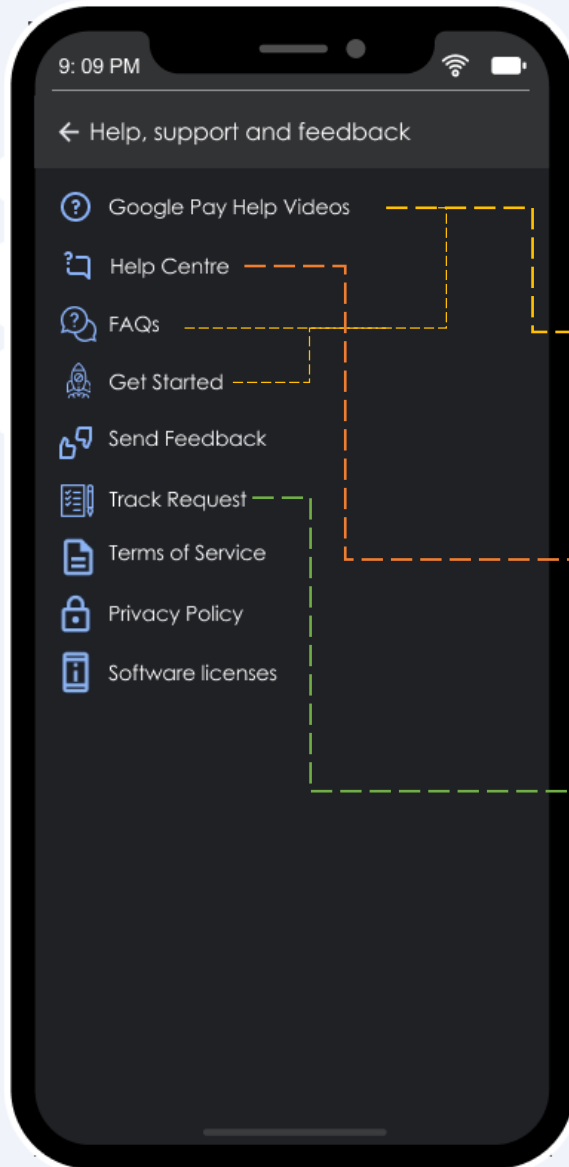
- An informational forum to be created where CX team to interact with internal departments
 - To provide query resolutions CX won't be able to improve
 - CX team's knowledge about GPay product using **PHP** or **Web development**

- **FEEDBACK**

- Customer feedback analysis

- Analyzing data collected from customer surveys using **Tableau or Power BI** or using **NLP** to comprehend texts to improve product

GOOGLE PAY USER WIREFRAMES



Helps users to **solve basic and simple issues** through self service

Takes customers to **Automated Support** to chat with Google Pay bot and if needed; **chat with support executive** and a **call with CX team**.

Gives the information regarding any **pending or unresolved issue**



This is category of **problems faced more frequently** and evaluated through NLP modelling

These are **automated responses generated** by user by tapping on given options

CX TEAM WIREFRAMES

Contact Google Pay India custom x +

https://support.google.com/pay/india/answer/7562363?hl=en-GB#:~:text=%20Contact%20Googl... ☆

Google Gmail YouTube WhatsApp Google Docs Boards | Trello Analyst MATLAB Online R2... Lewis C. Lin's Offici...

Product CX Community


What do you want? 🔍


Transactions
These discussions with product team related to transactions issues faced by users

Forums **All threads**

Bill Payment Problems 324 Threads ➔

Money deductions 176 Threads ⬆

**Akshay Jain**
Hi there, One customer has issue related to bank transaction, he has attempted to pay twice but was successful only once, but money got deducted twice, I have gone through money userflow, but unable to track the problem
Customer ID : 1548416648


**Pranav**
Yes Akshay!
Just go to customer transaction portal, there you'll see status of money, and tell them the reason
Cheers!

Customer Problems

Analysis through NLP modelling

Bank Server	16%
Transaction	14%
Reward	74%
Product Functioning	28%
Bill Payment	38%

Key phrases used :
Bank server error Re-enter ba
Rewards are not credited Tr

CX Profile
**Name :** Dhuwal Kulkarni
Age : 26
Team : Google Pay CX II
Live chats connected : 32
Issues resolved through live chats : 16
Voice calls connected : 26
Issues resolved through voice calls : 19
Average time of resolving issue : 5.6 minutes

Aniruddhe Anand ✕
You are connected with Aniruddhe Anand
Hi Aniruddhe Anand., This is Akshay Jain. How can I help you?
Hi Akshay, I am facing problem in using the app. I am unable to get the screen visible, I am only able to see white screen?
Sorry for inconvenience. Please do try this method:
1. Please update your app
2. Clear the cache/data using phone's setting menu
I have tried that one before, I didn't resolve, please do look into it, I am facing the problem since two days
Okay sir, if you do not mind, Can I connect you through the call?
Yeah! Sure
Send message..... ➔

paid twice

SUCCESS METRICS FOR EVALUATION

CUSTOMER SATISFACTION

- Net Promoter Score
- Customer Retention Rate
- Customer Churn Rate
- Customer Lifetime Value

CX TEAM

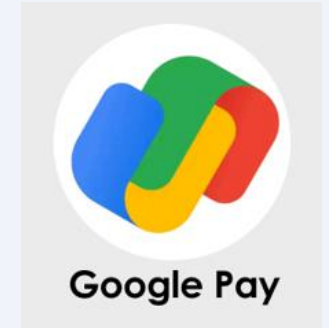
- Number of Issues solved
- Number Issues solved by GPay bot
- Number of Issues solved by CX Team Members through Live Chat
- Number of Issues solved by CX Team Members through Voice Calls
- Number of Pending Issues after contacting CX Team
- Average Time of Resolving an Issue by CX Team Member

PRESS RELEASE

"Google Pay enables its users to solve their issues through CX Team(2021)"

Highlights:

- Google Pay has started serving its customers through CX Teams.
- The newly built CX Team helps users solve their server issues, transaction queries, and provides information regarding rewards.
- Google Pay has been observing higher Customer Churn Rates since their last three updates.



Unprecedented levels of market uncertainty paired with new guidelines on **how to serve customers during the pandemic** has forced Google Pay to reimagine their interactions with customers. Aspects of customer experience (CX) are integral to a brand experience and hence, Google Pay refurbishes it's CX Team.

The Chat Bot enabled by Google Pay is capable of solving basic and simple issues and thus serves as the first line of customer support. If the issues still persist, customers can go in LiveChat or Voice Call with the customer support executives.

In this way, the newly formed Google Pay CX Team now interacts closely with their customers, solving their problems more efficiently than ever.

Thank You.