João Silva's troubled Journey map

Pre-service	Service	After Service

Journey steps (header cards):
João is excited because he... | But in reality, he is afraid that the... | João concludes that he needs a... | João decides he has to take out... | João comes across our website | João checks the loan details and... | João logs in the bank loan webs... | João does facial recognition to v... | João submits the required docum | Document analysis AI fails to rea... | João receives a notification that... | Customer Service reads the doc... | A day later, João receives a noti... | Two days later, the loan got app... | João starts building the new offi... | A week after the loan was appro...

João Silva — JOÃO SILVA'S JOURNEY

| João is excited because he's going to be working remotely for the next year | But in reality, he is afraid that the lack of space he has at home will affect his productivity | João concludes that he needs a home office, but can't afford one | João decides he has to take out a bank loan and starts looking for something quick and easy. | João comes across our website | João checks the loan details and realises that it is really what he wants | João logs in the bank loan website with ease as he had recently used the site to see how much bank deposits were paying | João does facial recognition to validate is identity. He is amazed by the security of the website, since it is unusual to see banks' websites that require facial recognition | João submits the required documents for the loan easily, once he already had all the documents digitalised. | Document analysis AI fails to read the documents | João receives a notification that his loan application will take longer than usual due to technical problems. However, the bank already has someone directly dealing with it | Customer Service reads the documents and submits their information to the bank's database | A day later, João receives a notification that all the documents sent were accepted and that the loan is being processed. | Two days later, the loan got approved. João receives the confirmation by email since it was the method of communication he chose | João starts building the new office. | A week after the loan was approved, João receives a message from the bank notification system and evaluates the service provided. |

João Silva — JOÃO SILVA'S STORYBOARD

João Silva — EMOTIONAL JOURNEYS

João Silva — DRAMATIC ARC

João Silva — CHANNEL OVERVIEW

- Face to Face
- Bank Website
- Assist Service
- Communication Channel

João Silva — BACKSTAGE LANE

System Development Team

- João discovers the bank's website. **System Development Team** ensures the website is accessible and functional.
- Notification of delay. **System Development Team** automates notifications to inform João about delays.
- Notification of document acceptance. **System Development Team** automates notification systems to inform João about the acceptance of documents.
- Approval notification via email. **System Development Team** automates the email communication process to notify João about loan approval.

Database Administrators

- João checks loan details. **Database Administrators** update and ensure the accuracy of loan product information.
- João submits loan documents. **Database Administrators** securely store and organize the submitted documents.
- Manual document analysis by customer service. **Database Administrators** update the loan database with accurate information.

Credit Official

- João checks loan details. **Credit Official** verifies compliance with bank policies and customer needs.

IT Team

- João logs in and uses facial recognition. **IT Team** implements secure login mechanisms such as facial recognition.

Data Protection Officer

- João logs in and uses facial recognition. **Data Protection Officer** ensures data privacy and compliance with regulations.
- João submits loan documents. **Data Protection Officer** ensures compliance with data protection laws and maintains data privacy.

External auditors

- João logs in and uses facial recognition. **External Auditors** conduct audits to validate security and compliance.
- João evaluates the service. **External Auditors** collect customer feedback for service improvement.

AI Engineers

- AI fails to analyze the documents. **AI Engineers** troubleshoot and refine the document analysis model.

IT Team

- AI fails to analyze the documents. **IT Team** ensures that alternative processes are in place.

Credit Analyzer

- AI fails to analyze the documents. **Credit Analyzer** validates the fallback procedure.
- Notification of document acceptance. **Credit Analyzer** validates the accuracy and completeness of submitted documents.
- Loan approval. **Credit Analyzer** assesses João's loan application for financial eligibility and risk.

Customer Support

- Notification of delay. **Customer Support** ensures João is updated and reassured.
- Manual document analysis by customer service. **Customer Support** reviews and processes the documents manually.
- Approval notification via email. **Customer Support** provides assistance for any inquiries João may have.

Insurance Partner

- Loan approval. **Insurance Partner** verifies eligibility for associated insurance products.

Regulators of the banking authority

- Loan approval. **Regulators of the Banking Authority** ensure compliance with banking regulations.