

Submitted by:	Leo Rajan	Email:	leorajan17@gmail.com
Date:	22/08/23	Phone:	7736504458

CASE STUDY

Enhancing the User Acquisition Journey for IndusInd Bank Credit Cards: A Business Analysis Approach

OBJECTIVES

Conduct a business analyst case study leveraging personal experience as an IndusInd Bank user. Examine touchpoints, and interactions, pinpoint areas for improvement, and provide actionable suggestions to enhance the user journey.

INTRODUCTION

In this business analyst case study, I'll leverage my personal experience as an IndusInd Bank user to analyze the user journey for credit card application. My objective is to pinpoint touchpoints, interactions, and areas for improvement within the journey, ultimately offering actionable suggestions to elevate the user experience.

CUSTOMER JOURNEY MAP

STAGES	Awareness	Consideration	Application	Approval
Actions	<ul style="list-style-type: none">Discovering credit card options and benefits.Browsing available credit card options.	<ul style="list-style-type: none">Investigating card features and terms.Reviewing card details and associated fees.	<ul style="list-style-type: none">Initiating the credit card application process.Providing personal and financial information.	<ul style="list-style-type: none">Receiving confirmation and updates on application approval.Awaiting information on the application processing status.
Touchpoints (Interaction Points)	<ul style="list-style-type: none">Banner Adwebsite	<ul style="list-style-type: none">Webpage	<ul style="list-style-type: none">WebpageOTP	<ul style="list-style-type: none">WebpageBanking site
Pain points	<ul style="list-style-type: none">Faced with an abundance of information while comparing cards.Not optimized for mobile devices.	<ul style="list-style-type: none">Confusion caused by the unclear and cluttered presentation of card features.	<ul style="list-style-type: none">Lack of step-by-step guidance while filling out the application form.Irregular button layout and formatting.	<ul style="list-style-type: none">Feeling anxious due to uncertainty in processing timelines.Lack of acknowledgement after submission.
Emotions (Mood Meter)				
Possible Solutions (Opportunities to improve the experience)	<ul style="list-style-type: none">Create a user-friendly card comparison interface that emphasizes essential features and benefits to facilitate effortless decision-making.	<ul style="list-style-type: none">Craft a well-organized and structured layout that effectively communicates card features and terms, enabling users to make informed choices.	<ul style="list-style-type: none">Provide clear directions and integrate visual cues to guide users seamlessly through the application process.	<ul style="list-style-type: none">Implement an automated, real-time status update system to alleviate user worries and deliver prompt updates.

CHALLENGES AND AREAS FOR IMPROVEMENT

- Lack of Clear Instructions:** Users face confusion during form filling due to a lack of step-by-step guidance in the application process.
- Cluttered Interface:** The webpage overwhelms users with excessive information, hindering effective card option comparison.
- Limited Mobile-Friendly Design:** The interface may not be optimized for mobile devices, impacting the user experience on smartphones.

RECOMMENDATIONS

- Simplify Application Process:** Offer clear instructions for each step of form filling to enhance user guidance.
- Streamline Card Comparison:** Develop a user-friendly interface that presents key card features and benefits for easy comparison.
- Optimize Mobile Experience:** Ensure the webpage is responsive and user-friendly on mobile devices.
- Real-Time Application Updates:** Implement an automated system for real-time application status updates to ease user anxiety.

SUMMARY

By examining the user journey as an IndusInd Bank user through the provided product link, I've identified challenges and proposed actionable solutions to improve the credit card application experience. Addressing these areas will lead to a more user-centric process, boosting satisfaction and engagement.