

Journey Steps Which step of the experience are you describing?	Discovery Why do they even start the journey?	Registration Why would they trust us?	Onboarding and First Use How can they feel successful?	Sharing Why would they invite others?
Actions What does the customer do? What information do they look for? What is their context?	<div data-bbox="563 236 675 351">To provide instant and quick answer and information about the account</div>	<div data-bbox="889 236 1001 351">Fill up the forms (personal details)</div> <div data-bbox="1052 236 1164 351">Opening the account</div> <div data-bbox="1215 236 1327 351">Sharing document and in-person identification</div>	<div data-bbox="1391 236 1503 351">validating customer's details</div> <div data-bbox="1544 236 1656 351">Apply for loans</div> <div data-bbox="1696 236 1809 351">credit check using RPA</div> <div data-bbox="1849 236 1961 351">upload data and document</div>	<div data-bbox="2033 236 2145 351">Provide customer with different service</div> <div data-bbox="2186 236 2298 351">Financial advisory through bots</div> <div data-bbox="2339 236 2451 351">Supports different human language (voice&text)</div>
Needs and Pains What does the customer want to achieve or avoid? <i>Tip: Reduce ambiguity, e.g. by using the first person narrator.</i>	<div data-bbox="486 460 598 575">Bank accounts are cheaper</div> <div data-bbox="639 460 751 575">Pain : Technology and service interruptions</div>	<div data-bbox="901 460 1014 575">Can register for net banking</div> <div data-bbox="1054 460 1166 575">Fund transfer</div> <div data-bbox="1207 460 1319 575">Details may be hacked</div>	<div data-bbox="1391 460 1503 575">It's easy way to save money</div> <div data-bbox="1544 460 1656 575">Potential to overspend in account balance</div> <div data-bbox="1696 460 1809 575">Bank account offer convenience</div> <div data-bbox="1849 460 1961 575">Limitations on deposits</div>	<div data-bbox="2033 460 2145 575">Bank account are safe</div> <div data-bbox="2186 460 2298 575">Can maintain several services</div> <div data-bbox="2339 460 2451 575">Help you to access credits</div>
Touchpoint What part of the service do they interact with?	<div data-bbox="563 669 675 784">Website</div>	<div data-bbox="901 669 1014 784">Registration</div> <div data-bbox="1054 669 1166 784">Email enquiry</div> <div data-bbox="1207 669 1319 784">Sign up</div>	<div data-bbox="1391 669 1503 784">Phone call</div> <div data-bbox="1544 669 1656 784">Messaging</div> <div data-bbox="1696 669 1809 784">Email</div> <div data-bbox="1849 669 1961 784">Mobile app</div>	<div data-bbox="2033 669 2145 784">Social media posts</div> <div data-bbox="2186 669 2298 784">Website</div> <div data-bbox="2339 669 2451 784">Word of mouth</div>
Customer Feeling What is the customer feeling? <i>Tip: Use the emoji app to express more emotions</i>	<div data-bbox="580 890 649 953">😞</div>	<div data-bbox="1072 890 1141 953">🙄</div>	<div data-bbox="1607 879 1676 942">😊</div>	<div data-bbox="2219 890 2288 953">🤖</div>
Backstage	Bank server	Bank staff	Bank staffs	Customer
Opportunities What could we improve or introduce?	<div data-bbox="529 1119 642 1234">Improve the staff works by introducing 24*7 service</div>	<div data-bbox="1052 1119 1164 1234">Introduce different messaging system by improving customer need</div>	<div data-bbox="1617 1119 1730 1234">Improve the customer service by introducing all type of language</div>	<div data-bbox="2198 1119 2311 1234">Introducing answering new query by improving the machine language technology</div>
Process ownership Who is in the lead on this?	<div data-bbox="563 1361 675 1475">Customer</div>	<div data-bbox="1052 1361 1164 1475">Customer</div>	<div data-bbox="1617 1361 1730 1475">Banking officer</div>	<div data-bbox="2198 1361 2311 1475">Customer</div>