

Scenario

As a potential ABC Bank Customer, you are interested in acquiring a new credit card and decide to explore the options available on the ABC Bank website. Your goal is to find a credit card that suits your needs, apply for it online, and successfully complete the application and activation process.

Expectations

You expect a seamless, intuitive, and informative experience throughout your journey on the ABC Bank website.

- Ease of Use:
 Intuitive navigation and easy access to information.
 Simple and clear application forms.
 Guidance and support throughout the process.

- Responsiveness:
 Fast loading times and smooth interactions on the website.
 Real-time updates on application status.
 Prompt responses from customer support.
 Information Clarity:
 Clear and comprehensive details about credit card options a

· Transparent information about fees, eligibility,	
 Clear instructions for each step of the application 	ion and activation

	Awareness	Consideration	Application	Verification	Ammont	Austroston	
	Awareness	Consideration	Application	vernication	Approval	Activation	Onboarding
Actions	1) Seeing an advertisement for ABC Bank credit cards. 2) Hearing about the card from a friend. 3) Visiting the ABC Bank website to learn more.	1) Browsing credit card options on the ABC Bank website. 2) Reading customer reviews on website 2) Validating customer reviews and ratings online. 3) Contacting customer service for more information.	Filling out the online application form. 2)Visiting a bank branch for inperson application.	Submitting required documents online. Peceiving a verification call from the bank.	Receiving an approval notification via email or SMS. Contacting customer service for more details if needed.	1) Receiving the credit card by mail. 2) Activating the card through the phone or website.	1) Receiving a welcome kit with information about the card. 2) Reading onboarding emails with tips on using the card. 3) Contacting customer support for any questions.
		more information.					
Pain Points	Overwhelming amount of information in ads. Difficulty finding specific information on the website. The available information is at a very high level	Unclear display and differentiation between cards. Website home page is too hotch-potch Mixed reviews available online create uncertainty.	1) Unclear details mentioned on the homepage of the website. 2) The application form is lengthy, and the font is too small to read easily. 3) A pop-up keeps appearing while filling out the form.	1) Unclear instructions on document submission. 2) Delays in the verification process. 3) Delay in receiving email/message regarding the status	Waiting period for approval notification. Lack of clarity on the next steps. Lack of support during the approval/rejection process	1) Delay in receiving the physical card. 2) No tracking for the mailed card. 3) Complicated activation instructions	Overwhelming amount of information in the welcome kit. Difficulty reaching customer support for assistance.
Touch Points	1) TV Ad 2) Social Media Ad 3) Word of Mouth 4) ABC Bank Website	ABC Bank Website Review and Rating on third-party sites Customer Service	1) ABC Bank Website 2) Bank Branch	1) Email 2) SMS 3) Phone 4) ABC Bank Website	1) Email 2) SMS 3) Phone 4) ABC Bank Website	1) Mail 2) SMS 3) Phone 4) ABC Bank Website	1) Mail (welcome kit) 2) Email 3) Phone 4) Mobile App 5) ABC Bank Website
Thoughts	1) "This credit card looks interesting: Iwonder what benefits it offers." 2) "My friend had a good experience; I should check it out." 3) "hope the website has all the information I need."	1) "Which credit card is best for my needs?" 2) "Why is the home page filled with unclear details? 3) "Are other customers satisfied with its card?" 4) "I need more details; I should call customer service."	1) I prefer using the website; I hope it's user-friendly.* 2) "I hope the online form is easy to complete." 3) "Is it faster and smoother to apply in person or online?"	1) "hope the document upload process is straightforward." 2) "I need to make sure I'm available for the verification call." 3) "Is there an option to submit documents in person if needed?"	"Did my application get approved?" 2) "I need to know the next steps after approval."	1) "When will my card arrive?" 2) "Where is my card?" 3) "I hope the activation process is simple."	1) "What are the benefits and features of my new card?" 2) "How do I maximize my rewards?" 3) "Who can I contact if I have issues?"
Feelings	Curious 2	Confused 3 Seeking assurance	Nopelul 6	Concerned 8	Retireed 10	Excited Inpatient 12	Curious (4)
	1) Improve the clarity and	1) Simplify the entire homepage	Simplify the online application	1) Provide clear, step-by-step	Provide real-time updates	1) Ensure timely delivery of the	Streamline and simplify the
Opportunities	organization of information on the website. 2) Create targeted advertisements that highlight key benefits in summary.	of the website. 3) Simplify the display of credit card options on the homepage of website. 3) Highlight positive customer reviews and testimonials prominently on website.	form and process. 2) Provide a chatbot option for quick help while filling out the application form. 3) Simplify the "best offer for you" with clear differentiation between the suggested card options	instructions for document submission. 2) Improve the speed and efficiency of the verification process. 3) Keep notified about the current status and process.	on application status. 2) Offer clear instructions on the next steps post-approval. 3) Provide support during the verification process 4) Keep notified about the current status and process.	credit card. 2) Ensure Tracking of dispatched card 3) Simplify and clarify the activation instructions.	welcome kit information. 2) Enhance the availability and responsiveness of customer support.
Recommendations	1) Develop targeted ad campaigns that emphasize the main benefits and features of the credit cards. 2) Create a more intuitive and visually appealing website layout with clear calls to action (CTAs).	1) Redesign the entire homepage to make it eye-catching, simple, and readable. 2) Redesign the card options displayed on the website to eliminate ambiguity, helping users easily awaigate through the available card options and find the best card for their needs.	1) Redesign the application form to be more user-friendly, using a clear font for the fields and providing clear instructions. 2) Eliminate the blockers appearing while fillling the form 3) Provide a chatbot option for quick help while filling out the application form.	Provide a detailed guide on document submission, including accepted formats and methods. Invest in automated systems to verify documents more quickly and accurately. Provide virtual assistance for the document submission and verification processes.	1) Implement a tracking system for application status that users can check online 2) Send a comprehensive approval package via email/SMS/WhatsApp, detailing the next steps and benefits of the new card. 3) Provide Support via WhatsApp during verification Process	1) Partner with reliable courier services to expedite card delivery. 2) Provide the facility to track the card via the partnered courier service. 3) Provide multiple activation methods (online, phone, branch, ATM) and ensure they are easy to follow.	Create a user-friendly, concise welcome kit that highlights key benefits, rewards, and usage tips. Gradient of the delicated customer support channels for new cardholders to address any questions or concerns.

Provide timely notifications via SMS about the current status and stage.

Provide timely notifications via SMS about

the current status and stage.

application form.

Highlighting the fastest option and any benefits of applying through the website.

3) Showcase customer

testimonials and ratings prominently, focusing on

positive experiences on website.