

PERSONAS (1)	NEED PLAN ENGAGE EXIT									
	Discovery	Access	Login	Navigation	Customer Support	Waiting	Understanding	Discovery	Decision-making	Abandonment
<p>Louis Butler</p> <p>After the pandemic hit, it took awhile for electrician jobs to pick up again. Louis took a pay reduction from Baker Electric and then watched inflation make food and other necessities go up a lot. To make ends meet, He took a loan for \$29k against his 401k, which he knows can hurt his retirement fund. Fortunately, he's working and getting full pay again. Now he wants to start making extra payments against his loan whenever he has extra cash.</p>	<p>User goals</p> <p>Wants to make an extra loan payment on his 401k loan with his tax refund.</p>	<p>Decides to try and make the extra loan payment online.</p>	<p>Find easy way to make extra loan payment</p>	<p>Find easy way to make extra loan payment</p>	<p>Find easy way to make extra loan payment</p>	<p>Get answer from customer support on how to make extra loan payment</p>	<p>Get answer from customer support on how to make extra loan payment</p>	<p>Understand options for making an extra loan payment</p>	<p>Decide whether any of the options are worth the hassle of making an extra loan payment</p>	<p>Keep the money and spend it elsewhere</p>
<p>Process</p> <p>Get's extra money in his paycheck</p>	<p>Login to the secure site</p>	<p>Find loan section and only sees payoff loan.</p>	<p>Searches for extra loan payment. Finds no information or feature to accomplish his task.</p>	<p>Uses contact us form asking about making an extra payment.</p>	<p>Waits a for answer from customer support</p>	<p>Receives response from customer support. Is given unclear message about different options to make an extra payment.</p> <p>Decides to call and speak to someone as a next step.</p>	<p>Calls 800-number to speak with customer support representative, after waiting 4 minutes, asks about making an extra loan payment.</p> <p>Discovers there is no way to make an extra payment online or via the phone. Options are:</p> <ol style="list-style-type: none"> 1. Send a cashier's check or money order to company with instructions. 2. Talk with his HR to submit an extra payment on his behalf. 	<p>Thanks the call center agent for their time and quickly decides the hassle of making an extra loan payment isn't worth his time.</p>	<p>Pays some bills and uses the money for entertainment</p>	
<p>Experience</p>	<p>Think & feel</p> <p>"I could use this money for other stuff but I want to be done with this loan payment."</p> <p>"Setting up my automatic payments wasn't too difficult, this should be pretty easy."</p> <p>"I don't need to payoff my loan, I wish I could but for now I want to make an extra payment."</p> <p>"I don't understand why I can't make an extra payment. Maybe I'm not in the right spot on the site?"</p> <p>"I wanted to know if I could make an extra payment to my outstanding loan balance."</p> <p>"This wasn't as easy as I thought it would be, I hope they just send me instructions to do this."</p> <p>"If I want to make an extra payment on my loan, the process needs to be easier!"</p> <p>"I can't believe that with all the electronic payment options we have today, the only way to make extra payments is mailing money orders or cashiers checks. Working with my HR team will be a huge pain as well."</p> <p>"Forget all of this, I'll just make my normal payments and spend the money elsewhere."</p> <p>"It isn't worth my time to go through the hassle of making an extra payment."</p>	<p>Channels</p> <p>Icons representing various channels: TV, Desktop, Mobile, Email, Social, etc.</p>	<p>Problems</p> <p>User interface</p> <p>Can't find feature to make extra loan payment.</p> <p>Having to ask for support</p> <p>Takes 24-hour to respond MOMENT OF TRUTH: High probability of customer giving up</p> <p>Communication not clear enough for customers to understand, too much jargon. MOMENT OF TRUTH: High probability of customer giving up</p> <p>Hurts our brand, looks antiquated and like we don't care.</p> <p>Likely moved a promoter to either passive or detractor status RISK: Could contact employer and/or influence and hurt overall business relationship MOMENT OF TRUTH: High probability of customer giving up</p> <p>Could easily churn if opportunity presents itself.</p>	<p>Ideas / Opportunities</p> <p>Improve UX/UI design</p> <p>Add extra loan payment capability to website</p> <p>Prevent need to contact support</p> <p>Improve response to customer inquiries</p> <p>Improve email communications to customers</p> <p>Allow call center agents to handle additional loan payment requests</p>	<p>Business KPIs</p> <p>Outcome Metrics Perception Metrics Interactions Metrics</p> <p>% of Page Drop from loan payment Digital Experience Score (DXS) and struggle points - digital behavioral metrics Task completion rate</p> <p># of Emails - Related to Loan Payments</p> <p># of Email Inquiries about Loan Payments</p> <p># of Calls - Related to Loan Payments First Call Resolution Average Handle Time (AHT)</p> <p>Net Promoter Score Call Reduction Savings Customer Effort Score</p>	<p>Customer Performance Indicator (CPIs)</p> <p>Outcome Metrics Perception Metrics Interactions Metrics</p> <p>Digital Experience Score (DXS) Abandon Rate</p> <p>Email Response Time</p> <p>Issue Resolved</p> <p>Customer Effort Score Satisfaction Task Completion</p>	<p>VoC Signals (Where might we listen?)</p> <p>Digital Experience Analytics</p> <p>Digital Experience Analytics</p> <p>Digital Experience Analytics</p> <p>Website Feedback Medallia Experience Cloud (Text Analytics) Digital Experience Analytics</p> <p>Medallia Experience Cloud (Text Analytics) - Analyze email messages from customers</p> <p>Post-email Survey</p> <p>Post-call Survey</p> <p>Relationship Survey Social Reviews</p>	<p>Data Source(s) (Where will we find this data?)</p> <p>Medallia</p> <p>Medallia</p> <p>Medallia</p> <p>Medallia</p> <p>Medallia</p> <p>Medallia</p> <p>Medallia</p> <p>Medallia</p>	<p>Visualization (How will we communicate insights?)</p> <p>Medallia DXA Tableau or Power BI</p> <p>Medallia Tableau or Power BI</p> <p>Powerpoint Medallia Tableau or Power BI</p>	<p>Project Management</p> <p>Responsible Accountable Consulted Informed</p> <p>Loan Business Lead Digital Team Lead CX & UX Business Line Leadership</p> <p>Loan Business Lead Contact Center Lead CX & UX Business Line Leadership</p>