Current Account Opening

STAGES	AWARENESS AND RESEAR	SERVICE INQUIRY			ARRIVING AT THE BRANCH		SERVICE APPLICATION AND DELIVERY		AFTER SALE	
PERSONA	USER JOURNEY									
John Smith	Awareness through different media channels	Information provided through the website	Information provided through the call center	Information provided through visiting the branch	Arriving at the branch	Waiting area	Meet the CSR	Fill up the application form	Debt card delivery	Further follow up
PERSONA	MOOD BOARD									
John Smith										
PERSONA	CUSTOMER NEEDS									
John Smith	• Interactive media campaigns • Service specific information	• Availability of all related information • User friendly website	• Knowledgeable agents • Less waiting time • Clear information	• Knowledgeable staff • Fast service • Clear information	• Find a parking easily • Clear signs • Clean and tidy premises	• Well organized waiting area • Reduce the waiting time	• Knowledgeable staff • Accurate information • Fast service	• Availability of the required forms • Help customers in filling the form • Advise on the next step	• Deliver the card within the agreed time • Provide the customer with more delivery options • Provide all related materials an information to customers	• Follow up with customers in a regular basis • Advise customers on the different offers
PERSONA	VALUE MOMENTS									
John Smith	• Availability of accurate information	• Availability of accurate information	• Knowledgeable agents	• Dedicated desk for customers inquiries	• Find a praking	• Reduce the waiting time	• Accurate information • Fast service	• Help customers in filling the application forms	• Deliver the card within the agreed time	• Update customers about the important offers only

KPIS	KPI PERFORMANCE									
Customer Satisfaction		69.2% -62.5% 4 DAYS AGO	92.3% -50% 4 DAYS AGO				92.3% -50% 4 DAYS AGO	79.2% -33.3% 4 DAYS AGO	83.3% -50% 4 DAYS AGO	76.9% -50% 4 DAYS AGO
Waiting time				83.3% -50% 4 DAYS AGO		23.1% +50% 4 DAYS AGO				
Social Media Reach	76.9% -50% 4 DAYS AGO									

CHANNELS	CHANNEL PER ACTIVITY									
Digital	●									
Website		●								
Telephone	●		●							●
Premises				●	●	●	●	●		
Social Media	●									●
Courier									●	
Email										●

PERSONA	INITIATIVES									
John Smith	• Increase the level of awareness • Provide awareness through different digital channels	• Redesign the website to be more user friendly • Provide all related information about the provided services and products • Introduce online banking	• Increase the number of agents to support customers with their inquiries	• Provide a dedicated desk for inquiries	• Provide clear signs and guidance inside the branch	• Provide more brochures contain information about the different services and products	• Reduce the waiting time • Increase the product knowledge	• Reduce the paper work	• Reduce the delivery time to be 1working day • Deliver the card in a package with brochures and information	• Agree with customers on the preferred way of communication

PERSONA	REQUIRED DOCUMENTS									
 John Smith	• Marketing Plan (Social Media Campaign)	• Service and products related content • Working hours and branches distribution	• Training plan • Customer service standards guide • Product knowledge document	• Service and products related brochures • Required application forms	• Detailed address • Location map	• Services and products brochures	• Access to the CRM • Training plan • Product/ service knowledge trianing		• Customer details	• Sales plan • Marketing plan