

BrandLove Customer Journey Map Sample

The customer journey map below is an example map to illustrate the various aspects covered by journey mapping. It covers the opening of an account with a bank.

Who is the customer?

Mark just started his first job after college. Mark had a savings account for as long as he can remember but he feels that it is time to really find a bank that he feels will match his needs in terms of ambition and success.

Journey Step	Catalyst	Need	Recommendation from a friend	Product Awareness	Evaluate	Buy	Use	Request service	Has a problem	Receives a statement	Receives a special offer	Sees and advertisement	Makes a complaint	Re-evaluates	Recommends to a friend
Customer Story	Mark starts a new job	He needs a bank account that will be functional but also give him a sense of status	Mark talks to Joe and Joe is very impressed with his bank. Joe does everything online	Mark does research on various bank accounts and what they offer	Mark draws up a spreadsheet of various options including functionality and costs	Mark applies for an account with a newer bank who offers more in electronic channels	Mark starts using his account to deposit his salary into every month	Mark travels overseas and need to be able to buy on his debit card while he is overseas	Mark has a problem with his account at a merchant overseas that declines his card	Mark receives a statement and reconciles his spending with what is on the statement	Mark receives an offer to get a home loan at a great rate	Mark sees an advertisement for buying a cellphone through his bank	Mark is unhappy about the fact that his bank charges are much more than what the initial brochure said	Mark sees another advertisement from another bank offering the same functionality but at much lower rates	Mark recommends his bank to friends since he enjoys the fact that he can transact from his apple watch
Organizational Story	Non-touch point	Invite feedback from new job starters on their needs	Invite feedback from new account holders across all banking brands	We ensure that there is enough information available on our web site	We use standard, simple language so it's easy to compare	We appeal to the younger, ambitious market	We protect your wealth	We need to mitigate risk of fraudulent transactions	Clients are our top priority – we need to solve problems quickly	Statements are a important communication tool	Send direct marketing campaigns not pre-qualified clients	Relevant offers presented on online banking	We are fair to customers	Invite feedback from clients Have a dialog about better offers	We want a community of loyal supporters
Organizational Process		Voice of the Customer Surveys	Competitive Voice of the Customer Surveys	Leads generation through web site	Brochures and marketing material	Product development aimed at younger market needs	Electronic deposit process	International Authorizations	International authorization decline process	Generate statements	Direct campaign	Online banking campaign	Fees applied	Relationship management	Referral process
Desirable emotions	Excited Inspired	Excited Important	Competitive More successful than Joe	Not intimidated Trust Confidence	Trust Confidence	Association Ambition Confidence	Confidence Aspirational	Confidence Peace of mind Successful	Peace of mind Confidence	Confidence Trust Peace of mind	Confidence Trust	Confidence Trust	Trust Confidence	Trust Valued	Valued Sense of belonging
Customer Expectation	Wants to be successful	Wants a card that gives him a sense of status	Can get at least what Joe can get and better	Information easily available and understandable Aspirational bank package available	Easy to compare Will find a suitable option	Easy to apply, process will be clear	Know that money is safe Mobile notifications	Mu bank card will work everywhere I will not be let down by my bank	Problem will be resolved quickly They know it's urgent	Statement will be sent on a specific date There will be no errors Simple	I am getting a good offer Does not feel like being spammed	I will be pre-qualified No additional documents required Instant gratification	Bank will correct the charges Admit their mistake Understand my issue	The bank will tell me why I am paying more Benefits will be clear	Bank will value my recommendation and deliver on promises My friend will have as good experience as me
Exceed Expectation	Gets a promotion soon	No stupid qualification rules. Gets platinum.	Gets more functionality with bragging rights	Flexible and personal option	Online chat to answer questions/ video conference	All documents can be photographed on mobile phone, no forms	Planning tools to manage wealth	Additional travel services, Uber vouchers for airport	Loyalty points/rewards to make up for inconvenience	Statement includes planning and nice graphs on spending	Value added services like property history, evaluation	24 hour delivery Great rates	The apologize and correct the fees	Match the fees	Referral discount on fees
Fail Expectation	Gets fired	Feels unworthy as result of qualifying criteria	Does not even qualify for Joe's banking option	Information not available/ understandable	Options not comparable	Lots of forms, documents taken into branch	No notifications	Card does not work abroad	Cannot find someone to own it Problem not resolved	Statement not sent Not understandable	Better offers available from other banks Spam	Better offers elsewhere Slow service Red tape	They tell Mark that he does not qualify for better rates as a result of his earnings	Not interested in having a dialog. Does not explain.	No acknowledgement of referral
Differentiators	Non-touch point	Connect for success + worthiness	In this non-touch point actually know how other banks make their customer feel	Easy, any channel Simple Personal	SUPER easy to compare Options speak to Mark's needs	Simple, quick, personalized with low effort	Celebrate deposits against target savings	Notifications overseas, trip planner in banking app, mobile pay as you go services – avoid roaming charges	Problem pro-actively alerts a person who phones + mobile notification	Provide insights & innovative information	Use client insights and data to provide relevant offers	Instant service, fantastic rates	Stick to promises - always	Remind clients why they are with you Value them Stay ahead of competition	Value clients who refer their friends. Loyalty points!