

A Terragni Case Study

Behavioural Science for Digital Journeys In Action

Client Background

Challenge

Objective

What We Did

Samples

Strengths

Opportunities

Solutions

Business Outcomes

5th

Largest bank in Asia

6 Lac+

Customers pan India

56084

Employees

3120

Branches



Profitability and Customer Retention under pressure due to

Weak adoption of digital touchpoints for regular banking processes

High cost of customer service via physical channels (branches, contact centre)

Customer dissatisfaction with digital touchpoints detracting from overall customer experience with the institution

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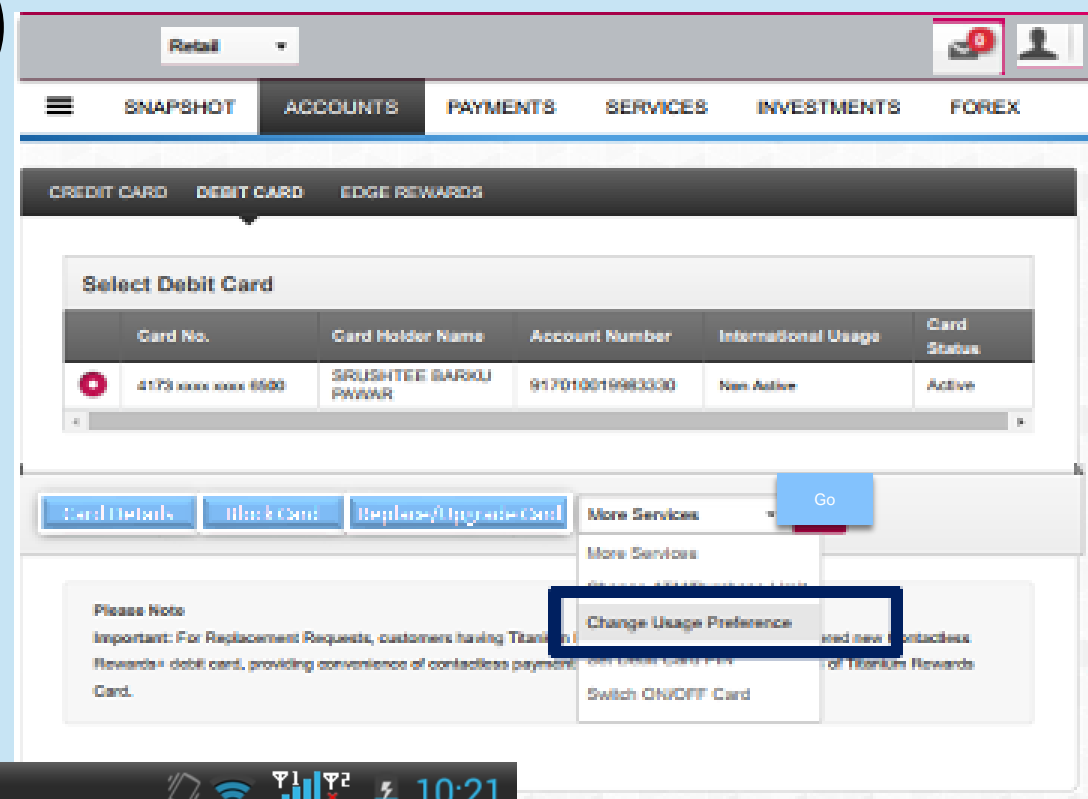
Jump Deployed For All Regular Digital Banking Journeys For:

Making journeys simpler

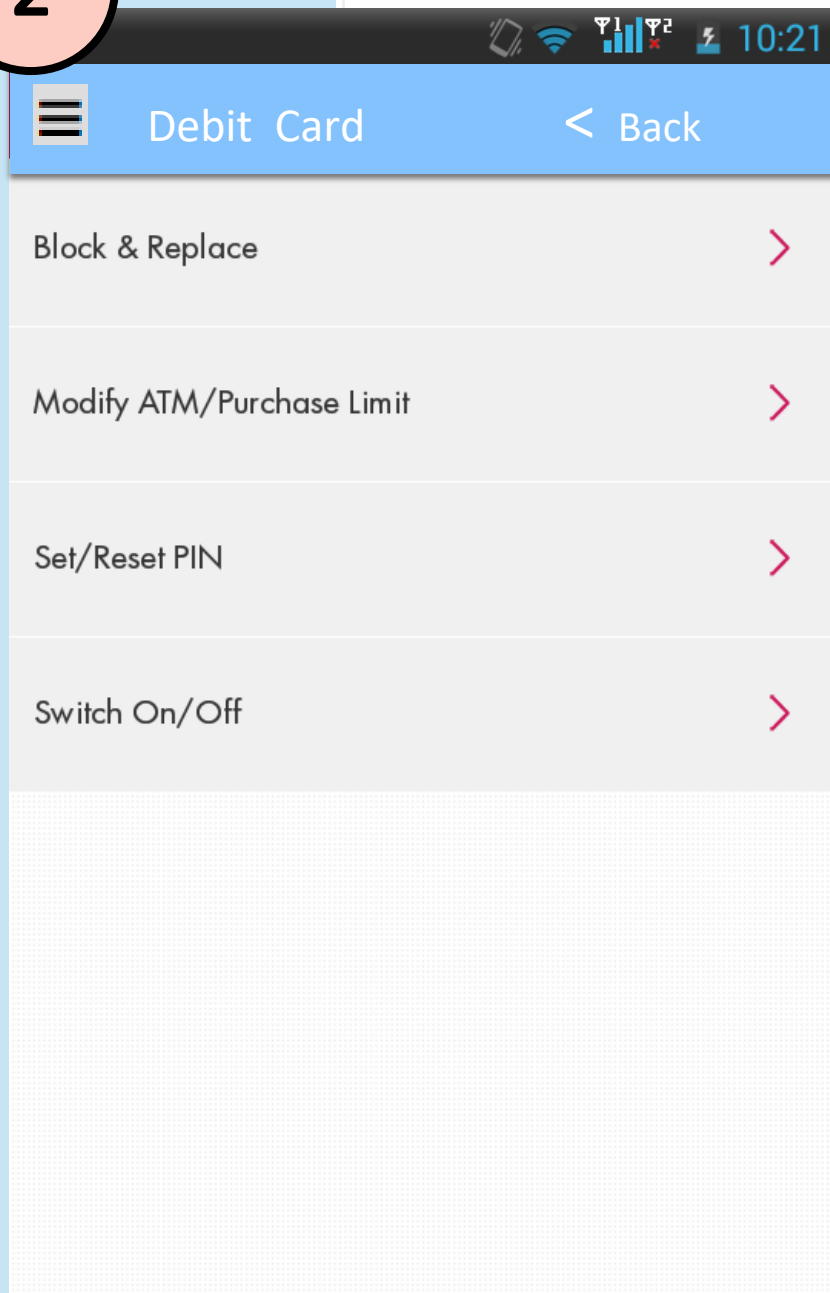
Aligning journeys with user contexts

Incorporating behaviour science principles to drive adoption and usage

1



2



Inconsistent touchpoints

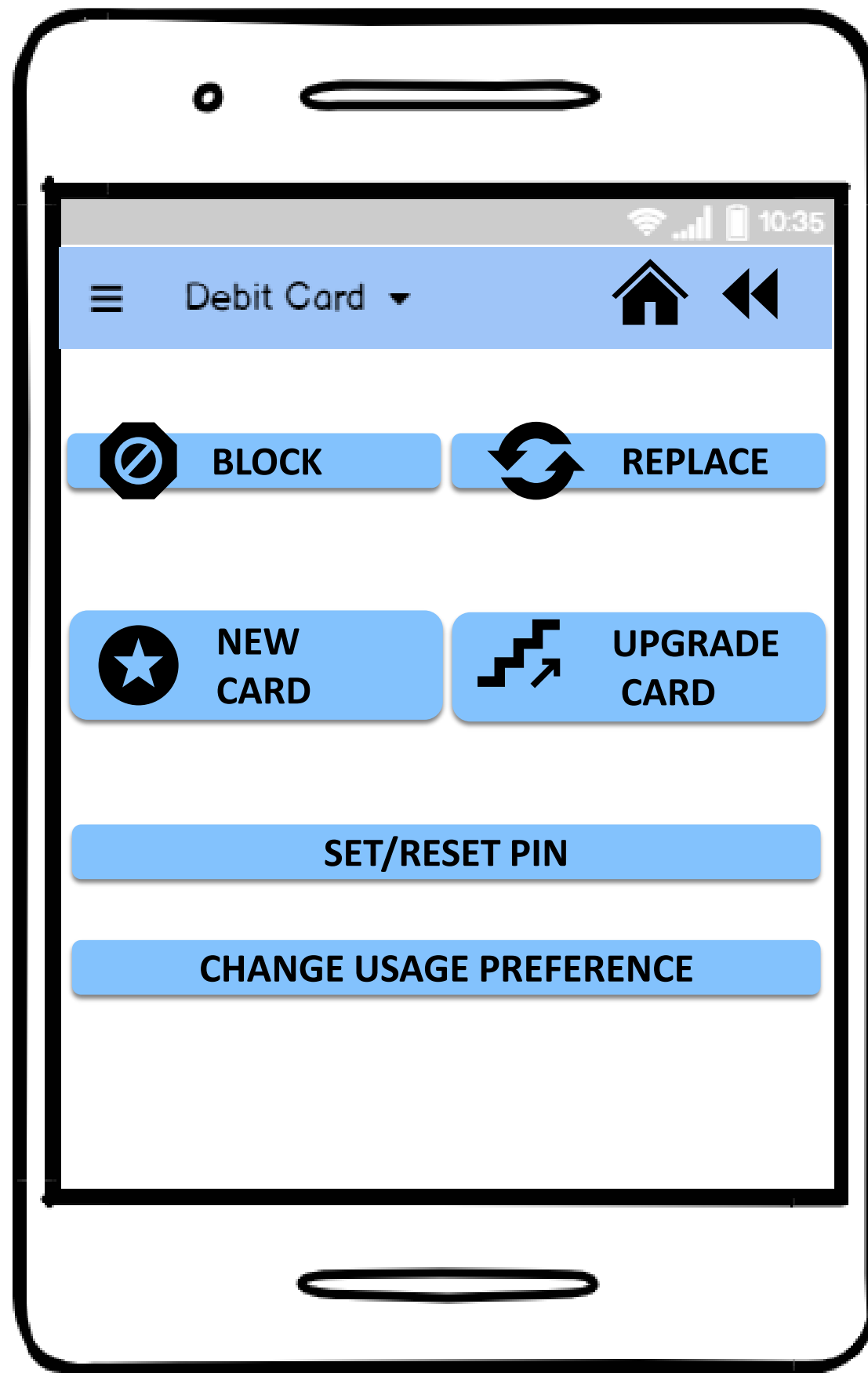
Users unable to find the 'Change Usage Preference' option on the mobile application. While this option was found in the Debit Cards section on the website it was not available in the corresponding section in the app.

Familiarity Bias violated

Inconsistent terminology

Block & replace only allows the customer to block the card. No option available to apply for new card or to replace card.

Cognitive Effort

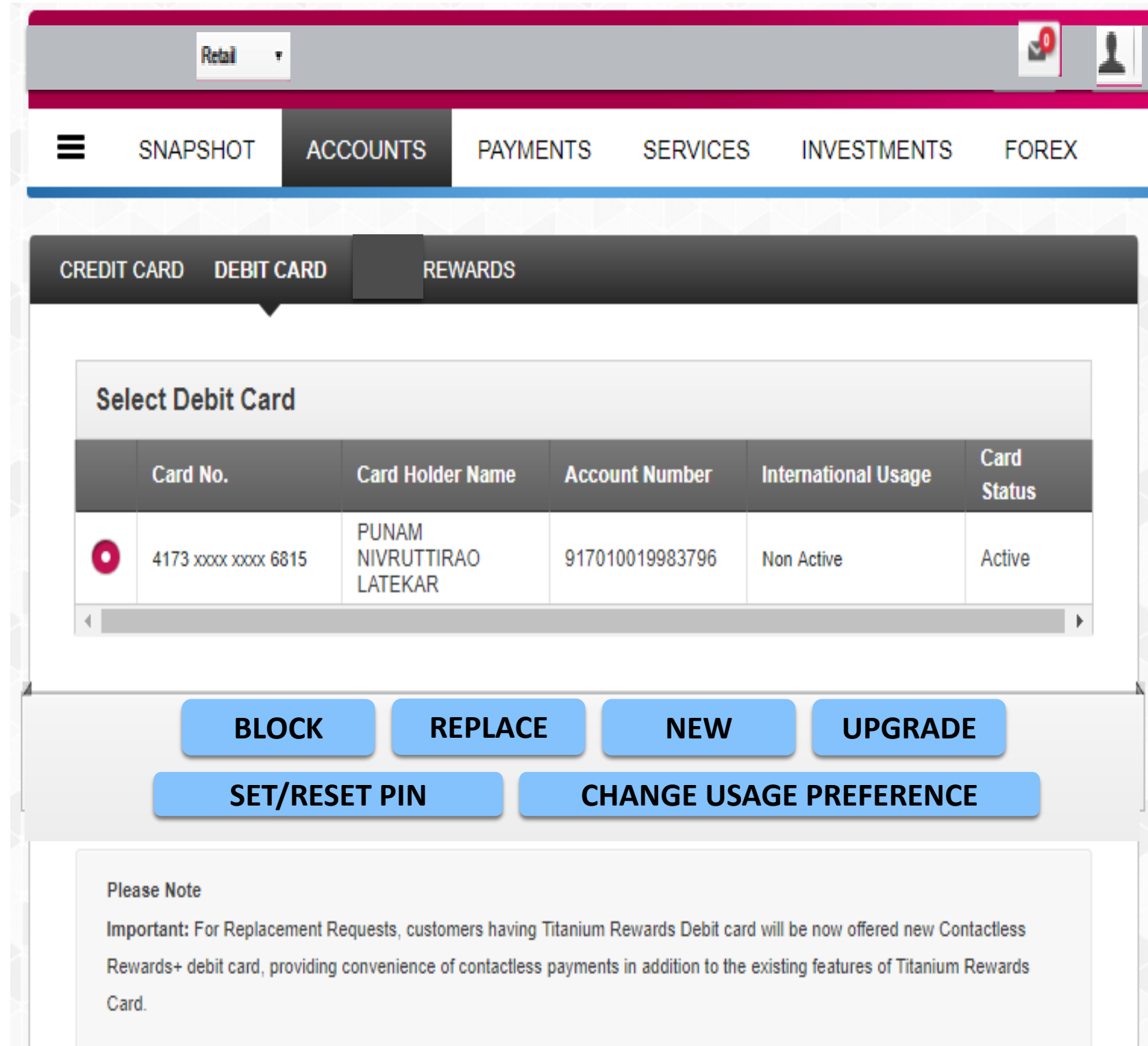


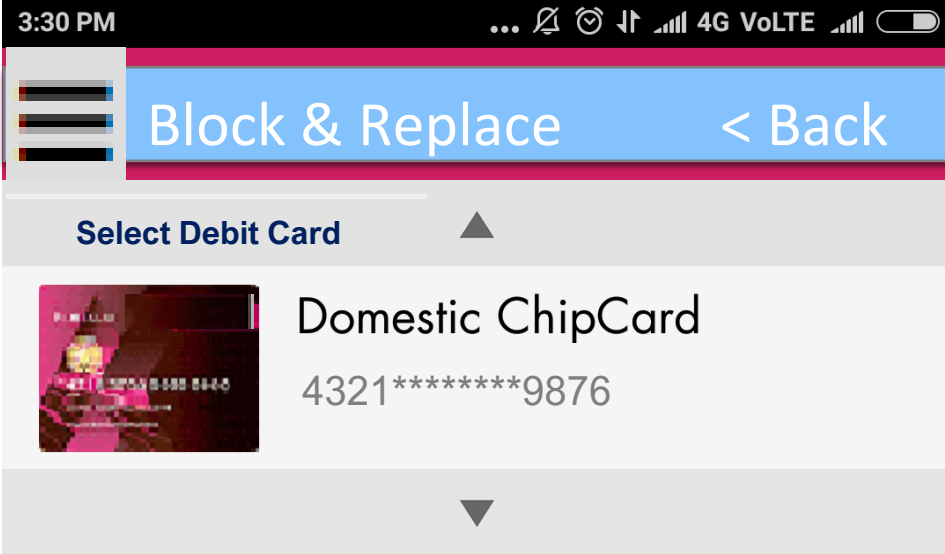
Chunking of functionality

Contextual Design

Links changed to buttons to allow for ease of clicking, based on user observations

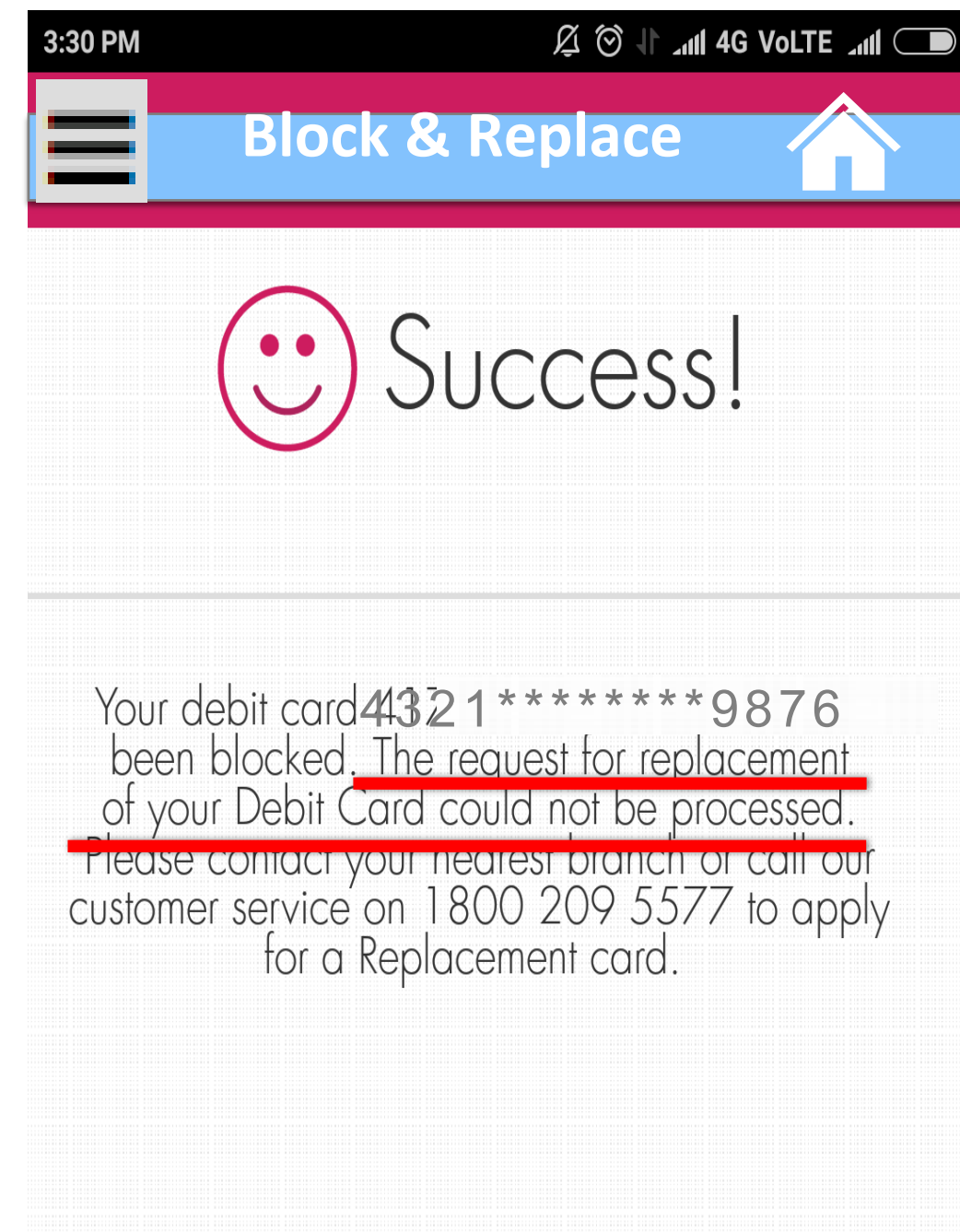
Application of Familiarity Bias





Key information not presented upfront

Replacement fees information available on a different page
Adds a click, adding cognitive effort



Behavioural impact

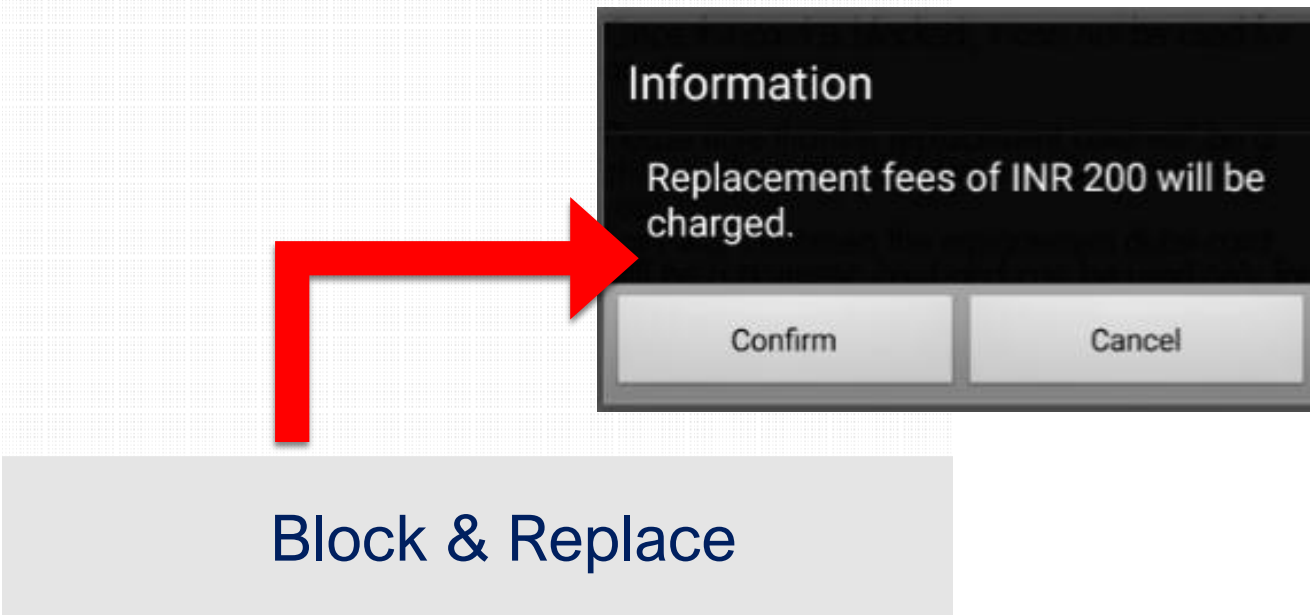
High cognitive effort
Perception of lack of transparency

Given the context of a financial product, this drives erosion of trust

Once the card is blocked, it can not be used for any transaction.

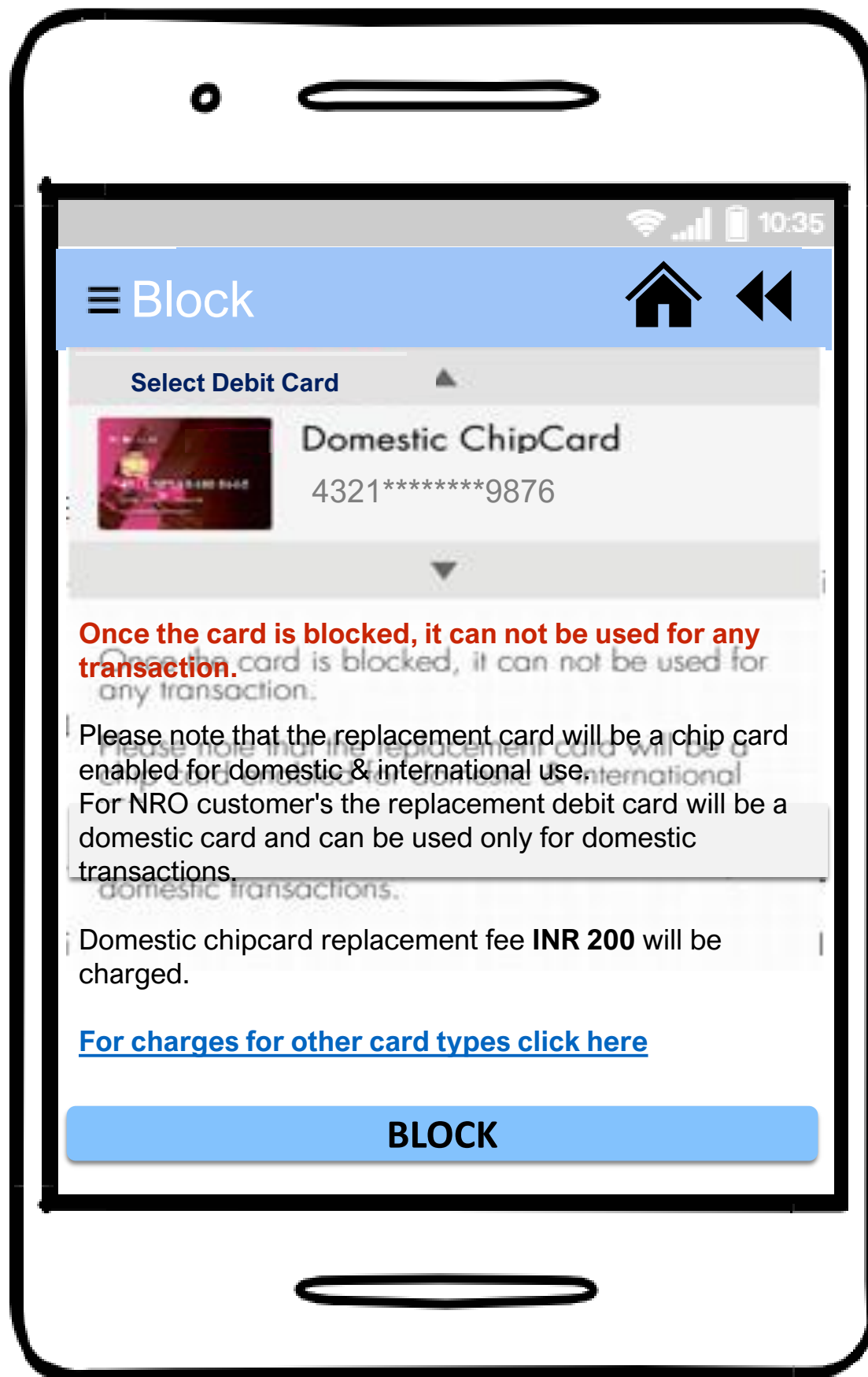
Please note that the replacement card will be a chip card enabled for domestic & international use.

For NRO customers the replacement debit card will be a domestic card and can be used only for domestic transactions.



Request not completely addressed

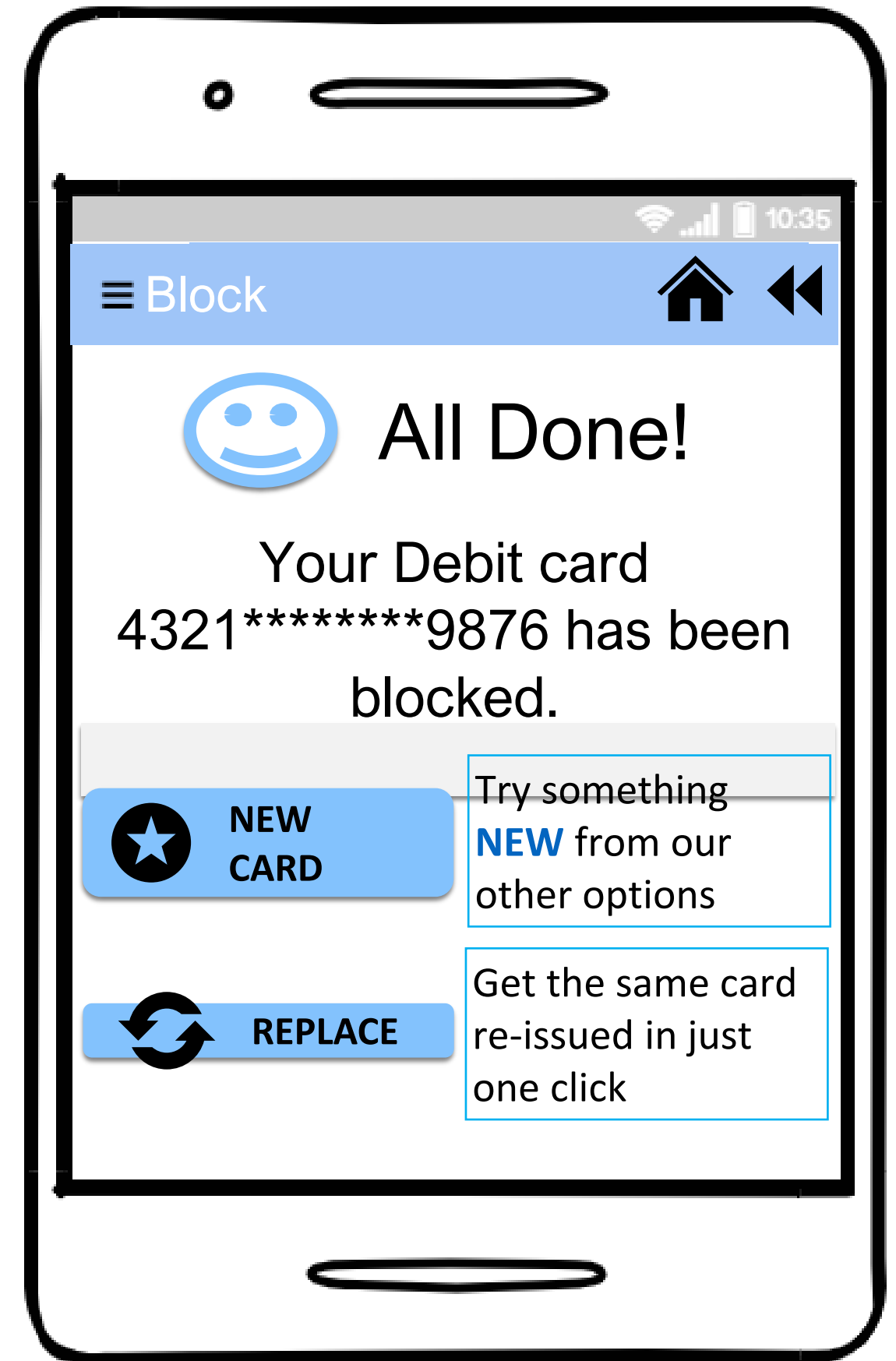
User request is only partly completed
No option available to continue with replacement of card
Key details not placed intuitively

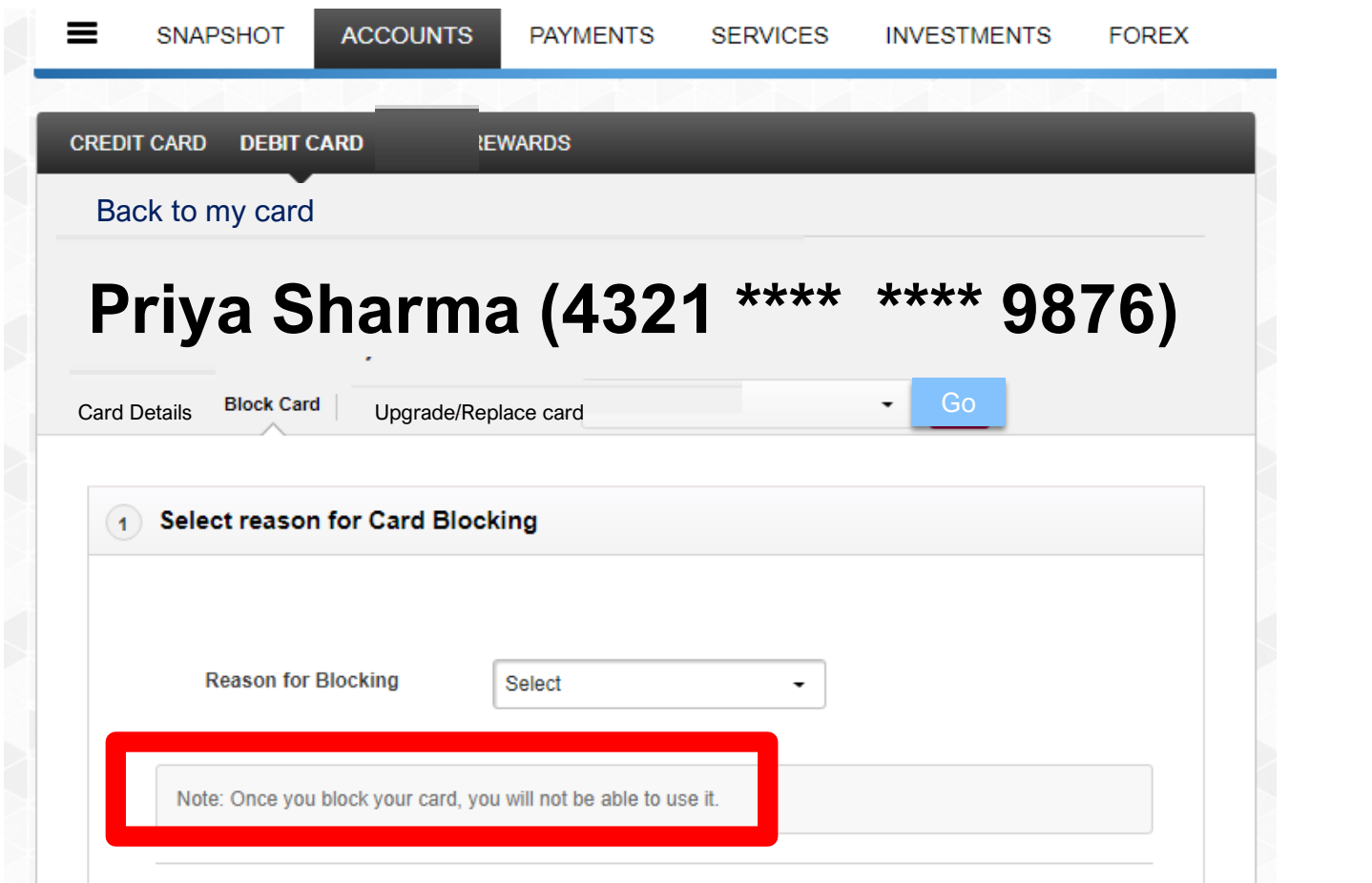


Alerts and key information
about fees provided upfront

External trigger using Fresh
Start effect

Application of Feed-Forward
principle



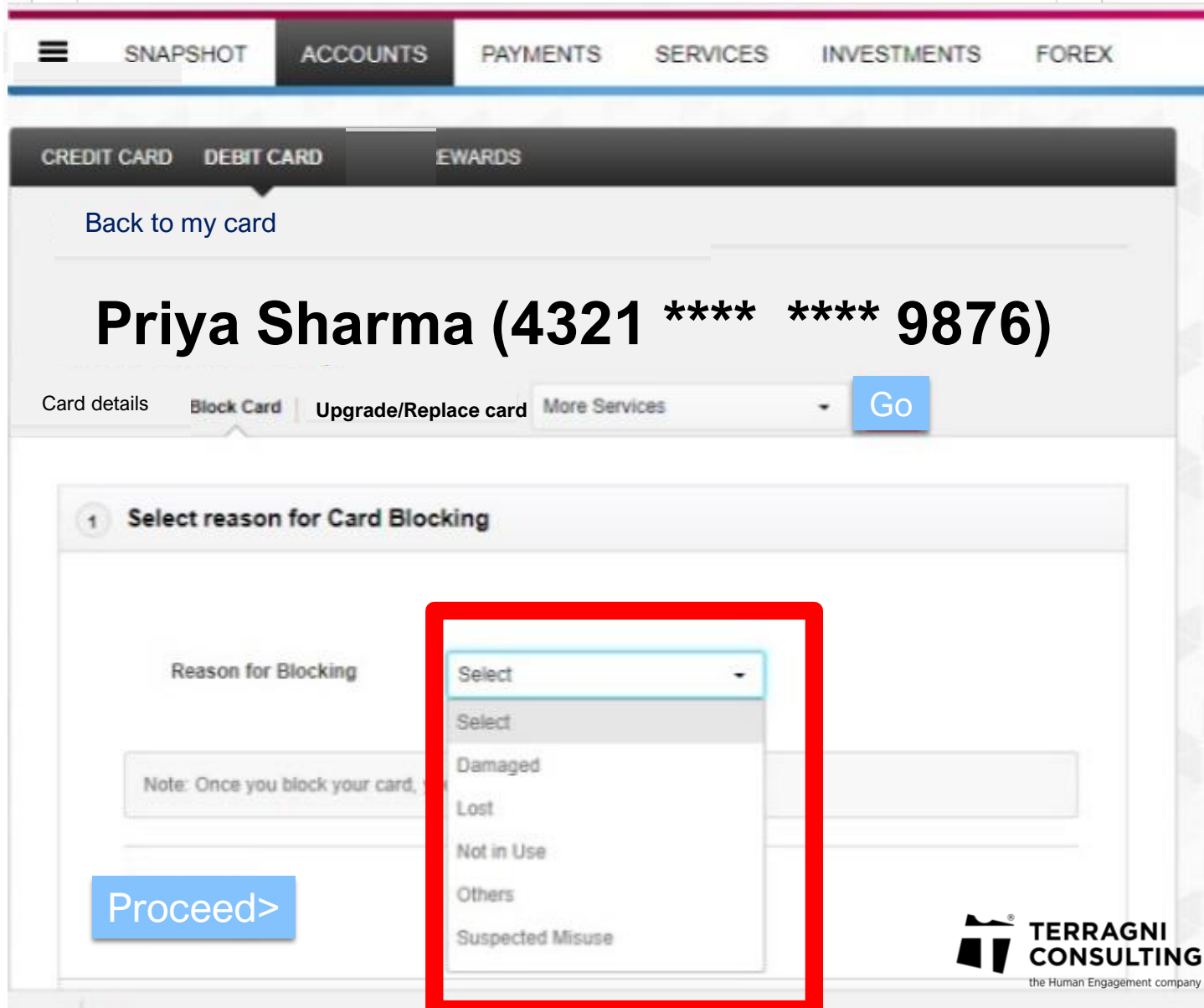


Lack of visibility

User is not clear how many more steps are required and often abandons the journey here

Readability challenge

User is not able to easily discover the note about card blocking



Usability challenge

It takes the user two clicks just to select the reason

Behavioural Impact

High Perceived Effort associated with residual anger, lack of transparency and loss of trust

Absence of empathy magnified

SNAPSHOT ACCOUNTS PAYMENTS SERVICES INVESTMENTS FOREX

CREDIT CARD DEBIT CARD REWARDS

← Back to my card

Priya Sharma (4321 **** * 9876)

Card Details Block Card Upgrade/Replace card More Services Go

1 Select reason for Card Blocking Step 1 of 2

Reason for Blocking:

- ☐ Damaged
- ☐ Lost
- ☐ Not in Use
- ☐ Others
- ☐ Suspected Misuse

Once the card is blocked, it can not be used for any transaction.

BLOCK Once you click "BLOCK", you will receive a 4-digit OTP on your registered mobile number. Please enter that as the "Netsecure" code to confirm card block

Priya Sharma (4321 **** * 9876)

Card Details Block Card Upgrade/Replace card More Services Go

✓ Select Reason for Card Blocking Edit

2 Confirm Step 2 of 2

Reason for Blocking	Account Number
Others	917010019983796

Once the card is blocked, it can not be used for any transaction.

We have sent a 4-digit OTP on your registered mobile number. Please enter that as the "Netsecure" code to confirm card block

NETSECURE™ Code CONFIRM & BLOCK

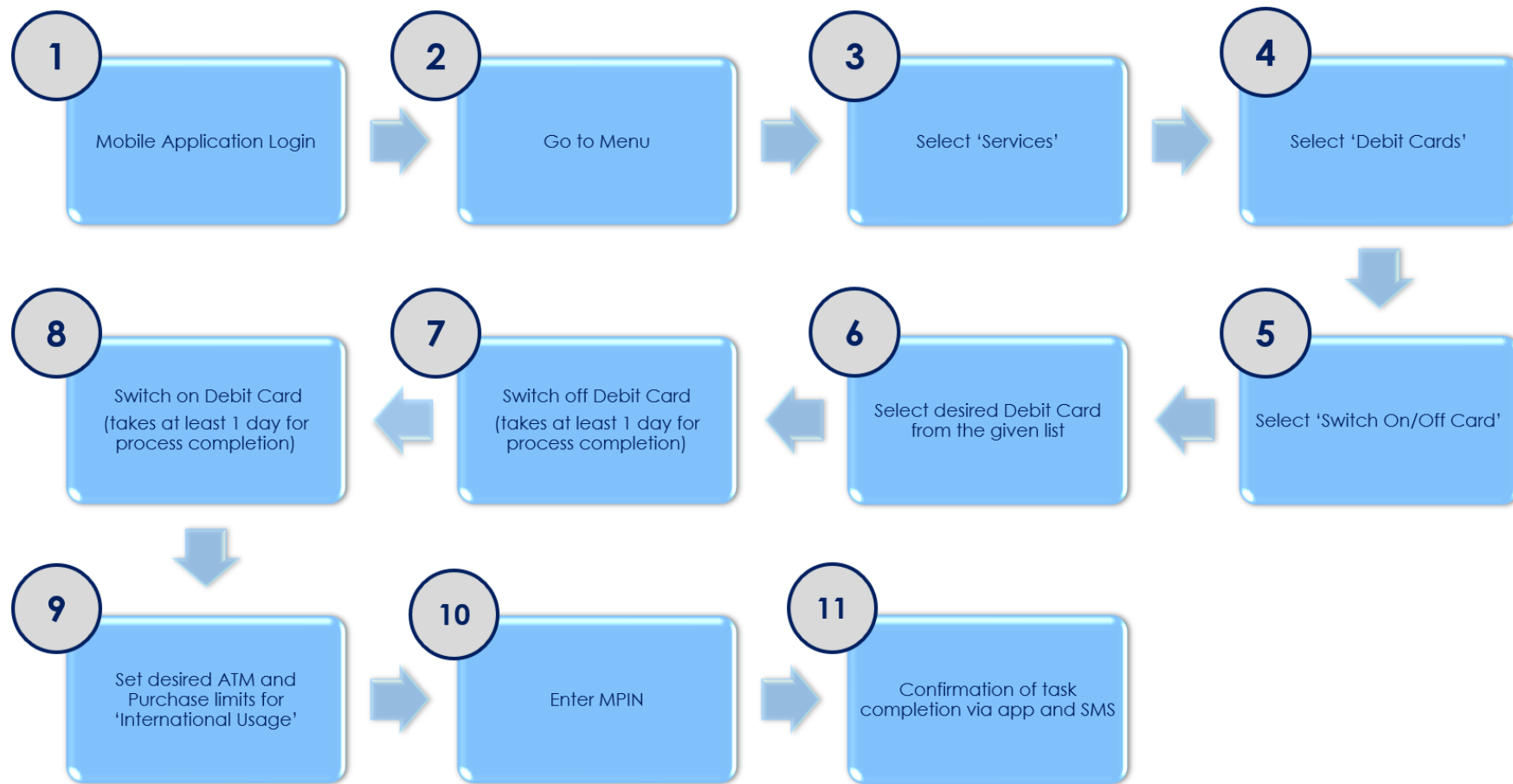
RESEND OTP

Application of Goal Gradient Effect

User input elements changed to drive better usability

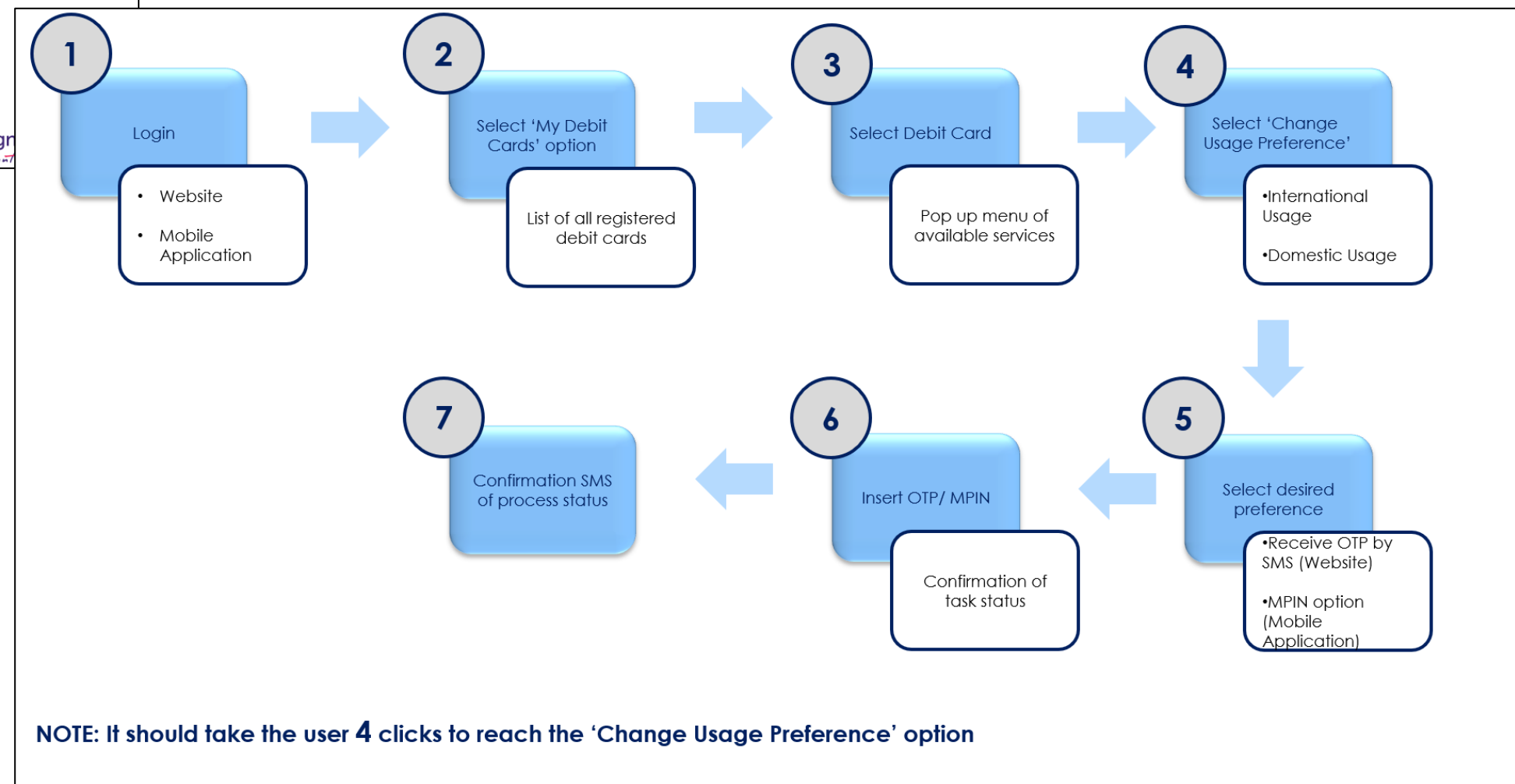
Principles of Visual Hierarchy implemented to bring focus to important instructions

JUMP PROCESS REDESIGN



NOTE: It takes the users 9 clicks just to activate the international usage option

Before
Tedious
Complex
Time consuming



NOTE: It should take the user 4 clicks to reach the 'Change Usage Preference' option

Behavioural Impact

Reduction in Cognitive Effort,
Temporal Effort and Perceived
Effort

Enhances perception of
transparency and trust

After
Quick
Simple



Client Background

Objective

Approach

Why

Solutions

Business Outcomes

- ↑ Higher Digital Adoption
- ↑ Reduction In Cost to Serve
- ↓ Improvement In Customer Retention
- ↓ Improvement In Customer Experience Index
- ↓ Improvement In NPS

Thank You

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