

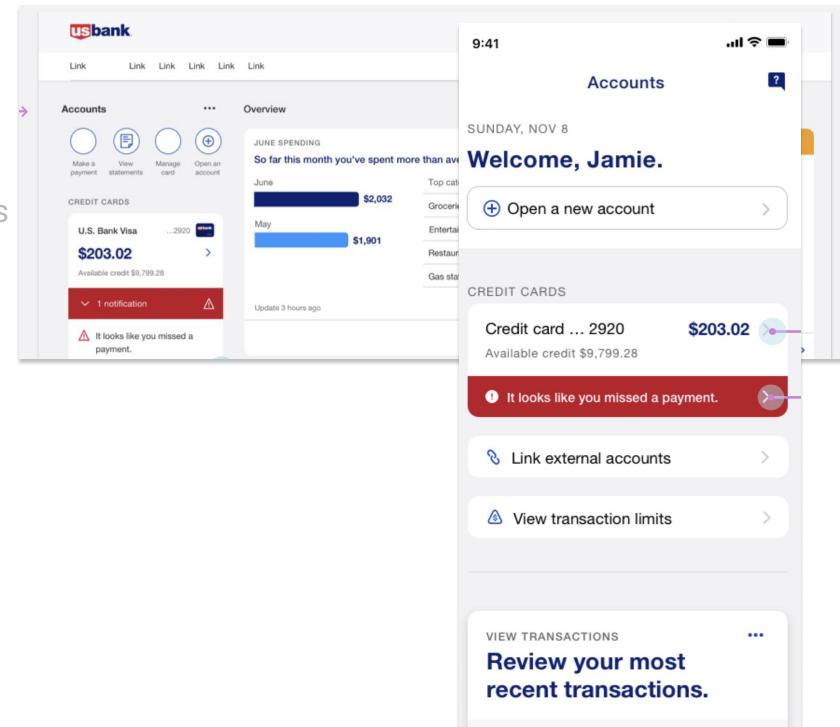
**“Empathetic
Alert”** crafting a
positive past-due
journey.

Case Study - 2

“Empathetic Alert” crafting a positive past-due journey

Objective

Project Overview	how this initiative started
My Role	position, responsibilities and time constraints
Discovery	insights, findings for the existing product
Design Strategy	our vision
Solution	design principles and documentation
Retrospective	Impact and future plans



Seema Pattnaik

Role

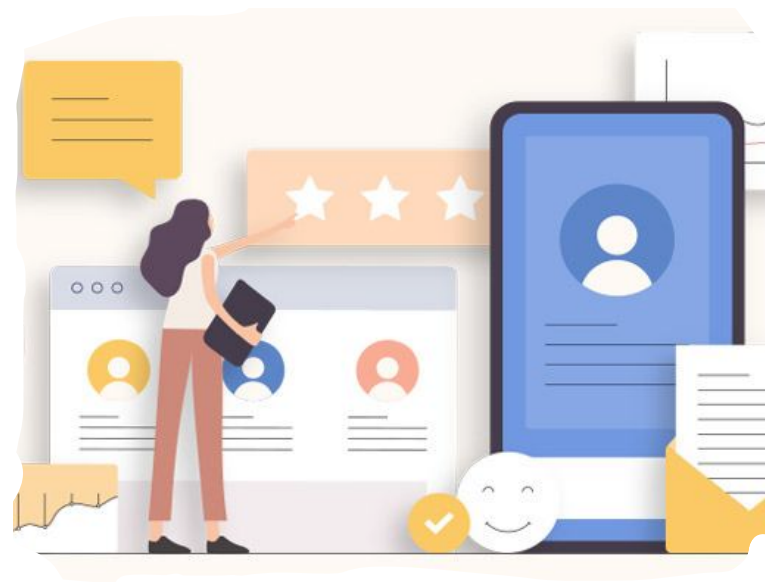


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My Role

As **Senior UX Architect**, I worked with 1 Senior designers, 2 Product Managers, 1 Researcher and 1 Content Designer.

Time frame- 3 Months



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Overview →

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Overview

What

Designing a past-due experience for customers is crucial for maintaining positive relationships and encouraging timely payment.

Why

It helps enhancing various aspects of Customer Retention, Timely Payments, Brand Perception, Legal Compliance and Long-Term Relationships with customers.

How

- Clearly communicating the expectations.
- Actionable insight cards for better informing.
- Intuitive visualizations for easy touch points.
- Streamlined processes by using UCD methodology.



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Research

Research Duration- 8 Days

Research Questions

1. What factors contributed to the missed payment?
2. How did they become aware of the missed payment?
3. What steps did they take once they realized the payment was missed?

What are users saying about the current method of paying the dues?

“Not sure how it works but I mostly call customer care”. Matt, Current Customer



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Research

Persona representing segment of your target users



Alex C
40 yrs / Male

Alex is a construction worker. He mostly spends time at the construction site.

Details

Occupation: Civil Contractor
Annual Income: \$95K
Location: Denver, Colorado

Hobbies

Running Cooking Kayaking

Pain Points

- Missed Payment
- Financial stress
- Lack of organization
- Time Constraints
- Difficulty with traditional methods

Motivation

Need to protect professional relationships and credibility.

Technologies

Technological Appetence. 75%

Frequency of use 55%

“I wish some could remind me and not push too hard”.



Emily Jones
30 yrs / Female

Emily Jones is a creative professional with a passion for design. She enjoys traveling, photography, and yoga in her free time.

Details

Occupation: Freelance Designer
Annual Income: \$75K
Location: Austin, Texas

Hobbies

Traveling Yoga Photography

Pain Points

- Missed Payment
- Financial stress
- Lack of organization
- Time Constraints
- Difficulty with traditional methods

Motivation

A strong desire to be financially responsible and independent.

Technologies

Technological Appetence. 90%

Frequency of use 75%

“It's too complicated method to do pay dues when I fall short. I wish I had a Willy Wonka to help”.

Needs

- Prefers email reminders over phone calls.
- Appreciates a polite and understanding tone.
- Responsive to offers for payment plans or extensions

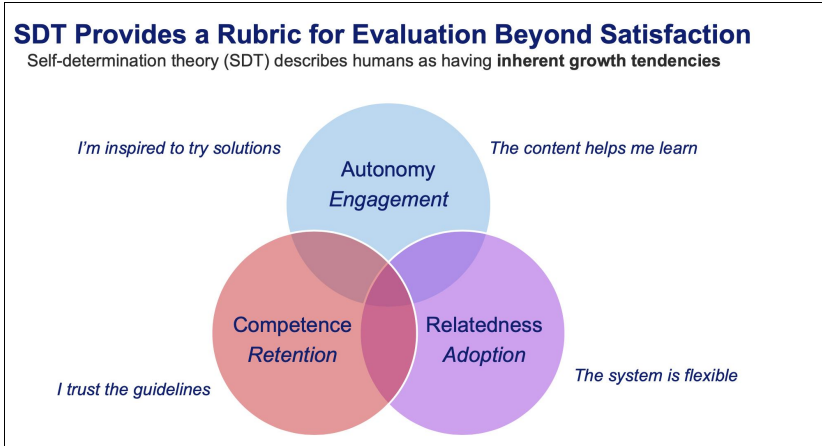
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Research →

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Research-Findings

Motivation Theory Demotivation is the not the fault of User



Potential Ability Blockers by Mindset Persona			
	Autonomy	Competence	Relatedness
	<i>Sense of choice, sense of agency</i>	<i>Sense of mastery, Sense of being effective</i>	<i>Sense of connection to real world, Sense of belongingness to something bigger than myself</i>
The Pathfinder	Keeping the confidence feels out of my control:	Process that are cluttered and layered: Having many things to give back and unsure what the process is to do it. Feeling that the process is too convoluted to share the new designs I have made.	Believe strongly in the cause, but not sure if the cause believes in the people: Lack of empathy at approvals, unsure what the biggest pain points of my purchase pattern, want to make arguments for change but do not have a complete picture of the evidence, having to do the work to connect with customer care
The Creative	Want opportunity to solve some aspect of the problem myself: Wanting to keep in mind theory and best practices in the context of the type of applications I am building, but only seeing recommendations at the component level.	Made to feel like not finding what I need is my error: Getting told that what I need is already available to me and I didn't look hard enough	The system does not include us: Self explanatory steps to accomplish my task
The Rule Follower	Do not want to feel like I am reinventing the wheel: Not finding quite the right example I could try and repurpose. Finding out the component I need does not have the feature set I expected. Feeling like I have to reinvent the wheel. Having to fix mistakes that could be avoided.	Need guidance from others on what we should do: Finding out I thought I had the right variant but being told I am wrong after the payment date is not right.	The system is a mystery: Past forms of communication being shut off from me, seeing a component in the flow but can't quite connect what is in the repository to what is demoable on the site, unsure of what to do when a feature is missing

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Strategy



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Strategy and Design Principles

- **Identify Patterns:**

Look for commonalities in the data to understand the typical user journey for those who miss payments.

- **Evaluate Communication:**

Assess the clarity and effectiveness of communication regarding payment due dates, reminders, and consequences of missed payments.

- **Implement Changes:**

Put the action plan into practice and monitor the results to ensure that the changes positively impact the customer experience.

- **Analyze Touch points:**

Examine each point of interaction between the user and the payment system to pinpoint where users encounter difficulties.

- **Develop Action Plan:**

Create a list of actionable steps to enhance the payment experience, such as simplifying the payment process, offering more flexible options, or improving reminder systems.



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Problem

UC-1

Insight: tells the customer their payment was due and they should pay as soon as possible (not eligible for collection)-
PAST DUE CURRENT CYCLE, M=0

This application needed a transition experience to help customer onboard .

UC-2

Insight: tells the customer their payment options (eligible for collection)- PAST DUE PREVIOUS CYCLE, Past Due Amount > \$0



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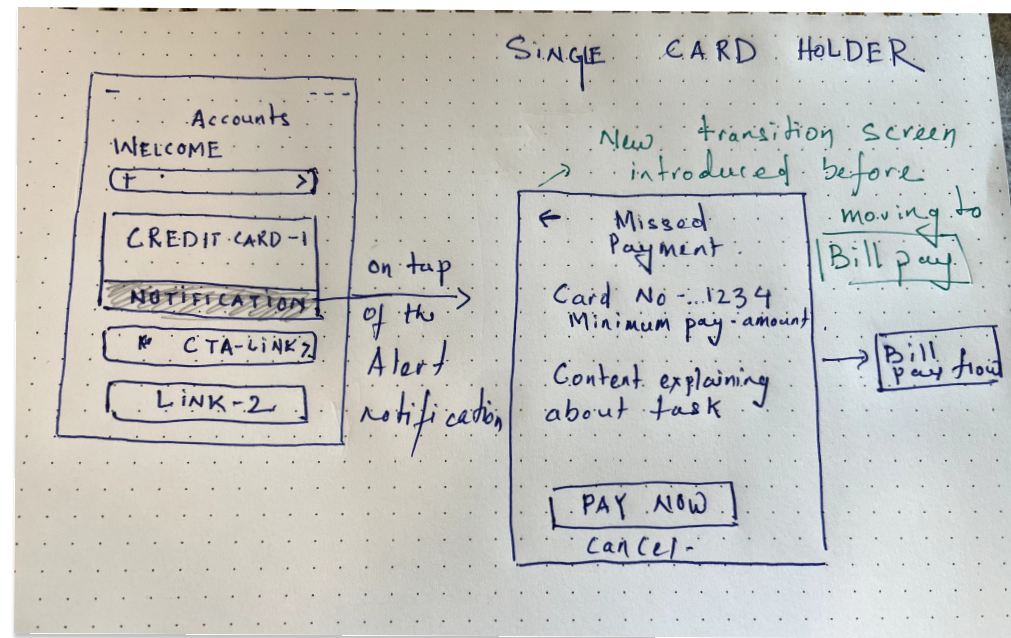
Solution



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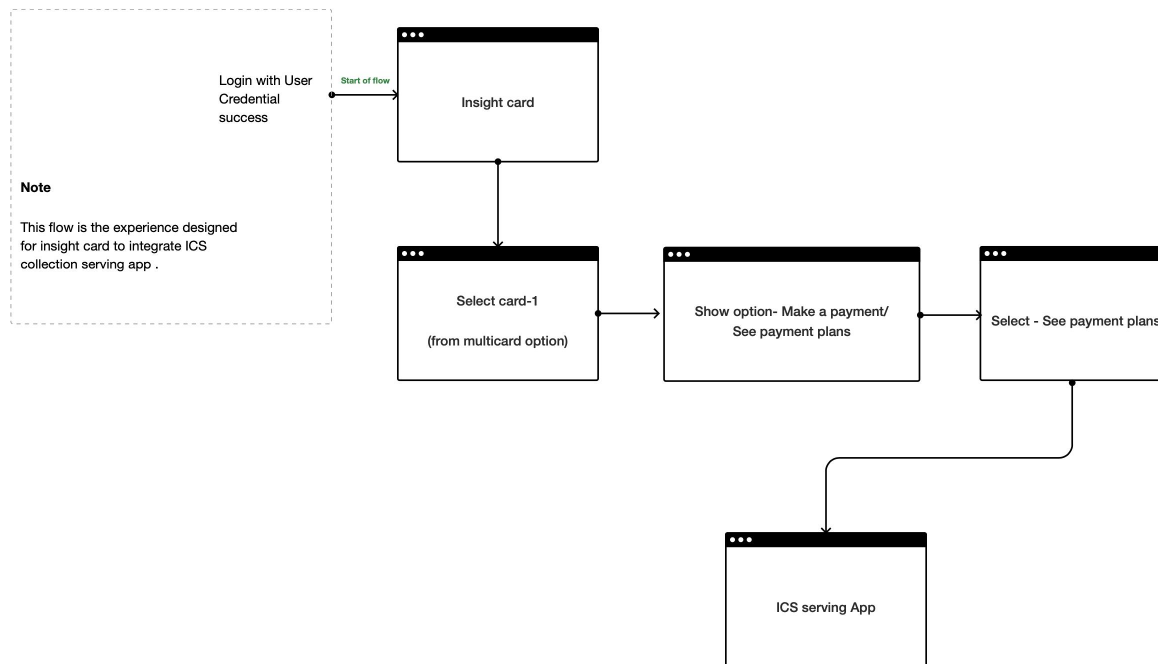
Solution -Initial sketches

Initial sketches to generate ideas and concepts.



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Solution -Task Flow



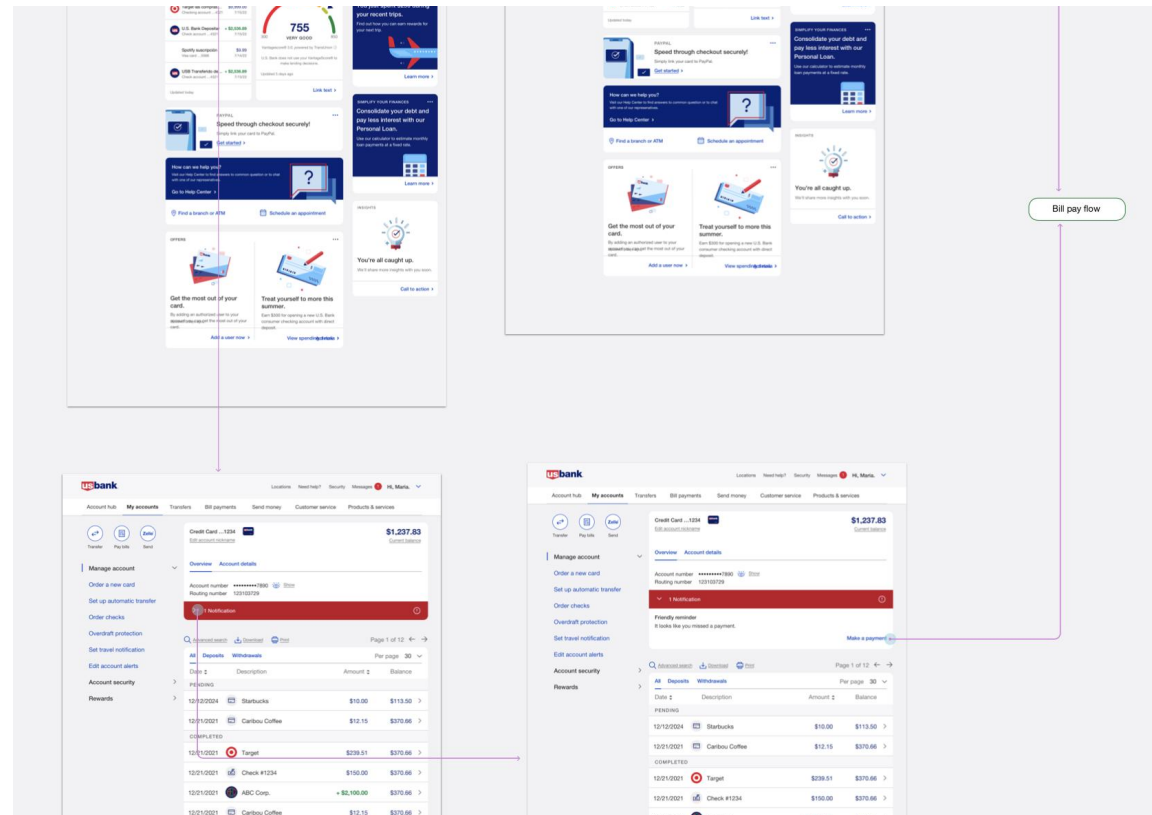
Solution -User Flow



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Solution -Final Design

OLB- Online Banking application



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Retrospective →

Impact

After

~75%

Customer Retention

60% less

Customer calls



Before

~10%

Customer Retention

90% around

Customer calls

Retrospective

“Empathy is the Key- Integrating payment into customer experience strategies is essential, as the act of paying can be a significant touch point that affects customer loyalty and satisfaction **which ultimately helped me advocate for the rationale behind our design decisions.**



Thank you for your time