

Mobikwik provides a mobile phone based payment system platform and digital wallet which has eased the process of various bill payments, recharges, payment at local stores all at one place. It also has additional features like instant loans upto 5,00,000 for its users.

## Objective:

The document aims to chart out strategies to increase retention of its existing users by improving the customer care experience.

## What issues are the current users facing?

The issues were identified by going through the detractor reviews by the current users of the app on play store.

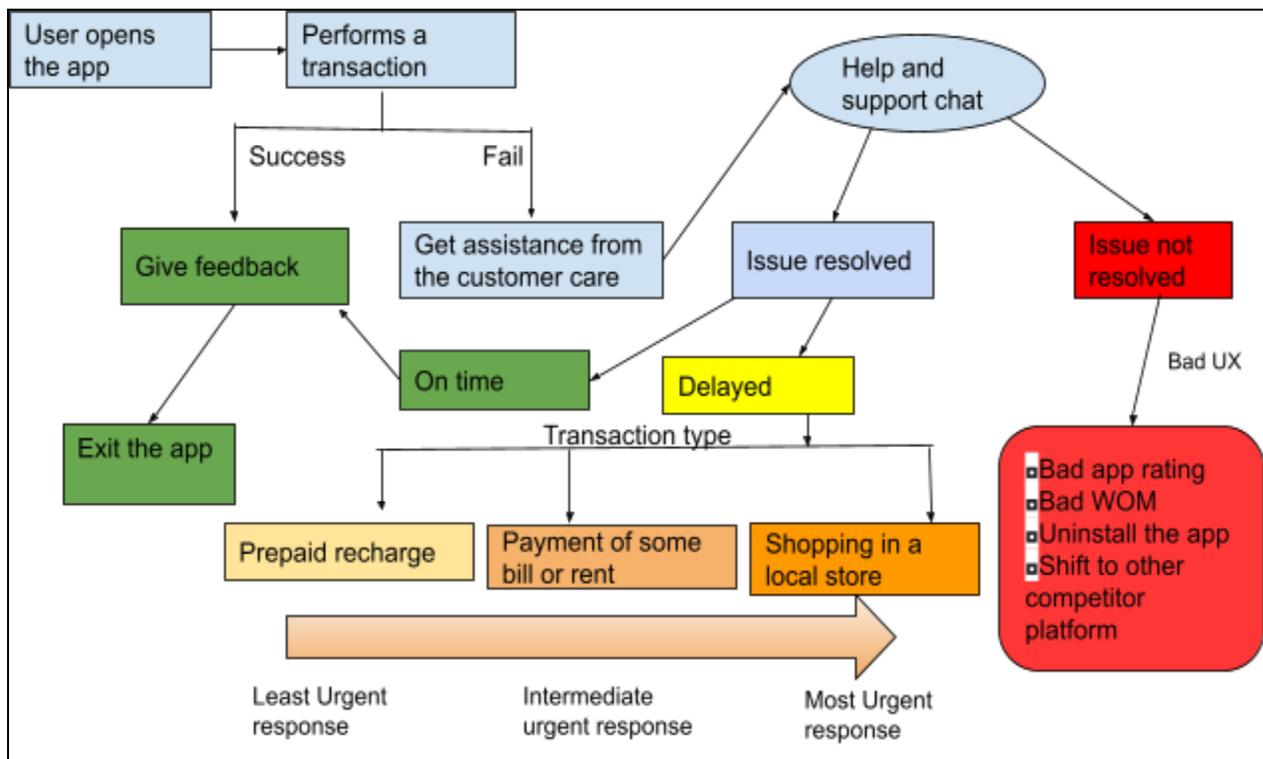
Technical front	Customer care front
<ul style="list-style-type: none"><li>• Money deducted from the bank but not added to the wallet</li><li>• Transaction completed but not displayed in the app</li><li>• Longer wait time for refunds even after approval</li><li>• Unable to redeem cashback offers</li></ul>	<ul style="list-style-type: none"><li>• No customer care number that a user can call for help, only chat or email services available</li><li>• Late replies to complaints or no replies</li><li>• Customer support executives are themselves clueless :not aware about all the technicalities and internal procedures to solve the issue</li></ul>

## Why is there a need to resolve the customer care service now?

- The tech team is independently working on resolving all the issues and will take around next 7-8 weeks for the same.
- Meanwhile, it is important to improve the customer care service to solve for issues being faced by customers while using the app
- As the issues are not being resolved properly, they are dropping off from the platform

## What does the user journey look like?

This is the customer journey of a user who currently uses 3 of the most common functionalities of the app :



Primarily, two of the user flows are leading to bad user experience:

1) Issues not resolved

- Customer support executive was not aware about the procedure to solve it
- Customer support executive didn't reply to the user
- Long procedure to get refund, user lost track of it

2) Issues resolved but with delayed response

- Response times for issues of different transactional types are the same irrespective of their urgency

For eg: If a person faces a transaction failure in a local store while purchasing goods, the user cannot wait for very long in the store till the issue gets resolved. And thereby, could make the purchase only if the user has some alternative medium to pay in that scenario. *(Reliability lost)*

## What is the plan of action?

<b>Timeframe</b>	<b>Actions</b>
<b>Immediate</b>	Increase response rates(Decrease the issues not resolved)
<b>Intermediate</b>	Faster resolution of issues(Decrease response time)
<b>Long term</b>	- No technical issues - Efficient customer support

### **Immediate:**

1) A compulsory comprehensive learning journey course for the hired customer care executives including all the internal procedures, new updates, major technical problems faced by the users so that they can guide them well.

2) Ratings for customer support executives by the users without disclosing their identity: An unbiased rating system would seed the urge within the executives to serve the users in their best forms.

Reward the executives based on the ratings obtained along with their overall performance(considering aspects like no. of issues resolved,no. of requests responded within 15 mins,etc.) with some bonus and appreciation in the forum which would act as incentives for them.

3) Conduct workshops and direct interactions with the executives on regular intervals:

- Keep them aware about all the new updates and changes in the procedures within the company in case they had missed out the information by any chance
- Get direct feedback from them regarding what is stopping them from responding to the issues or what problems have they been facing
- Circulate forms after the meet so that if anyone still has any confusion or problem, can get clarified directly by mail or get discussed in the next meet depending on the type of problem.

4) Allow the users to ask questions other than the preset questions in the help and support chat section.

### **Intermediate:**

1)Create a separate team to deal with type of transactional issues with greater urgency:

- Include customer care executives who are really good in giving fast and efficient solutions to issues

2) Set up an efficient customer care call center:

As this will add on to the costs significantly, it could be setup on a small scale to get the urgent issues responded faster

- Calls prioritised based on the transaction type(urgency)
- Reach out to the unanswered calls through the help and support chat section in the meantime

### **How will we track success?**

1) % of issues resolved within:

- a) 5 mins : To measure faster resolutions
- b) 30 mins: To measure long term resolutions

2) Churn rates of DAU and MAU: To measure the overall retention on the platform

3) Net promoter score of users who have used the customer care service: To track the improvement in the customer care experience

4) Cost per issue resolved: To ensure that it doesn't exceeds an optimum value (Maintaining the ROI)