

CUSTOMER JOURNEY MAPPING AT ICICI BANK

^{#1}Mrs SHAHEERA BANU, *Assistant Professor*,

^{#2}MUDE AKASH NAIK, *MBA Student*,

Department of MBA,

VISWAM ENGINEERING COLLEGE (Autonomous), ANGALLU, MADANAPALLE, AP.

ABSTRACT: Customer Journey Mapping (CJM) has emerged as a critical tool for boosting customer satisfaction and the value of long-term relationships in the banking industry. This research looks into how ICICI Bank, a notable private sector bank in India, uses customer journey mapping to plan, manage, and improve client interactions across several touchpoints. The abstract examination covers the full customer journey, from the moment they become aware of the service until they use it, resolve concerns, and create loyalty. It accomplishes this through physical branches, call centers, partner ecosystems, and digital channels (such as chatbots, online banking, and mobile banking). The research demonstrates how ICICI Bank uses data analytics, CRM systems, and digital transformation projects to identify customer complaints, tailor services to individual customers, and ensure channel consistency. The bank can improve service quality, minimize friction, and increase customer satisfaction and retention by tracking clients' emotions, expectations, and behaviors at each stage of the process. Furthermore, the abstract investigates the potential of Customer Journey Mapping to increase customer lifetime value, speed up procedures, and assist strategic decision-making in a competitive financial landscape. In conclusion, ICICI Bank's Customer Journey Mapping demonstrates how a customer-centric strategy may lead to long-term growth and distinctiveness in the current banking business.

Keywords: *Customer Touchpoints, Customer Experience (CX), User Journey Analysis, Customer Interaction, Pain Points Identification, Customer Lifecycle*

1. INTRODUCTION

Customer journey mapping is the process of graphically portraying a consumer's whole engagement with a brand, beginning with their first awareness of it and ending with their loyalty after making a purchase. Monitoring their behaviors, thoughts, and emotions across all interfaces (website, social media, support) allows us to uncover possibilities, problems, and areas for improving customer happiness and company efficiency. It helps businesses understand the impact of their services on customers, fostering empathy and removing internal impediments to a customer-centric strategy.

A customer journey map visualizes each interaction a consumer has with a company, product, or service. A customer journey map should depict the customer's experience from their perspective, highlighting their emotions, touchpoints, and potential concerns with a brand.

Customer journey maps enable businesses to improve operations, optimize processes, and ensure that customers have a great experience. The customer journey map depicts the entire customer experience, from learning about a product to making a purchase, and beyond. Some maps may highlight specific aspects of the customer-business relationship, such as the investigation stage or the customer's path to purchasing a particular product.



consumer path maps are increasingly being used to develop and evaluate consumer experiences. These visual aids make cooperation easier by displaying a single image of complicated interactions that may involve numerous departments such as sales, marketing, product development, and support. Additionally, they help firms prioritize their consumers' needs, aspirations, and experiences during the decision-making process.

Brands may learn a lot about the operation of each customer touchpoint and how to improve it by creating detailed customer journey maps.

A customer journey map, also known as the buyer journey or user journey, illustrates the stages that a client goes through. It helps to narrate the story of how customers connect with your brand across all touchpoints. Visualizing the customer experience is critical to ensuring that no customer goes unnoticed, whether they contact you by social media, email, live chat, or another channel.

Furthermore, B2B business executives can improve and customize the client experience by learning about common customer complaints.

A customer journey map is a visual representation of the requirements, procedures, and thoughts that customers encounter during their interactions with a business. It helps you understand the visible and invisible actions that clients exhibit when they interact with your business.

A customer journey map may help you acquire a more complete understanding of your customers. Many brands believe the customer journey is visible, such as when a consumer engages with the brand. Nonetheless, this is a small portion of the client journey and is not applicable in real life. When creating a customer journey map, it is critical to include the intangible elements of the journey that are just as crucial to the entire experience.

You may track the manner and location in which clients connect with your company by tracking their journey via your website or mobile application. You may improve the entire consumer experience by combining all of your touchpoints into a cohesive narrative. Investigate your customers' experiences and create detailed customer profiles to gather extra information. Next, arrange each touchpoint in the client journey. A customer journey map outlines each step (or user flow) that a customer must complete when dealing with your firm in order to achieve a certain goal. Customer journey mapping is a tool for determining consumer feelings towards each step they perform. Furthermore, the words "buyer journey" and "customer journey mapping" are used interchangeably. It helps businesses understand each action that a prospect performs when interacting with your organization. The goal of journey mapping is to identify and handle any issues that a client may encounter as they navigate a range of touchpoints.

2. REVIEW OF LITERATURE

Pati, Pasam & Toxtli Hernandez (2025) Pati, Pasam, and Toxtli Hernandez (2025) examine the use of multimodal massive language models (MLLMs) in customer journey mapping, focusing on cases where textual and visual representations of customer experience data are available. It exemplifies the common issues that CJM faces when dealing with data scattered across multiple touchpoints, such as commercials, websites, and product images. The authors



propose that customer journey mapping be understood as a synthesis process in which AI systems incorporate a range of data into organized journey phases. The research emphasizes the usefulness of this approach for identifying areas of friction, discrepancies in expectations, and inconsistencies between marketing claims and actual experiences. The essay demonstrates how AI-assisted CJM can improve customer experience analysis while being scalable and adaptive.

Shafei et al. (2024) : Shafei et al. (2024) use patient path mapping and process mining tools to improve stroke rehabilitation services. Process mining examines actual event-log data to show the specific care paths that patients followed. The findings are then examined using journey maps to detect gaps in service quality and patient experiences. The integrated method helps to identify coordination issues, bottlenecks, and inconsistencies throughout the rehabilitation process. The research found that using data to design a journey improves CJM's reliability and effectiveness in enhancing healthcare services.

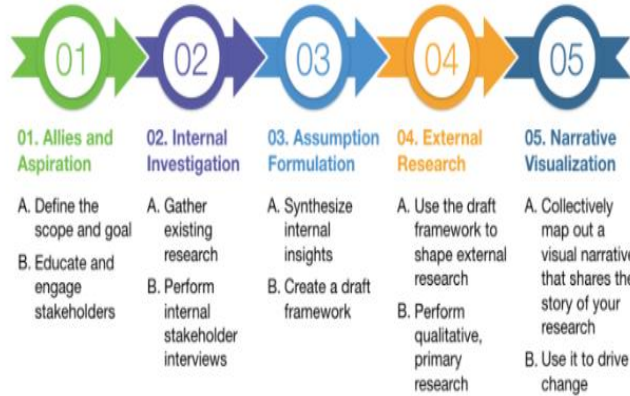
Okmeydan (2023): Okmeydan (2023) examines the usefulness of customer journey mapping for communication agencies in social media environments. It sees the "social customer journey" as a dynamic, participatory process that is always evolving across digital channels. The research demonstrates the process of creating, monitoring, and updating voyage maps in real time using social media data. In addition, measurement inconsistencies and channel monitoring are resolved. According to the research, CJM is an important strategic and coordination tool for managing brand communication in social environments.

Pantouvakis & Gerou (2022) : Pantouvakis and Gerou's (2022) review research looks at the progress of customer journey theory and practice, focusing on service sustainability. The authors use a PRISMA-based review process to incorporate previous customer journey research and clarify essential concepts and views. The research underlines the value of customer journey mapping as a tool for managing and improving service delivery. According to it, CJM extends the life of services by maximizing resource use, introducing creative concepts, and integrating many channels. The research develops a theoretical framework that links customer experience management to long-term service longevity.

3. STEPS TO CREATING A CUSTOMER JOURNEY MAP

Customer journey maps change from company to company because they are dependent on the firm's objectives and goals. However, the following are some of the most prevalent stages in the customer journey mapping process.





Phase 1: Aspiration and Allies

The customer journey begins before any research or visualization is completed. This is the most important stage, because a journey-mapping engagement without a stated aim or buy-in will not improve the experience, regardless of how many insights the map provides.

Phase 2: Internal Investigation

After you've assembled your core team and determined the scope of your project, start looking into difficulties within your own company. What information on the consumer or user does your organization currently have? The bulk of organizations have data fragments distributed across their departments. When these diverse characteristics are merged, the current state of the journey becomes more thoroughly understandable.

Phase 3: Assumption Formulation

By the end of phase 2, you will most likely have enough knowledge to estimate the appearance of certain sections of the customer journey and the obstacles they face. Begin by developing your hypothesis in a preliminary framework, also known as an assumption map or hypothesis map.

Phase 4: External Research

Once the prototype map has been finalized utilizing the data and insights gathered from your internal inquiry, it is recommended that you do customer research to resolve any shortcomings.

Phase 5: Narrative Visualization

The map is only a tool that can help you captivate others with your research results. You must now create a visual story that depicts the journey, including all of its key moments, struggles, and successes. This can be accomplished by scheduling an additional session with your primary team. Reassemble the context and common ground that you discovered during your investigation, and then modify the hypothesis map in accordance with your primary research findings.

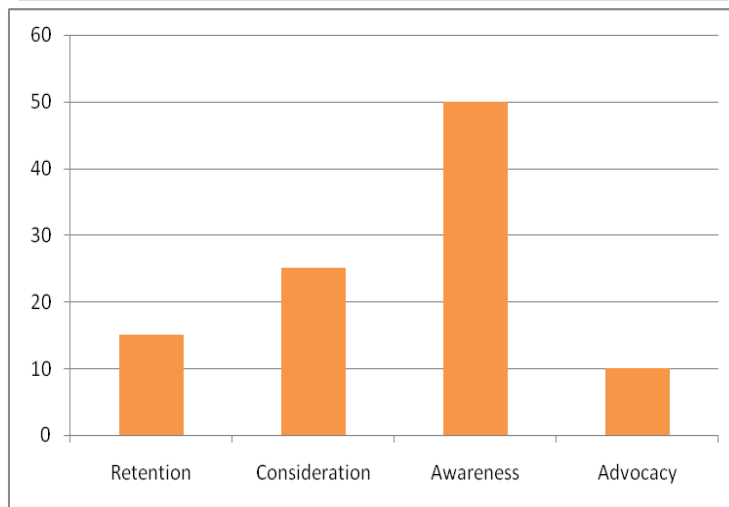
You are now free to choose your next course of action. If your team is small and active, this collaborative version, which was most likely generated with sticky notes or a virtual whiteboard and is still in its early stages, may be enough to proceed. If you have to communicate your ideas to a customer or in a formal situation, you may need to create a professional graphic.



4. DATA ANALYSIS AND OUTCOME ASSESSMENT

1. Which part of the ICICI Bank customer experience introduces customers to banking products?

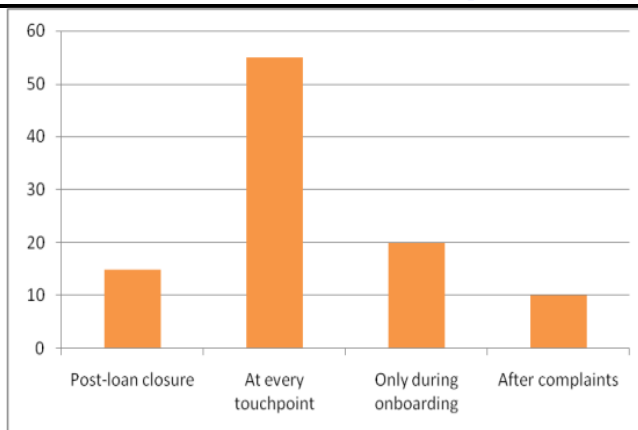
S.NO	PARTICULARS	RESPONDENTS	PERCENTAGE
1	Retention	15	15%
2	Consideration	25	25%
3	Awareness	50	50%
4	Advocacy	10	10%
TOTAL		100	100%



The survey found that awareness is the most important phase of the ICICI Bank customer lifecycle (50%). This shows that the majority of poll respondents are familiar with the bank's offers. The percentage of people that evaluate their options before choosing a bank is 25%. To transform delighted customers into enduring champions, ICICI Bank must improve its post-service engagement and loyalty programs, which currently have low retention (15%) and advocacy (10%) rates.

2. What frequency does ICICI Bank learn about client travel mapping issues?

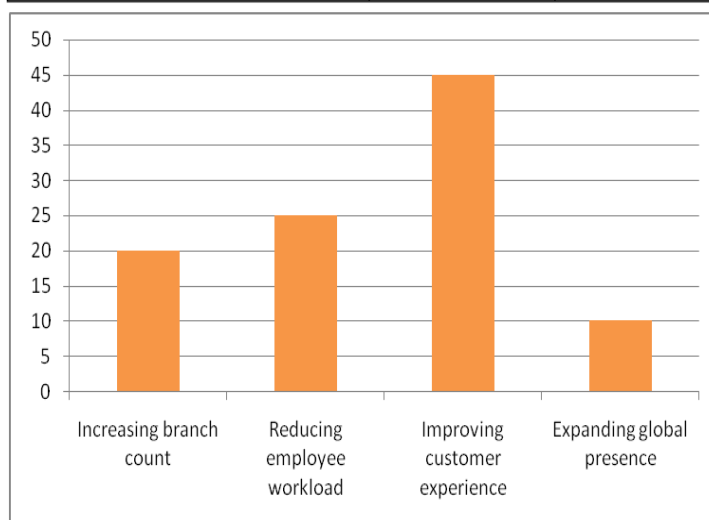
S.NO	PARTICULARS	RESPONDENTS	PERCENTAGE
1	Post-loan closure	15	15%
2	At every touchpoint	55	55%
3	Only during onboarding	20	20%
4	After complaints	10	10%
TOTAL		100	100%



According to the data, the majority of respondents (55%) believe that ICICI Bank identifies customer concerns at all touchpoints. This demonstrates the bank's extensive approach to consumer path mapping. 20% of respondents believe that this phenomena is more prevalent during the onboarding process, emphasizing the significance of initial encounters. Following the loan closure, responses and complaints decrease by 15% and 10%, respectively. This shows that ICICI Bank may enhance its continuous feedback systems beyond the enrollment and problem-solving stages.

3. What is ICICI Bank's key purpose with its client journey mapping program?

S.NO	PARTICULARS	RESPONDENTS	PERCENTAGE
1	Increasing branch count	20	20%
2	Reducing employee workload	25	25%
3	Improving customer experience	45	45%
4	Expanding global presence	10	10%
TOTAL		100	100%



The primary goal of ICICI Bank's customer journey mapping, according to the data, is to improve the customer experience, as mentioned by 45% of respondents. This demonstrates



the bank's customer-centric philosophy. 25% of respondents have an internal efficiency perspective, which they see as a way to reduce staff strain. The approach places a 20% and 10% focus on branch expansion and worldwide presence, respectively, indicating that service quality takes precedence over physical or geographic expansion.

5. CONCLUSION

Finally, customer journey mapping is a strategic and consumer-focused strategy that helps firms understand, plan for, and improve the entire customer experience across all points of contact. Organizations can ensure that their procedures align with their customers' desires by painstakingly documenting what consumers do, think, feel, and find objectionable at each point of the relationship. An efficient customer journey mapping reveals crucial moments that influence customer happiness, loyalty, and long-term connections, improves departmental communication, and allows for data-driven decision-making. When regularly updated and integrated with corporate strategy, CJM can also be a dynamic tool for innovation, service enhancement, and competitive advantage. Finally, a well-designed customer journey map not only facilitates more efficient operations but also stimulates more profound relationships between customers and enterprises, boosting value for both sides.

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