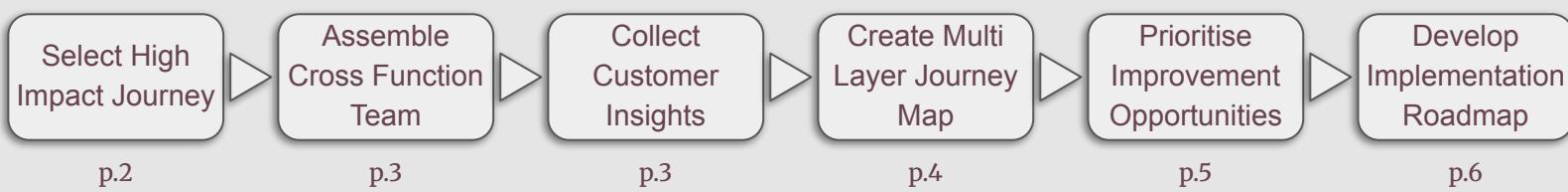




Journey mapping is a powerful strategic tool that transforms customer understanding into measurable business change. When done right, journey maps illuminate pain points, inspire cross-functional action, and fundamentally reshape your customer experience. This toolkit provides practical frameworks, templates, and guidance to help you create journey maps that drive real organizational change rather than becoming decorative artifacts. By following this systematic approach, you'll develop journey maps that connect customer emotions to business metrics and translate insights into prioritized improvements with clear ownership and accountability.

## Quick Start Guide



## The Toolkit Includes

- **Journey Selection Framework (p.2)**  
Identify and scope high-value customer journeys
- **Team Composition & Research Planning (p.3)**  
Build your team and research approach
- **Journey Map Template (p.4)**  
Create comprehensive, multi-layered journey visualizations
- **Pain Point Prioritization Framework (p.5)**  
Focus on improvements with highest ROI
- **Implementation Roadmap (p.6)**  
Turn insights into accountable action plans
- **Case Study & Best Practices (p.7)**  
Learn from successful implementations



### Journey Selection Criteria

Rate each potential journey on a scale of 1-5 for each criterion

**Customer Impact Potential** – How emotionally significant is this journey to customers? Does it represent a major life event or high-stakes interaction?



**Business Value Opportunity** – What financial impact could improvements create? Consider acquisition, retention, cost reduction, and revenue growth potential.



**Cross-functional Touchpoints** – How many departments or channels are involved? Journeys crossing multiple touchpoints often have higher improvement potential.



**Current Pain Point Intensity** – How severe are existing problems? Consider complaint volume, satisfaction scores, and critical feedback themes.



**Competitive Differentiation Potential** – Can excellence in this journey create meaningful distinction from competitors?



**Implementation Feasibility** – How realistic is meaningful improvement? Consider technical constraints, organizational readiness, and resource requirements.



### Journey Scoping Worksheet

Journey Name	Customer Segment Focus
Clear Starting Point	Clear Ending Point
Key Stages	
1.	4.
2.	5.
3.	6.
In-Scope Elements	Out-of-Scope Elements
<b>Revenue Impact Projections</b> Increased acquisition: Improved retention: Cross-sell/upsell opportunity: Price premium potential:	<b>Cost Reduction Potential</b> Decreased service contacts: Reduced error/rework: Process efficiency gains: Self-service adoption:
<b>Customer Metrics Impact</b> Satisfaction improvement target: Effort reduction goal: NPS increase projection: Reduced churn forecast:	<b>Strategic Alignment</b> How does improving this journey support broader organizational objectives?



## Cross Functional Team Structure

Core Team Roles	Extended Team Members
<b>Journey Owner</b> - Accountable for overall journey improvement (typically director-level with cross-functional influence) - Responsibilities: Secure resources, remove barriers, report to executive sponsors	<b>Frontline Representatives</b> – Directly customer interaction <b>Operations/Process Experts</b> – Understand workflows <b>IT/Digital Representatives</b> – Manage systems and tech <b>Marketing/Comms</b> – Setting customer expectations <b>Product/Service Owners</b> – Decision-makers
<b>CX Lead/Facilitator</b> - Guides journey mapping methodology and process - Responsibilities: Workshop design, research planning, documentation, neutral facilitation	<b>Executive Sponsor Requirements</b> • Authority to allocate cross-functional resources • Ability to influence organisational priorities • Commitment to attend key milestone presentations
<b>Voice of Customer Expert</b> - Ensures authentic customer perspective is represented - Responsibilities: Research design, insights synthesis, customer recruitment	<b>Customer Participant Integration</b> • Include 3-5 actual customers in key workshop sessions • Alternate between customer and internal-only sessions • Compensate customers appropriately for their time • Establish clear expectations for customer involvement
<b>Team Meeting Cadence</b> • Kickoff session (2-3 hours) • Research review workshop (2 hours) • Journey mapping workshop (full day)	 • Pain point prioritization session (2 hours) • Action planning workshop (3 hours) • Bi-weekly implementation check-ins (30-60 minutes)

## Research Methodology Selection Guide

Method Selection Matrix		Depth of Insight	Type	Method	Best For	Time (w)
Resource Requirements	Digital Analytics	Customer Interviews Observational Research Co-Creation Workshops Contextual Inquiry	Qual	Customer Interviews	Understand motivations, expectations, and emotional journey	2-3
	Operational Data			Observational Research	Revealing unspoken needs and unconscious behaviours	2-3
	Customer Diary			Contextual Inquiry	Understanding environmental factors and actual usage patterns	1-2
	Journey Surveys		Qual	Journey Surveys	Validating pain points across larger population	1-2
				Operational Data	Identifying volume, error rates, and completion metrics	1-2
Workshop Facilitation Tips				Digital Analytics	Understanding online behaviors, drop-offs, and friction points	1-2
	Pre-Workshop Preparation	Materials and Supplies	Comb	Customer Diary	Longitudinal understanding of extended journeys	3-4
	▪ Send agenda 3-5 days before			Co-Creation Workshops	Collaboratively designing future state journeys	3-4
	▪ Test all technology and room setup					
	▪ Prepare all materials and supplies					
	▪ Brief customer participants					
Time Management		Conflict Resolution Strategies				
• Start with easier sections		• Data to resolve alt. perspectives				
• Timeboxing for each journey section		• Acknowledge departmental views				
• Schedule breaks every 75-90 mins		• Focus on customer evidence				
• Park off-topic discussions		• Separate future state ideas				



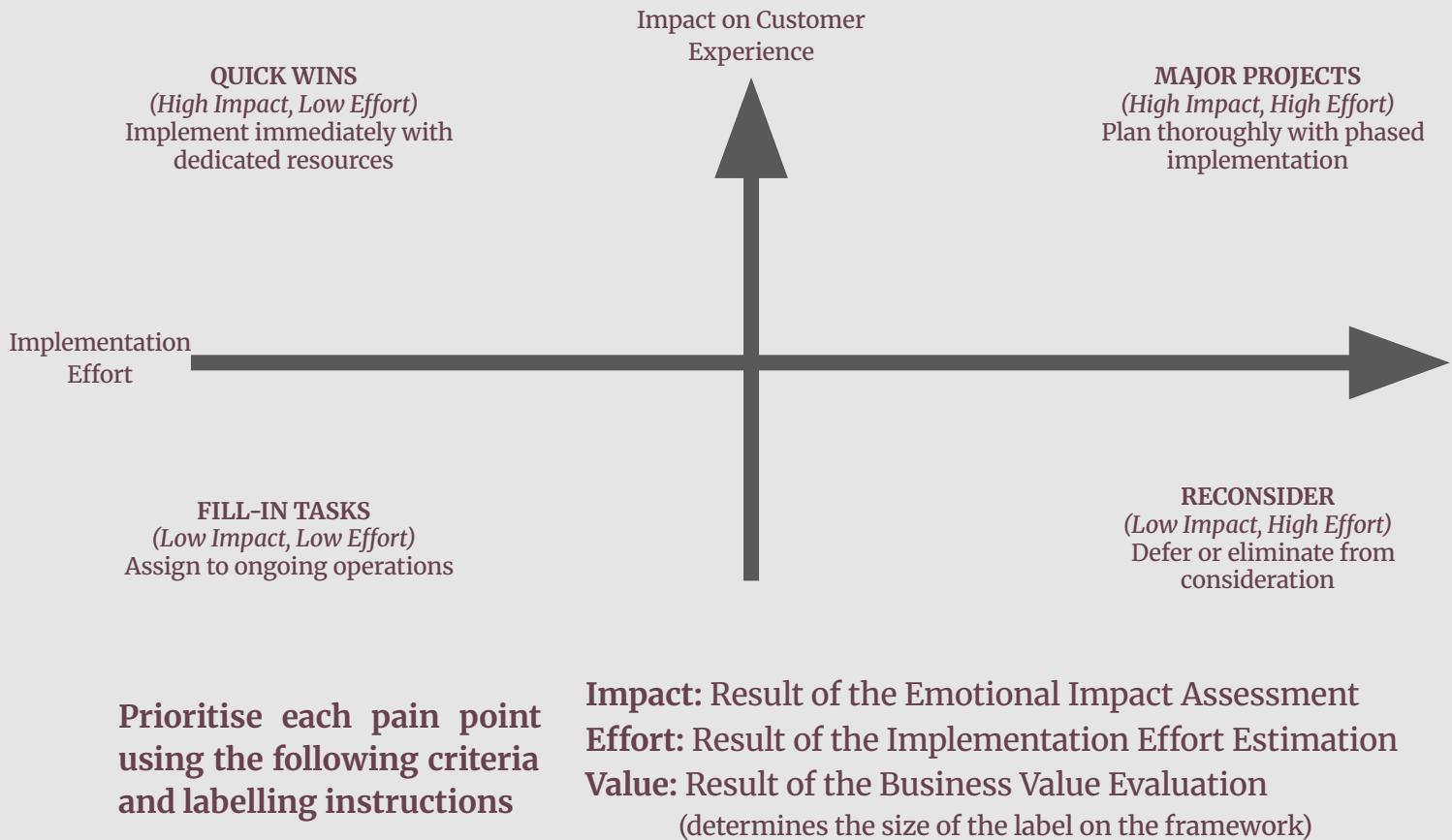
Document answers chronologically across all phases

	Phase 1 Awareness	Phase 2 Consideration	Phase 3 Purchase	Phase 4 Onboarding	Phase 5 Usage	Phase 6 Support	Phase 7 Renewal/Expansion
Customer Actions	What specific steps does the customer take?						
Thoughts & Feelings	What decisions must they make?						
Touchpoint \ Channel	What information do they seek?						
Pain Points & Moments	What alternatives do they consider?						
Behind the Scenes	What is the customer thinking?						
Metrics	What emotions are they experiencing?						
Customer Actions	What are their expectations?						
Thoughts & Feelings	What concerns or anxieties arise?						
Touchpoint \ Channel	What delights or frustrates them?						
Pain Points & Moments	Which channels does the customer use?						
Behind the Scenes	Who do they interact with (roles)?						
Metrics	What specific interface or location?						
Customer Actions	How does channel switching occur?						
Thoughts & Feelings	Which systems are customer-facing?						
Touchpoint \ Channel	Where does the experience break down?						
Pain Points & Moments	What causes frustration or confusion?						
Behind the Scenes	Moment with disproportionate influence?						
Metrics	Gaps between expectations and reality?						
Customer Actions	What unmet needs exist?						
Thoughts & Feelings	What systems and tech support each step?						
Touchpoint \ Channel	Which departments are involved?						
Pain Points & Moments	What processes do customers not see?						
Behind the Scenes	Where do handoffs between teams happen?						
Metrics	How long do backend processes take?						
Customer Actions	What KPIs exist for each touchpoint?						
Thoughts & Feelings	What is the completion rate at each step?						
Touchpoint \ Channel	How long does each step take?						
Pain Points & Moments	What is the cost to serve at this point?						
Behind the Scenes	What metrics indicate success or failure?						



# Paint Point Prioritisation Framework

## Focus on actions with highest customer & business impact



Emotional Impact Assessment	Implementation Effort Estimation	Business Value Evaluation
<b>Intensity of Negative Emotion</b> 1 = Mild annoyance 2 = Noticeable frustration 3 = Significant disappointment 4 = Strong anger or anxiety 5 = Extreme distress or betrayal	<b>Technology Requirements</b> 1 = No technology changes needed 2 = Minor configuration changes 3 = Moderate development work 4 = Significant system changes 5 = Major platform/architecture	<b>Revenue Impact Potential</b> 1 = Negligible (<0.5% increase) 2 = Minor (0.5-1% increase) 3 = Moderate (1-2% increase) 4 = Significant (2-5% increase) 5 = Major (>5% increase)
<b>Frequency of Occurrence</b> 1 = Rare (<5% of journeys) 2 = Occasional (5-25%) 3 = Common (25-50%) 4 = Frequent (50-75%) 5 = Nearly universal (>75%)	<b>Process Change Complexity</b> 1 = Simple procedural change 2 = Adjustments in one department 3 = Multiple department changes 4 = Core process redesign 5 = Complete operating model	<b>Cost Reduction Opportunity</b> 1 = Negligible (<1% reduction) 2 = Minor (1-3% reduction) 3 = Moderate (3-5% reduction) 4 = Significant (5-10% reduction) 5 = Major (>10% reduction)
<b>Customer Segment Impact</b> 1 = Affects low-value only 2 = Affects mid-value 3 = Affects mix of values 4 = Affects high-value primarily 5 = Affects all equally	<b>Resource Requirements</b> 1 = Minimal resources (<0.5 FTE) 2 = Low resources (0.5-1 FTE) 3 = Moderate resources (1-3 FTE) 4 = Significant resources (3-5 FTE) 5 = Major investment (>5 FTE)	<b>Competitive Differentiation Value</b> 1 = All perform similarly 2 = Slightly ahead of some 3 = Distinctly better than average 4 = Significant advantage 5 = Unique and distinctive capability
Emotional Impact Score $(\text{Intensity} \times 0.4) + (\text{Frequency} \times 0.4) + (\text{Segment Impact} \times 0.2) = \text{TOTAL}$	Combined Effort Score $(\text{Technology} \times 0.4) + (\text{Process} \times 0.3) + (\text{Resources} \times 0.3) = \text{TOTAL}$	Combined Business Score $(\text{Revenue} \times 0.4) + (\text{Cost} \times 0.4) + (\text{Competitive} \times 0.2) = \text{TOTAL}$

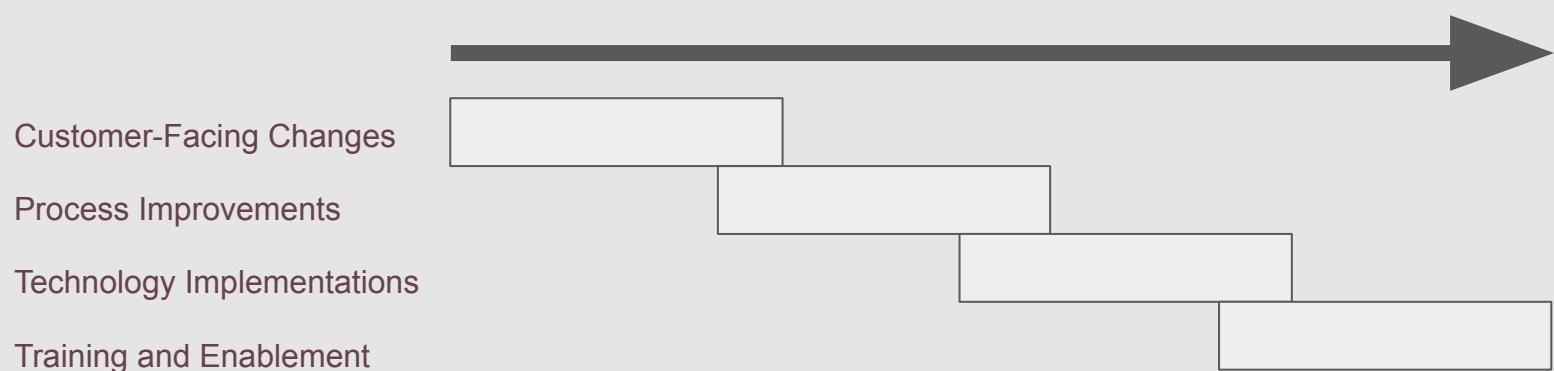
## Ownership and Accountability Matrix (RACI Chart)

Initiative	Responsible	Accountable	Consulted	Informed
E.G. Streamline onboarding form fields	UX Designer	Digital Director	Legal, IT, Operations	Sales, Marketing

### **Role Definitions - Ensure only one person is Accountable for each initiative**

- Responsible** – Person(s) who do the work to complete the task
- Accountable** – Person ultimately answerable for the correct completion (only one person)
- Consulted** – Persons whose opinions are sought before decisions or actions
- Informed** – Persons who are kept up-to-date on progress and decisions

## 90 Day Implementation Timeline



## Action Planning Template

Initiative	Description	Deliverables	Resources	Timeline
Short name for the improvement	Clear explanation of the change	Specific outputs and outcomes	Budget, people, and tools needed	Key dates and milestones

**EXPERT TIP:** Schedule bi-weekly review meetings with the core team and monthly reviews with executives to maintain momentum and accountability



## USAA Insurance Claims Journey Transformation

### Background and Challenge

USAA, the financial services company serving military families, identified their insurance claims process as a critical moment of truth. While their overall satisfaction scores were industry-leading, the claims journey created significant anxiety and uncertainty for members during already stressful situations. The process involved multiple handoffs, unpredictable timelines, and limited visibility—creating an emotional rollercoaster for customers navigating property loss or damage.

### Journey Mapping Approach

USAA assembled a cross-functional team including claims adjusters, call center representatives, digital designers, field appraisers, and payment processors. They conducted in-depth interviews with 24 members who had recently completed the claims process and analyzed operational data from over 10,000 claims.

Their journey map revealed three critical pain points:

1. Uncertainty about claim status and next steps
2. Coordination complexity between multiple parties (contractors, adjusters, etc.)
3. Inconsistent and surprising timelines for resolution

### Insights

- The emotional low point came after initial claim filing, members faced "black box" processing
- Member anxiety increased without updates
- Digital-only experienced 30% more uncertainty
- Field adjusters rated but inconsistently delivered
- Payment process was efficient but poorly communicated

### Actions

- Real-time claim status tracking mobile app
- Dedicated claim concierge for complex cases
- Proactive timeline comms, predictive updates
- Streamlined approval processes reducing decision points by 40%
- Redesigned digital experience with video documentation capabilities
- Enhanced adjuster training focused on empathy and clear communication

### Results

- Claims satisfaction increased by 23%
- Time to resolution decreased by 31%
- Cost per claim dropped by 15% due to operational efficiencies
- Customer retention following claims improved by 28%
- Digital adoption of claims process increased from 47% to 78%
- Member effort score improved by 40%

### Success Factors

- Executive sponsorship from both Claims and Digital leadership
- Dedicated cross-functional team with decision authority
- Member involvement throughout the redesign
- Clear metrics linked to both experience and operational outcomes
- Tech and process changes implemented in parallel