

Customer experience journey map

Use this framework to better understand customer needs, motivations, and obstacles by illustrating a key scenario or process from start to finish.

When possible, use this map to document and summarize interviews and observations with real people rather than relying on your hunches or assumptions.

Created in partnership with

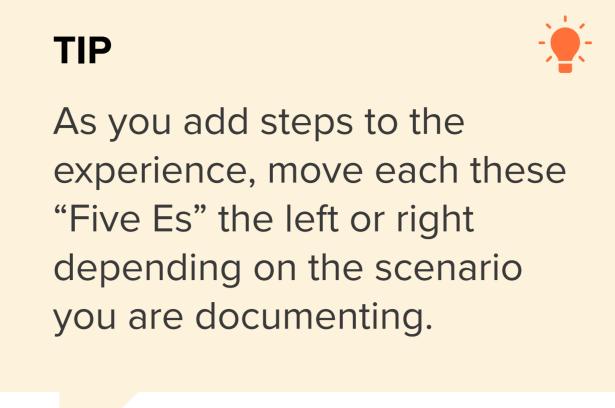


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Document an existing experience

Narrow your focus to a specific scenario or process within an existing product or service. In the **Steps** row, document the step-by-step process someone typically experiences, then add detail to each of the other rows.



Browsing, finding eligibility and borrowing money as a loan in banks	Entice How does someone initially become aware of this process?	Enter What do people experience as they begin the process?	Engage In the core moments in the process, what happens?	Exit What do people typically experience as the process finishes?	Extend What happens after the experience is over?
Steps What does the person (or group) typically experience?	Need Enter details of a person seeking loan Wisit our website Visit our website The customer needs loan to satisfy their needs want to determine if the borrowers' information, the lenders want to determine if the borrower has the capacity to repay the loan or not. The lender or borrower accesses the website's "verify credibility" feature. Get help from a bot if you run into any problems.	Enter details of the borrower Selecting the loan type Knowing the procedure Customers can learn how to apply for loans and what steps are involved. Customers can learn how to apply for loans and what steps are involved. Customers can learn how to apply for loans and what steps are involved.	Uploading details Customer accepts the bank's terms and conditions. Customer accepts the banking team. Customer provides vital information to the banking team. Check possibility of loan approval The user can now determine whether he qualifies for a loan and, if not, the maximum loan amount he could receive.	Validation Credit review Loan approval status The loan processing staff may get in touch with the customer to go over the application paperwork.	Knowing the support staff by using conventional methods like email, phone, etc. Customers can reach the support staff by using conventional methods amount of loan
Interactions What interactions do they have at each step along the way? People: Who do they see or talk to? Places: Where are they? Things: What digital touchpoints or physical objects would they use?	Customer will search in online about the loan approval process Customer refer their friends and family about the loan They can talk with admin virtually through app	The client will inquire concerning the interest rate further payment information to the bank The bank will inquire about the loan's purpose. Users of the website may communicate with the bot to learn about unknowable facts.	The user begins entering the entering the necessary information. In order to get their credit score, the consumer presses the button. In order to get their credit score, the percentage of defaulters I lowering the percentage of defaulters I lowering the percentage of defaulters I lowering the percentage of defaulters I hrough the loan prediction system, the percentage of defaulters dispersed assess the customer's financial situation.	The bank will manually check the customer's documents. The customer will electronically sign the contract. The customer will electronically sign the contract. The customer will electronically sign the contract. Sometime process is complete, the loan prediction system will show the loan approval status.	After the loan has been approved, the customer will pay the bank the interest and repayment amount in the designated time. The user evaluates the website or service and posts a review on social media. The user can learn the maximum loan amount they are eligible for.
Goals & motivations At each step, what is a person's primary goal or motivation? ("Help me" or "Help me avoid")	providing the client with all necessary information Check to see if the borrower has the means to pay back the loan. to learn about the fields with which I am not familiar	reducing the risk Please help me correctly enter the information requested on the website. Please let me know if I can trust this individual with my money.	Reducing the number decision of defaulters making	Providing Ratings eviews allowing employees to concentrate on high-value activities best accuracy possible using cutting-edge ML algorithms.	Diffcult to scale to meet throughout the demands Enhanced transparency throughout the process throughout the service to make it easier for their friends to use the website or service
Positive moments What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?	Lower cost I'm excited to know the interest rate. The individual can check the likelihood of loan approval.	Can easily clarify the doubts The lender receives the data and determines whether or not to make a loan.	Digital tools help the legal system make decisions more quickly. Fill in the necessary details asked	Processing of results immediately Get a copy of their credit report for upcoming use.	reduces costs and time.
Negative moments What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?	The lender could enter inaccurate information, which could have a negative impact. Not providing enough details an information. It's possible that the borrower will give false information.	Occasionally unreasonable waits	Costly, manual process	Lengthy approval process	Difcult to scale demands
Areas of opportunity How might we make each step better? What ideas do we have? What have others suggested?	User convenience Each can field have a fixed input type 24/7 Availability	better security and customer service	Adding more security information Minimal documentation	Integrated task	Ratings and reviews Contacting whenever there are questions