




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.

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Project title-Smart Lender-Applicant Credibility Prediction for Loan approval












Project Design Phase II-Customer Journey map

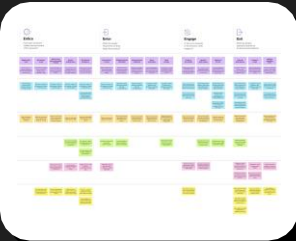
Team id- PNT2022TMID07028

TIP

As you add steps to the experience, move each these "Five Es" the left or right depending on the scenario you are documenting.



SCENARIO Browsing, booking, attending, and rating a local city tour	 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?	<div>The Need</div> <div>Loan origination</div> <div>The customer needs loan to satisfy their needs</div> <div>customer reaches out the traditional online channels to know about the process</div>	<div>Knowing the procedure</div> <div>Register and login</div> <div>customer can know about the procedure and process of applying loan</div> <div>customer will register with their details and login using their username and password</div>	<div>Uploading details</div> <div>Document submission</div> <div>Agreement</div> <div>Borrower qualification information and their other details is collected digitally</div> <div>Customer submits critical information necessary for banking team</div> <div>Customer agree to the terms and conditions of the bank</div>	<div>Validation</div> <div>Credit review</div> <div>Loan approval status</div> <div>Bank will verify the customer documents and the system will verify their other details</div> <div>Customer can be contacted by the loan processing team reviewing the application documents</div> <div>After completing all the verification process the system will predict the eligibility of the loan approval</div> <div>post-disbursal support</div> <div>customer contact the support team via traditional channels like email, phone etc...</div>	
 Interactions What interactions do they have at each step along the way? <ul style="list-style-type: none">■ People: Who do they see or talk to?■ Places: Where are they?■ Things: What digital touchpoints or physical objects would they use?	<div>Customer refer their friends and family about the loan</div> <div>Search in online about the loan approval process</div>	<div>Customer will get loan details and process involved from the system</div> <div>Customer will enquire about the interest rate and the repayment details to the bank</div> <div>Bank will enquire about the purpose of the loan</div>	<div>Online meeting to clarify doubts</div> <div>Bank will ask question and advise about the financial condition of the customer through the loan prediction system</div> <div>Customer will upload the documents in the system</div>	<div>Bank will verify the documents of the customer manually</div> <div>Customer will sign the agreement electronically</div> <div>The loan prediction system will display the loan approval status after completing all the process</div> <div>Customer will pay the interest and repayment amount after the loan approval in specified time to the bank</div>	
 Goals & motivations At each step, what is a person's primary goal or motivation? ("Help me..." or "Help me avoid...")	<div>Superior customer experience</div> <div>Providing all the required details to the customer</div>	<div>Minimizing the risk</div> <div>Secure data storage</div>	<div>Document intake is entirely digital</div> <div>More accurate decision making</div> <div>Reducing the number of defaulters</div>	<div>Providing Ratings and reviews</div> <div>Enabling staff to focus on high value action</div>	<div>Increased visibility throughout the process</div>
 Positive moments What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?	<div>Lower cost</div> <div>Super fast at the convenience of home</div>	<div>Can easily clarify the doubts</div>	<div>Digital solution assist legal process to speed decision making</div>	<div>Instant processing of result</div>	<div>Saves time and money</div>
 Negative moments What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?	<div>Not providing enough details</div>	<div>Unreasonable delays at times</div>	<div>Costly, manual process</div> <div>Prone to errors</div>	<div>Lengthy approval process</div>	<div>Difficult to scale to meet demands</div>
 Areas of opportunity How might we make each step better? What ideas do we have? What have others suggested?	<div>Eliminate unnecessary intermediaries</div> <div>24/7 Availability</div> <div>User convenience</div>	<div>Better customer service and security</div>	<div>Minimal documentation</div> <div>Add signature electronically on agreement</div> <div>Using efficient algorithm to predict loan approval</div>	<div>Integrated task human-machine</div>	<div>Ratings and reviews</div> <div>Contacting at anytime in case of any queries</div>



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