Project Design Phase-II

Customer Journey Map

Date	03 October 2022
Team ID	PNT2022TMID46202
Project Name	Smart Lender-Applicant Credibility Prediction for Loan Approval
Maximum Marks	4 Marks

Customer Journey Map:

A customer journey map is a visual representation of the customer journey (also called the buyer journey or user journey). It helps you tell the story of your customers' experiences with your brand across all touchpoints. Whether your customers interact with you via social media, email, livechat or other channels, mapping the customer journey out visually helps ensure no customer slips through cracks.

This process also helps B2B business leaders gain insights into common customer pain points which in turn will allow them to better optimise and personalise the customer experience.

Guided to getting Loan:

Story Board							
Process	It would seem that the client has not yet entered, but their experience with your organization is already	For a new client, the first visit to your branch forms a lot of	What can go wrong while communicating with a bank employee? For instance, a client may approach	Contracts are a serious thing. Someone treats them lightly and signs without	Clients often have questions: they may be far from financial subtleties, deal with bugs	To find out about problems in customer experience, you need to	Additional services should be commensurate with the capabilities of your customers.

	being formed.	stereotypes, and if they turn.		checking out, but interest.	in a mobile banking	communicate with the people serve.	
Client Goal	Get the loan without any network issue	Get the loan quickly and leave	Clarify the loan Details:Terms,interest, etc..	Take out the Loan	Find out whether there are early repayment charge.	Leave Feedback.	Learn more about the terms of getting a loan.
Client expectations	He won't have to wait too long.	They do not distract other people.	There are several loan option in this system.	There are no hidden traps in the contract.	Contract a support agent quickly get answer.	The feedback will be passed to the agent.	Learn the details and get the Loan.
Process and Channel	Mobile App ⟹	Bank ⟹	Production ⟹	Get loan ⟹	Callcenter ⟹	Website ⟹	Mobile App ⟹
Experience							
Problems	If a client arrives by car, will they be able to park at our building	Is the queuing system easy to use	Does the employee pitch additional services at inopportune moment	Can the employee briefly describe in simple terms	How do support staff behave if they don't know the answer to a custom	Do we respond to feedback, or does it gather dust	Doesn't our customer's email box look like a graveyard of sales offers

Ideas/ Opperation	Can the customer be sure they will be accepted if there is not much time left before the bank closes	Can clients sit comfortably or do they have to stand while waiting in line	Does the bank employee express themselves in an understandable language	Is it possible to delay the signing so the client can read the contract at their own pace	When is support available, given that our customers may be in different time zones	you can check bank review sites and forums and search social media for clients' opinion.	A person in a difficult situation has taken out a loan, it makes no sense to promote favorable insurance plans or a new loan to them.