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.

Loan Prediction

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?

Entice
- Getting to know about the website or app through advertisements and banks
- Reading the instructions clearly for deeper insight
- Uploading the documents for checking the loan eligibility
- OTP or G-mail Verification
- Visit the website or app and scrolling through to know about the website
- Entering the details to login or sign-up
- Hitting the submit button and verification through selected type of verification
- If difficulties faced , seeking assistance to clear the difficulties faced.

Enter
- Get to know about the procedure
- Logging in through username and password that is created during the signing-up process or while registering
- To enter the details required for further process and confirming the documents submitted
- Approval of documents and details submitted after verification
- Initiate the process
- To select the type of loan based on their need
- Documents and details verification

Engage
- Have to wait some time after uploading and entering documents and details
- Checking on daily basis for E-mail and message
- If asked to reload the documents, reload or make some corrections as per the instructions
- Receiving the status that it gets approved or not
- In the mean time the verification process goes on
- E-mail or message notification will be received

Exit
- Leaving the site after satisfied use of the app
- Rating gives a optimal rate of the website or app
- Review gives an opinion and view of the website or app to add some additional features
- Rate the app after leaving the app
- Give a review after leaving the app or website

Extend
- Giving feedback for improving the app
- Getting updates periodically to update the app for further use
- Notifications if some features are added

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?

Entice
- Income status of the users to avail the loan
- Eligibility criteria to avail the particular loan chosen by the user
- Navigation to the website or app through the advertisements on social media

Enter
- Previous transaction details are checked for further process
- Using the app features to the fullest to get to know about the loan eligibility
- Scores of transaction of users are evaluated for further progress of steps

Engage
- Verification message after checking the documents submitted
- Choosing loan message based on the eligibility criteria given by the bank
- Verification message after the verification of details and documents
- Checking the profile

Exit
- Using chatbot for queries
- Full time support provided to clear the difficulties
- Seeking customer support end to clear the doubts

Extend
- Maintaining the interaction features for a doubt -free use of app or website
- Maintaining app and providing uninterrupted technical support
- Providing app guidance and constraints to use the app properly

Goals & motivations
At each step, what is a person's primary goal or motivation? ("Help me..." or "Help me avoid...")

Entice
- A lot to help if difficulty faced by user
- Help me to secure my details uploaded
- Help me to re-enter my details for the confirmation

Enter
- Secure login through OTP and G-mail verification
- Verification and validation are most important at each step
- Using the website or app by multiple users at same time

Engage
- Help me to upload the documents needed security
- Help me to make the right decision by going through the loan schemes

Exit
- Once the documents gets submitted downloading the application
- Satisfaction once the documents and details are saved security
- Leaving the website with full satisfaction

Extend
- Maintaining the app or website for further use without any difficulties

Positive moments
What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?

Entice
- Its useful and getting to know about the details of the bank
- To know about the interest rates and applying to particular loan
- Getting to know about the how it works and completing task

Enter
- The loan eligibility criteria given by the bank is useful
- Excited to know about the loan eligibility and sanction of loan

Engage
- Scores are calculated accurately and determining the loan
- Based on the documents the loan is determined

Exit
- Tracking the details based on the functionality of website
- Excited to know about the loan status

Extend
- The loan issued is checked periodically for getting interest rate

Negative moments
What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?

Entice
- User interfaces are crashed due to some network errors
- Login time is long when network is not properly connected
- Time delaying process when ad gets popped out.

Enter
- Whether the entered details and documents uploaded are secured and safe

Engage
- Distraction by ads popped out on the app and missed to enter some details

Exit
- Confusion whether the details get saved and bad reviews if user might face difficulties

Extend
- Page not found error and the page does not reloaded if refreshed.

Areas of opportunity
How might we make each step better? What ideas do we have? What have others suggested?

Entice
- Make the details to visible on s app in the users phone
- Getting notifications at regular time to know about the updated details
- Checking the app periodically to get to know about the score and eligibility

Enter
- Storing cache of user login credentials so that next time login is easy

Engage
- Regular updates about app is provided
- Providing more security features so that user can feel secured to use the app or website

Exit
- Generating the application of pdf for the user's access and providing additional security features

Extend
- Advertising app or website through social media
- Updating the app or website periodically for higher usage and convenience for users