

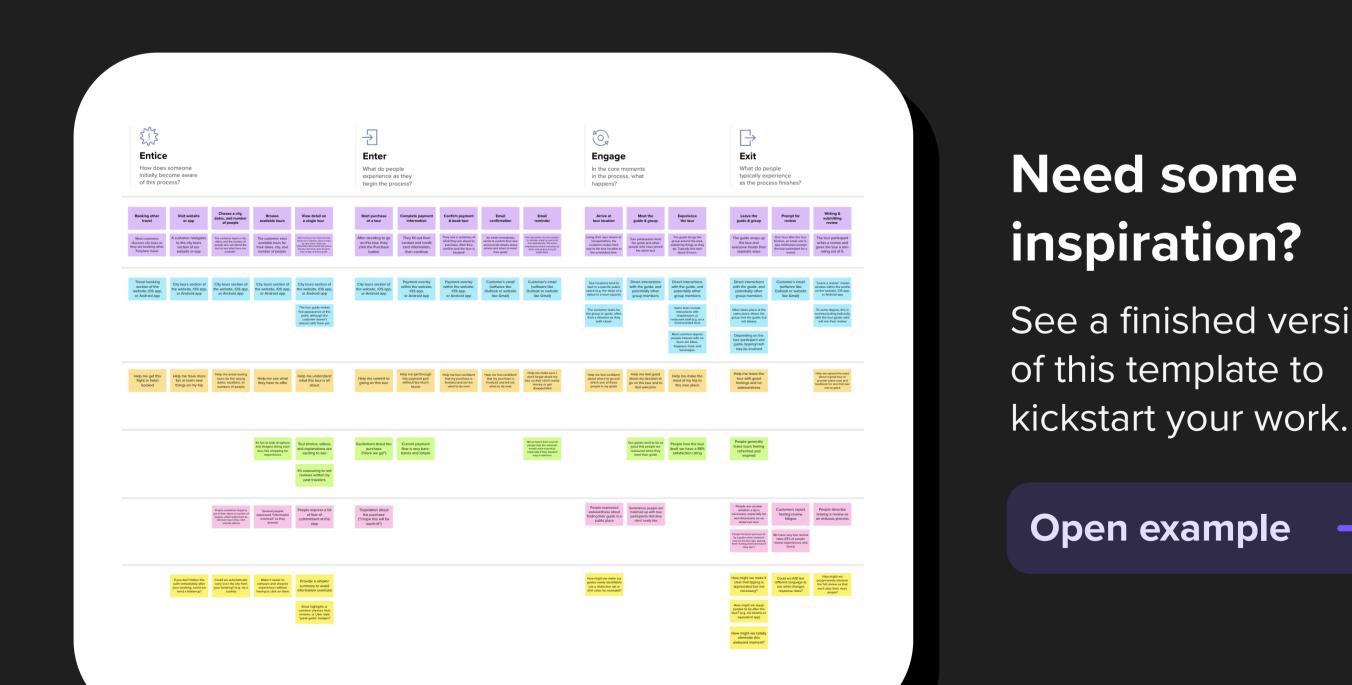
Customer experience journey map

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 wit

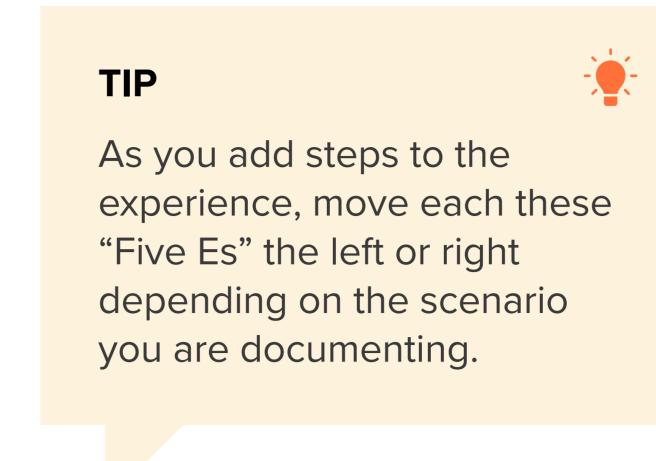
Product School

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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, 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?	Need Loan origination Enter details of a person seeking loan Visit our website Customer reached out the traditional online channels to know about the process. The lenders are interested in knowing if the borrower has the ability to repay the loan or not by entering the details of the borrowers. The lender/borrower navigates to the 'check credibility' section of the site. Get assisted by a bot in case of any difculties.	Knowing the procedure and process of applying loan Customer will register with their details and login using their username and password Customer will register with their details and login using their username and password Customer will register with their details of the borrower Customer will register with their details and login using their username and password After selecting personal or educational loan which the borrower wishes to apply for, they click the Enter User Details button	Uploading details Document submission Customer agree to the terms and conditions of the bank Check possibility of loan approval The user can now know if he is eligible for loan and if not he can know the maximum loan amount he might get. Customer submits critical information necessary for banking team Customer submits critical information necessary for banking team	Validation Customer can be contacted by the loan processing team for reviewing the application document After completing all the verifcation process the system will predict the eligibility of the loan approval Customer can be contacted by the loan contacted by the loan approval status Loan approval status Credit review	Suggest maximum amount of loan customer contact the support team via traditional channels like email, phone etc
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 refer their friends and family about the loan approval process They will search in online about the loan approval process They can talk with admin virtually through app	Customer will enquire about the interest rate and the repayment details to the bank Bank will enquire about the purpose of the loan details to the bank The website users might interact with the bot to get to know about unknown details.	The user starts filling the required details The user press the button to obtain thier credit score. Reducing the number number of defaulters Reducing the number of defaulters Reducing the number of defaulters	Bank will verify the documents of the customer manually Customer will sign the agreement electronically The loan pradiction system will disable; the agreement electronically	Customer will pay the interest and repayment amount after the loan approval in specifed time to the bank The user reviews and shares the website or service onsocial media The user can know the maximum amount they can apply loan
Goals & motivations At each step, what is a person's primary goal or motivation? ("Help me" or "Help me avoid")	Providing all the required details to the customer Verify if the borrower has the ability to repay the loan or not. To know about the fields that I am unfamiliar.	Minimizing the risk Help me to fill in the details asked in the site correctly. Help me to know if the person can be trusted with my money or not	Reducing the number decision of defaulters making	Providing Ratings and reviews Enabling staff to focus on high value action To achieve highest accuracy by advanced ML algorithms.	Difficult to scale to meet throughout the demands Increased visibility throughout the process To assist their known individuals in experiencing the website or service
Positive moments What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?	Lower cost Excited to know the intrest rate The person can check the possibilty of loan approval	Can easily clarify the doubts The results are provided to the lender and he decides to lend money or not.	Digital solution assist legal process to speed decision making Fill in the necessary details asked	Instant processing of result Obtain a copy of their credit score for future use.	Saves time and money
Negative moments What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?	The lender might enter incorrect details that might lead to adverse results. Not providing enough details. The borrower might provide incorrect information.	Unreasonable delays at times	Costly, manual process	Lengthy approval process	Difficult to scale demands
Areas of opportunity How might we make each step better? What ideas do we have? What have others suggested?	24/7 Availability User convenience Can we have a fxed input type for each fields	Better customer service and security	Providing additional Minimal documentation Providing additional Minimal documentation	Integrated task	Ratings and reviews Contacting at anytime in case of any queries

