Date	27 October 2022
Team ID	PNT2022TMID31946
Project Name	Project: Smart Lender – Applicant Credibility Prediction for Loan Approval
Maximum Marks	4 Marks

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 **Product School**

SCENARIO

Smart Lender - Loan Approval CUSTOMER JOURNEY methods

	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	Visit branch or company of finance/ Bank — Customer can gain insights about the company about loan plans and approval ; Get Customer feedback — By getting feedback customer can know in depth knowledge about loan approval	Visit website or particular branch — Customer can gain trust by making them comfortable in initial state ; Fill information — This step customer will come to know the entire process of loan approval ; Fill requirement — By this employee can gain insight by knowing their needs and further provided to next steps	Uploading details ; Document submission ; Customer agree to the terms and conditions of the bank ; Customer submit critical information necessary for banking team ; Agreement ; Borrower qualification information and their other details.	Customer can be contacted by the loan loan processing team reviewing the application document ; Validation ; Credit Review	After the Compilition of the entire process. ; Employees will provide loan or terminate the application
Interactions — People: Who do they see or talk to? Places: Where are they? Things: What digital touchpoints or physical objects would they use?	By interacting with employees, customer will come to know the schemes and loan approval ; By visiting place or website they can know the quality 0f the company of finance ; At initial process employees make things clear to customers.	By entering website customer service interact with customers to fill application and queries. ; By interacting with customer service , they can know entire process ; By entering the website or interacting with customer service , they can know entire process	Online meeting to clarify doubts ; Bank will ask question and analyze about the financial condition of the customer. ; Customer will upload the documents in the system	Bank will verify the documents of the customer manually ; Customer will sign the Agreement electronically. ; The loan prediction system will display the loan approval status after completing all the process.	Website will update about loan approval and also inform any loan offers. they are eligible for future loans.
Goals & motivations		Customer will get loan details . ; Bank will enquire about the purpose of the loan.	Documentation intake is entirely digital. ; Reducing the number of defaulters.	Providing ratings and review ; Enabling staff to focus on high value action.	
Positive moments					
Negative moments					
Areas of opportunity					