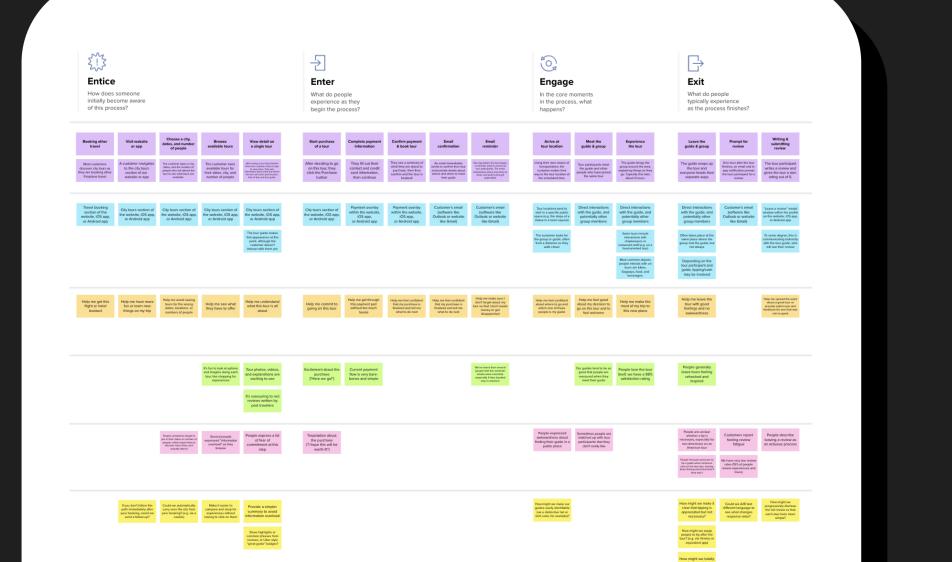


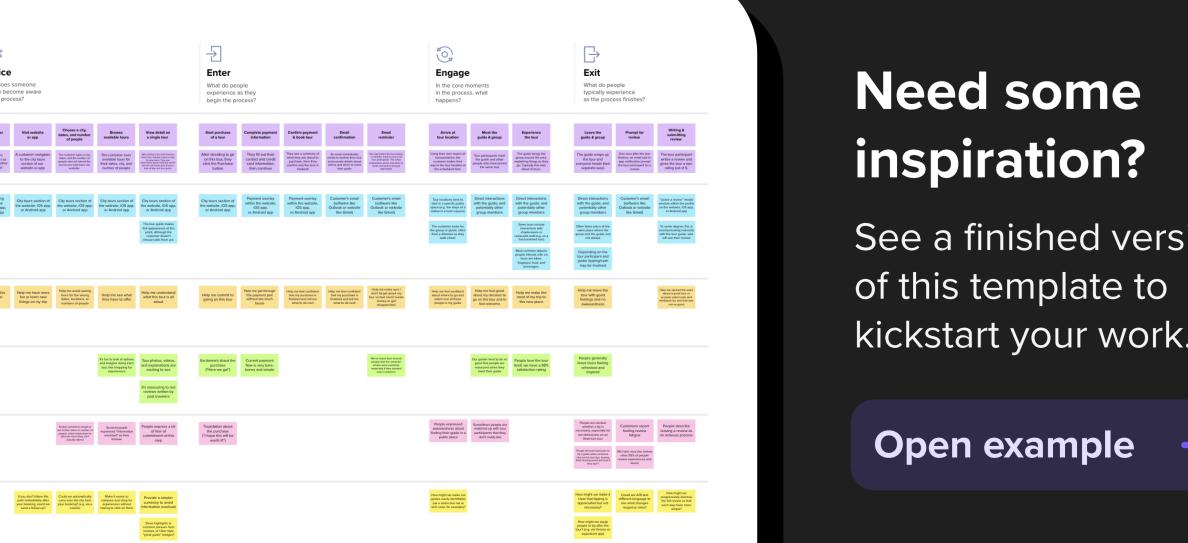
## experience journey map

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

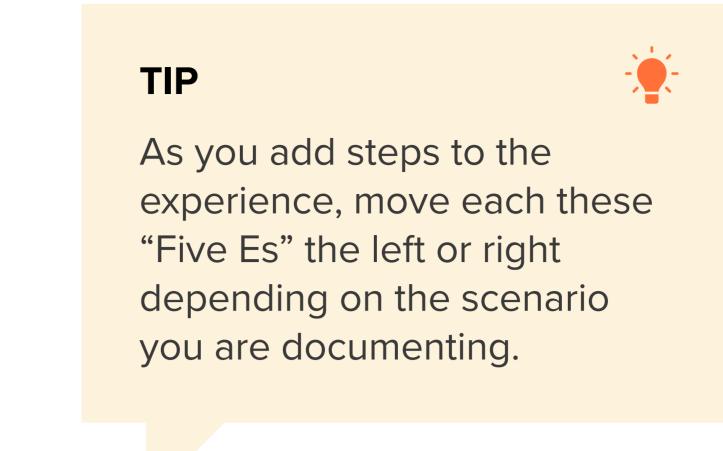






## Document an existing experience

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?	NECCESSITY  ADVERTISEMENT  SCHEMES  SEEKING LOAN  NEED FOR LOAN ARRIVES WHEN THERE IS INSUFFICIENT OF MONEY  HELPS TO TARGET MOST SECURED LOAN OPTIONS.  THIS HELPS PEOPLE EXPERIENCE INNOVATIVE SCHIMES AVAILABLE IN THE MODEL  EXPERIENCING ALL THE NECESSITIES UNDER ONE MODEL	CUSTOMER IDENTIFICATION  IDENTIFYING CUSTOMER'S PREVIOUS APPLICATIONS AND CREATING NEW CUSTOMER FLOW  CUSTOMER FLOW  APPLICANT FLOW HANDLING  AUTHENTICATION  VERIFICATION USING OTP OR EMAIL	OFFER LOGIC  CREDIT UNDERWRITING  UNDERWRITING  INCOME VERIFICTION  FRAUD MITIGATION	VALIDATION  CREDIT REVIEW  SUGGESTIONS BASED ON RESULTS  APPROVAL STATUS	END DECISION LOAN CONVERSION AMOUNT OF LOA TO BORROW
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?	GETTING PROPOSALS FROM FREINDS AND FAMILY ABOUT LOAN BORROWING  ACCESSING SOCIAL MEDIA/ APPLICATIONS/ WEBSITES FOR RETRIEVING A LON  CHATBOTS ARE USED TO ENQUIRE ABOUT THE WEBSITE	APPLICANTS GET HELP FROM THE BANK TO CALCULATE THE INTEREST RATE AND ELIGIBILITY CRITERIA  GETTING STATEMENT FROM THE APPLICANT FOR THE REASON TO AVAIL THE LOAN  GETTING SERACH ENGINES TO POST QUERIES ABOUT GETTING A LOAN	SUBMISSION OF THE CUSTOMERS NECESSARY DATA/ DOCUMENTS  TO CHECK WHETHER THEY ARE LEGITIMATE CONSUMERS OF THE BANK  THEY ARE DEGITIMATE THEY ARE DE	MANUAL DOCUMENT VERIFICATION  MANUAL SIGNING OF AGREEMENT DIGITALLY  DISPLAY THE LOAN APPROVAL STATUS	PROVIDANCE OF BANK DETAILS  SUGGESTION OF NEARBY LOCATED BANKS  BANKS  FEEDBACK AND HELP ENGINES TO NSOLVE ISSUES
Goals & motivations  At each step, what is a person's primary goal or motivation?  ("Help me" or "Help me avoid")	ERROR CORRECTION OF CUSTOMER DETAILS IF UPDATED WRONG  REDUCTION OF DATA THEFT TO THE THIRD PARTIES	NO BUFFERING OF DATA  AVOID UNINTERRUPTED SERVER DELAY	VERIFICATION AND VA;LIDATION FOR SECURED LOGIN  PRECISE DECISION MAKING FOR BETTER RESULTS	WRITING REVIEWS OR GIVING FEEDBACKS  LEAVING WEBSITE WITH HIGHEST ACCURACY OF LOAN OPTIONS	REACHING OUT TO CONSUMERS ABOUT OUR SITE IN LARGE SCALE  SHARING THE USER INTERFACE THROUGH SOCIAL MEANS
Positive moments  What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?	PRODUCTIVITY AND COST OF SETUP IS LOW  HELPS IN KNOWING THE LOAN SUGGESTING ACCORDING TO OUR INTEREST CYCLE	LOAN ELIGIBILTY IS ACQUIRED AND THE LENDER GETS TO DECIDE ABOUT PROVIDING LOAN OR NOT  COMPLETE ILLUSTRATION OF THE VARIOUS PLANS AVAILABLE	SUSTAINING DATA CACHE WHEN PAGE IS RELOADED  DIGITAL SOLUTION IS THROUGH SPPEDED UP DECISION MAKING	GETTING A COPY OF THE CREDIT SCORE AND INSTANMT PROCESSING OF APPLIACTION  EXCITED ABOUT LOAN STATUS	CHECKING THE PERIODICALLY VARYING INTEREST RATES  LOAN IS PROVIDING WITH PROPER VERIFUCATION OF THE PROVIDED DOCUMENTS
Negative moments What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?	DELAY DUE TO NETWORK TRAFFIC  POPING UP OF UNWANTED ADVERTISEMENTS	FEELING LESS ULNERABLE TO UPDATED DETAILS AND UPLOADED DOCS	GETTING INTERRUPTED ALONG UNWANTED ADVERTISEMENTS	CHATBOTS MAYBE MISLEADED TO UNWANTED STEPS ALONG THE PROCESS	PAGE GETS RELOADED OFTEN AND NOT SURE ABOUT THE STORAGE OF CUSTOMER DETAILS
			MINIMAL DOCUMENTATION AND INVOICE/TALKBACK FEATURES		CONTACTING ANYTIME INCASE OF QUERIES AND MAINTAINING UPDATES AND SERVICES

