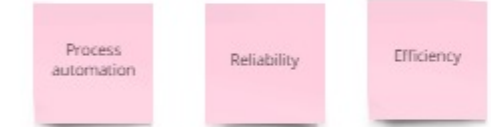


Game changers are people who introduce new practices to their organizations. They want inspire others to co-create and innovate together.

What are their key goals and needs?



What do they struggle with most?



What tasks do they have?



Journey Steps Which step of the experience are you describing?	Discovery Why do they even start the journey?	Registration Why would they trust us?	Onboarding and First Use How can they feel successful?	Sharing Why would they invite others?
Actions What does the customer do? What information do they look for? What is their context?	<div>Loan applicant application/d details</div>	<div>Enter email and password</div> <div>Enter credit history</div> <div>Enter personal details</div>	<div>Automated loan approval</div> <div>Details for decision</div> <div>Quick decision making</div> <div>Economic and time-saving</div>	<div>Reliable</div> <div>Efficient</div> <div>Automated</div>
Needs and Pains What does the customer want to achieve or avoid? <i>Tip: Reduce ambiguity, e.g. by using the first person narrator.</i>	<div>Automated application sifting</div> <div>Cumbersome working through numerous applications</div>	<div>Simple and efficient login screen</div> <div>Seamless application process</div> <div>Long application process</div>	<div>Accurate decision</div> <div>Complex decision output</div> <div>Precise decision details</div> <div>Inaccurate reasons for decision</div>	<div>Speed and convenience</div> <div>Seamless and simple</div> <div>Accurate and reliable</div>
Touchpoint What part of the service do they interact with?	<div>Credibility Prediction Mechanism</div>	<div>Registration and login</div> <div>Details window</div> <div>Application window</div>	<div>Credibility Prediction Mechanism</div>	<div>Credibility Prediction Mechanism</div>
Backstage				
Opportunities What could we improve or introduce?	<div>Make it more accurate and robust</div>	<div>Make it more understandable and convenient</div>	<div>Make the decision making detailed yet efficient</div>	<div>Make the whole process transparent, reliable and accurate</div>
Process ownership Who is in the lead on this?	<div>Loan Approval Officer</div>	<div>Loan Seekers</div>	<div>Loan Approval Officer</div>	<div>All users</div>

What changes for them?

Outcome

Describe how the life and environment of the customer changes once they used the product or service.

What are they able to do now?

Automated decision making

View reason for decision

What can they finally avoid doing?

Cumbersome sifting of applications

Manual decision making

Avoid wrong decisions in peculiar circumstances

What changed in my environment?

Automation

Process flow

Reliability Increase