10 Key Questions for Loan Process Insight

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Role: Business Analyst
Project: Alpha Bank Loan Process Redesign
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Interview Overview

- **Interview Type:** Structured Interview (Virtual)

- **Interview Platform:** Google Meet

- **Note Capture Tool:** [e.g., Notion / Google Docs / Evernote]

- **Purpose:** To understand the current loan process, identify operational challenges, and gather expectations for a digital loan management solution.

Participants

Role	Name	Organization	Experience
Interviewer	Ibrahim Kaosarat	Independent (Case Study)	Business Analyst
Interviewee	Eke Elise	Sterling Bank, Nigeria	5+ years in Customer Relationship & Loan Operations

Interview Questions

1. **Can you walk me through the entire loan process — from when a customer applies to when the loan is disbursed?**
   (To understand the current workflow from start to finish)

2. **On average, how long does it take for a customer to receive a loan after applying?**
   (To assess the current turnaround time)

3. **Which stages in the process usually cause the most delays or back-and-forth?**
   (To identify bottlenecks)

4. **What are the most common complaints or frustrations you hear from customers during the loan process?**
   (To uncover pain points from the customer side)

5. **At what point do customers usually abandon their loan applications — and why?**
   (To find out where drop-offs happen and why)

6. **What manual or repetitive tasks do you or your team handle often in this process?**
   (To spot areas that need automation)

7. **How are customer documents and information currently verified?**
   (To understand current validation methods and possible error points)

8. **How are credit checks currently done, and how long do they typically take?**
   (To evaluate the speed and method of credit assessments)

9. **How is KYC and AML compliance currently managed during the process?**
   (To ensure the new system still meets regulatory needs)

10. **If a digital loan system was introduced, what key features do you believe it must have to truly improve the process?**
    (To gather expectations for the future solution)