Requirement Elicitation Plan

Project: Alpha Bank Loan Process Redesign
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Role: Business Analyst

1. Purpose of the Elicitation Plan

The purpose of this elicitation plan is to define how requirements will be gathered for the Alpha Bank loan process improvement project. The goal is to obtain accurate and relevant information about the current loan process, identify existing challenges, and understand stakeholder needs and expectations for a proposed digital solution.

2. Elicitation Approach

The primary elicitation technique used for this project is a **structured interview**, conducted with a banking professional who is actively involved in the loan application process. This will be supplemented with **additional desk research** to validate and enrich the insights gathered.

3. Elicitation Method and Tools

Method	Description
Live Interview	Conducted via Google Meet to gather first-hand insights into the current loan process
Note-taking Tool	Used during the session to capture responses in real time
Ms Word	Used to draft interview questions and organize collected information

4. Interview Participant

Name	Role	Organization	Experience
Eke Elise	Customer Relationship Manager	Sterling Bank	5+ years

Eke Elise provided insights from the perspective of a **loan officer**, **credit analyst**, and a **frontline staff interacting with loan applicants**.

5. Key Stakeholders Covered

While only one live interview was conducted due to project constraints, the participant's role provided visibility into multiple internal and external stakeholders. Additional research will be used to validate and expand stakeholder-specific requirements, particularly for:

- Loan applicants (customers)
- Branch/loan officers
- Risk and credit assessment team
- Compliance team (KYC/AML)
- IT and system integration team
- Senior management

6. Interview Questions

A structured set of ten open-ended questions was developed to guide the interview. These questions were designed to uncover:

- The complete workflow of the loan process
- Common bottlenecks and delays
- Customer pain points
- Manual tasks and verification processes
- KYC/AML compliance handling
- Expectations for a digital loan approval system

[Interview questions documented separately, included in the report]

7. Follow-up Activities

- **Supplementary research** will be conducted to explore regulatory expectations, credit bureau integration, and user experience design standards.
- Insights gathered will directly inform the requirements documentation and system design recommendations.