**Banking**

**High rate of fraudulent transactions leading to financial losses and customer dissatisfaction.**

**Current State**

**Stake holder-** JPMorgan at XYZ bank.

**Responsibility-** To fraud detect and find to customer dissatisfaction’s reason

**Curent Scenerio-**  High rate of fraudulent transactions and customer dissatisfaction

**Future State**

**Expected Outcome-** reduce fraudulent and increase customer satisfaction.

**Gap**

Factors causing high rate of fraud and customer dissatisfaction.

**Structure**

**Factors causing high rate of fraud and customer dissatisfaction**

Level 1

Bank

Borrower

* Poor customer service.

[**Identity theft**](https://legal.thomsonreuters.com/blog/synthetic-identity-fraud-what-is-it-and-how-to-combat-it/)

Level 2

**Accounting fraud**

Angry customers.

Incomplete customer data

**End Question**

**Bank**

**Poor Customer Service**

Due to bad behavior by the staff

**Incomplete customer data**

Due to System crash data remove from the device

**Angry Customer**

When customer spends their hard-earned money on something that doesn’t meet their needs, they can feel betrayed.

**Accounting Fraud**

Financial statements and misappropriation of assets.

**Borrower**

**Identify Theft** when someone uses another person’s name, Social Security number, credit card number, or other personal information.