

















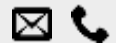






Customer Journey Map Example

	RESEARCH AND PLANNING			ORIGINATION			SERVICING			NEW OFFER		
	Search online	Review website	Call / Visit Process Questions	Complete application	Approval	Receive cash and receipt	Receive Payment Reminders	Make Loan Payment	Re-loan/ Refinance	Receive communications	Engage in Referral program	
KEY ACTIVITIES	<ul style="list-style-type: none"> Search all options 50-75% from mobile Will get search ads Check online reviews 	<ul style="list-style-type: none"> Review bank services Select a branch 	<ul style="list-style-type: none"> Calls branch Gets process info Teller sets appt time Teller calls customer back to confirm valid contact (which creates stronger chance of acquisition) Walk-in should get greeted by teller Starts paper app 	<ul style="list-style-type: none"> Teller gives paper form Fills out paper form Teller processes (10min) Teller does verifications with customer 	<ul style="list-style-type: none"> Receives loan amount Teller offers other products Signs & writes check IF UNAPPROVED: letter provided w/ codes only (directs to call or write) 	<ul style="list-style-type: none"> Loan document is the "receipt" Teller gives expectations of payment process Teller hands them appt card Teller asks how they want to get money after all instructions given Process SMS opt-in, receive texts after origination 	<ul style="list-style-type: none"> Receives phone call 2-3 days before due If accepted SMS then we won't call SMS'ers get reminder on due date 	<ul style="list-style-type: none"> Bring cash or check or do ETF Customer receives paper receipt Customer can arrange payment plan By mail 	<ul style="list-style-type: none"> Refinances must be completed in-branch for reprinting and addendum signing Bank doesn't require full app again as long as not more than year since full app. 	<ul style="list-style-type: none"> Tellers do phone campaigns (w/ reporting) Auto-Emails/SMSs 	<ul style="list-style-type: none"> Give customer referral If referred joins, referrer gets notified 	
MOOD												
TOUCH POINTS												
PAIN POINTS	<ul style="list-style-type: none"> Negative press from disgruntled bank customers appears in Google Search Inaccurate content in search results 	<ul style="list-style-type: none"> Inconsistency between online and branch channels cause confusion on website Content on website not current 	<ul style="list-style-type: none"> Paper app (need verbal consent to begin app) Tellers - tough to answer all incoming calls Branch hours don't match cust. needs Process consistency Teller training / exp. Lead generation app not integrated High wait-times to get to teller window at-peak times 	<ul style="list-style-type: none"> Employment verification Employer willingness to provide info 	<ul style="list-style-type: none"> Contract length (e.g. a lot of contract legalese) Physical checks required 		<ul style="list-style-type: none"> Multiple phone calls and reminders 	<ul style="list-style-type: none"> Plan has too much paperwork 	<ul style="list-style-type: none"> Teller turnover Redundant/ Required verification steps 	<ul style="list-style-type: none"> Often receive multiple reminders for same offer 	<ul style="list-style-type: none"> Fraud abuse 	
OPPORTUNITIES	<ul style="list-style-type: none"> Lead gen Direct mail targets should leverage pre-populated application data Research other sites' referral impacts on driving business Establish Cust. Sat. program Promote BBB/ Yelp rating/revs 	<ul style="list-style-type: none"> Leverage educational videos to help evaluate alternatives Shopping data to improve the mktg team's content/type 	<ul style="list-style-type: none"> Allow starting application via phone Re-route branch calls to a call center Improve communication to ensure all needed documents are brought to branch Omni-channel awareness of business across channels 	<ul style="list-style-type: none"> Ability to send missing docs online (to the branch) Verify employment and banks online Require valid email and use confirm link Live agent video chat (replace in-person connection) Improve efficiencies in branch lines to speed up loans (e.g. scan drivers license, Wi-Fi in lobbies for application entry) Use paperless contract 			<ul style="list-style-type: none"> Offer ability to customize reminders (frequency and method) Take tellers away from payments and reminders procedures so they can focus on customer engagement 			<ul style="list-style-type: none"> There's a gap in understanding of customers financial life, financial education and how they manage 		