

DIGITAL CREDIT APPLICATION CURRENT STATE

PHASES	APPLICATION	REVIEW	FULLFILLMENT	RECEIPT
Doing	<ul style="list-style-type: none"> Filling out the form. Reviewing the information before submitting. Answering additional security questions for a credit check. 	<ul style="list-style-type: none"> Waiting for the credit card to arrive in the mail. Calling to find out when the card should arrive. Learning that there was an approval process that delayed the card being issued. 	<ul style="list-style-type: none"> Checking online to see if there's an update. Reviewing a notification that the card is in the mail. 	<ul style="list-style-type: none"> Checking the mail. Opening the envelope. Looking at the credit card.
Thinking	<ul style="list-style-type: none"> How long is this going to take? Why do I have to enter information they should have on file? Some of these questions are difficult to answer. That didn't take too long. 	<ul style="list-style-type: none"> What's taking so long? I've received other cards much faster. Why wasn't I informed of what to expect? 	<ul style="list-style-type: none"> I hope it will get here soon. Oh good! I'll have it soon! 	<ul style="list-style-type: none"> Great, it's finally here! I'm glad the waiting is over.
Feeling	<p><i>Impatient</i> <i>Curious</i> <i>Accomplished</i></p>	<p><i>Patient</i> <i>Proactive</i> <i>Disappointed</i></p>	<p><i>Hopeful</i> <i>Relief</i> <i>Thankful</i></p>	<p><i>Accomplished</i> <i>Relief</i> <i>Secure</i></p>

WHAT WE LEARNED

When we walked through the application process from the cardholder's perspective, we learned that they didn't understand why they had to provide some of the information in the application process, and that they didn't feel that the next steps were accurately communicated. The cardholder is still looking forward to using the new credit card, but expected a little more from their financial institution since they usually provide excellent customer service.