

FINANCE BROKER TRACKER APP

User Story:

David Kubowszek is a Senior Finance Broker at DK Financial Services. He serves as the team manager of two other finance brokers, Alice Walker and Nick Stravamopoulos. The financial services company was only recently established and they are still in the process of gaining clients. As a new company, they rely heavily on referrals made by existing clients as this generates more new clients than commercial marketing.

David is rarely in the office as he is constantly travelling and meeting with clients and lenders. Same for Alice and Nick. Their office is a tiny space with a few desks and filing cabinets. The filing cabinets serve as their repository for all paper applications as well as the client's submitted requirements. Currently, they don't employ any method on filing systematically the paperwork they received and oftentimes, it is difficult to find one application if they misplace it. They also run the risk of losing their files in case of a fortuitous event, as they don't have any business continuity plan in place.

Since David is constantly travelling and meeting with clients, he rarely connects to both Alice and Nick. Oftentimes, in meetings or if a client follows up, there is an apparent disconnect with regards to the updates of their clients' loan status applications because they don't have a centralized database to pull the information from. Their updates are normally sent via email, call or text messages. Also because there is no systematic filing in place, they lose time rummaging on their files just to find a single application. David is worried that they are not providing updates accurately and on a timely manner because he and his team are not always on the same page and that his clients may view it as a sign of incompetence and unprofessionalism. As a new company, they cannot afford to lose the trust given to them by their existing clients.

David is a proactive individual and needs a way to know which loan applications are currently open and what actions are required so he can work on them and consequently save his updates on a repository where data is accessible to his team. If he and his team are able to have a centralized database, they will have a solid understanding and more accurate overview of the progress.

David rarely brings his laptop, but uses both a tablet and a mobile.

Point of View:

- David needs a way to check the current status of the applications and those that are 'In Process' status so he can action accordingly.
- Instead of using emails, texts, calls where communication trail is not properly preserved, David wants a way to collaborate with his team and have a history of conversations preserved inside the customer history.
- When existing customers want to apply for another loan application, David wants a way to see all applications (regardless of loan type, number of applications etc) under one customer history.

Segmentation:

Finance Brokers rely on their awareness of their client's positions when applying for a loan and keeping abreast of the loan statuses to ensure clients meet their settlement dates. They also incorporate a very important service element across all their offerings regardless of client or loan type – every client is a priority. Most importantly as with any type of business offering services, customers rely heavily on the trust that they give to finance brokers to handle their loan/ financial application needs. In exchange for the trust, finance brokers should meet the high standards to ensure customers are satisfied with the services they provide.

Targeting:

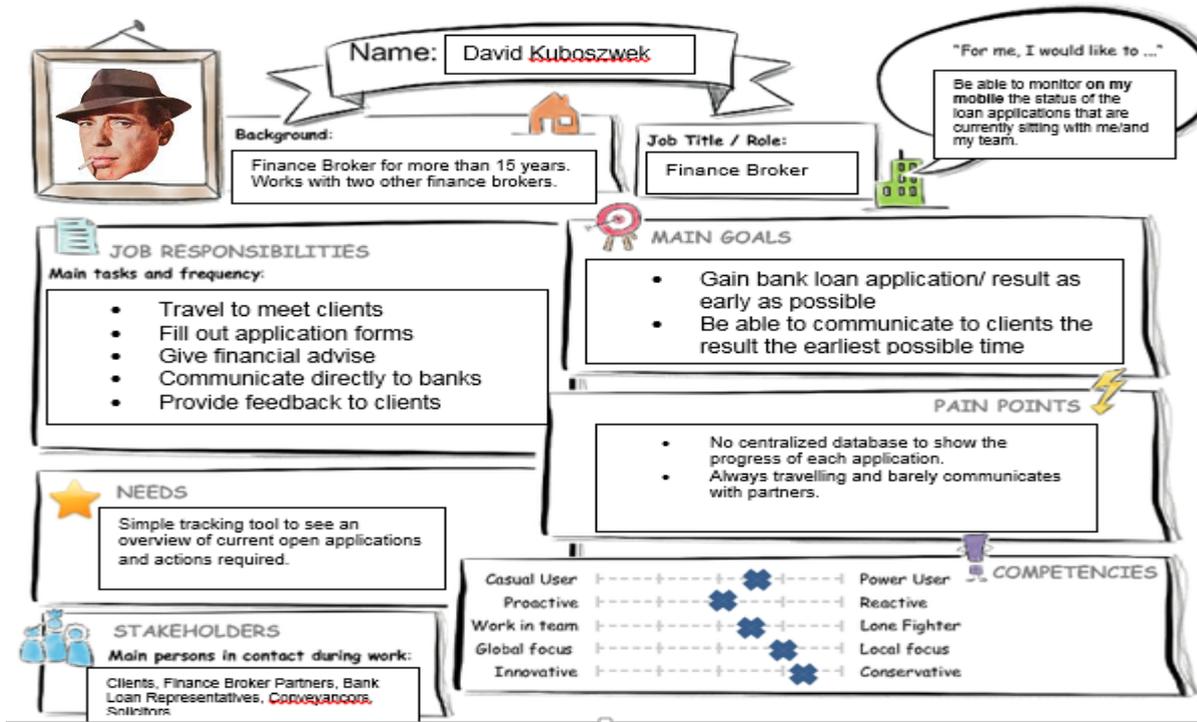
The application will be targeted to Finance Brokers, whether working individually or within a team, who needs to have a monitor the progress of the customers' loan applications and the associated actions required.



Positioning:

This Fiori app will be able to provide a quick and easy way to monitor loan application status', enter new client information, be able to collaborate within a team seamlessly and have a centralized database where all of their clients personal and loan details are stored.

Persona:



User Experience Journey:

Current User Experience Journey

Duration of the Journey: 35 min

Mindset

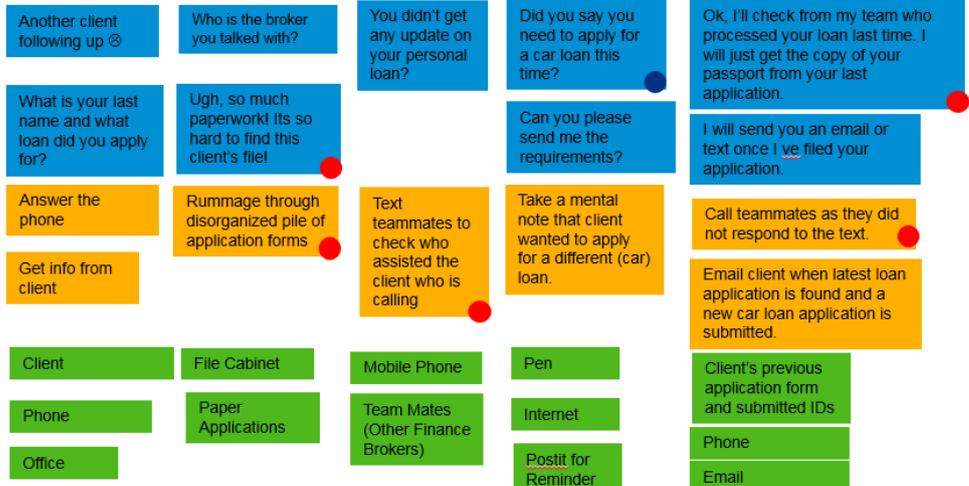
What is on the Persona's mind while taking the actions of their journey? How do they feel each step of the journey?

Actions

What actions and activities does the Persona take while going thru the journey to achieve their goal?

Touch points

What touch points does the Persona have? (Tools, channels, devices, conversations, and so on.)



Mock Up: Navigation

HOME PAGE

The image illustrates a navigation flow in an SAP application. It starts with a 'Generated Group' overview screen. A callout box highlights a 'Finance Broker TRACKER APP' with a 'REF: Manage' label. An arrow points to a 'Customers (6)' list. A second callout box highlights the 'Finance Broker TRACKER APP REF: Manage Products' label. From the list, the 'Application Details' for 'Ana Montero' (Id 877) are shown. A red box highlights the 'Timeline' icon in the navigation bar. A blue arrow points from the 'Timeline' icon to the 'Timeline' view, which displays a list of events such as 'Alice Walker added a Collaboration Message' and 'David Kubowszek forwarded the application to the bank'. A 'Complete' button is visible at the bottom right of the application details view.

Generated Group

Generated Group

Finance Broker TRACKER APP

REF: Manage

Finance Broker TRACKER APP REF: Manage Products

Customers (6)

Search

- Ana Montero 5 Days Remaining
David Kubowszek In Process
- Leo Crisanto 5 Days Remaining
New
- Liliana Porter 8 Days Remaining
In Process
- Mark Sinclair 5 Days Remaining
New
- Martina Cruz 13 Hours Remaining
In Process
- Stefan Lafroid 15 Days Remaining
In Process

Application Details

Ana Montero Id 877 5 Days Remaining

Loan Type: Personal Loan Status: In Process
Loan Product: QuickCash Loan Settlement Date: 30 Apr 2016

Customer Data Loan Details Collaborations **Timeline** Attachments

Personal Information

Customer ID: Id 877
Full Name: Ana Montero
Date of Birth: 25 Feb 1980
Sex: Female
Marital Status: Married
No. of Dependents: 3
Driver's License: JH87790
Passport Number: 788TC6884
Nationality: Australian
Broker: David Kubowszek

Residential/Contact Data

Lot/Unit/Street No.: 553
Street Name: Little Ct
Suburb: Moe
Post Code: 3212
State: NSW
Telephone Number: 123 9899

Timeline

- Alice Walker added a Collaboration Message
8/3/14 at 5:00 PM
Hey David, the employee's home loan application has been rejected by the bank. Can you please reintiate application to a different bank? I got a go signal from the client already. Thanks
Reply
- Alice Walker made a call
8/5/14 at 5:00 PM
called client (Ana) and advised that bank rejected her application. Received go signal to submit application to another bank
Reply
- Alice Walker made a call
8/5/14 at 5:00 PM
Called bank to follow up on the application status
Reply
- David Kubowszek forwarded the application to the bank
8/7/14 at 7:18 AM
Contact person is Luca Smith from Realty Bank
Reply
- David Kubowszek created a new application
8/2/14 at 5:00 PM

Edit Delete Complete

Mock Up: Content

Status – Displays the client name, broker name, the application status, number of days remaining before settlement date as well as if item is flagged or favorited.

Select client records and delete

Search and Refresh Toolbar

The screenshot displays the SAP Fiori 'Customers' application. On the left is a list of customer records, each showing a customer name, broker name, application status, and time remaining. The main area shows the 'Application Details' for 'Ana Montero' (Id 877), including loan type, product, and settlement date. Below this are sections for 'Personal Information' and 'Residential/Contact Data'. A bottom navigation bar contains icons for Customer Data, Loan Details, Collaborations, Timeline, and Attachments. A search and refresh toolbar is at the top left. A bottom toolbar contains icons for sorting, filtering, and creating new applications, along with 'Edit', 'Delete', and 'Complete' buttons.

Sort, Filter and Group Records according to Status, Time Remaining, Loan Type, Loan Product and Customer ID

Create New Application

Edit, Delete and Complete Application

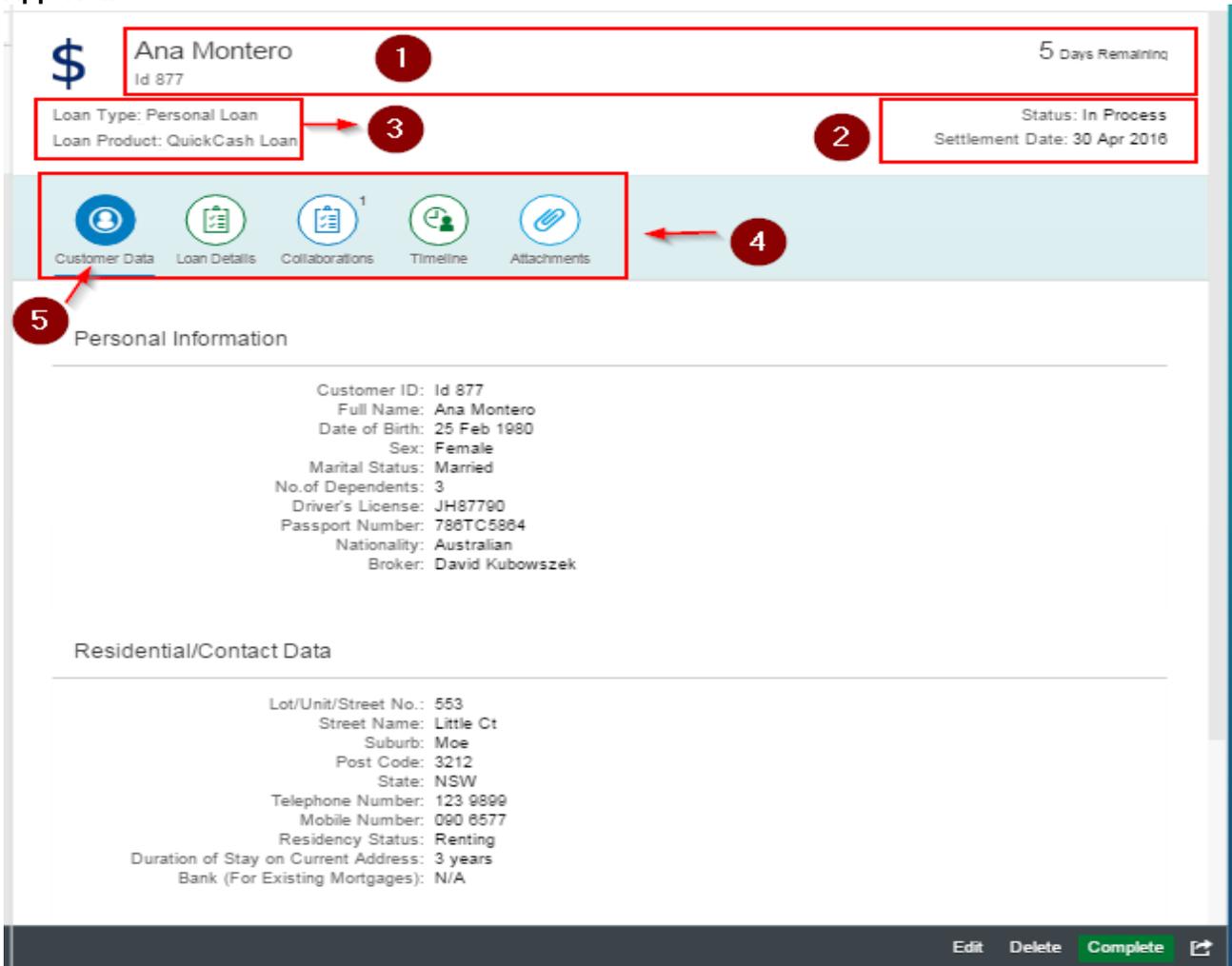
Components (match the labels on the Web IDE view below to connect corresponding lines of codes to front end view)

```

1 <!-- Object Header -->
2 <ObjectHeader id="CustomerHeader" title="{FullName}" numberUnit="{TimeUnit}" number="{path: 'TimeRemaining'}" responsive="true" backgroundDesign="Solid"
3 <status>
4 <ObjectStatus id="requestStatus" text="{path: 'StatusId'}" title="Status"/>
5 </status>
6 <ObjectStatus id="status0" title="Settlement Date" text="{SettlementDate}"/>
7 </status>
8 <attributes>
9 <ObjectAttribute id="loantypeAttribute" title="{/Customer/LoanTypeName/@sap:label}" text="{LoanTypeName}"/>
10 <ObjectAttribute id="loanproductAttribute" title="{/Customer/LoanProductName/@sap:label}" text="{LoanProductName}"/>
11 </attributes>
12 </ObjectHeader>
13 <icontabbar selectedKey="_xmlview--_filter1" id="_bare">
14 <items>
15 <icontabfilter text="Customer Data" id="_filter1" icon="sap-icon://customer" iconColor="Neutral" showAll="false">
16 <content>
17 <!-- Personal Information -->
18 <SimpleForm id="personalInformationForm" class="sapUIForceWidthAuto sapUIResponsiveMargin" minWidth="1024" maxContainerCols="2" editab
19 <content>
20 <content>
21 <Label id="idLabel" text="{/Customer/Id/@sap:label}"/>
22 <Text id="idText" text="{Id}"/>
23 <Label id="fullNameLabel" text="{/Customer/FullName/@sap:label}"/>
24 <Text id="fullName" text="{FullName}"/>
25 <Label id="dateofbirthLabel" text="{/Customer/DateofBirth/@sap:label}"/>
26 <Text id="dateofbirth" text="{DateofBirth}"/>
27 <Label id="sexLabel" text="{/Customer/Sex/@sap:label}"/>
28 <Text id="sex" text="{Sex}"/>
29 <Label id="maritalstatusLabel" text="{/Customer/MaritalStatus/@sap:label}"/>
30 <Text id="maritalstatus" text="{MaritalStatus}"/>
31 <Label id="noofdependentsLabel" text="{/Customer/No.ofDependents/@sap:label}"/>
32 <Text id="noofdependents" text="{No.ofDependents}"/>
33 <Label id="driverslicenseLabel" text="{/Customer/DriversLicense/@sap:label}"/>
34 <Text id="driverslicense" text="{DriversLicense}"/>
35

```

App View



Youtube - Application Prototype Demonstration Link: <https://youtu.be/NkGkZCP0qMs>

