QNE Kaizen

Title:	Send more automatic messages for 50/50 product
Problem:	We have little interaction with customers during the loan process

Current Process "As-Is"

Before:

- We will send an automatic message 3 days before the loan is due
- 50/50 loan product will pay principal and interest in the last period of the loan. During the loan process, TFSVN do not contact with customers

  ⇨ Customers maybe forget and do not prepare money in time to pay off loan

After The Quick & Easy "To Be"

After:

- We will send more automatic messages to customers (with help of IT) at times before the loan is due such as:
  - 6 months
  - 2 months
  - 1 month
  - 3 days

  ⇨ Increase interaction with customers
  ⇨ Help customers remember the loan and prepare the payment on time
  ⇨ Limiting overdue debt

Agreed Countermeasures

✔ Send more auto messages for 50/50 product

Result/benefit

✔ Increase interaction with customers
✔ Help customers remember and prepare the payment on time
✔ Limiting overdue debt

Savings	
Cost	
Time	
Department :	Collection

Muda Eliminated

✔ Increase overdue debt

Implemented on :	Aug 2021
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