

# 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
<ul style="list-style-type: none"> <li>✓ Increase overdue debt</li> </ul>

<b>Implemented on :</b>	Aug 2021
<b>Team Leader:</b>	Tu.Nguyen
<b>Team Member(s):</b>	Hai.Dao Cuong.Tran