



# Product XYZ

## Examining the Credit Application Process for Each of the Critical Roles

User Interviews with Initiators, Credit Managers  
and Data Owners

July, 2025

# Research Overview

## Objectives

- Understand the Product XYZ users' experience focusing on their goals, needs, tasks, pain points, work arounds and opportunities
- Identify areas of improvement to reduce friction in the credit setup process and increase users' productivity

## Methodology

These moderated 1:1 user interviews were conducted with Product XYZ users in the initiator, data owner and credit manager roles.

## Approach

- Moderated interviews
- Conducted via Teams
- May & June

## Participant Summary

- A list of users was provided by product and included:

Initiators	Data Owners	Credit Managers
<ul style="list-style-type: none"><li>• Chris Foughtner</li><li>• Kim Kimble</li><li>• Kiera Antonelli</li><li>• Jade Ringling</li></ul>	<ul style="list-style-type: none"><li>• Jeremy Foster</li></ul>	<ul style="list-style-type: none"><li>• Mariah Square</li><li>• Robert Kielbasa</li><li>• Stephanie Conely</li></ul>

# Topics for Discussion

- [Key Takeaways](#)
- [Initiators: Pain Points & What They Want](#)
- [Credit Managers: Pain Points & What They Want](#)
- [Data Owners: Pain Points & What They Want](#)
- [Comparison Chart – What Each Role Needs to Succeed](#)

# Key Takeaways

## Inefficient Process



Workflow and software are **not optimized** for easy or quick turnaround when setting up accounts

## Visibility Challenges



Users have either **too much or too little** visibility

## Too Many Role Handoffs



**Fragmented role handoffs** waste time and slow down progress

## Poor / Missing Differentiation



Inefficient workflow due to **incomplete differentiation** of data and **missing record status**



# Initiator Pain Points

## 1. Non-linear, Inefficient Setup Process

Initiators were frustrated with the back-and-forth dynamic of creating an account. This “ping-pong” approach slows the process down considerably and breeds frustration.

## 2. Need for Targeted Workflow Notifications

Workflow notifications are not targeted to the person they apply to so users are getting inundated with other people’s information which is frustrating and unnecessary.

This situation bloats their views and is also a data privacy violation. Users only want to see where their specific files are and what is happening with them at any given time.

## 3. Additional Contact Information Needed

Critical contact information for others working on the account is missing from Product XYZ. This situation makes trouble shooting account issues difficult when trying to collaborate with customer service, sales and billing.

## 4. Users Can’t Delete Drafts

Drafts of applications cannot be deleted fully. Rather, they are saved and archived which bloats the system.

Users are frustrated by the inability to completely delete things that are no longer needed or were a mistake in the first place.



# Initiator Pain Points

## 5. **Active/Inactive Record Transparency**

There is no easy way to differentiate active or inactive accounts. Users need to drill into each account to tell which accounts are active/inactive. This extra step is time consuming and frustrating.

## 6. **Lack of Communication on Release Updates**

Users are frustrated with not understanding release updates and how they impact their work. Required fields change and defaulted information changes. This situation feels disorienting to users.

## 7. **Reporting Deficits**

Users are frustrated with reporting and have to go into Oracle to run reports.

This is specifically a problem with integration failures. Having to use a different platform wastes time and adds complexity.



# Initiators Want – Improved Visibility

## The Visibility Challenge



Initiators have **either too much or too little** visibility in Product XYZ.

This situation results in

- **Compromised data safety**
- **Frustration**
- **Inefficiencies**
- **Offline work arounds**

### What they want

Enough visibility to **boost productivity** with **no unnecessary visibility** to slow them down

## Too Much Visibility

1. **Differentiated Active and Inactive Accounts**  
Either a visual or physical **separation** of active and inactive accounts
2. **Data Access/Privacy**  
Visibility of **data strictly limited** to their own accounts for **privacy compliance** and **efficiency**
3. **Current Information**  
Only show drafts of applications that are still **active and relevant**

## Too Little Visibility

1. **Workflow Notifications**  
Proactive, user-specific **notifications** of status changes/approvals to allow users to see real time **data about who** is working on an account at any moment  
*"I need to see where my file is so I know who's butt to kick". - Judith*
2. **More Team Context**  
Easy **visibility** into customer service, sales and billing **contacts for each account**
3. **Error Code Visibility and Context**  
**Guidance on how to resolve error codes** when they are using the reporting feature  
**Reports**
4. Ability to **run reports inside of Product XYZ** for greater centralized workflow



# Initiators Want – Improved Efficiency

## The Efficiency Challenge

Initiators don't work efficiently due to piecemeal processes, bloated views of information or lack of time saving functions.

This situation results in

- **Inefficiency**
- **Frustration**
- **Confusion**

### What they want

Features that help them **work faster** and **more efficiently**

#### 1. **Less Piecemeal Entry**

Ability to enter as much customer information in at once rather than having to enter it in several steps (due to process constraints)

*"The setup process has a lot of 'ping-ponging' back and forth. I want to put in everything I have all at once for faster workflow completion".- Kim*

#### 2. **Update Feature**

Ability to do a mass update to save time/effort

#### 3. **Active and Inactive Accounts**

Differentiated active and inactive accounts. This approach could be either a **hide/delete option** or automatically **floating inactive accounts to the bottom** of the screen.

#### 4. **Delete Function**

Function that allows users to **delete records** entirely

#### 5. **Comprehensive View**

Consolidated **representation of all customer data in one view** eliminating the need to hunt for individual pieces of data on different Product XYZ screens

*"I literally keep an [offline] excel spreadsheet with this information on it as a work around".  
- Chase*





# Initiators Want – Change Functionality

## The Change Challenge



Initiators want more control over both initiating and identifying changes.

This situation results in

- **Confusion**
- **Frustration**
- **Inefficiencies**

### What they want

Features that help them initiate and recognize changes in their customers' records

### 1. Change Requests

Ability to request a record-level change from within the Product XYZ platform to eliminate using email, excel or teams messages (also a need for Data Owners)

### 2. Change Log for Accounts

Visibility into what changed on a record would be helpful context (changed ship-to address)

# How to Make An Initiator Successful



## 1. “Goldilocks” Visibility

Offer initiators a system that provides the **right visibility** into the information they need and **doesn’t bog them down** with information they don’t need

## 2. Smart Efficiency

Maximize initiators efficiency by **reducing fragmented workflows** and data management options to **keep their personal views tidy** and free of un-needed records that bloat their systems

## 3. Supported Changes

Help users **initiate changes from within Product XYZ** and **stay aware** of changes in the platform

*"We are ABC Company, the biggest widget company in the world. It shouldn't be this hard to work with us."*

- Robert



# Credit Manager Pain Points

## 1. Approval-Heavy Update Process

Each update made requires approval, extending the overall process timeline. This results in delays of several days.

## 2. Delayed Credit Application Collection

The online credit application is collected at the end of the process rather than the beginning, leading to manual workarounds. This creates inefficiencies, delays, and extra effort, as teams must email PDFs and wait for customers to complete them manually.

## 3. Manual Translation for Credit Applications

Credit applications are not available in multiple languages, requiring manual translation for international customers. This slows down the process and creates barriers for non-English speaking customers, reducing accessibility and efficiency.

## 4. Unstructured Workflow Sequence

The workflow includes multiple back-and-forth steps that may do not follow a clear or consistent sequence. This leads to delays, as users often need to wait for others to complete tasks before proceeding.

## 5. Unclear Change Visibility

Users are unclear about the approval status and details of updates or changes made. This can make it difficult to understand next steps and track workflow progress.



# Credit Managers Want – Efficient Workflows

## The Efficiency Challenge

Credit managers face delays due to excessive approval steps, unclear sequencing in workflows, and manual workarounds.

This situation results in

- **Process Delays**
- **Reduced Productivity**
- **Redundant Work**

### What they want

A streamlined process that reduces delays and approvals.

#### 1. **Reduce Approval Bottlenecks**

Enable updates to be made without requiring approval at every step

#### 2. **Earlier Credit Applications Collection**

Collect credit application at the beginning of the process to avoid manual workarounds and delays

#### 3. **Multilingual Application**

Multilingual credit application support to streamline the process for non-English speaking customers and reduce manual translation efforts

#### 4. **Clearer Workflow Structure**

A more linear and predictable process that minimizes back-and-forth and clarifies next steps

#### 5. **Clearer Visibility**

Real-time visibility into workflow status, including who is responsible for what, what has changed, and what actions are pending

# How to Make a Credit Manager Successful



- 1. Limit Approvals to Only what is Necessary**  
Limit unnecessary approvals on updates as much as possible to keep workflow moving quickly and smoothly
- 2. Frontload Access to Important Information**  
Provide customers with a fillable online credit application to get information captured sooner in the process
- 3. Support International Needs**  
Support the needs of our international clients who are trying to complete credit applications with translated applications

*"We as credit managers touch the process too many times. It should be condensed to **one touch**." - Robert*



# This Data Owner's Pain Points

*(based on 1 interview)*

## 1. Role Handoffs Delaying Progress

The multiple role handoffs required to create an account slows down progress and takes an embarrassingly long amount of time

## 2. Lack of Smart Notifications

Wants notifications to have greater differentiation based on division so nobody is bothered with other peoples' data

## 3. Time Stamps

Whenever a role handoff occurs, it would be nice to have timestamp to provide baseline data about which steps are bottlenecks or could benefit from a process redesign. Wants start time, end time and time spent in a queue documented.

## 4. Visibility into Technical Integration Issues

Need to be able to identify points of failure with integrations into other systems

## 5. Visibility into Who Made Changes – Not Just Who Approved

Wants to augment the “Golden History Record” to also include who changed something and not just who approved the change



# This Data Owner Wants – Empowered Efficiency

## The Efficiency Challenge

This Data Owner wants technology that helps him work smarter and not harder. Currently, he is stuck with a lack of administrative insight and a slow, inefficient process.

This situation results in

- **Frustration**
- **Inefficiencies**
- **Guesswork**

### What he wants

Greater visibility into things that matter to him as a data owner and a more streamlined process

## 1. Fewer Role Handoffs for Quicker Turnarounds

An optimized process with less bank-and-forth to reduce account setup time

## 2. Right Amount of Visibility

### Too Much

No need to see information that is not related to you or your division

### Too Little - Needs to See

- **Timestamps**
- **Integration Conflicts**
- **Change Initiators (not just approvers)**

# How to Make This Data Owner Successful



- 1. Reduce Roll Handoffs for Faster Turnarounds**  
Structure the workflow to eliminate the same people touching the same record multiple times (3-4 times)
- 2. Develop Robust Reporting Capabilities**  
Provide purpose-built dashboards within Product XYZ to eliminate the need for building reports in Oracle. Address integration issues that create mismatched data.
- 3. Allow Change Requests from Within Product XYZ**  
Develop an internal function within Product XYZ to allow users to request changes

*"If you're in a credit role, you get all business and division's notifications **even** the ones that aren't yours. It's both distracting and a huge privacy issue."*

- Jon



# The Bottom Line

Sweet spot for  
supporting the most  
people

	Initiators	Credit Managers	Data Owner
Clearer, More Efficient Workflow – less back and forth	●	●	●
Workflow notifications with time stamps	●	●	●
Data Access/Privacy Limits – no unrelated information visible (departmental or inactive acts)	●	●	●
Error code information on how to troubleshoot issue (in Product XYZ & integration points)	●	●	●
Smart workflow notifications tailored to user – no extraneous information about others' work	●	●	●
Ability to run reports inside of Product XYZ for greater centralized workflow	●	●	●
Record change log – what changed and who made the change (not just the approver)			●
Visibility into release notes – what has changed with the new updates?	●		
Ability to request a change from within Product XYZ and not use alternative platform	●		
Delete function - delete records entirely to help with overcrowding	●		●
More team context - customer service, sales and billing contacts listed for each account			●
Mass updates		●	●
Reduced approval bottle necks for non-critical changes		●	●
Ability to collect credit applications in the first step of the setup process		●	
Applications translated into other languages	●		
Differentiate active and inactive accounts visually (or just hide them)	●		

# Any Questions?

