Interview Questions

Open-Ended Questions

1. What additional borrower information would improve your ability to assess creditworthiness?
2. How do you currently assess the risk of loan defaults in the absence of complete financial data?
3. What strategies have been most effective in predicting borrower repayment behaviors?
4. How do you determine appropriate lending decisions when financial data is inconsistent or incomplete?
5. What are your biggest concerns regarding lending risks in uncertain market conditions?

Closed-Ended Questions

Borrower Information & Creditworthiness

1. Do you face difficulties in accessing detailed and trustworthy financial statements and creditworthiness information about borrowers?
2. Do you find that current credit scoring systems may not be reliable, particularly for new users or borrowers without prior credit history, making your risk assessment more challenging?
3. Do you lack sufficient information about borrowers' collateral or owned assets, which is crucial for evaluating the security of a loan?
4. Do you find it difficult to lend to small business owners because their credit data and scores are often outdated, making it challenging to assess their financial stability and creditworthiness?
5. Do you face challenges in discovering trustworthy candidates in informal settings without clear credit scores or accessible official data?

Financial Data & Risk Assessment

1. Do you need access to detailed historical financial data, such as a borrower's five-year credit and repayment history, to make informed lending decisions?
2. Do you need a more effective risk analysis and categorization system to guide your lending decisions to small business borrowers?
3. Do you find it challenging to accurately assess the risk of loan defaults due to incomplete borrower data, which could lead to financial losses?
4. Do you need accurate borrower data to determine appropriate loan amounts and avoid risks associated with over-lending or under-lending?
5. Do you find it difficult to make informed lending decisions due to the lack of detailed and up-to-date financial data for small businesses, particularly when evaluating their cash flow and current business conditions?

Loan Repayment & Borrower Behavior

1. Do you find it challenging to accurately assess the repayment capacity of borrowers due to their irregular income and the absence of comprehensive financial records?
2. Are you facing difficulty in assessing borrowers' financial health and repayment potential due to a lack of accurate and up-to-date financial records?
3. Do you find that relying on generic credit scores does not adequately capture borrower activity within the platform, making it challenging to assess their reliability?
4. Do unclear repayment terms, your borrowers' financial instability, and legal barriers to enforcement complicate your loan recovery process?
5. Are you facing challenges in monitoring borrower repayment histories due to incomplete or inconsistent payment records and various external factors?
6. Are you experiencing significant challenges in maintaining lending consistency and cash flow stability due to delayed repayments and defaults from borrowers?

Loan Decision-Making & Financial Understanding

1. Do you find it challenging to understand compound interest and financial forecasting, affecting your decision-making in loan management and investments?
2. Do you find it challenging to evaluate borrowers' financial behavior due to inconsistent or incomplete transaction histories?
3. Do you find it challenging to understand loan management processes due to the complexity of financial concepts and limited resources for education?
4. Do you sometimes find it challenging to accurately assess borrowers' financial or business situations, leading to uninformed lending decisions and potential losses?
5. Are you unsure whether to lend to companies with smaller or larger turnovers and lack sector-specific knowledge to make informed decisions?

Market Risks & Lending Stability

1. Do you worry about funding businesses with hidden debts or that appear financially stable based on limited indicators, potentially resulting in unexpected financial risks?
2. Have high default rates during events like the pandemic affected your financial stability, making it difficult to sustain your business operations?
3. Do you believe there should be a credibility system to evaluate new startups and entrepreneurs for reliable lending?

Demographic Segmentation

1. Which age group best describes you?