

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)  
Who is your customer?  
1.Business Persons  
2.self Employed persons  
3.persons who working in IT companies or any other Companies.  
4.Students for Education loans.

CS

6. CUSTOMER CONSTRAINTS  
What constraints prevent your customers from taking action or limit their choices of solutions?  
If a brokerage customer has consented to the agreement, the broker-dealer may, for example, lend securities in that person's account to another customer who wants to borrow them for a period of time as a part of a short selling transaction. The customer's loan consent form authorizes the broker-dealer to lend securities up to the limits of the customer's debit balance.

CC

5. AVAILABLE SOLUTIONS  
Which solutions are available to the customers when they face the problem  
Before submitting your home loan application to the bank, always check whether you meet the eligibility criteria set up by the bank. Computing tools such E.M.I. calculator prove to be of great help to check various eligibility conditions.

AS

Explore AS, differentiate

Focus on J&P, tap into BE, understand RC

2. JOBS-TO-BE-DONE / PROBLEMS  
The importance of a 24-months history of employment is very important in the loan approval. If someone has been self-employed for less than 2 years and only has the business license for 18 months that could be a problem.

RC

9. PROBLEM ROOT CAUSE  
What is the real reason that this problem exists? What is the back  
If the Banking System provides adequate credit people will not use this loan apps which are using all dubious methods for recovery and also charge huge interest and service charges. Today the small credit for common man is not available from the regular banking system including the public sector banks. Linking Aadhar and Pan number with the Bank

BE

7. BEHAVIOUR  
What does your customer do to address the problem and get the job done?  
Authentication methods are also changing fast, with customers beginning to eschew passwords due to their inconvenience and vulnerability to credential stuffing. A recent survey found that consumers worldwide failed to rank passwords among their top three most secure authentication methods for the first time in four years.

BE

Focus on J&P, tap into BE, understand RC

Identify system & RC

Identify

### 3. TRIGGERS

TR

You can even receive instant approval for certain personal loans and instant credit cards are a relatively new thing. While many peoples may be used to receiving instant approvals for credit cards, fewer borrowers understand that you can also find lender who offer the same feature for personal loans.

### 4. EMOTIONS: BEFORE / AFTER

EM

How do customers feel when they face a problem or a job and afterwards?

i.e. lost, insecure > confident, in control - use it in your communication strategy & design.

Customer emotion is a measure of how customers feel about their experience with a company.

The dynamics behind customer emotions are surprisingly complex. The increasing importance of customer emotion in customer experience can be summed up by appropriating an old quote: "Customers may not remember what the quality of your product was, but they will always remember how their customer experience made them feel." Those feelings can be the difference between good and great results for a business.

### 10. YOUR SOLUTION

SL

If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality.

If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behavior.

Money mutual remains the leader in quick loan approval for short-term loan products. That's what happens when you have dozens of lenders eager to compete for your business by providing a competitive interest rate and essentially instant approval. Once you've finalized the paperwork, the lender will wire your funds to a linked checking account or other bank account within one business day, making Money Mutual a great option for an emergency loan if you're in a cash crunch.

### 8. CHANNELS of BEHAVIOUR

CH

#### 8.1 ONLINE

What kind of actions do customers take online? Extract online channels from #7

#### 8.2 OFFLINE

What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.

8.1 The system analyzes several variables to determine prospective customers' intentions and assesses the probability that they are bad actors, scrutinizing details such as their typing speed and propensity for misspelling crucial information like their names.

8.2 Such consumer behavior not only suggests the effectiveness of search engine marketing, but also the control that consumers prefer in their research and buying. Consumer-directed search behavior is quickly guiding the marketing landscape away from advertiser control and into the hands of consumers.