Define CS, fit into CC

1. CUSTOMER SEGMENT(S)

Who is your customer?
i.e. working parents of 0-5 y.o. kids
1. The job executor is the person who is the person using the product to get the core fuctional job
2. The product includes people who install transport, repair, maintain, upgrade or dispose of the product
3. The buyer is the person responsible fo making the financial purchase decision

6. CUSTOMER CONSTRAINTS   CC

What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available devices.

1. check loan document and put them in order
2. categorize loan
3. Check for credit rating
4. Enter loan application into the system
5. Then loan approval or rejection decision is made

5. AVAILABLE SOLUTIONS   AS

Which solutions are available to the customers when they face the problem or need to get the job done? What have

1. First of all identify the solutions for their problems
2. Customer wants to increase their income
3. Make a budget to help you resolve their financial problems
4. Avoid buying new
5. Customer meet their advisor to discuss their

Explore AS, differentiate

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

2. JOBS-TO-BE-DONE / PROBLEMS

Which jobs-to-be-done (or problems) do you address

1. The customers job-to-be-done is the anchor point for "Where" to create value.
2. Discover the customers needs associated with getting the job to done
3. To discover by studying the core functional job as a process.
4. The customer centered Innovation Map

9. PROBLEM ROOT CAUSE   RC

What is the real reason that this problem exists? What is the back

1. Refusal of a large insurance claim
2. Creating hindrance to the main source of income
3. Diminishing deposit balance
4. Inability to pay the debt of creditors other than the bank
5. Non-repayment of the loan installments ad

7. BEHAVIOUR   BE

i.e. directly related: find the right solar panel installer, calculate

1. When customer find the right panel installer reducing the operating cost
2. i.e. solar panel can reduce or eliminate their business electric bill
3. Protect against changing utility rates
4. As demand for energy rises and getting idea about thie monthly consumption in kwh
5. Become a green house.

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

3. TRIGGERS   TR

neighbour installing solar panels, reading about a more efficient solution in the news. What triggers customers to act? i.e. seeing their

1. actually no loan financing available for solar panel installetions.
2. we convince our by telling about the incentives and rebates or

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 behaviour.

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.

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.

1.we just monitoring until conditions improves
2. Borrower bankruptcy
3. we give some duration time to slove their problems
4. Foreclosure and liquidation
5. Driving the best outcome for our bank involoves getting the right belnd of technology and process.

1. Offer consistent company wide messafing
2. Provide instructions for easy adoption
3. Nurture customer relationships
4. Solve for the right customers needs.
5. Build feedback loops into every stage of the process.

1.If some customers can take a online action by lending a money through web platforms or mobile apps
2. utilizing technology for authentication and credit evaluation
3.If some customers can take a offline action by ofline payments are transaction processed asynchronously
4. offline payments are made via cash, checks, bank transfer, postal orders etc..
5. Flexibility for customer to pay through offline payment methods can help extend customers business.