

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)

Who is your customer?
i.e. working parents of 0-5 y.o. kids

Existing and Prospective Customers of the bank.

CS

6. CUSTOMER CONSTRAINTS

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. Location of bank for availability prevents in person queries
2. Poor connectivity worsens service quality
3. People bearing ill-will and giving the wrong information
4. Social shyness makes communication inefficient

CC

5. AVAILABLE SOLUTIONS

Which solutions are available to the customers when they face the problem or need to get the job done? What have they tried in the past? What pros & cons do these solutions have? i.e. pen and paper is an alternative to digital notetaking

Toll free numbers to call - limited in service options, and further support limited to availability of expertise in personnel

Going in person - inconvenient, subject to location

AS

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 for your customers?
There could be more than one; explore different sides.

Jobs to be done:

1. Answer banking queries efficiently
2. Automate Customer Service

Problems:

1. Banks may not be available in every location

J&P

9. PROBLEM ROOT CAUSE

What is the real reason that this problem exists?
What is the back story behind the need to do this job?
i.e. customers have to do it because of the change in regulations.

People are not well informed on how to go about their banking operations

No official documentation on how bank services work

People are not comfortable approaching banks in person, or not comfortable calling

People have experienced poor customer care

RC

7. BEHAVIOUR

What does your customer do to address the problem and get the job done?
i.e. directly related: find the right solar panel installer, calculate usage and benefits;
indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)

Customer uses one of the available solutions from box 5

Seeks out friends/family to ask them if they know

Uses the internet to get an idea

BE

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

Identify strong TR & EM

3. TRIGGERS

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

Customers want to know more about the bank and get their pressing queries answered.

TR

4. EMOTIONS: BEFORE / AFTER

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.

confused, overwhelmed > clear, satisfied

EM

10. YOUR SOLUTION

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.

Chat Bot that supports Banking Discourse

SL

8. CHANNELS of BEHAVIOUR

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

Google their queries & search the bank website

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

Approach people to get their queries answered

CH

Extract online & offline CH of BE