Explore AS

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Focus on J&P, tap into BE, understa

cus on J&P, tap into BE, understand

- Credits misusage
- Funds issues

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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.



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

- Bankers
- **Business Domain**
- Finance Industry

- Credit check
- Banker users
- Customer norms
- Reliability on trust

- Credit score
- Civil score
- Frequent bank user
- Own large business with funds
- Assets and properties

2. JOBS-TO-BE-DONE / **PROBLEMS**

J&P 9. PROBLEM ROOT CAUSE

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.

7. BEHAVIOUR

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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)

- Credits misusage
- Funds issues
- Check bounce
- EMI not returned
- Bad credentials
- Misbehaving with finance service
- Bad debts
- No loan returns

- Credits misusage
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- Positive approach ahead of banks
- Proper funds repay
- Confusion on transactions

3. TRIGGERS

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

10. YOUR SOLUTION

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What kind of solution suits Customer scenario the best? Adjust your solution to fit Customer behaviour, use Triggers, Channels & Emotions for marketing and communication.

8.1 ONLINE CHANNELS

online channels from box #7 Behaviour

Explore AS, differentiate

Advertising

Continuous customer engagement

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&

Proper Document verification

- Customer Background verification
- Bank user details
- Secure Data storage

Proper Document verification

Customer Background verification

8.2 OFFLINE CHANNELS

What kind of actions do customers take offline?



Time consuming

Easy to approach banks

Quick process

design.

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.

- Proper Document verification
- Customer Background verification

