

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)

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

Working parents
Students
Employees etc.,

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.

Fund bouncing
Huge error
Period of limitation three years.
Budget.

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

To save money.
Ask your queries to customer service.
Feel free to share your issues to the client.
Extend the limit period.

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.

Rejection in the first stage itself
High Interest Rates
Credit Score issues

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.

High interest rate
Inadequate loan sizes
Poor appraisal
Lack of monitoring
Improper client selection

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)

Factor in deciding whether a customer will with your bank or switch to another due to,
->Lack of monitoring
->Long waiting times in customer services.

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.

Long Waiting Times in Customer Services
Falling Short When Resolving Customer Problem

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.

Frustration to pay interest.
Loss of Jobs, Delay in Salary.

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.

To provide good customer service, answering to their queries. Acknowledge their personal problems related to the job loss etc., to consideration.

SL

8. CHANNELS of BEHAVIOUR

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

Active websites.
Online payments.
Good server to transfer money.

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

Good customer service.
Providing good environment.

CH

Extract online & offline CH of BE