

Define CS, fit into CC

Focus on J&P, tap into BE, understand

1. CUSTOMER SEGMENT(S)

- Demographic segmentation- These include things like gender, age, family status, occupation, level of education, income level, religion, race, and ethnicity.
- Behavioral Segmentation- This includes both shopping behavior and purchase behavior.

2. JOBS-TO-BE-DONE / PROBLEMS

The loan is need to be provided to trustable borrower so the borrower need to be evaluated

3. TRIGGERS

The income source for the bank's is the interest of the loan which has been given to the loan requesters. So, the banks are willing to give the loan for trustable borrower.

6. CUSTOMER CONSTRAINTS

- check loan document and put them in order
- categorize loan
- Check for credit rating
- Enter loan application into the system
- Then loan approval or rejection decision is made

9. PROBLEM ROOT CAUSE

The loan borrower may not properly pay back loan if the loan is provided bend of the borrower capability.

TR

10. YOUR SOLUTION

- Offer consistent companywide messaging
- Provide instructions for easy adoption
- Nurture customer relationships
- Solve for the right customers needs.
- Build feedback loops into every stage of the process.

SL

5. AVAILABLE SOLUTIONS

- First of all identify the solutions for their problems
- Customer wants to increase their income
- Make a budget to help you resolve their financial problems
- Avoid buying new things
- Customers meet their advisor to discuss about their situation

7. BEHAVIOUR

Verify whether the loan requested person is eligible for loan, based on the different parameters like person's economic potential, property support, financial performance, etc.

Explore AS, differentiate

Focus on J&P, tap into BE, understand

8. CHANNELS of BEHAVIOUR

If some customers can take a online action by lending a money through web platforms or mobile apps, utilizing technology for authentication and credit evaluation.
If some customers can take a offline action by offline payments are transaction processed asynchronously, offline payments are made via cash, checks, bank transfer, postal orders etc..

CH

<p>4. EMOTIONS: BEFORE / AFTER EM</p> <p>While evaluating the loan applicant the bankers struggle in deciding how to evaluate the loan applicant, which are the things to be considered and what are the criteria level needed to be checked.</p> <p>If the loan borrowers are not paying back the loan at specified intervals then the banks are not able to generate income which is necessary for maintaining the bank and providing the interest for the depositors. providing the interest for the depositors.</p>		<p>Flexibility for customer to pay through offline payment methods can help extend customers business.</p>
---	--	--