

Define CS, fit into CC	<div>1.CUSTOMER SEGMENT(S)<div>C</div><ul style="list-style-type: none">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.</div>	<div>6. CUSTOMER CONSTRAINTS<div>C</div><ol style="list-style-type: none">check loan document and put them in ordercategorize loanCheck for credit ratingEnter loan application into the systemThen loan approval or rejection decision is made</div>	<div>5. AVAILABLE SOLUTIONS<div>C</div><ol style="list-style-type: none">First of all identify the solutions for their problemsCustomer wants to increase their incomeMake a budget to help you resolve their financial problemsAvoid buying new thingsCustomers meet their advisor to discuss about their situation</div>	Explore AS, differentiate
Focus on J&P, tap into BE, understand	<div>2. JOBS-TO-BE-DONE / PROBLEMS<div></div><p>The loan is need to be provided to trustable borrower so the borrower need to be evaluated</p></div>	<div>9. PROBLEM ROOT CAUSE<div>RC</div><p>The loan borrower may not properly pay back loan if the loan is provided bend of the borrower capability.</p></div>	<div>7. BEHAVIOUR<div>BE</div><p>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.</p></div>	Focus on J&P, tap into BE, understand
	<div>3. TRIGGERS<div>TR</div><p>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.</p></div>	<div>10. YOUR SOLUTION<div>SL</div><ol style="list-style-type: none">Offer consistent companywide messagingProvide instructions for easy adoptionNurture customer relationshipsSolve for the right customers needs.Build feedback loops into every stage of the process.</div>	<div>8. CHANNELS of BEHAVIOUR<div>CH</div><p>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.</p><p>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..</p></div>	

<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>
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