Define CS, fit into CC

Explore AS, differentiate

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

CS

1. CUSTOMER SEGMENT(S)

Who is a customer?

Customer is an 18 years old and above person.

AS

5. AVAILABLE SOLUTIONS

Providing support as per the policies of the bank. i.e. verification and updating the process as per the customers, providing info as per customer request

CC

6. CUSTOMER CONSTRAINTS
Time factor, network & server issues, limited expenditure

J&P

2. JOBS-TO-BE-DONE / PROBLEMS

Job/Problem to be done?

- Unable to make transactions
- Data leak & account insecurities
- Network & server issues from bank end

BE

7. BEHAVIOUR

Directly associated: Customer discusses the problem with the banker & submits all the necessary documents required in order to solve it.

RC

9. PROBLEM ROOT CAUSE

Problems arise mostly from the bank end (server issues/network issues) or when customer is not satisfied by the service provided from the bank (limit transactions/need to go to the bank for document verification when asked about certain queries)

3. TRIGGERS — **TR**

- Account insecurities
- Transactions problems
- Not getting a proper response for the requested queries

4. EMOTIONS: BEFORE / AFTER — **EM**

Before: Unreliability, not satisfied, confusion
After: Satisfaction, loyalty, coherence

10. YOUR SOLUTION — **SL**

To give the exact solution which can solve the query efficiently (e.g. to display the bank balance or show the transactional history)

8. CHANNELS of BEHAVIOUR — **CH**

8.1 ONLINE: Customer requests can be done online via banking application (e.g. checking bank balance, etc.…)

8.2 **OFFLINE**

Customer needs to be in the bank for addressing his query to the banker (e.g. written complaint letter to the bank about the problem)