

Define CS, fit into CC	1. CUSTOMER SEGMENT(S) CS <ul style="list-style-type: none"> Buying a home. Medical emergency Wedding purpose To start a Business To fund working capital 	6. CUSTOMER CONSTRAINTS CC <ul style="list-style-type: none"> If they applied for back loans. Back over dropped Credit card over dropped Behavior Credit lines 	5. AVAILABLE SOLUTIONS AS <ul style="list-style-type: none"> Substitute high – cost loan. Take insurance with big ticket loans. Ensure time and regular prepayment Keep spouse and family in loop about loan. 	Explore AS, differentiate
	2. JOBS-TO-BE-DONE / PROBLEMS J&P <ul style="list-style-type: none"> Receive loan application. DOCUMENT collection Free verified Process FREE Qualification Process Finding perfective loan for the customers. 	9. PROBLEM ROOT CAUSE RC <ul style="list-style-type: none"> Operational Banking System. Inefficient process Framework. Poor end-user Experience, Disorganized document storage & retrieval 	7. BEHAVIOUR BE <ul style="list-style-type: none"> Check your credit score. Take steps into improved your score by checking for inaccuracy and paying down the debt. Consider your budget Consider any Collateral 	

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

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I d e n t i f

3. TRIGGERS

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- A personal loan is one option for financing the purchase of a person's dream car or bike or boat.
- One can avail a personal loan to fund any big-purchase like electronic appliance and gadgets.

4. EMOTIONS: BEFORE / AFTER

EM

- Stress – Stress from debt can lead to chronic stress
- Anxiety – This is a stress with the scab at the torn off
- Anger – Instead of panicking or denying problem , victim get mad.
- Depression – Hopelessness set in , as does no self – esteem it can lead to even more debt.

10. YOUR SOLUTION

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- Create a Machine learning model to check whether the Customer would be eligible for the loan or not.
- Bank employee would be able to check for a single customer or a group of customer.
- UI will be a website which will be interactable.

8. CHANNELS of BEHAVIOUR

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8.1 ONLINE

- Make it easy to contact.
- Empower your employ.
- Create additional context.

8.2 OFFLINE

- First impression matters.
- Educate the customer.
- Collect feedbacks
- Roll out referral program and concert.