Problem-Solution fit canvas 2.0

To find a solution that can help the banking sector identify whether a given person is eligible for a loan.

Define CS, fit into CC

1. CUSTOMER SEGMENT(S) — CS

Our Custormers are officials from the banking sector who handle the loaning process for their customers.

6. CUSTOMER CONSTRAINTS — CC

Choices of solutions are limited by the budget, knowledge required to use the solution, database access, internet connectivity, etc.

5. AVAILABLE SOLUTIONS — AS

Solutions include:

1. Creating an database functions that gives results based on information of a person. Pros: simple, Cons: low accuracy.
2. Using past records of other people with conditions similar to the current person. Pros: Good Accuracy, Cons: Past records cannot exist for all types of conditions of the current person.
3. Creating an applicaion that uses machine learning techniques to predict the loan eligibility of person.

Explore AS, differentiate

Focus on J&P, tap into

2. JOBS-TO-BE-DONE / PROBLEMS — J&P

Problems include deciding whether or not a customer is eligible for availing a loan scheme from bank, increasing customer interaction, etc.

9. PROBLEM ROOT CAUSE — RC

Customer are required to increase their ability to recognise a person's loan eligibility in order increase the productivity of the company and cater to needs of the customers.

7. BEHAVIOUR — BE

Customers spend time slowly analysing the various details of people inorder to derive the result.
They also conduct various interviews with the person to see if they are who they claim to be.

Focus on J&P, tap int C

Identify strong TR & EM

3. TRIGGERS — TR

Customers are triggered from the need to standardise the loan process and make their work more customer-friendly.

4. EMOTIONS: BEFORE / AFTER — EM

Customers, from being indecisive, become more confident about the whether or not the person-in-question is able to avail their loan schemes.

10. YOUR SOLUTION — SL

Our Solution involve using ensemble ML models which can predict the loan eligibility of a person in the form of score that can be used as standard in the banking sector. It will also include an application framework that uses this ML model and some UI/UX to provide the results directly to the customer.

8. CHANNELS of BEHAVIOUR — CH

8.1 ONLINE

They also conduct various interviews with the person to see if they are who they claim to be.

8.2 OFFLINE

Customers spend time slowly analysing the various details of people inorder to derive the result.

Extract online & offline CH of BE

AMALTAMA