

Problem-Solution fit

Define CS, fit into CC	1. CUSTOMER SEGMENT(S) CS Our customers are illiterates , trustees , joint account holders , executors and administrators, Power of attorney holders.	6. CUSTOMER CONSTRAINTS CC Safety , Payment of expenses , savings , accessibility.	5. AVAILABLE SOLUTIONS AS Financially literate customers are more profitable because “They are credit-driven and have a higher usage of depository products”.	Explore AS, differentiate
Focus on J&P, tap into BE, understand RC	2. JOBS-TO-BE-DONE / PROBLEMS J&P To evaluate the unwanted expenses and in money management and it will helps to improve financial stability.	9. PROBLEM ROOT CAUSE RC The funds received from the commercial banks are of short duration and the procedure of obtaining funds in a time taking affair as there is a lot of verification that needs to be done from the bank end.	7. BEHAVIOUR BE Bank customers behaviour customer behaviour refer to an individual’s buying habits, including social trends, frequency patterns, and background factors influencing their decision to buy something.	Focus on J&P, tap into BE, understand RC
Identify strong TR & EM	3. TRIGGERS TR Financial triggers are situations or emotions that nudge us to do something that does not align with good financial health.	10. YOUR SOLUTION SL As I already convey the message that the main solutions has been obtained by tracking the business expenses and the personal expenses. It will help to track the purchase history and tells the better place to spend money.	8. CHANNELS of BEHAVIOUR CH Online: Customer can easily access the various services collections and payments.	Extract online & offline CH of BE
	4. EMOTIONS: BEFORE / AFTER EM Bank service customers cannot be perceived as a homogeneous group, because that customers are “emotionally attached customers”.		Offline: offered by the bank themselves with the assistance of a bank officer.	