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|-------------------------|--|---|---|---------------------------|
| Define CS, fit into CC | 1. CUSTOMER SEGMENT(S) CS Who is your customer? i.e. working parents of 0-5 y.o. kids Any bank customer who has a query | 6. CUSTOMER CONSTRAINTS CC What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available devices. Facing internet connectivity issues Unfamiliarity with using gadgets like phone, laptop, etc Having security concerns | 5. AVAILABLE SOLUTIONS AS Which solutions are available to the customers when they face the problem or need to get the job done? What have they tried in the past? What pros & cons do these solutions have? i.e. pen and paper is an alternative to digital notetaking They consult their friends. But this might not be the best solution as only the respective bank officials know the accurate detail. | Explore AS, differentiate |
| | 2. JOBS-TO-BE-DONE / PROBLEMS J&P Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides. Answer all questions correctly and promptly like: 1. queries on opening a bank account 2. queries on depositing 3. queries on taking loan 4. queries on ordering a card 5. queries related to insurance and investment | 9. PROBLEM ROOT CAUSE RC What is the real reason that this problem exists? What is the back story behind the need to do this job? i.e. customers have to do it because of the change in regulations. 1. Not enough bank employees 2. Time restrictions of bank opening hours 3. Clash of schedule of customer's daily life 4. Long waiting queues | 7. BEHAVIOUR BE What does your customer do to address the problem and get the job done? i.e. directly related: find the right solar panel installer, calculate usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace) 1. Customers have to physically visit a bank 2. They contact the customer care service. Sometimes it may have more waiting time which can be frustrating | |
| Identify strong TR & EM | 3. TRIGGERS TR What triggers customers to act? i.e. seeing their neighbour installing solar panels, reading about a more efficient solution in the news. - Hearing from others how convenient it is easy to use - Seeing others save a lot of time instead of going to bank each time | 10. YOUR SOLUTION SL If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality. If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behavior. AI chatbot for banking industry which helps resolve the issues of offline banking. This solution allows improved efficient support, reduced wait times, cost-effective 24/7 support | 8. CHANNELS of BEHAVIOUR CH 8.1 ONLINE What kind of actions do customers take online? Extract online channels from #7 They generally search the web for answers to their queries which might be scattered and not reliable. 8.2 OFFLINE What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development. They go to bank and meet bank officer to clarify their doubts | Identify strong TR & EM |
| | 4. EMOTIONS: BEFORE / AFTER EM How do customers feel when they face a problem or a job and afterwards? i.e. lost, insecure > confident, in control - use it in your communication strategy & design frustrated, angry > relieved, relaxed | | | |

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