

Project Design Phase

Problem – Solution Fit Template

Date	16 February 2026
Team ID	LTVIP2026TMIDS54062
Project Name	Online Payments Fraud Detection using Machine Learning

Problem – Solution Fit Template:

The Problem-Solution Fit simply means that you have found a problem with your customer and that the solution you have realized for it actually solves the customer's problem. It helps entrepreneurs, marketers and corporate innovators identify behavioral patterns and recognize what would work and why.

Purpose:

- Solve complex problems in a way that fits the state of your customers.
- Succeed faster and increase your solution adoption by tapping into existing mediums and channels of behavior.
- Sharpen your communication and marketing strategy with the right triggers and messaging.
- Increase touch-points with your company by finding the right problem-behavior fit and building trust by solving frequent annoyances, or urgent or costly problems.
- Understand the existing situation in order to improve it for your target group.**

Template:

Define CS & Re Info 1. CUSTOMER SEGMENT(S) CS All adults who shop online pay bills, send money, or use subscription services.	6. CUSTOMER CC Concern about security and fraud. Limited understanding of payment processes. Frustration with complicated forms or payment failures. Uncertainty regarding refunds or disputes. Overwhelmed by technical terms.	5. AVAILABLE SOLUTIONS AS • Credit/debit cards • Digital wallet (PayPal, Apple Pay, Google Pay) • Bank transfers • Payment gateway services like Stripe, Square, PayU • Buy Now, Pay Later (BNPL) services.
Focus on J&P, map into BE, understand 2. JOBS-TO-BE-DONE / PROBLEMS J&P Want to pay online quickly and securely. Struggle with complex or lengthy checkout processes. Confused by different payment options and fees. Fear their payment information might be stolen or misused.	9. PROBLEM ROOT CAUSE RC Users often lack clarity about how online payments work. Unfamiliar with the differences between various payment options. Websites may have unclear, confusing, and lengthy forms. They are worried about payment security and getting scammed. Lack of knowledge about how to resolve payment disputes or get refunds creates uncertainty.	7. BEHAVIOUR BE Use the most convenient/available payment method to complete purchases. Look for "trusted" payment logos like PayPal or Visa. Avoid sites that look untrustworthy or require too much information Abandon carts if payment seems too complicated.
Identify stimuli TR & EIN 3. TRIGGERS TR Desire to purchase online or pay bills/subscriptions. Fear of missing out on deals, promotions, or discounts. Need to send money to family or friends.	10. YOUR SOLUTION SL Provides a payment gateway that is easy to use and secure. Offers multiple payment options in one place (credit/debit cards, digital wallets, bank transfers, BNPL). Streamlines checkout with simple and clear forms. Ensures strong security measures and clear refund/dispute policies.	Focus on J&P, map into BE, understand 8. CHANNELS & BEHAVIOUR CH Seek reviews or tutorials on payment processes. Look for payment method logos on e-commerce sites. Check forums or social media for platform reputation or fraud reports. 8.1 ONLINE Ask friends or family for advice on safe online payment practices.
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References:

1. <https://www.ideahackers.network/problem-solution-fit-canvas/>
2. <https://medium.com/@epicantus/problem-solution-fit-canvas-aa3dd59cb4fe>