

DATE:	27-10-2022
TEAM ID:	IBM-Project-38955-1660387362
PROJECT TITLE:	AI-BASED DISCOURSE FOR BANKING INDUSTRY

PROBLEM-SOLUTION FIT

1. CUSTOMER SEGMENT <ul style="list-style-type: none"> - Bank Account Holders - Net Banking Users - Loan borrowers 	5. AVAILABLE SOLUTION <u>Support through Email</u> : takes more time to solve and take action against filed customer queries. <u>HDFC EVA</u> : provides fast and efficient support but the framework is difficult for users.	9. ROOT/CAUSE <ul style="list-style-type: none"> - To avoid visiting the bank every time for bank-related functions. - To achieve 24/7 customer service - Might have worries under their Account Privacy
2.PROBLEMS / PAINS <ul style="list-style-type: none"> - Customer should manually visit the bank for creating an Account and also for solving banking queries which consumes much time. - Banks cannot be available 24/7 - Not being able to provide a personalized experience 	6. CUSTOMER STATE LIMITATION <ul style="list-style-type: none"> - Customer should hold a Bank Account - Customer should have an email account as well as an active phone number and government ID proof. - Mobile Phone and laptop with active Internet Connection - Customer should have installed Banking Application 	10. YOUR SOLUTION To build an effective and efficient banking chatbot using AI and IBM WATSON to provide an easy framework to them on all banking related queries such as account creation, queries related accounts, loan, net banking in a safe and secured manner and consider customer privacy and make available banking features 24*7 to them.
3. TRIGGERS TO ACT Banking customers want to make their life easier, and save time from manual banking. Online transactions provide convenience for both customers and business owners because it would allow an instant process of payment verification and don't need to manually send proof of their payment.	7. BEHAVIOUR <ul style="list-style-type: none"> -Late response from bank disappoints customers. - Bank Consumes more time for providing banking functionalities to customers. - Standing in long queues to resolve any banking queries which is time consuming. 	
4. EMOTIONS <u>BEFORE</u> : Customers feel stressed through manual banking and all queries aren't satisfied. <u>AFTER</u> : Customers feel smart through the use of this effective chatbot and feel the personalized experience.	8. CHANNELS OF BEHAVIOUR <u>ONLINE</u> : Can sort all customer queries through chatbot from anywhere in the world <u>OFFLINE</u> : Physical presence is required for getting queries sorted	

