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BE

fit into

1. CUSTOMER SEGMENT(S)

Who is your customer?

Our project will be available as an API that banks can purchase and integrate with their application to help with customer support. The chatbot will guide customers in creating a bank account and also answer general banking queries and queries related to loans and net banking

CS 6. CUSTOMER

J&P

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,

Our project will be easy to manage and integrate with other bank applications. The only customer constraint will be a good network connection.

5. AVAILABLE SOLUTIONS

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

Generally, bank customers have to visit a bank to create a new account or get their queries clarified. Our project aims at helping bank customers to use our application from the comfort of their homes.

2. JOBS-TO-BE-DONE / PROBLEMS

Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one: explore different sides.

Banks will have to integrate our chatbot services as an API into their banking application. To make bank customers aware of this service, banks will have to advertise about the chatbot services available in their app. In the case of queries not being resolved by the chatbot, the bank representatives must be available online for bank customers to connect with them.

9. PROBLEM ROOT CAUSE

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

Banks offer new schemes to customers frequently. Bank customers are generally interested to know more about the scheme. Apart from this, majority of the people these days have a bank account. It makes it difficult for illiterate people or people with basic education and understanding about how a bank account works to operate their account themselves. In such cases, they seek the help of a bank representative

7. BEHAVIOUR

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)

Bank customers try to contact a bank representative via call or in person. They ask their query to the representative in hopes of getting it resolved.

Our project enables customers to get their queries resolved via the bank's app instantly. This saves the customers time and banks resources.

Focus on J&P, tap into BE, understand

3. TRIGGERS

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What triggers customers to act? i.e. seeing their neighbor installing solar panels, reading about a more efficient solution in the news.

Banks are our project's customers. Based on the scale of the bank and the efficiency of their customer support team, the number of queries they have to respond to in a day can be determined. With the help of our chatbot, a large number of general banking queries, loan and net banking queries and queries related to opening a new bank account can be easily solved. Our hybrid model also enables bank customers to chat with a bank representative in case their query is not resolved. Our project can help banks efficiently and quickly respond to users. chat with a bank representative in case their query is not resolved. Our project can help banks efficiently and quickly respond to users.

4. EMOTIONS: BEFORE / AFTER



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.

Contacting a bank representative is generally a tedious process where a customer is rerouted to various places before they get their query answered. This is the case irrespective of the customer visiting the bank or calling their customer support services. Our chatbot will help customers resolve their queries instantly, saving them the hassle of contacting different departments to get the solution

10. YOUR SOLUTION



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.

With the help of Watson's assistant and using Flask for backend and HTML for frontend, our solution aims at creating a platform for bank customers to clear their queries regarding Banking, in order to provide assistance and guidance with respect to maintenance of bank accounts.

8. CHANNELS of BEHAVIOUR

8.1 ONLINE

What kind of actions do customers take online? Extract online channels from #7

In Online mode, bank customers contact bank representatives via calls. Usually, an Interactive Voice Response system is used by banks to route the customer to the department their query is related to.

8.2 OFFLINE

What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.

In Offline mode, bank customers generally visit the bank to get their queries clarified. Our project aims at optimizing customer experience at the comfort of their home. They can get their queries clarified using the chatbot. In case their query is complex and they aren't satisfied, they can chat with a bank representative as well.

