1. CUSTOMER SEGMENT

Customers criteria:

- 1. Working segment
- Salary slip
- 2 .Students:
- Education details

6. CUSTOMER CONSTRAINTS

Customers must feel safety

VIRTUAL - Create a virtual assistant, layer above of IBM chatbot

To ensure security.

CACHE - mini Server at each users device to have maximum fault tolerance at DOWNTIME.

MULTI Signatured via private wallet of users.

5. AVAILABLE SOLUTIONS

In order to contribute to advances in the financial sphere of the economy, with their valuable repercussions in the real one not to be underestimated. Created a mobile assistant solution that could work across platforms to better serve customers:

Using IBM Cloud and IBM Watson Assistant, the company created an AI-powered virtual assistant that is described as being "smart, secure and almost human" providing "real help in real time"

2. JOBS-TO-BE-DONE / PROBLEMS

- + Need for 24 hours support
- + Staff's can get stressed
- + Quantity of custmors are high

9. PROBLEM ROOT CAUSE

Internet connection to the bank's website and a telephone link to customer service.

Further innovations in the financial industry and notably in the home banking area have been stimulated by the decline in the price of personal computers and the increase in their presence in households, thus laying the foundation for the virtual bank (also called digital-only and online-only bank) as a new type of banking institution: it delivers its services through the Internet or other forms of and merely exists in cyberspace.

7. BEHAVIOUR

Direct:

Customer use banking chatbot

Indirect:

 Customer approach the bank service providers

3. TRIGGERS

User wants the chatbot to understand the reason, implementing a chatbot.

Stop for a second and ask yourself two questions:

"Which problem would the chatbot solve?"

"What will exactly a chatbot be doing?"

4. EMOTIONS

Customers are in secure about their information.

They are feel exhausted

10. YOUR SOLUTION

- -> Define the chatbot goal or goals
- -> Define areas that the chatbot can take over
- -> Choose channels and languages
- -> List the integrations
- -> Choose the right chatbot vendor or chatbot platform
- -> Create a detailed chatbot roadmap and project requirements
- -> Think about security
- -> Create a chatbot persona, design a chatbot flow, and a logic tree
- -> Start with building a POC or MVP
- -> Start building the full version of the chatbot
- -> Add integrations and connect must-have tools

8.CHANNELS of BEHAVIOUR

To begin with, it must be accounted for the significant improvements in information technology that have been translated into new means of making banking and financial services available, including delivering them electronically:

no surprise that e-finance has increasingly expanded, at a relatively fast pace, as financial institutions have quickly perceived the risk of becoming obsolete if this evolving trend would not be endorsed;

a case in point has to do with the automated teller machine (ATM)