Define CS, fit into CC

1. CUSTOMER SEGMENT(S) — CS

Who is your customer?
i.e. working parents of 0-5 y.o. kids

The early detection is important for using Watson's assistant, we will create a chatbot that will assist banks in automating business activities like customer support. This is more useful than the manual examination

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.

Two distinct difficulties are being faced by the banking industry. They must continue managing the security standards and regulatory compliances while on the one hand striving for speed and agility in their operations.

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

Banks can manage massive amounts of data at lightning-fast speeds in order to gain insightful information from it thanks to AI. With the help of features like AI bots, digital payment advisors, and biometric fraud detection systems, a larger consumer base may benefit from higher-quality services

Explore AS, differentiate

Focus on J&P, tap into BE, understand RC

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.

Banks will need to develop integrated propositions that focus on "jobs to be done," moving beyond extremely standardised goods. In order to achieve this, it is necessary to incorporate personalization decisions (such as what to offer, when to offer it, and through which channel), to design value propositions that go beyond the core banking product, and to include intelligence that automates decisions and actions on the customer's behalf.

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.

New solutions frequently fall short of customer expectations due to a lack of subject expertise and muddled accountability, especially between business units and technology teams. Additionally, several systems carry out the same tasks, and as IT architecture becomes more complicated due to the proliferation of applications, this lowers system resilience and stability and raises the risk of changes.

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)

First, understanding and conviction are largely the result of the bank's leadership, which is demonstrated by setting an example for others to follow and supporting desired behaviours like lifelong learning, knowledge-sharing, and cross-disciplinary cooperation.

Focus on J&P, tap into BE, understand RC

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.

The triggers use AI-powered solutions that can swiftly identify trends from numerous channels and analyse enormous volumes of data. This can identify people or companies who might not be able to repay their debts and helps predict and prevent credit risks.

4. EMOTIONS: BEFORE / AFTER

Before: Adverse emotional responses include fear, anxiety. vulnerability, guilt, loss of confidence, anger. After: Early detection and diagnosis gives sense of hope among patients

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 behaviour.

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8. CHANNELS of BEHAVIOUR — CH

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

Banks are deploying AI bots to automatically analyse borrower risk and onboard new clients. To find inefficiencies in the process, they are employing deep learning, pattern matching, and computer vision. Among many other use cases, AI-based anti-money laundering technologies are assisting them in preventing fraud.

Extract online & offline CH of BE