Project Title: **Project Design Phase-I - Solution Fit Template**   **TeamID:**PNT2022TMID04270

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)   CS

I. Creation of Bank Account
II. Creation of NetBanking Account
III. Request for Personal Loan
IV. Request for Housing Loan

6. CUSTOMER CONSTRAINTS   CC

I. Customer should have enough amount
II. Customer should have necessary requirements for loan approval
III. Customer should need an efficient network for online transaction
IV. Customer must have their ID for Account creation

5. AVAILABLE SOLUTIONS   AS

I. Customer can do transaction through banking to avoid network issues in online transaction.
II. Customers can contact the bank through mail or by contacting the bank to know about requirements for account creation.
III. Customers can enquiry about their queries in the bank or through chatbot.

Explore AS, differentiate

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

2. JOBS-TO-BE-DONE / PROBLEMS   J&P

I. Customers cannot able to contact the bank after their working hours.
II. Customers will frequently visit the bank for account creation, payment for loan interest
III. Certain Services will not be frequently available in the bank.

9. PROBLEM ROOT CAUSE   RC

I. Bank Staffs will available only on their working hours so that the customer can contact them only on their working hours.
II. Customers can pay their loan interests through online instead of visiting the bank.

7. BEHAVIOUR   BE

I. Customer needs to wait more time in the bank due to some technical issues or network issues.
II. Customer may face some network issues in online transaction.

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

Identify strong TR & EM

3. TRIGGERS   TR

I. Customer feels easy to make payments through online in their respective banking portal.
II. Customers triggers when they wait for a long time in the bank to make a transaction or deposit.

4. EMOTIONS: BEFORE / AFTER   EM

BEFORE:
I. Customer feels exhausted while visiting the bank for making payments.
II. Customers feels stressed to visit the bank often for their queries.

AFTER:
I. Customer feels easy and convenient to make payments through Online.
II. Chatbot helps the customer to solve their queries and reduce their stress.

10. YOUR SOLUTION   SL

I. Network should be stabilized in the bank for efficient services.
II. Banking portal should be maintained and updated frequently so that the customers can do online transaction through netbanking.
III. Chatbot helps to solve banking related queries to the customers and can be available at any time.

8. CHANNELS of BEHAVIOUR   CH

8.1 ONLINE
I. Chatbot helps to solve banking related queries to customers.
II. Customers can do their transaction through netbanking.
III. Customers can view their history statement through the banking Portal.

8.2 OFFLINE
I. Cheque/DD/NEFT transaction should be processed through bank.
II. Cash withdrawal via ATM Machines.
III. Cash Deposit via ATM Machines.

Extract online & offline CH of BE