Define CS, fit into CC

1. CUSTOMER SEGMENT(S) `CS`

- Customers want to transfer the amount without any disruption through online.

- Priya is a housekeeper who needs to pay the monthly electric bills by accessing the banking services through online.

6. CUSTOMER CONSTRAINTS `CC`

- Lack of reliable internet connection. Accessing to internet banking services can be hindered in the absence of a stable internet connection.

- Inability to handle complex transactions.
- Security issues.

5. AVAILABLE SOLUTIONS `CS`

Although there are current alternatives to this approach they are not precise.
Some of the easy steps using
- Anti-phishing
- Anti-spam software.

Explore AS, differentiate

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

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

1. Enable transaction alerts.
2. Make sure to use only secure internet connection.
3. Security risks / technology & service interruptions
4. Phishing attacks.

9. PROBLEM ROOT CAUSE `RC`

1. Lack of awareness.

2. Lack of security among employees is also one of the major reasons for the success of phishing.

3. Insufficient backup process.

4. Phishing is the type of social engineering attack often used to steal user data, including login credentials, credit card numbers.

7. BEHAVIOUR `BE`

1. Behavioral biometrics technologies helps for customer's protection and digital user experience.

2. Best software that quickly finds phishing website.

3. Good internet connection and high feasibility.

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

3. TRIGGERS TR

- Provide convenience & will make their life easier.
- It will quick and allow to do tasks such as paying bills, transferring money.
- Accessing banking information from anywhere at anytime.

4. EMOTIONS: BEFORE / AFTER EM

BEFORE :-

- Unsafe
- Panic
- Embarrassed
- Confusion
- Disturbed
- fear

AFTER:-

- Happy
- Feeling secured & safe.
- Trusted
- relaxed

10. YOUR SOLUTION SL

- Detecting and identifying any phishing websites, in real time, particularly for e-banking is really a complex and dynamic problem involving many factors and criteria.

- Because of the subjective considerations and an involved in the detection, data mining techniques can be an effective tool in assessing and identifying phishing websites.

8. CHANNELS of BEHAVIOUR CH

8.1 ONLINE

EMAILS

- Emails generally ask users to click a link to read the full story, which in turn leads the users to a malicious website.

SPOOFED WEBSITE

- In which phishers forge a website that appears to be genuine to collect the sensitive information will be disclosed & harvested by the phisher.

8.2 OFFLINE

PHONE PHISHING

- This type is conducted through phone call in which users receive security alerts, message from banks convincing the victim deal to get to share passwords or PIN numbers.

TEXT MESSAGES

- The victim may be duped into clicking on a embedded links in text message to phish victim's contact list.