

# Project Design Phase-I

## Problem – Solution Fit Template

Date	29 September 2022
Team ID	PNT2022TMID23608
Project Name	AI BASED DISCOURSE FOR BANKING INDUSTRY
Maximum Marks	2 Marks

### Problem – Solution Fit Template:

**Problem-Solution fit canvas 2.0**

Purpose / Vision

<div style="display: flex; justify-content: space-between;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-weight: bold; font-size: 0.8em;">Define CS, fit into CC</div> <div> <p><b>1. CUSTOMER SEGMENT(S)</b> <span style="float: right; background-color: #f08080; padding: 2px 5px; font-weight: bold;">CS</span></p> <p><small>Who is your customer? e.g. working parents of 0-5 y.o. kids</small></p> <p>People who want to do the following tasks in online :</p> <ul style="list-style-type: none"> <li>• General bank queries</li> <li>• Net Banking</li> <li>• Bank Account Creation</li> <li>• Online Transaction</li> <li>• Loan Queries</li> </ul> </div> </div>	<div style="display: flex; justify-content: space-between;"> <div></div> <div> <p><b>6. CUSTOMER CONSTRAINTS</b> <span style="float: right; background-color: #f08080; padding: 2px 5px; font-weight: bold;">CC</span></p> <p><small>What constraints prevent your customers from taking action or limit their choices of solutions? e.g. spending power, budget, no cash, network connection, available devices.</small></p> <ul style="list-style-type: none"> <li>• Spending power</li> <li>• Cost</li> <li>• Comfortness</li> <li>• Time</li> <li>• Human Efforts</li> </ul> </div> </div>	<div style="display: flex; justify-content: space-between;"> <div></div> <div> <p><b>5. AVAILABLE SOLUTIONS</b> <span style="float: right; background-color: #f08080; padding: 2px 5px; font-weight: bold;">AS</span></p> <p><small>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 &amp; cons do these solutions have? e.g. pen and paper is an alternative to digital notetaking</small></p> <p>Chatbot using IBM Watson assistant Human staff for assisting the customer</p> </div> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-weight: bold; font-size: 0.8em;">Explore AS, differentiate</div> </div>	
<div style="display: flex; justify-content: space-between;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-weight: bold; font-size: 0.8em;">Focus on J&amp;P, tap into BE, understand RC</div> <div> <p><b>2. JOBS-TO-BE-DONE/ PROBLEMS</b> <span style="float: right; background-color: #f08080; padding: 2px 5px; font-weight: bold;">J&amp;P</span></p> <ul style="list-style-type: none"> <li>• It takes more time to go to bank and do transactions, sometimes we have to wait in a long queue.</li> <li>• If the bank is at distant, we have to spend huge amount for transportation itself</li> <li>• For each small doubt we need to go to bank directly</li> <li>• In certain occasion times such as month starting, salary day, pension day, bank will be rush</li> <li>• During government holidays bank will be leave We <u>cannot take</u> money and do transactions</li> </ul> </div> </div>	<div style="display: flex; justify-content: space-between;"> <div></div> <div> <p><b>9. PROBLEM ROOT CAUSE</b> <span style="float: right; background-color: #f08080; padding: 2px 5px; font-weight: bold;">RC</span></p> <ul style="list-style-type: none"> <li>• In this digital world everyone wants to do everything in online that is paying bills, shopping, transactions, getting answer to their bank queries, ticket booking from anywhere and anytime</li> <li>• As time and cost is precious, we cannot save it by going to bank directly</li> </ul> </div> </div>	<div style="display: flex; justify-content: space-between;"> <div></div> <div> <p><b>7. BEHAVIOUR</b> <span style="float: right; background-color: #f08080; padding: 2px 5px; font-weight: bold;">BE</span></p> <ul style="list-style-type: none"> <li>• Customer searches a good assistant to answer all their queries</li> <li>• Customers do some research and chooses an efficient Chatbot which saves time and cost</li> <li>• If the experience is good with the Chatbot, they will recommend it to others who have same trouble.</li> </ul> </div> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-weight: bold; font-size: 0.8em;">Focus on J&amp;P, tap into BE, understand RC</div> </div>	
<div style="display: flex; justify-content: space-between;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-weight: bold; font-size: 0.8em;">Identify strong TR &amp; EM</div> <div> <p><b>3. TRIGGERS</b> <span style="float: right; background-color: #008080; padding: 2px 5px; font-weight: bold;">TR</span></p> <ul style="list-style-type: none"> <li>• When a regular Chatbot user recommends it to others, New Customers tends to use it.</li> <li>• Feedback/Review provided in the Internet.</li> <li>• Advertisement of the Chatbot</li> </ul> </div> </div>	<div style="display: flex; justify-content: space-between;"> <div></div> <div> <p><b>10. YOUR SOLUTION</b> <span style="float: right; background-color: #000080; padding: 2px 5px; font-weight: bold;">SL</span></p> <p>Chatbot built using IBM Watson Assistant</p> </div> <div></div> </div>		<div style="display: flex; justify-content: space-between;"> <div></div> <div> <p><b>8. CHANNELS of BEHAVIOUR</b> <span style="float: right; background-color: #008080; padding: 2px 5px; font-weight: bold;">CH</span></p> <p><small>What level of effort do customers use when they interact with your products from all available channels?</small></p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p>Customers will type their queries to chatbot and Chatbot will reply the Customers. Customers can access the Bot from anywhere</p> </div> <p><small>What level of effort do customers use when they interact with your products from all available channels for customer relationship management?</small></p> </div> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-weight: bold; font-size: 0.8em;">Re-extract online &amp; offline CH of BE</div> </div>
<div style="display: flex; justify-content: space-between;"> <div></div> <div> <p><b>4. EMOTIONS: BEFORE / AFTER</b> <span style="float: right; background-color: #008080; padding: 2px 5px; font-weight: bold;">EM</span></p> <p><b>BEFORE:</b> It was difficult to get answer for <u>all</u> the queries from bank. For each small doubt we need to go to bank directly</p> <p><b>AFTER:</b> All our Difficulties are solved using our proposed Solution Chatbot</p> </div> </div>			