**Project Title: Project Design Phase-I** - **Solution Fit Template** **Team ID:** PNT2022TMIDxxxxxx

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

Listening is the first step in customers problem, and it is most critical

For instant solution prefer to reach out

**AS**

**5. AVAILABLE SOLUTIONS**

Which solutions are available to the customers when they face the problem

What constraints prevent your customers from taking action or limit their choices

of solutions.

Our project is easy to manage and integrate with other bank applications, basically any type of action is once taken it will prevent the constraints

**CC**

**6. CUSTOMER CONSTRAINTS**

**CS**

**1. CUSTOMER SEGMENT(S)**

Who is your customer?

An individual who seeks more personalized initiatives that increase the likelihood of prospects becoming customers.

Banks can also generate specialized efforts toward segments that yield the highest profitability and new customer

**Explore AS, differentiate**

**Define CS, fit into CC**

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)

Any strong business will look to harness the power of customer service to develop positive relationships with the clients.

customers are interacting with your business pretty much every day. At some stage, your team will encounter roadblocks and challenges

**BE**

**7. BEHAVIOUR**

What does your customer do to address the problem and get the job done?

**RC**

**9. PROBLEM ROOT CAUSE**

What is the real reason that this problem exists? What is the back story behind the need to do this job?

The smooth work­ing of nationalised banks has also been hampered by growing political pressures

from the Centre and the States.

Time restriction is applied to visit the bank

It makes less educated people to understand new technology of the bank

**J&P**

**2. JOBS-TO-BE-DONE / PROBLEMS**

Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.

To guide a customer to create a bank account.

Must be able to answer all types of loan queries.

Must be able to answer general banking queries

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

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

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| --- | --- | --- | --- | --- |
| **Identify strong TR & EM** | **3. TRIGGERS TR**  What triggers customers to act? i.e. seeing their neighbor installing solar panels, reading about a more efﬁcient solution in the news.  Operations staff will have a very different set of tasks and thus will need different skills. Instead of processing transactions or compiling data, they will use technology to advise clients on the best financial options and products, do creative problem solving, and develop new products and services to enhance the customer experience | **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 behavior.  1.Clean up banks by reviving projects that can be revived after restructuring debt.  2. Improve governance and management at public sector banks.  3. De-risk banking by encouraging risk transfers to non-banks and the market.  4. Reduce the number and weight of government mandates for public sector banks, and for banks more generally | 1. **CHANNELS of BEHAVIOUR CH**     1. **ONLINE**   What kind of actions do customers take online?  In Online mode, bank customers contact bank representatives via calls. Usually, an Interactive Voice Response system is used by banks to route the customer to the department their query is related   * 1. **OFFLINE**   What kind of actions do customers take ofﬂine?  In Offline mode, bank customers generally visit the bank to get their queries clarified. Our project aims at optimizing customer experience at the comfort of their home. They can get their queries clarified using the chatbot. In case their query is complex, and they aren't satisfied, they can chat with a bank representative as well |  |
| **4. EMOTIONS: BEFORE / AFTER EM**  How do customers feel when they face a problem or a job and afterwards?  i.e. lost, insecure > conﬁdent, in control - use it in your communication strategy & design.  Contemporary research demonstrates that a customer’s emotions are important indicators of not only individual purchases but also the likelihood of continuing the customer journey and inspiring others to take that journey.  “Customers may not remember what the quality of your product was, but they will always remember how their customer experience made them feel.” |