

Define CS, fit into CC	<div>1. CUSTOMER SEGMENT(S)<div>CS</div></div> <div>Bank customers (18+ old account holders)</div>	<div>6. CUSTOMER L</div> <div><ul style="list-style-type: none">Security constraintAvailable devicesTechnology awarenessSpending power</div>	<div>5. AVAILABLE SOLUTIONS<div>AS</div></div> <div>Over-the-phone customer service is the most popular option for service companies all over the world. Phone customer service is useful in a variety of private and public sectors, including healthcare, government, banking, eCommerce, SaaS, and IT. Pros Quickly solve complex problems Almost everyone owns a telephone. Emotions of customers can be assessed more easily. A difficult problem can be presented more easily and quickly. Some customers prefer face-to-face interaction. Cons Trends change over time; for example, the younger generation prefers texting to phone conversations. Hold times are long when there is insufficient service staff.</div>	Explore AS, differentiate
	<div>2. JOBS-TO-BE-DONE / PROBLEMS<div>J&P</div></div> <div>Which jobs-to-be-done (of problems) do you address for your customers? There could be more than one; explore different sides. >In the banking sector, they need to provide 24*7 service to customers. >Humans cannot provide personalized services to all customers. >Customers need to wait for the availability of customer representatives. >Delay in the support to the customers. >Huge manpower is needed to provide services to all customers.</div>	<div>9. PROBLEM ROOT L</div> <div><ul style="list-style-type: none">Bank customer service executives are less to respond to all customer queries which results in increased customer waiting time.Human executives can't able to provide a personalized response.Manpower is less in bank customer services.Due to this delay in response, the customer leaves the service providers.Human executives can't able to provide 24*7*365 services.</div>	<div>7. BEHAVIOUR<div>L</div></div> <div>What does your customer do to address the problem and get the job done? Direct:<ul style="list-style-type: none">Customer use bank chatbotIndirect:<ul style="list-style-type: none">Customer approach the bank service providers</div>	
Focus on J&P, tap into BE, understand RC				Focus on J&P, tap into BE, understand RC

3. TRIGGERS

TR

What triggers customers to act?

- The average customer sees the chatbot as a popup, a reminder that it will solve all your banking queries. They remember asking the chatbots out of curiosity all kinds of questions that — as expected — couldn't be answered because the technology wasn't quite there yet. But all hope isn't lost either. The technology is there, and it's only getting better.

4. EMOTIONS: BEFORE / AFTER

EM

How do customers feel when they face a problem of a job and afterwards?

- Customers are insecure about their information.
- Customers feel lost when they have delays in response.

10. YOUR SOLUTION

SL

- The solution to the problem is Artificial intelligence in the banking sector makes banks efficient, trustworthy, helpful, and more understanding. It is strengthening the competitive edge of modern banks in this digital era. The growing impact of AI in the banking sector minimizes operational costs and improves customer support and process automation.
- AI chatbots in the banking industry can assist customers 24*7.
- Give accurate responses to their queries.
- These chatbots provide a personalized experience to users.
- AI chatbots in banking is providing a better customer experience.

8. CHANNELS of BEHAVIOUR

CH

8.1 ONLINE

- Banking chatbots help customers complete banking transactions with ease using voice or text. Chatbots are useful to banks because they can reduce operational costs, as well as improve customer satisfaction by streamlining interactions.

8.2 OFFLINE

- Customers can directly visit the bank and solve their problems directly.