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| Define CS, fit into CC | <div>1. CUSTOMER SEGMENT(S) <small>Who is your customer?</small></div> <div>Bank Customer (account holders)</div> <div>CS</div> | <div>6. CUSTOMER CONSTRAINTS</div> <div><ul style="list-style-type: none">Security constraintAvailable devicesTechnology awarenessSpending power</div> <div></div> | <div>5. AVAILABLE SOLUTIONS <small>Which solutions are available to the customers when they face the problem</small></div> <div>Over-the-phone customer service is the most popular option for service companies all over the world. Phone customer service is usefull in a variety of private and public sectors, including healthcare, government, banking etc,</div> <div>CS</div> | Explore AS, differentiate |
| | <div>2. JOBS-TO-BE-DONE / PROBLEMS <small>Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.</small></div> <div><ul style="list-style-type: none">In the banking sector ,they need to provide 24*7 service to customers.Humans cannot provide personalized services to all customers.Huge man power is needed to provide services to all customers.</div> <div></div> | <div>9. PROBLEM ROOT CAUSE</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.Man power is less in bank customer service.</div> <div>RC</div> | <div>7. BEHAVIOUR <small>What does your customer do to address the problem and get the</small></div> <div>Direct: Customer use bank chatbot Indirect: Customer approach the bank service providers</div> <div>BE</div> | |

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

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| <p>3. TRIGGERS TR</p> <p><i>What triggers customers to act?</i></p> <ul style="list-style-type: none"> ● The average customer sees the chatbot as a popup, a reminder that it will solve your banking queries. They remain 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. | <p>10. YOUR SOLUTION L</p> <ul style="list-style-type: none"> ● 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 the digital era. ● AI chatbots in the banking industry can assist customers 24*7. ● Give accurate response to their queries. ● These chatbots provide a personalized experience to users. ● AI chatbots in banking are providing a better customer experience. | <p>8. CHANNELS of BEHAVIOUR dS</p> <p>8.1 ONLINE <i>What kind of actions do customers take online? Extract online channels from #7</i></p> <p>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.</p> |
| <p>4. EMOTIONS: BEFORE / AFTER EM</p> <p><i>When they face a problem or a job and afterwards?</i></p> <ul style="list-style-type: none"> ● Customers are insecure about their information. ● Customers feel lost when they have delays in response. | | <p>8.2 OFFLINE <i>What kind of actions do customers take offline?</i></p> <p>Customers can directly visit the bank and solve their problems directly.</p> |