

Project Design Phase-I - Solution Fit Template

Project Title: **AI based discourse for Banking Industry**

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Define CS, fit into CC	<p>1. CUSTOMER SEGMENT(S) CS</p> <p>Who is your customer? i.e. working parents of 0-5 y.o. kids</p> <p>Credit/Debit Card Fund Transfer Bank Account Fixed Deposit Loans Bill Payment</p>	<p>6. CUSTOMER CONSTRAINTS CC</p> <p>What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available devices.</p> <p>Long waiting times. Inconsistency. Can't find the answer on the website. An exponential increase in the number of new applications</p>	<p>5. AVAILABLE SOLUTIONS AS</p> <p>Which solutions are available to the customers when they face the problem</p> <p>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</p> <p>Unlocking or locking cards. resetting</p>	Explore AS, differentiate
	<p>2. JOBS-TO-BE-DONE / PROBLEMS J&P</p> <p>Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.</p> <p>Customer to create a bank account. Bot answer loan queries Bot answer general banking queries. Bot answer queries regarding. Net banking</p>	<p>9. PROBLEM ROOT CAUSE RC</p> <p>What is the real reason that this problem exists? What is the back story behind the need to do this job? i.e. customers have to do it because of the change in regulations.</p> <p>Automate customer support. Handle numerous customer. Interaction at a time. Assist customer queries 24/7.</p>	<p>7. BEHAVIOUR BE</p> <p>What does your customer do to address the problem and get the job done? 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)</p> <p>Making payments. Verifying recent transactions Checking account balances, Reporting fraud Transaction funds Provide credit report updates Downloading bank statement</p>	

3. TRIGGERS

TR

What triggers customers to act? i.e. seeing their neighbour installing solar panels, reading about a more efficient solution in the news.

Instant Notifications
Easy Data & Documents
collections and verification
24 * 7 Assistance

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.

Long Waiting Times in Customer
Services Limited Channels and
Separate Strategies.

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 behaviour.

Optimize conversion rates,
improve customer
experiences, contribute to
direct revenue.

8. CHANNELS of BEHAVIOUR

CH

8.1 ONLINE

What kind of actions do customers take online? Extract online channels from #7

8.2 OFFLINE

What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.

Transfer money to
internal or external bank
accounts Pay bills,
manage direct debits.
Send money
internationally.