

DATE:	01-10-2022
TEAM ID:	PNT2022TMID09998
PROJECT TITLE:	AI BASED DISCOURSE FOR BANKING INDUSTRY

PROBLEM- SOLUTION FIT

1. CUSTOMER SEGMENT(S)	6. CUSTOMER STATE LIMITATIONS	5. AVAILABLE SOLUTIONS
<ul style="list-style-type: none"> • Bank Account Holders • Net Banking Users • Loan borrower 	<ul style="list-style-type: none"> • Customer should hold a BankAccount • Smart Device with activeInternet Connection • Customer should have installBanking Application 	<ul style="list-style-type: none"> • Support through Email: takes more time to solve and take action against filed customer queries. • HDFC EVA: provides fast and efficient support but the frameworkis difficult for users.

2. PROBLEMS / PAINS	9. ROOT/CAUSE	7. BEHAVIOUR
<ul style="list-style-type: none"> • Customer should manually visit theBank for creating Account and solving Banking queries which consumes much time. • Banks cannot be available 24*7 • Instant Access cannot be donedirectly through banks. 	<ul style="list-style-type: none"> • Customers don't want to visit bank every time for bank related functions. • Customers' needs to know and track the status of the queries theyfiled. • Might have worries under theirAccount Privacy 	<ul style="list-style-type: none"> -Late response from bankdisappoints customers. - Bank Consumes more time for providing banking functionalities tocustomers.

3. TRIGERS TO ACT	10. YOUR SOLUTION	8. CHANNELS OF BEHAVIOUR
Banking customers wants to make their life easier, save time from manual banking and want to becomesmart through technologies.	To build an effective and efficient banking chatbot using AI and IBMWATSON to provide an easy framework to them on all banking related queries such as account creation,	ONLINE: Through Advertising in social medias, news platform makescustomer to know and recognize the effectiveness of banking chatbot andtheir instant and secure features.

<p>4. EMOTIONS</p> <p>BEFORE: Customers feel stressful through manual banking.</p> <p>AFTER: Customers feel Smart through the appliance of this effective chatbot which makes their life comfortable.</p>	<p>queries related accounts, loan, net banking in a safe and secured manner and consider customer privacy and make available banking features 24*7 to them.</p>	<p>OFFLINE: words of mouth among customers.</p>
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