PROBLEM-

SOLUTION FIT

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| DATE: | 07-11-2022 |
| TEAM ID: | PNT2022TMID10041 |
| PROJECT TITLE: | AI BASED DISCOURSE FOR BANKING INDUSTRY |

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

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| 1. | CUSTOMER SEGMENT(S) | 6. CUSTOMER STATE  LIMITATIONS | 5. AVAILABLE  SOLUTIONS |
|  | * Bank Account Holders * Net Banking Users * Loan borrower | * Customer should hold a   Bank Account   * Smart Device with active Internet   Connection   * Customer should have install Banking Application | * Support through Email: takes more time to solve and take action against filed customer queries. * HDFC EVA: provides fast and efficient support but the framework is difficult for users. |

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| 2. PROBLEMS / PAINS     * Customer should manually visit the Bank for creating Account and solving Banking queries which consumes much time. * Banks cannot be available 24\*7 * Instant Access cannot be done directly through banks. | 9. ROOT/CAUSE     * Customers don’t want to visit bank every time for bank related functions. * Customers’ needs to know and track the status of the queries they filed. * Might have worries under their Account Privacy | 7. BEHAVIOUR    -Late response from bank disappoints customers.  - Bank Consumes more time for providing banking functionalities to customers. |

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| 4. EMOTIONS  BEFORE: Customers feel stressful through manual banking. AFTER: Customers feel Smart through the appliance of this effective chatbot which makes their life comfortable. | 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. | OFFLINE: words of mouth among customers. |