

Define CS, fit into CC	1. CUSTOMER SEGMENT(S) CS Who is your customer? i.e. working parents of 0-5 y.o. kids Customer of the bank	6. CUSTOMER CONSTRAINTS CC 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. -Good interest connectivity _Basic knowledge of using mobile of pc _User should be able to understand English _The user should be able to convert his doubts into queries understandable to chat bot	5. AVAILABLE SOLUTIONS AS Which solutions are available to the customers when they face the problem 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 EVA:For customers of HDFC bank. virtual Assistant is an AI.EVA powered banking.EVA offers assistant with loan and interest branch addresses,IFSC codes,both are things .	Explore AS, differentiate
	2. JOBS-TO-BE-DONE / PROBLEMS J&P Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides. Customer need to have the basic knowledge of using computer. Customer of different native languages must have basic knowledge of english. Customers need to have good internet connection for faster response.	9. PROBLEM ROOT CAUSE RC 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. _Conversational banking is a smarter way to retain loyal customer by offering a quick response to their queries.But the problem is to train the employees to get absolute knowledge to answer every query and having good skills have handling customer.Even if the is an employee with knowledge and softskills.	7. BEHAVIOUR BE 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) _The customer have to type the query _The customer need to login to the website personalized service. _The customer of the bank may need to submit form .Certificates in the bank.	
Focus on J&P, tap into BE, understand RC				Focus on J&P, tap into BE, understand RC
Identify strong TR & EM	3. TRIGGERS Most of the customer of the bank has lots of questions but way to ask employee.	10. YOUR SOLUTION SL *General and net banking query *Loan and insurance query *Guidance for account creation	8. CHANNELS of BEHAVIOUR CH 1.ONLINE The customers have to login and use the web accessing the web page. 2.OFFLINE The customers maybe asked to submit some certificate in the bank in_person for verification.	Identify strong TR & EM
	4. EMOTIONS: BEFORE / AFTER EM CLUELESS>Awere e.g: The new user may not hence idea about question of bank account and its pros and cons.guide him in creation process.			

