

## 1 CUSTOMER SEGMENT(S)

CS

**Who is your customer?**

**Our customer includes every public citizen who needs to open Banking account online at ease.**

## 6. CUSTOMER CONSTRAINTS

CC

**What constraints prevent your customers from taking action or limit their choices of solutions?**

**Lack of knowledge and awareness in online process, Network connection, available devices**

## 5 AVAILABLE SOLUTIONS

AS

**Which options 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**

**Chat options based on AI, IBM Watson is created to clarify all the problems of the customers and to make the job done**

## 2. JOBS-TO-BE-DONE/ PROBLEMS

J&amp;P

**Which jobs-to-be-done (or problems) do you address for your customers?**

**Providing all the reliable features for the customers to create an online banking account with the guidance of AI chat assistant, and this would be the job to be done for the customers.**

## 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?**

**Customers have to do it because of the change in modern busy days, as the customers would feel wasting time standing in long queue for creating banking account leaving their important work in-between.**

## 7. BEHAVIOUR

BE

**What does your customer do to address the problem and get the job done?**

**Customers can comment in the AI chat box to get the problems and queries done.**

## 3 Triggers

TR

**What triggers customers to act?**

**Creating all the account creation features online, triggers the customers to create new banking account and with the guidance of AI assistant Watson in an efficient way.**

## 4 EMOTIONS: BEFORE/ AFTER

EM

**How do customers feel when they face a problem or a job and afterwards?**

**Most probably with the help of AI chat box problems will be resolved and additionally customer support is provided.**

## 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 behavior.**

**It satisfies customer expectation by providing reliable features and flexibility for creating new bank account. It is reliable to the customer behavior as all the process are made online and with the AI guidance it resolves all customer queries and problems.**

## 8. CHANNELS of BEHAVIOUR

CH

## 8.1 ONLINE

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

**Customer takes step by step procedure to open new banking account and related queries online with the help of IBM Watson assistant.**

## 8.2 OFFLINE

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

**As it is totally based on Online process, customers won't be able to take any process offline, customer development will be purely based on queries asked in the chatbot.**