

## IBM NALAIYA THIRAN

**TITLE** : AI based discourse for Banking Industry

**DOMAIN** : Artificial Intelligence

**TEAM ID** : PNT2022TMID33620

**LEADER NAME** : Sukesh S

**TEAM MEMBER NAME** : Santhosh D

Siva R

Surya S

**MENTOR NAME** : Mahesh Kumar K

### PROBLEM SOLUTION FIT:

<b>1. CUSTOMER SEGMENTS</b> <ul style="list-style-type: none"><li>&gt; Loans</li><li>&gt; Bank Account</li><li>&gt; Money Transfer</li></ul>	<b>6. CUSTOMER CONSTRAINS</b> <ul style="list-style-type: none"><li>&gt; Difficult to find answer in website</li><li>&gt; Unsupported application</li><li>&gt; Install Bank apps and with proper internet</li></ul>	<b>5. AVAILABLE SOLUTIONS</b> <ul style="list-style-type: none"><li>&gt; Locking or resetting cards</li><li>&gt; Solve queries through email</li></ul>
<b>2. PROBLEMS / PAINS</b> <ul style="list-style-type: none"><li>&gt; Visit bank and wait for long time to solve customer queries</li><li>&gt; Bank employees are not available at every time</li><li>&gt; Bank employees are not feel free to talk</li></ul>	<b>9. PROBLEM ROUTE CAUSE</b> <ul style="list-style-type: none"><li>&gt; Customers don't want to visit bank every time for bank</li><li>&gt; Customers want to know their queries status immediately</li><li>&gt; Privacy of customer data</li></ul>	<b>7. BEHAVIOUR</b> <ul style="list-style-type: none"><li>&gt; Late and irresponsible response from bank</li><li>&gt; Waiting more time on bank issues creates disappointment</li></ul>
<b>3. TRIGGERS</b> <ul style="list-style-type: none"><li>&gt; Bank need to work fast with technology</li><li>&gt; 24*7 Assistance</li></ul>	<b>10. SOLUTION</b> <ul style="list-style-type: none"><li>&gt; Using Artificial intelligence with IBM Watson assistant to mimic human conversation in the proposed model to analyze customer data accurately and improve quality of service</li><li>&gt; Chatbot helps more in quires section and solve customer issues</li></ul>	<b>8. CHANNEL OF BEHAVIOUR</b> <ul style="list-style-type: none"><li>&gt; Online : Trustworthy customer support from chatbot</li><li>&gt; Offline : Conversation among customers</li></ul>
<b>4. EMOTIONS</b> <ul style="list-style-type: none"><li>&gt; Before : Long waiting time (time waste) with irritation</li><li>&gt; After : Feel comfortable with bank</li></ul>		

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