

# PROJECT DESIGN PHASE -1

## PROBLEM – SOLUTION FIT TEMPLATE

Date	14 October 2022
Team ID	PNT2022TMID50638
Project Name	AI BASED DISCOURSE FOR BANKING INDUSTRY
Maximum Marks	2 Marks

### Problem – Solution Fit Template:

**Problem-Solution fit canvas 2.0**

Purpose / Vision

<b>Define CS, fit into CC</b>	<b>1. CUSTOMER SEGMENT(S)</b> <span>CS</span> <small>Who is your customer?  <a href="#">5-6</a> working parents of 0-5 <a href="#">6-12</a> kids</small>  People who want to do the following tasks in online : General bank queries Net Banking Bank Account Creation Online Transaction Loan Queries	<b>6. CUSTOMER CONSTRAINTS</b> <span>CC</span> <small>What constraints prevent your customers from taking action or limit their choices of solutions? <a href="#">5-6</a> spending power, budget, no cash, network connection, available devices</small>  <ul style="list-style-type: none"> <li>Spending power</li> <li>Cost</li> <li>Comfortness</li> <li>Time</li> <li>Human Efforts</li> </ul>	<b>5. AVAILABLE SOLUTIONS</b> <span>AS</span> <small>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 price &amp; come do these solutions have? <a href="#">5-6</a> pen and paper is an alternative to digital notetaking</small>  Chatbot using IBM Watson assistant Human staff for assisting the customer	<b>Explore AS, differentiate</b>
	<b>2. JOBS-TO-BE-DONE / PROBLEMS</b> <span>J&amp;P</span> <ul style="list-style-type: none"> <li>It takes more time to go to bank and do transactions, sometimes we have to wait in a long queue.</li> <li>If the bank is at distant, we have to spend huge amount for transportation itself</li> <li>For each small doubt we need to go to bank directly</li> <li>In certain occasion times such as month starting, salary day, pension day, bank will be rush</li> <li>During government holidays bank will be leave</li> <li>We <u>cannot take</u> money and do transactions</li> </ul>	<b>9. PROBLEM ROOT CAUSE</b> <span>RC</span> <ul style="list-style-type: none"> <li>In this digital world everyone wants to do everything in online that is paying bills, shopping, transactions, getting answer to their bank queries, ticket booking from anywhere and anytime</li> <li>As time and cost is precious, we cannot save it by going to bank directly</li> </ul>	<b>7. BEHAVIOUR</b> <span>BE</span> <ul style="list-style-type: none"> <li>Customer searches a good assistant to answer all their queries</li> <li>Customers do some research and chooses an efficient Chatbot which saves time and cost</li> <li>If the experience is good with the Chatbot, they will recommend it to others who have same trouble.</li> </ul>	
<b>3. TRIGGERS</b> <span>TR</span> <ul style="list-style-type: none"> <li>When a regular Chatbot user recommends it to others, New Customers tends to use it.</li> <li>Feedback/Review provided in the Internet.</li> <li>Advertisement of the Chatbot</li> </ul>	<b>10. YOUR SOLUTION</b> <span>SL</span>  Chatbot built using IBM Watson Assistant	<b>8. CHANNELS of BEHAVIOUR</b> <span>CH</span> <small>C.1. online</small> Customers will type their queries to chatbot and Chatbot will reply the Customers. Customers can access the Bot from anywhere  <small>C.2. offline</small> When user is unable to access the chatbot, user will visit the nearest branch to get assistance from the customer service team.	<b>Identify strong TR &amp; EM</b>	
<b>4. EMOTIONS: BEFORE / AFTER</b> <span>EM</span>  <b>BEFORE:</b> It was difficult to get answer <u>for all</u> the queries from bank. For each small doubt we need to go to bank directly <b>AFTER:</b> All our Difficulties are solved using our proposed Solution Chatbot				<b>Extract online &amp; offline CH of BE</b>