

Define CS, fit into CC	<b>1. CUSTOMER SEGMENT(S)</b> <b>CS</b> <ul style="list-style-type: none"> <li>- Bank account holders</li> </ul>	<b>6. CUSTOMER CONSTRAINTS</b> <b>CC</b> <ul style="list-style-type: none"> <li>- Good Internet connectivity</li> <li>- Basic knowledge of using mobile or PC</li> <li>- User should be able to understand English</li> <li>- The probability of occurrence of clerical errors while typing is high</li> <li>- The user should be able to covert his doubts into queries understandable to chat bot</li> </ul>	<b>5. AVAILABLE SOLUTIONS</b> <b>AS</b> <ul style="list-style-type: none"> <li>- EVA: For customers of HDFC Bank, EVA (Electronic Virtual Assistant) is an AI-powered banking assistant. EVA offers assistance with loan and interest rate info., branch addresses, IFSC codes,&amp;other things.</li> <li>- KEYA: Kotak Mahindra Bank's banking assistant. It is integrated with Kotak's phone-banking help line, &amp; therefore it has augmented the traditional interactive voice response (IVR) system.</li> </ul>	Explore AS, differentiate
	<b>2. JOBS-TO-BE-DONE / PROBLEMS</b> <b>J&amp;P</b> <ul style="list-style-type: none"> <li>- Customers need to have the basic knowledge of using Computer</li> <li>- Customers of different native language must have basic knowledge of English</li> <li>- Customers need to have good Internet connection for faster response</li> </ul>	<b>9. PROBLEM ROOT CAUSE</b> <b>RC</b> <p>Conversational Banking is a smarter way to retain loyal customers 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 of handling customers. Even if there is an employee with knowledge &amp; soft skills answering queries may affect their productive time. Moreover the employees can't provide 24*7 secure, reliable and personalized service.</p>	<b>7. BEHAVIOUR</b> <b>BE</b> <ul style="list-style-type: none"> <li>- The customers have to type the query to the chatbot.</li> <li>- The customers need to login to the website for getting personalized service.</li> <li>- The customers of the bank may need to submit some forms, certificates in the bank.</li> </ul>	
Identify strong TR & EM	<b>3. TRIGGERS</b> <b>TR</b> <ul style="list-style-type: none"> <li>- Most of the customers of the bank has lots of question but may hesitate to ask the employee</li> <li>- Its an overhead to appoint a staff to address queries</li> <li>- For simple queries the users need not to go to bank</li> </ul>	<b>10. YOUR SOLUTION</b> <b>SL</b> <p>The solution that we have designed it to develop an chat bot that utilizes the AI of IBM watsonassistant to provide a better &amp; user friendly chat botthat could address</p> <ul style="list-style-type: none"> <li>● General and net banking query</li> <li>● Loan and Insurance query</li> <li>● Guidance for account creation</li> </ul> <p>The chat bot is supposed to be integrated with a flask web page which is the official web site of that bank.</p>	<b>8. CHANNELS of BEHAVIOUR</b> <b>CH</b> <p><b>8.1 ONLINE</b></p> <ul style="list-style-type: none"> <li>- The customers have to login and use the web site for accessing the web page.</li> </ul> <p><b>8.2 OFFLINE</b></p> <ul style="list-style-type: none"> <li>- The customers may be asked to submit some forms or certificates in the bank in-person for verification</li> </ul>	Identify strong TR & EM
	<b>4. EMOTIONS: BEFORE / AFTER</b> <b>EM</b> <ul style="list-style-type: none"> <li>- Clueless &gt; Aware e.g. : The new user may not have idea about creation of bank account and its pros and cons. Thus the chat bot helps to understand and guide him in creation process</li> <li>- Dubious &gt; Decisive e.g. : The user may have lot of queries about loan, insurance etc. The chat bot address the queries and make their doubt clarified</li> </ul>			

