


# Ideation Phase

## Brainstorm & Idea Prioritization Template

Date	20 October 2022
Team ID	PNT2022TMID49300
Project Name	AI Based Discourse for Banking Industry
Maximum Marks	4 Marks

### Brainstorm & Idea Prioritization Template:

#### Step-1: Team Gathering, Collaboration and Select the Problem Statement



### Brainstorm & idea prioritization

Use this template in your own brainstorming sessions so your team can unleash their imagination and start shaping concepts even if you're not sitting in the same room.

🕒 10 minutes to prepare  
🕒 1 hour to collaborate  
👥 2-8 people recommended

**Before you collaborate**  
A little bit of preparation goes a long way with this session. Here's what you need to do to get going.

🕒 10 minutes

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**A Team gathering**  
Define who should participate in the session and send an invite. Share relevant information or pre-work ahead.

**B Set the goal**  
Think about the problem you'll be focusing on solving in the brainstorming session.

**C Learn how to use the facilitation tools**  
Use the Facilitation Superpowers to run a happy and productive session.

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**1 Define your problem statement**  
What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

🕒 5 minutes

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PROBLEM

How might we [your problem statement]?

**Key rules of brainstorming**  
To run an smooth and productive session

🗣️ Stay in topic.

💡 Encourage wild ideas.

⏸️ Defer judgment.

👂 Listen to others.

🗣️ Go for volume.

👁️ If possible, be visual.

#### Step-2: Brainstorm, Idea Listing and Grouping

<p><b>Keeping track of all activities and their record on paper and error</b></p>	<p>It is also very efficient and a time consuming process of observing continuous increase in number of client visiting the bank.</p>	<p>Issues like weak passwords and using unsecured networks make people vulnerable to online attacks.</p>
<p><b>Without solid cyber security measures in place, your bank's sensitive data could be at risk. Here are the five biggest threats to a bank's cyber security.</b></p>	<p>Today, most of the customers are increasingly using the technological based facilities available in banking sector.</p>	<p>Majority of the respondents are fully aware of taking statements of account and fund transfer to third party within the bank or with other banks.</p>

Once a week, people have to spend hours to figure how to go for bank transaction sometimes cost of transaction may more than that of money deposited or withdrawn.

Newsways User Friendly Technology is becoming more popular among customers, most of the banks are providing facilities.

It reduces cost and saves time.

From the customers perspective, the cost of banking process is reduced, they can easily manage finance, easily accessible at services a day or 7 days a week.

New customers could be attracted to bank through marketing programmes.

Internet banking there should not be time limit for transferring amount from the account to the beneficiaries.

The bank can reduce the cost of maintaining branches and staffs.

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<p>some people the User Friendly Technology really simplifies their life style, while for others it is very much threatening and complex.</p>	<p>Therefore in this context, it is necessary to study the perception of customers' challenges towards User Friendly Technology.</p>	<p>The security and safety in access the ATM, Mobile Banking, Internet Banking has to been keenly noted.</p>
<p>Bank Managers have to be very careful in analysing the requirement of various groups of customers.</p>	<p>Then only they can position the right product to right customers at the right time.</p>	<p>Bankers have to give more advertisements in media to attract more customers through their services.</p>

<p>The thumb impression is used as a PIN code or Password for internet banking to avoid hacker's money theft in technological banking.</p>	<p>Make use of the technology much easier.</p>	<p>Customers have various models of mobiles.</p>
<p>Charges, exchange rates, interest rates for deposits and for taking credit and draft are to be send to the customers periodically through SMS alters.</p>	<p>A banker has to arrange facilities to solve their problems by themselves through online itself.</p>	<p>Research and studies are conducted frequently to understand the expectation of the customers.</p>

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