

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)

CS

Typical services offered by retail banks include checking and savings accounts, personal loans and mortgage loans etc.

G. CUSTOMER CONSTRAINTS

CC

- Security constraint
- Financial constrained
- Technology awareness
- Ethical Responsibility

5. AVAILABLE SOLUTIONS

AS

Over-the-phone customer service is the most popular option for service companies all over the world. Phone customer service is useful in a variety of private and public sectors, including healthcare, government, banking, eCommerce, SaaS, and IT.

Pros

Quickly solve complex problems Almost everyone owns a telephone. Emotions of customers can be assessed more easily.

Explore AS, differentiate

Focus on J&P, tap into BE, understand RC

2. JOBS-TO-BE-DONE / PROBLEMS

J&P

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>In the banking sector, they need to provide 24*7 service to customers.

>Humans cannot provide personalized services to all customers.

>Delay in the support to the customers.

>Huge manpower is needed to provide services to all customers.

9. PROBLEM ROOT CAUSE

RC

- Bank customer service executives are less to respond to all customer queries which results in increased customer waiting time.
- Human executives can't able to provide a personalized response.
- Manpower is less in bank customer services.
- Due to this delay in response, the customer leaves the service providers.

7. BEHAVIOUR

BE

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Direct:

- Customer use bank chatbot

Indirect:

- Customer approach the bank service providers

3. TRIGGERS

IR

What triggers customers to act?

- The average customer sees the chatbot as a popup, a reminder that it will solve all your banking queries. They remember asking the chatbots out of curiosity all kinds of questions that — as expected — couldn't be answered because the technology wasn't quite there yet. But all hope isn't lost either. The technology is there, and it's only getting better.

10. YOUR SOLUTION

SL

One of the upsides of using chatbots in banking is 24/7 fast customer support. Today, it is vital for every business player to stay in touch with their customers constantly and ensure they have access to their services anytime. In this case, chatbots are excellent virtual assistants as they initiate two-way communication with users in which they can ask for support on any issues that may arise. Similarly, chatbots are a helpful tool for gathering feedback from customers and handling complaints in case any client faced trouble using the services.

CHANNELS of BEHAVIOUR

CH

8.1 ONLINE

- Banking chatbots help customers complete banking transactions with ease using voice or text. Chatbots are useful to banks because they can reduce operational costs, as well as improve customer satisfaction by streamlining interactions.

8.2 OFFLINE

- Customers can directly visit the bank and solve their problems directly.

4. EMOTIONS: BEFORE / AFTER

EM

- Customers are insecure about their information.
- Customers feel lost when they have delays in response.