

1. CUSTOMER SEGMENT(S)**CS**

Who is your customer?

- Regular customers who would like to access the various features and services of the bank.
- New customers who wants to know how to create a bank account.

6. CUSTOMER CONSTRAINTS**CC**

What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available devices.

- Lack of knowledge and awareness in online process, Network connection, available devices, User should be able to understand English.

5. AVAILABLE SOLUTIONS**AS**

Which solutions are available to the customers when they face the problem

- Bank employees and customer service phone lines are accessible to answer customers' questions. Both of these existing approaches take time and may need the consumer to wait a lengthy period for their responses. These problems can be resolved by a chatbot because they can rapidly respond to questions at any time from the comfort of the customer's phone.

2. JOBS-TO-BE-DONE / PROBLEMS**J&P**Which jobs-to-be-done (or problems) do you address for your customers?
There could be more than one; explore different sides.

- Customers must be familiar with the fundamentals of computer use.
- Customers of different native language must have basic knowledge of English
- Customers need to have good Internet connection for faster response.

9. PROBLEM ROOT CAUSE**RC**What is the real reason that this problem exists? What is the back story behind the need to do this job?
i.e. customers have to do it because of the change in regulations.

- 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 & soft skills answering queries may affect their productive time. Moreover the employees can't provide 24*7 secure, reliable and personalized service.

7. BEHAVIOUR**BE**

What does your customer do to address the problem and get the job done?

i.e. directly related: find the right solar panel installer, calculate usage and benefits;
indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)

- The customers have to type the query to the chatbot.
- The customers need to login to the website for getting personalized service.
- The customers of the bank may need to submit some forms, certificates in the bank.

3. TRIGGERS

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What triggers customers to act? i.e. seeing their neighbour installing solar panels, reading about a more efficient solution in the news.

- The majority of bank customers have numerous inquiries, however they may be reluctant to speak with an employee.
- Users do not need to visit the bank for simple inquiries.
- Its an overhead to appoint a staff to address queries.

4. EMOTIONS: BEFORE / AFTER

EM

How do customers feel when they face a problem or a job and afterwards?
i.e. lost, insecure > confident, in control - use it in your communication strategy & design.

- Clueless > Aware
Eg: 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.
- Dubious > Decisive
Eg : The user may have lot of queries about loan, insurance etc. The chat bot address the queries and make their doubt clarified.

10. YOUR SOLUTION

SL

If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality.
If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behaviour.

The solution that we have designed it to develop an chat bot that utilizes the AI of IBM Watson assistant to provide a better & user friendly chat bot could address .

- General and net banking query
- Loan and insurance query
- Guidance for account creation

The chat bot is supposed to be integrated with a flask web page which is the official web site of that bank

8. CHANNELS of BEHAVIOUR

CH

8.1 ONLINE

What kind of actions do customers take online? Extract online channels from #7

- The customers have to login and use the web site for accessing the web page.

8.2 OFFLINE

What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.

- The customers may be asked to submit some forms or certificates in the bank in-person for verification