Project Title: AI based discourse for Banking Industry   **Project Design Phase-I - Solution Fit Template**   **Team ID:** PNT2022TMID35942

1. CUSTOMER SEGMENT(S) `CS`

Who is your customer?
i.e. working parents of 0-5 y.o. Kids

All the people who are in need of exceptional financial services.

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.

Internet access

Network issues

Language constraints

5. AVAILABLE SOLUTIONS `AS`

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 pros & cons do these solutions have? i.e. pen and paper is an alternative to digital notetaking

Contacting helpline number provided

Report all their problems to customer care

Being incurious about irrelevant messages from chatbot if any

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

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.

Ensuring confidentiality of customer's data

Avoiding improper misinterpretation of messages

Providing personalized service to customers

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.

Cyber attack- Leads to non-confidentiality of user data.

Improper training of the model- Leads to misinterpretation of data.

May fail at certain conditions due to technical issues

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)

Expect on time notifications and reminders

Customers spend time on providing feedback

Compare benefits over other financial service providers

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

Identify strong TR & EM

3. TRIGGERS `TR`

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

Providing instant responses and quick answers

Improving features and functionality of the chatbot based on customer feedback

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.

BEFORE : Doubtful, insecure

AFTER : Satisfied, secure

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.

Using Artificial intelligence with IBM Watson assistant to mimic human conversation in the proposed model to analyze customer data accurately and improve quality of service.
Provide 24/7 uninterrupted chatbot service to all customer.
Maintaining a secure database.
Avoid blocks of texts as replies from chatbot and stick to the point.

8. CHANNELS OF BEHAVIOUR `CH`

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

Criticize the limitations of the chatbot and appreciate its noteworthy features

Take part in conversation with chatbot and report if any difficulties are faced.

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

Get sufficient information on the services provided by all the known banking companies and compare the level of customer satisfaction.

Ensuring constant internet supply while using the chatbot service

Identify strong TR & EM