Ideation Phase
Define the Problem Statements

Team ID	PNT2022TMID42148
Project Name	Project – AI based discourse for Banking Industry
Maximum Marks	2 Marks

Problem Statements:

The user is a bank customer who needs 24/7 service to clear all his queries and guide him through all the banking processes. So, an enhanced and smarter way of interaction with the customers has to be built to ensure efficient delivery of service. In order to overcome the user satisfaction issues associated with banking services, chatbot will provide personal and efficient communication between the user and the bank.

Banking is an important sector to provide financial services to the customers, which will definitely have an impact on the economy of a country. Essential needs like food, shelter requires exchange of money between people. In order to guide the customers throughout all the financial services provided by the bank, an intelligent system has to be introduced to provide people with the best solution possible.

Chatbots use Artificial Intelligence (AI) to mimic human conversation. It is built to be the overall virtual assistant that can facilitate customers to ask bankingrelated questions without visiting the bank or calling up customer service centres as well as providing them with relevant suggestions. The development of chatbot take place on the platform called IBM Watson. Chatbot is now becoming more popular in business groups as they can minimize customer support costs.

I am	I'm trying to	But	Because	Which makes me feel
A School student A Farmer A Human Business Owner A Collage Student A Villager	Create a new bank account. Get a loan Send money to my son Create a second bank account	Don't know where to start Unable to get step by step instructions from bank Am not familier with online banking	I am inexperienced Bank employees don't value me as a customer I am overloaded with my business The website keeps updating and I'm not able to keep up	Helpless and embarrassed. Helpless and upset. Frustrated since I can't help my son. Helpless Clueless and confused

Problem Statement (PS)	I am (Customer)	I'm trying to	But	Because	Which makes me feel
PS-1	A School student	Create a new bank account	Don't know where to start	I am inexperienced	Helpless and embarrassed
PS-2	A Farmer	Get a loan	Unable to get step by step instructions from bank	Bank employees don't value me as a customer	Helpless and upset