

DATE:	02 NOVEMBER 2022
TEAM ID:	PNT2022TMID45515
PROJECT TITLE:	AI BASED DISCOURSE FOR BANKING INDUSTRY

## PROBLEM-SOLUTION FIT

<b>1. CUSTOMER SEGMENT(S)</b>  - Bank Account Holders - Net Banking Users - Loan borrower	<b>4. EMOTIONS</b> <b>BEFORE:</b> Customers feel stressful through manual banking. <b>AFTER:</b> Customers feel Smart through the appliance of this effective chatbot which makes their life comfortable	<b>7. BEHAVIOUR</b>  -Late response from bank disappoints customers. - Bank Consumes more time for providing banking functionalities to customers.
<b>2. PROBLEMS / PAINS</b>  - Customer should manually visit the Bank for creating Account and solving Banking queries which consumes much time. - Banks cannot be available 24*7 - Instant Access cannot be done directly through banks.	<b>5. AVAILABLE SOLUTIONS</b>  - Support through Email: takes more time to solve and take action against filed customer queries. - HDFC EVA: provides fast and efficient support but the framework is difficult for users	<b>8. CHANNELS OF BEHAVIOUR :</b>  <b>ONLINE:</b> Through Advertising in social medias, news platform makes customer to know and recognize the effectiveness of banking chatbot and their instant and secure features. <b>OFFLINE:</b> words of mouth among customers.
<b>3. TRIGERS TO ACT</b>  Banking customers wants to make their	<b>6. CUSTOMER STATE LIMITATIONS</b>  - Customer should hold a Bank Account	<b>9. ROOT/CAUSE</b>  - Customers don't want to visit bank

life easier, save time from manual banking and want to become smart through technologies.	<ul style="list-style-type: none"> <li>- Smart Device with active Internet Connection</li> <li>- Customer should have install Banking Application</li> </ul>	<p>every time for bank related functions.</p> <ul style="list-style-type: none"> <li>- Customers' needs to know and track the status of the queries they filed</li> <li>- Might have worries under their Account Privacy</li> </ul>
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### **10. YOUR SOLUTION**

To build an effective and efficient banking chatbot using AI and IBM WATSON to provide an easy framework to them on all banking related queries such as account creation, queries related accounts, loan, net banking in a safe and secured manner and consider customer privacy and make available banking features 24\*7 to them.