

Define CS, fit into CC	<p>1. CUSTOMER SEGMENT(S) CS</p> <p>Who is your customer? i.e. working parents of 0-5 y.o. kids</p> <ul style="list-style-type: none"> People who have a Bank account. People who need a Bank account. People having queries and complaints. 	<p>6. CUSTOMER CONSTRAINTS CC</p> <p>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.</p> <ul style="list-style-type: none"> High Complexity. Lack of Knowledge in Form filling. Security concerns. No Cash available. Not Trustable on a long scale. 	<p>5. AVAILABLE SOLUTIONS AS</p> <p>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</p> <ul style="list-style-type: none"> Wide range of schemes and options for customer to choose loans for a good exposure. Chatbot for time saving and remote access from anywhere anytime. 	Explore AS, differentiate
Focus on J&P, tap into BE, understand RC	<p>2. JOBS-TO-BE-DONE / PROBLEMS J&P</p> <p>Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.</p> <p>P: Giving confidential details to an unknown person, Providing wrong information to the bank. J: Providing useful data about various confusions in account creation, online banking etc.</p>	<p>9. PROBLEM ROOT CAUSE RC</p> <p>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.</p> <ul style="list-style-type: none"> Improper guidance to Customer queries, lack of digital knowledge. Lack of quick responses. Delayed transactions leading to confusion. Money loss concerns. 	<p>7. BEHAVIOUR BE</p> <p>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)</p> <ul style="list-style-type: none"> Learning different usage of chatbot. Face to face interactions with the bank. Collecting details regarding the bank and problems from a trusted source. Analysing and delivering proper plan for get the process done 	Focus on J&P, tap into BE, understand RC
Identify strong TR & EM	<p>3. TRIGGERS TR</p> <ul style="list-style-type: none"> Chatbot access anytime, anywhere for queries. Various news related to money loss. Illegal transactions, fear of money loss, fear of not getting loan at the right time. <p>4. EMOTIONS: BEFORE / AFTER EM</p> <p>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.</p> <p>Before - Increased waiting time, Lesser notifications, In person visits to banks After - Round the clock support, Quick responses, Virtual communication, Customer satisfaction, better accessibility.</p>	<p>10. YOUR SOLUTION SL</p> <p>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.</p> <ul style="list-style-type: none"> AI based Chatbot providing all solutions to problems by identifying the correct solution for that problem. Providing wide range of new digital user interface chatbot for seamless experience. Multilanguage functionality in chatbots and quick response support. 	<p>8. CHANNELS of BEHAVIOUR CH</p> <p>8.1 ONLINE What kind of actions do customers take online? Extract online channels from #7</p> <p>8.2 OFFLINE What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.</p> <p>Online: General Queries and complaints regarding accounts, Collect details regarding loans etc.</p> <p>Offline: Intense Queries related to money loss, Block in transactions, Queries related to chatbot and usage, freeze customer accounts, money withdraw by cheque etc.</p>	Identify strong TR & EM