



We need to kick it off: Chat/ Chatbot & AI

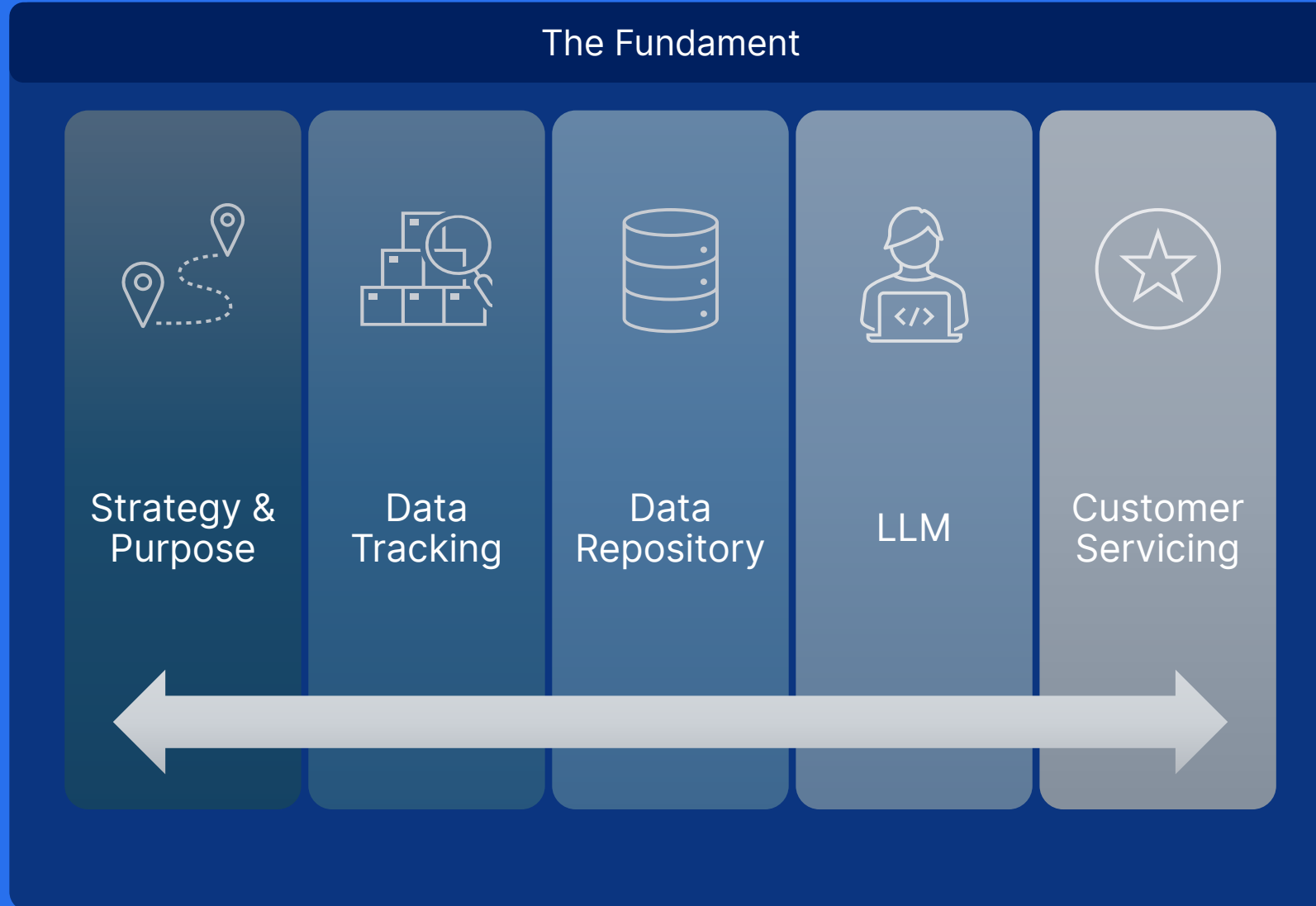
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Wien, 15.09.2023



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George AT – set the scene for Chat/ Chatbot & AI

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The „George“ Intelligence

SMART AND ALWAYS AVAILABLE

The main purpose is to support our customers at its hands (George App) and to reduce service requests at our most expensive channels (advisors and service center) by providing smart and contextual tips & tricks. Make George as the smart companion with answer to all service request by including AI components to the George eco system.

We distinguish between pro-active (active tips & tricks pushed to customer) and re-active (customer is looking for a service/ feature) Use Cases. Chit-Chats are supported.

Tipps & Tricks might be:

- Global Search and suggestions with deeplinks to any product feature/ service
- Contextual tips & tricks (pro-active, re-active) per products based on customer insights such as PIN forgotten, or limit exceeded at last purchase,...
- AI support on CHAT/s Kontakt messages based on LLMs and frequently asked questions and service requests at all our channels such as branches, sSC, George etc...
- Your monthly review: Monthly user insights report with Tips & tricks
- ...



Data – The big WHAT ?

EVERY STEP YOU MADE

What we need



realtime



Near-real time
/ Batch



Concrete
& precise

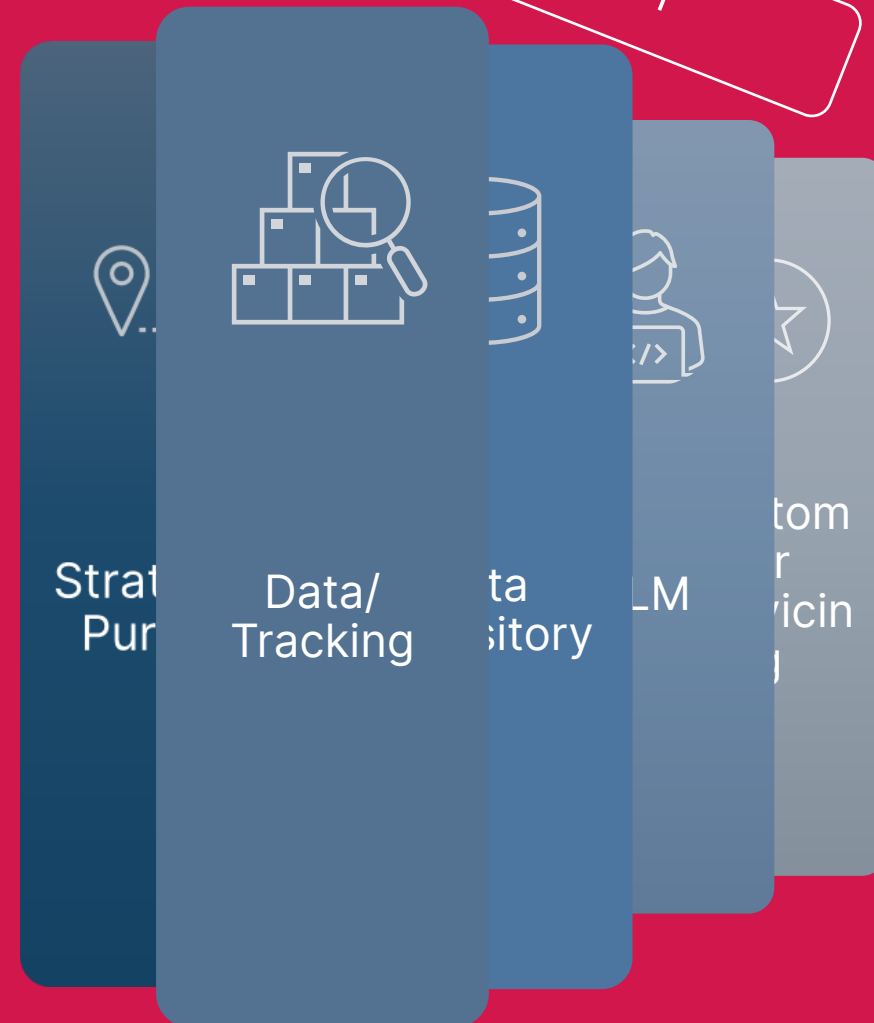
All customer interactions with our products and services, are tracked across the entire platform and processed in the overall customer context.

We need to ensure that every product, solution and service interaction is tracked in real-time or in some case near real-time and we have enough context to gain proper insights on which proper decisions can be made and customer interactions can be triggered. That all with support of machine learning components (AI) and human support to set up and maintain always on campaigns.

What is to be tracked?

We do not need every tap of customers interaction with our platform, but we need to gain to most important actions like: success events, issues, errors, service failures, interests (customer looked for a product, ...), ...

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The Fundament – One for all

SINGLE POINT OF EVERYTHING

How can we ensure that all customer insight and trackings are accessible by the local and central entities dealing with interactive communication solutions towards our customers? What is the target solution?

Tracking Tools

Data Repository

Reporting Tools

Multiple Tracking tools like LUX, Beancounter, posthog, Data Lake AT, Kafana, Grifana, ...

George Trackings not available on local side

Local trackings not available on central side

How can we merge it all to One?

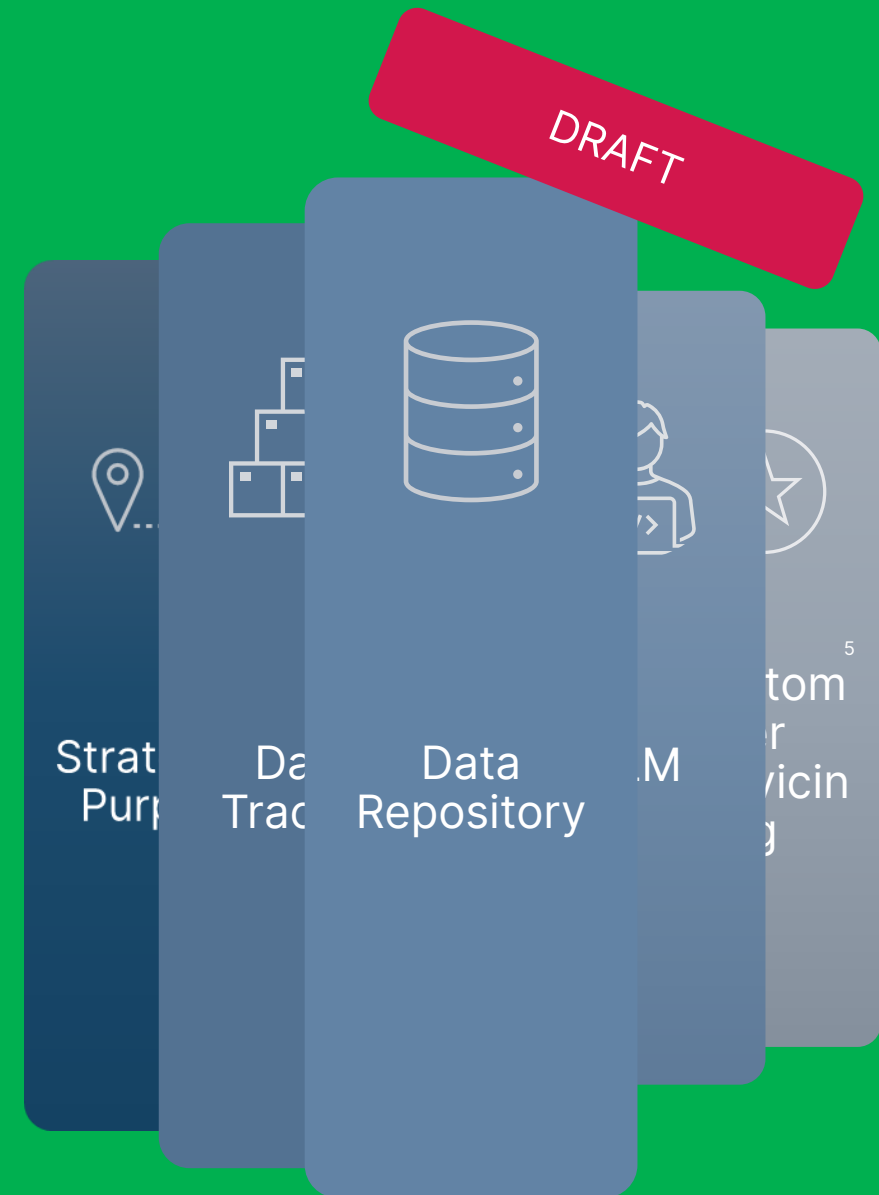
Theoretisch Beancounter -> praktisch für uns spätestens seit AWS nicht nutzbar (und schon davor eigentlich auch nicht mehr, aber das ist jetzt nimma relant.

Später dann PostHog -> und Überleitung in / Anbindung an Lux

Ich denke die große Datenwahrheit soll/wird Lux haben. Nur so können wir Events aus allen Channels verarbeiten und verwenden.

Analysetools:

PostHog soll da einiges können, weiters haben wir Analysen aus Lux direkt und weiterführend können wir aus dem DLAT dann mit den in AT



GIA - “George” Intelligence Agency

BRINGING DATA BACK TO CUSTOMER BY CREATING VALUE ADD

The triple “W” - WHAT, WHO, HOW ?

- How far can we go? What are we allowed to do?
- What is the target architecture? How to connect local and central conversational tools and how to ensure that both can communicate to each other?
- What tools can be used?
- Is there a governance?
- Who built Chatbots?
- How can we ensure to learn from each other?
- How can we ensure the same tonality and language?
- TOM – central and local teams
 - development, maintenance, operations & monitoring needs to be ensured, set up and budgeted
 - Who does what? Where is the borderline and how the handover happens
- How do we assess, analyze and measure the conversations?



The real Companion

ALL IN ONE

- Feature/ service search
- Customer exploration with AI ...
- Monthly insight report

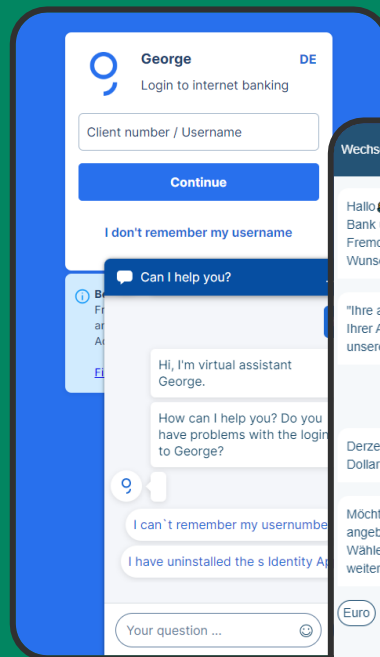
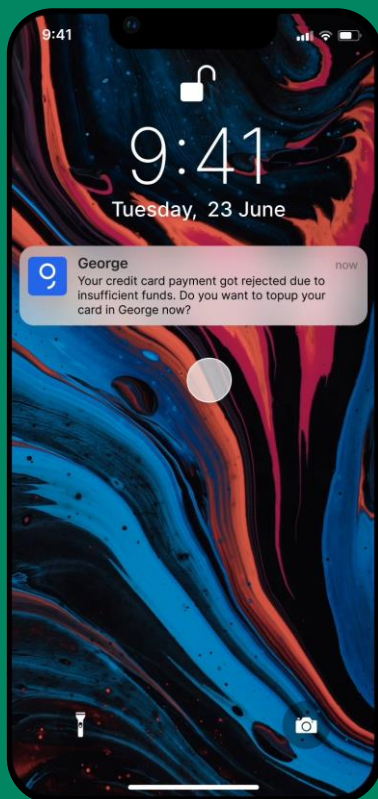
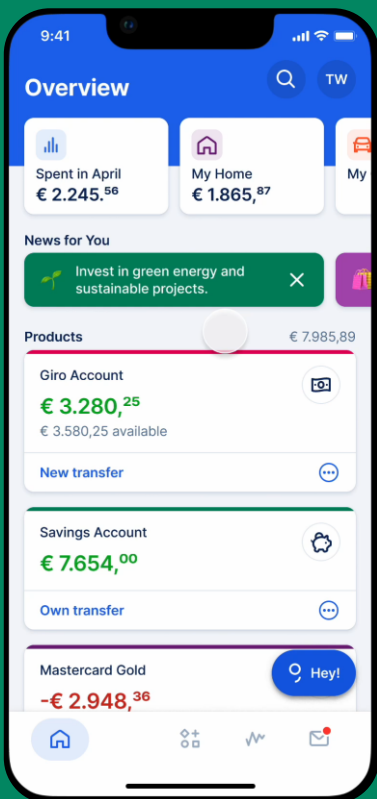
Re-active
In-App support

- Push notifications
- CRM promotions
- Messenger
- Active chat triggers ...

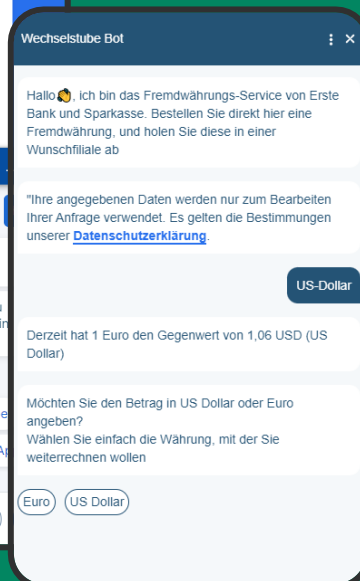
Pro-Active
push support

- Login support
- Service Requests handling (Foreign currency order, overdraft increase, repayment amount change, Collection services ...)

Use Case
specific bot(s)



Example by CSAS



Example by EBOe

