

## Ideation Phase

### Brainstorm & Idea Prioritization Template

|               |   |
|---------------|---|
| Date          | 17 October 2022                                   |
| Team ID       | PNT2022TMID12391                                  |
| Project Name  | Project - Ai Based Discourse For Banking Industry |
| Maximum Marks | 4 Marks   |

### Ai Based Discourse For Banking Industry

#### Brainstorm & Idea Prioritization Template:

#### Step-1: Team Gathering, Collaboration and Select the Problem Statement

##### 1 PROBLEM STATEMENT

###### PROBLEM

The bank doesn't give the proper customer support to solve the queries of the customer. Our project based on AI based discourse for Banking Industry - The AI assistant is nothing but a chatbot which helps the customers to inquire about the issues they are facing, without having human interaction. The main reason of having chatbot, that provides 24x365 customer support. Customer service is the most crucial part for expanding the business. The AI assistant will identify the customer needs and respond accordingly to solve the problems of the customer. The banking system plays a major role for developing the country.

## Step-2: Brainstorm, Idea Listing and Grouping

### 2 Brainstorm

#### Naga Sapta Aakash B

|  |  |  |
|--|--|--|
| Detailed information will be provided for Customer Queries | Easy to Create a Bank Account with simple steps                        | Track Transaction History  |
| Chatbot keep information end to end encryption             | Net Banking is easily done using Chatbot                               | If the Transaction status is "Pending / Refund" chatbot helps to guide the situation |
| Chatbot also help to guide the Investment Process          | Loan details and due status will share according to the end month date | Business Account Management  |

#### Athi Narayana kesavan B

|                                  |                            |                          |
|----------------------------------|----------------------------|--------------------------|
| Easy to use FAQ                  | Secure Communication       | Customer Acquisition     |
| Quicker help across the platform | User Behavioural Analytics | Financial planner        |
| Improved efficiency              | Automated customer support | Smart Payment processing |

#### Gowri Supramanian A

|  |                            |                                |
|--|----------------------------|--------------------------------|
| 24x365 days                            | Cost efficient             | Easy to solve the queries      |
| Queries can be solve anywhere anytime  | Better data security       | Easy to track customer details |
| Can handle multiple customer at a time | Automated customer service | Secure communication           |

#### Rahul Vishwanath

|                                       |  |  |
|---------------------------------------|--|--|
| Provide security and fraud alerts     | Provides complete guidance in assisting a new customer | Keep record of each customer   |
| Loan Management                       | Guide us about credit card plan and policies           | Able to guide customers with new queries and provide voice assistant feature |
| Able to handle multi-language queries | Financial advisory to keep customer finances on track  | eKYC initiation  |

### 3 Group ideas

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#### USING ARTIFICIAL INTELLIGENCE

If the Transaction status is "Pending / Refund" chatbot helps to guide the situation

Financial advisory to keep customer finances on track

Loan details and due status will share according to the end month date

Guide us about credit card plan and policies

#### USING CLOUD TECHNOLOGY

Easy to track customer details

Track Transaction History

24x365 days

Detailed information will be provided for Customer Queries

#### USING NEURAL NETWORK

Improved efficiency

Quicker help across the platform

Can handle multiple customer at a time

User Behavioural Analytics

#### USING NATURAL LANGUAGE PROCESSING

Able to guide customers with new queries and provide voice assistant feature

Secure communication

Able to handle multi-language queries

Easy to use FAQ

### Step-3: Idea Prioritization

#### 4 Prioritize

