

AI BASED DISCOURSE FOR BANKING INDUSTRY

	Notice	Enter	Engage	Exit	Extend
Scenario Browsing, booking, attending, and exiting a local city tour	How does someone initially become aware of the process?	What do people experience as they begin the process?	In the core moments in the process, what happens?	What do people typically experience as the process finishes?	What happens after the experience is over?
Steps What does the person (or group) typically experience?	<p>Suggestions from bank</p> <p>Offers convenience</p> <p>Customers provide quick input for customer queries</p> <p>Reduces time for users to visit bank regularly</p>	<p>Convenience</p> <p>Simple UI</p> <p>Customers find it easy to use chatbot, better convenience</p> <p>Chatbot has a user-friendly interface</p>	<p>Interoperable</p> <p>Trustworthy</p> <p>Intelligent</p> <p>Chatbots are compatible on different platforms</p> <p>Chatbot ensure secure communication with customers</p> <p>Chatbots are well trained to make interaction with customers</p>	<p>Reliability</p> <p>Accessibility</p> <p>Customers provide reliable information to customer queries</p> <p>Chatbots are available at any time and anywhere easily</p>	<p>Scalable</p> <p>Cost effective</p> <p>Chatbots enhance customer satisfaction</p> <p>Chatbots are easy to use with free of cost</p>
Interactions What interactions do they have at each step along the way? <ul style="list-style-type: none"> People: Who do they see or talk to? Places: Where are they? Things: What digital touchpoints or physical objects would they use? 	<p>Customers should be able to type their queries easily</p> <p>Chatbots should be able to interpret the customer queries</p>	<p>Chatbots provide reliable options for customers to interact with their phone system at their convenience</p> <p>Customers have information at their fingertips</p>	<p>Customers can able to get the fastest replies from chatbots</p> <p>Chatbots provides voice based banking services</p> <p>Customers can make queries in their preferred languages</p>	<p>Customers can efficiently use chatbots on a variety of platforms</p> <p>Customers can get faster done easily by chatbots</p>	<p>Customers feel our interesting with chatbots to clear their queries</p> <p>Chatbots are efficient in satisfying customer needs</p>
Goals & motivations At each step, what is a person's primary goal or motivation? ("Help me..." or "I like to avoid...")	<p>Chatbots should resolve customer queries at any time</p> <p>Chatbots only provide relevant and correct information to customers</p>	<p>Customer does not need to wait to get their queries answered</p> <p>Human help and assistance is not required</p>	<p>Chatbots should be able to answer basic queries of customers</p> <p>Chatbots should be able to guide customers in creating bank account</p> <p>Chatbots should be able to answer net banking queries of customers</p>	<p>Chatbots should ensure personalized conversations with customers</p> <p>Chatbots should provide quick response for customer queries at any time</p>	<p>Customers should be able to get good guidance on banking by chatbots</p> <p>Chatbots should enhance customer satisfaction</p>
Positive moments What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?	<p>Customers enjoy convenience of getting queries clarified from home</p> <p>Free to use</p>	<p>Chatbots address the customer queries immediately which makes them happier</p> <p>Chatbots can eliminate long queues as it is available anywhere which makes the customers satisfied</p>	<p>Chatbots has an user friendly interface so customers interact with it easily</p> <p>Chatbots provide personalized services for customers and their families for their queries</p> <p>Customers feel happy in using chatbots as it has no waiting time</p>	<p>Customers feel secure in using chatbots at all</p> <p>Customers feel their workload gets reduced by using chatbots at all</p>	<p>Customers feel not be motivated in learning to bank for complex queries as chatbots provide quick responses</p> <p>Chatbots make customers to learn more interesting features which makes them being motivated</p>
Negative moments What steps does a typical person find frustrating, confusing, annoying, costly, or time-consuming?	<p>Not as comprehensive as speaking to a human</p> <p>Requires internet</p>	<p>Certain amount of technical knowledge and skills required</p> <p>A greater probability of misunderstandings to occur</p>	<p>Chatbots can't understand multiple languages as they are trained on customer's native language</p> <p>Customers feel disappointed if chatbots provides unspecificed answers</p> <p>Chatbots can't read facial expressions which makes customers unhappy as they can't use it in their preferred language</p>	<p>Customers are reluctant if the chatbots doesn't provide reliable information</p> <p>Customers become annoyed if chatbots can't provide good interaction with them</p>	<p>Customers need to bank for different queries as chatbots don't provide all details</p> <p>If chatbot training is not proper, customers are unsatisfied</p>
Areas of opportunity How might we make each step better? What ideas do we have? (What have others suggested?)	<p>Chatbots are available 24/7</p> <p>Chatbots provide privacy</p>	<p>Chatbots provide accurate answers</p> <p>Chatbots have reasonable fees</p>	<p>Chatbots can take on flexible conversations</p> <p>Chatbots are easily accessible by customers either on website or</p> <p>Chatbots are well kept and well trained to resolve customer queries</p>	<p>Chatbots can simplify and efficient the customer usage</p> <p>Chatbots make fast answers to provide better solution to customer queries</p>	<p>Chatbots improve customer satisfaction</p> <p>Chatbots are portable and scalable in future</p>