ROADMAP FOR CHATBOT IN BANKING

Description and state of the art

Progress	In 2019, that detailed information provided by the banking chatbot was the most important factor for consumers, followed by fast response, functionality, interactivity, ease of use and data privacy and protection. In 2020, role of chatbots in customer service of the banking industry was positively affected by advisory services, ease of use and convenient service, cost effective and efficient service, customer friendly service, customized service, relationship banking services, responsive service, trustworthy service, value-based useful service and maintaining customers security and privacy.
Research	The findings highlight the importance of perceived compatibility and perceived usefulness in the adoption of banking chatbot technology. Awareness of the service has an effect on perceived ease of use, perceived privacy risk, and it indirectly affects usage intention of banking chatbots through perceived usefulness.
Services	Chatbots applied in the financial industry can assist customers in managing financial transaction such as reviewing an account, reporting lost cards or making payments, renewing a policy or handling a refund.

Technological challenges	AI systems still have their limitations. AI systems for image recognition rely on significant human effort to label the answers to thousands of examples The AI field is now in the beginning stages of a possible. If successful, engineers could create systems that construct explanatory models for classes of real-world phenomena, engage in natural communication with people, learn and reason as they encounter new tasks and situations, and solve novel problems by generalizing from past experience.
Impact	Public Sector Modernization: ¬ Positive impact on degree of resources (capital, personnel, infrastructure) utilization ¬ Better efficiency, productivity ¬ Higher quality of services provided ¬ Image modernization.
Priority	The success of banking chatbots is often measured by how fast they can assist a customer in completing task. Whether it's managing money, answering common questions about online banking or starting an application for a car loan. A chatbot's goal is to assist users with the least number of steps.
Public Acceptance	The prospect of replacing humans with machines, however relevant or appropriate it might be to specific tasks, is also going to stir up opposition; as will the reluctance of many people to interact with a machine rather than a human.