AI based discourse on Banking Industry

Team ID: PNT2022TMID51213

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| |  | | --- | | **SCENARIO**  **Browsing, booking, attending, and rating a local city tour** | | **Entice**  How does someone initially become aware of this process? | **Enter**  What do people experience as they begin the process? | **Engage**  In the core moments in the process, what happens? |  | **Exit**  What do people typically experience as the process finishes? | **Extend**  What happens after the experience is over? | |
| **Steps**  What does the person (or group) typically experience? | |  |  |  |  |  | | --- | --- | --- | --- | --- | | |  | | --- | | **Suggestions from bank** | | |  | | --- | | **Offers convenience** | | | | |  | | --- | | **Chatbots provide quick replies for customer queries** | | | |  | | --- | | **Reduces time for users to visit banks regularly** | | | | |  |  |  | | --- | --- | --- | | **Convenience** |  | **Simple UI** |      |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Customers find it easy to use chatbots at their convenience** | | |  | | --- | | **Chatbots has a user friendly interface** | | | |  | | --- | | **Trustworthy** |     **Interoperable**     |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Chatbots are compatible on different platforms** | | |  | | --- | | **Chatbots assure**  **secure**  **conversation with customers** | | | |  | | --- | | **Intelligent** |  |  | | --- | | **Chatbots are well trained to make interaction with**  **customers** | | |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Chatbots provide** | |  | | **Chatbots are** | | **reliable** | |  | | **accessible at** | | **information to** | |  | | **anywhere and at** | | **customer queries** | |  | | **anytime easily** | | |  | | --- | | **Reliabilty** | | | |  | | --- | | **Accessiblity** | | | | |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Scalable** | | |  | | --- | | **Cost effective** | |  |  |  |  | | --- | --- | --- | | **Chatbots enhance** |  | **Chatbots are easy** | | **customer** |  | **to use with free of** | | **satisfaction** |  | **cost** | | |
| **Interactions**    What interactions do they have at each step along the way?  **People:** Who do they see or talk to?  **Places:** Where are they?  **Things:** What digital touchpoints or physical objects would they use? | |  |  |  | | --- | --- | --- | | **Customers should** |  | **Chatbots should** | | **be able to type their queries easily** |  | **be able to interpret the customer queries** | | |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Chatbots provide various options for customers to interact and they may**  **choose options at their convenience** | | |  | | --- | | **Customers have information at their fingertips** | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **Customers can able to get the instant replies from chatbots** | | |  |  |  | | --- | --- | --- | | **Chatbots** |  | **Customers can** | | **provides voice** |  | **make queries in** | | **based banking** |  | **their preferred** | | **services** |  | **languages** | | | | |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Customers can efficiently use chatbots on a variety of platforms** | | |  | | --- | | **Customers can get tasks doneeasily by chatbots** | | | |  | | --- | | **Customers feel easier on interacting with**  **chatbots to clear their queries** | | |  | | --- | | **Chatbots are**    **efficient in**  **satisfying customer needs** | |
| **Goals & motivations**  At each step, what is a person’s primary goal or motivation? (“Help me...” or “Help me avoid...”) | |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Chatbots should resolve customer queries at any time** | | |  | | --- | | **Chatbots only**    **provide relevant and**  **correct information to customers** | | | |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Customer does not need to wait to get their queries answered** | | |  | | --- | | **Human help and workforce is not required** | | | |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Chatbots should be** |  | **Chatbots should be** |  | **Chatbots should be** | | **able to answer loan** |  | **able to guide** |  | **able to answer net** | | **queries of customers** |  | **customers in creating bank** |  | **banking queries of customers** |   **account** | | |  |  |  | | --- | --- | --- | | **Chatbots should** |  | **Chatbots should** | | **ensure personalised** |  | **provide quick** | | **conversation with** |  | **responses for customer** | | **customers** |  | **queries at any time** | | |  | | --- | | **Customers should be able to get good guidance on**  **banking by chatbots** | | |  | | --- | | **Chatbots should enhance customer satisfaction** | |
| **Positive moments**  What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting? | |  |  |  | | --- | --- | --- | | **Customers enjoy convenience of**  **getting queries clarified from home** |  | **Free to use** | | |  |  |  | | --- | --- | --- | | **Chatbots addresses the customer queries** |  | **Chatbots can eliminate long queues as it is** | | **immediately which** |  | **available anywhere**  **which makes the** | | **makes them happier** |  | **customers satisfied** | | |  | | --- | | **Chatbots provide links,attachments for certain queries so**  **customers get clear**  **e xplanation for their queries** |  |  | | --- | | **Chatbots has an user friendly**  **interface so**  **customers interact** |  |  | | --- | | **Customers feel**  **happy in using**    **chatbots as it has**    **no waiting time** |   **with it easily** | | |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Customers feel secure in using chatbots at end** | | |  | | --- | | **Customers feel their workload gets reduced by using chatbots at end** | | | **Customers need not be exhausted on travelling to**  **banks for simple queries as chatbots provides quick responses** | |  | | --- | | **Chatbots make customers to learn more on banking**  **features which avoids them being frustrated** | |
| **Negative moments**  What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming? | |  |  |  | | --- | --- | --- | | **Not as comfortable as speaking to a human** |  | **Requires Internet** | | |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Certain amount of technical**  **knowledge and skills required** | | |  | | --- | | **A greater**  **probability of**  **misunderstandings to occur** | | | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  | | --- | | **Chatbots can't understand multiple**  **questions at a time that makes customers angry** | | |  | | --- | | **Customers feel disappointed if**  **chatbots provides unexpected answers** | | |  | | --- | | **Chatbots are not multilingual in some cases which makes customers**  **unhappy as they can't use it in their preferred language** | | | | |  |  |  | | --- | --- | --- | | **Customers are** |  | **Customers become** | | **mislead if the** |  | **unhappy at end if** | | **chatbots doesn't** |  | **chatbot doesn't provide** | | **provide reliable** |  | **good interaction with** | | **information** |  | **them** | | |  | | --- | | **Customers need to look for alternate options**  **despite only depending on chatbots** | | |  | | --- | | **If chatbot training is not**  **proper,customers are unsatified** | |
| **Areas of opportunity**  How might we make each step better? What ideas do we have?  What have others suggested? | |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Chatbots are available 24/7** | | |  | | --- | | **Chatbots provides privacy** | | | |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Chatbots provides accurate answers** | | |  | | --- | | **Chatbots has a customizable user interface** | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **Chatbots maintains**  **confidential conversations** | | |  |  |  | | --- | --- | --- | | **Chatbots are easily** |  | **Chatbots are** | | **accessible by** |  | **intelligent and well** | | **customers at thier** |  | **trained to resolve** | | **convenience** |  | **customer queries** | | | | |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **Chatbots are simple and efficient for**  **customer usage** | | |  | | --- | | **Chatbots works fast enough to provide**  **reliable solutions to customer queries** | | | |  | | --- | | **Chatbots improves customer satisfaction** | | |  | | --- | | **Chatbots are portable and scalable in nature** | |

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