

# AI based discourse on Banking Industry

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<div><div>SCENARIO</div><div>Browsing, booking, attending, and rating a local city tour</div></div>	<div><div></div><div>Entice</div><div>How does someone initially become aware of this process?</div></div>	<div><div></div><div>Enter</div><div>What do people experience as they begin the process?</div></div>	<div><div></div><div>Engage</div><div>In the core moments in the process, what happens?</div></div>	<div><div></div><div>Exit</div><div>What do people typically experience as the process finishes?</div></div>	<div><div></div><div>Extend</div><div>What happens after the experience is over?</div></div>
<div><div></div><div>Steps</div><div>What does the person (or group) typically experience?</div></div>	<div><div>Suggestions from bank</div><div>Offers convenience</div><div>Chatbots provide quick replies for customer queries</div><div>Reduces time for users to visit banks regularly</div></div>	<div><div>Convenience</div><div>Simple UI</div><div>Customers find it easy to use chatbots at their convenience</div><div>Chatbots has a user friendly interface</div></div>	<div><div>Interoperable</div><div>Trustworthy</div><div>Intelligent</div><div>Chatbots are compatible on different platforms</div><div>Chatbots assure secure conversation with customers</div><div>Chatbots are well trained to make interaction with customers</div></div>	<div><div>Reliabilty</div><div>Accessiblity</div><div>Chatbots provide reliable information to customer queries</div><div>Chatbots are accessible at anywhere and at anytime easily</div></div>	<div><div>Scalable</div><div>Cost effective</div><div>Chatbots enhance customer satisfaction</div><div>Chatbots are easy to use with free of cost</div></div>
<div><div></div><div>Interactions</div><div>What interactions do they have at each step along the way?<ul style="list-style-type: none"><li>■ People: Who do they see or talk to?</li><li>■ Places: Where are they?</li><li>■ Things: What digital touchpoints or physical objects would they use?</li></ul></div></div>	<div><div>Customers should be able to type their queries easily</div><div>Chatbots should be able to interpret the customer queries</div></div>	<div><div>Chatbots provide various options for customers to interact and they may choose options at their convenience</div><div>Customers have information at their fingertips</div></div>	<div><div>Customers can able to get the instant replies from chatbots</div><div>Chatbots provides voice based banking services</div><div>Customers can make queries in their preferred languages</div></div>	<div><div>Customers can efficiently use chatbots on a variety of platforms</div><div>Customers can get tasks done easily by chatbots</div></div>	<div><div>Customers feel easier on interacting with chatbots to clear their queries</div><div>Chatbots are efficient in satisfying customer needs</div></div>
<div><div></div><div>Goals &amp; motivations</div><div>At each step, what is a person's primary goal or motivation? ("Help me..." or "Help me avoid...")</div></div>	<div><div>Chatbots should resolve customer queries at any time</div><div>Chatbots only provide relevant and correct information to customers</div></div>	<div><div>Customer does not need to wait to get their queries answered</div><div>Human help and workforce is not required</div></div>	<div><div>Chatbots should be able to answer loan queries of customers</div><div>Chatbots should be able to guide customers in creating bank account</div><div>Chatbots should be able to answer net banking queries of customers</div></div>	<div><div>Chatbots should ensure personalised conversation with customers</div><div>Chatbots should provide quick responses for customer queries at any time</div></div>	<div><div>Customers should be able to get good guidance on banking by chatbots</div><div>Chatbots should enhance customer satisfaction</div></div>
<div><div></div><div>Positive moments</div><div>What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?</div></div>	<div><div>Customers enjoy convenience of getting queries clarified from home</div><div>Free to use</div></div>	<div><div>Chatbots addresses the customer queries immediately which makes them happier</div><div>Chatbots can eliminate long queues as it is available anywhere which makes the customers satisfied</div></div>	<div><div>Chatbots has an user friendly interface so customers interact with it easily</div><div>Chatbots provide links, attachments for certain queries so customers get clear explanation for their queries</div><div>Customers feel happy in using chatbots as it has no waiting time</div></div>	<div><div>Customers feel secure in using chatbots at end</div><div>Customers feel their workload gets reduced by using chatbots at end</div></div>	<div><div>Customers need not be exhausted on travelling to banks for simple queries as chatbots provides quick responses</div><div>Chatbots make customers to learn more on banking features which avoids them being frustrated</div></div>
<div><div></div><div>Negative moments</div><div>What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?</div></div>	<div><div>Not as comfortable as speaking to a human</div><div>Requires Internet</div></div>	<div><div>Certain amount of technical knowledge and skills required</div><div>A greater probability of misunderstandings to occur</div></div>	<div><div>Chatbots can't understand multiple questions at a time that makes customers angry</div><div>Customers feel disappointed if chatbots provides unexpected answers</div><div>Chatbots are not multilingual in some cases which makes customers unhappy as they can't use it in their preferred language</div></div>	<div><div>Customers are misled if the chatbots doesn't provide reliable information</div><div>Customers become unhappy at end if chatbot doesn't provide good interaction with them</div></div>	<div><div>Customers need to look for alternate options despite only depending on chatbots</div><div>If chatbot training is not proper, customers are unsatisfied</div></div>
<div><div></div><div>Areas of opportunity</div><div>How might we make each step better? What ideas do we have? What have others suggested?</div></div>	<div><div>Chatbots are available 24/7</div><div>Chatbots provides privacy</div></div>	<div><div>Chatbots provides accurate answers</div><div>Chatbots has a customizable user interface</div></div>	<div><div>Chatbots maintains confidential conversations</div><div>Chatbots are easily accessible by customers at their convenience</div><div>Chatbots are intelligent and well trained to resolve customer queries</div></div>	<div><div>Chatbots are simple and efficient for customer usage</div><div>Chatbots works fast enough to provide reliable solutions to customer queries</div></div>	<div><div>Chatbots improves customer satisfaction</div><div>Chatbots are portable and scalable in nature</div></div>

