

Ideation Phase

Define the Problem Statements

Team ID	PNT2022TMID38577
Project Name	Ai Based Discourse For Banking Industry

A cost effective and secured solution that solves the banking queries of the customers and thereby helping them with their financial transactions and the reducing the workloads of the bank employees.

To build an efficient banking chatbot or banking assistant based on **ARTIFICIAL INTELLIGENCE(AI)**. Also using **NATURAL LANGUAGE PROCESSING(NLP)**, **DEEP LEARNING**, **IBM WATSON ASSISTANT** to effectively curb out the following constraints:

- Guiding a customer to create a bank account and answering queries regarding financial and loan, etc.,
- Answering queries regarding net banking.
- Guiding a customer throughout the entire process of account creation also giving out effective and instant responses.
- Providing a secured environment for the banking transaction.

- Providing personal and efficient communication between the user and their bank in order to manage their finances and get assistance when needed, such as; answering any queries and booking appointments.
- Allowing users to feel confident and comfortable when using this service regardless of the user's computer literacy due to the natural language used in messages.
- Providing a very accessible and efficient service as all interactions will take place within the one chat conversation negating the need for the user to navigate through a site.

I am Student	I'm trying to Create a new account	But I don't know about the process.	Because I lack knowledge about banking.	Which makes me feel anxious
I am New Customer	I'm trying to Learn more about loans and other features	But I don't know about the required documents	Because I am new to banking	Which makes me feel Frustrated
I am Old-aged customer	I'm trying to reach customer service	But I can't travel to bank	Because of health conditions	Which makes me feel Edgy
I am Customer	I'm trying to know the current status of my account	But I can't travel to the main branch each time	Because I travel and stay away from home	Which makes me feel Exhausted