

AI based discourse on Banking Industry

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<div>SCENARIO</div> <div>Browsing, booking, attending, and rating a local city tour</div>	<div></div> <div>Entice</div> <div>How does someone initially become aware of this process?</div>	<div></div> <div>Enter</div> <div>What do people experience as they begin the process?</div>	<div></div> <div>Engage</div> <div>In the core moments in the process, what happens?</div>
<div></div> <div>Steps</div> <div>What does the person (or group) typically experience?</div>	<div><div>Suggestions from bank</div><div>Chatbots provide quick replies for customer queries</div><div>Offers convenience</div><div>Reduces time for users to visit banks regularly</div></div>	<div><div>Convenience</div><div>Customers find it easy to use chatbots at their convenience</div><div>Simple UI</div><div>Chatbots has a user friendly interface</div></div>	<div><div>Interoperable</div><div>Chatbots are compatible on different platforms</div><div>Trustworthy</div><div>Chatbots assure secure conversation with customers</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">■ People: Who do they see or talk to?■ Places: Where are they?■ Things: What digital touchpoints or physical objects would they use?</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>
<div></div> <div>Goals & motivations</div> <div>At each step, what is a person's primary goal or motivation? ("Help me..." or "Help me avoid...")</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 customer creating bank accounts</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>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, certain queries, customers get clear explanation for their queries</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>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 are disappointed when chatbots provide unexpected answers</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>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>

