AI based discourse for Banking Industry

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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 — Chatbots provide quick replies for customer queries / Offers convenience — Reduces time for users to visit banks regularly	Convenience — Customers find it easy to use chatbots at their convenience / Simple UI — Chatbots has a user friendly interface	Interoperable — Chatbots are compatible on different platforms / Trustworthy — Chatbots assure secure conversation with customers / Intelligent — Chatbots are well trained to make interaction with customers	Reliabilty — Chatbots provide reliable information to customer queries / Accessiblity — Chatbots are accessible at anywhere and at anytime easily	Scalable — Chatbots enhance customer satisfaction / Cost effective — Chatbots are easy to use with free of 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 be able to type their queries easily / Chatbots should 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 provides voice based banking services / Customers can make queries in their preferred languages	Customers can efficiently use chatbots on a variety of platforms / Customers can get tasks done easily 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 able to answer loan queries of customers / Chatbots should be able to guide customers in creating bank account / Chatbots should be able to answer net banking queries of customers	Chatbots should ensure personalised conversation with customers / Chatbots should provide quick responses for customer 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 immediately which makes them happier / Chatbots can eliminate long queues as it is available anywhere which makes the customers satisfied	Chatbots has an user friendly interface so customers interact with it easily / Chatbots provide links,attachments for certain queries so customers get clear explanation for their queries / Customers feel happy in using chatbots as it has no waiting time	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 mislead if the chatbots doesn't provide reliable information / Customers become unhappy at end if chatbot doesn't provide good interaction with them	Customers need to look for alternate options despite only depending on chatbots / If chatbot training is not proper,customers are unsatisfied
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 accessible by customers at their convenience / Chatbots are intelligent and well trained to resolve 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