

AI based discourse of banking industry

The Problem Statement

Today's bank customers are already deeply immersed in a digital lifestyle. Whether ordering a cheque book or checking their account balance, consumers are generally choosing banks that interact with them online and through their mobile devices. In response, most banks have adopted digital platforms to meet the increasing demand for convenient and flexible banking mostly by their retail customers (PWC 2015). Additionally, as most people now own mobile phones, banks have introduced mobile banking to cater for customers who are always on the move. It has been debated that this is objectively to ease transaction processing and enhance customer experience by bringing the customer closer to their banks.

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