

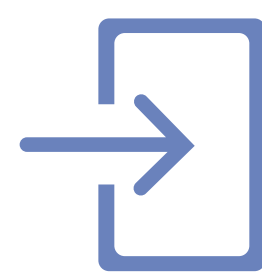
Scenario

A customer using an AI-based Banking Discourse (ChatBot)



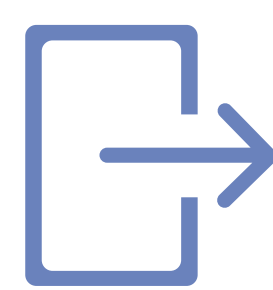
Awareness

How does someone initially become aware of this process?



Enter

What do people experience as they begin the process?



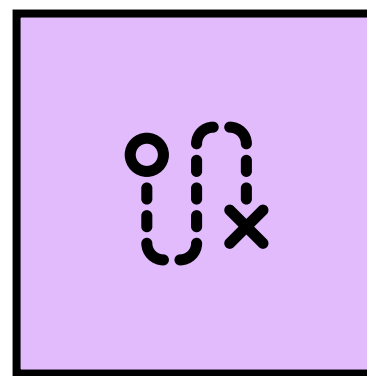
Exit

What do people typically experience as the process finishes?



Extend

What happens after the experience is over?



Doing

What does the person (or group) typically experience?

Customers realize that they want an alternative to conventional customer support

Customers also realize they want to know more about the bank at their own pace

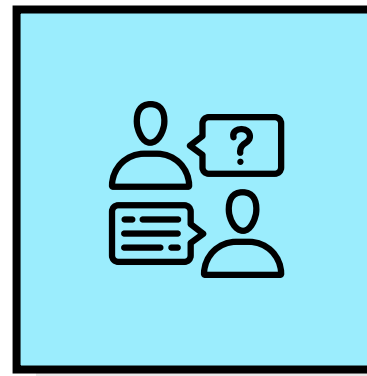
Navigate to the ChatBot window

Explore the options of the ChatBot

Get queries forwarded to another source if the ChatBot is unable to provide an answer

Close the ChatBot window and leave with the required answers

Customers leave feedback about the ChatBot



Touchpoints

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?

Most customers come across the chatbot through the bank's website

Chatbots are advertised through TV ads or ads in the bank's app

Customers who have used the chatbot may recommend it to other users

Customers may start using the ChatBot based on instructions from bank employees

Customers contact customer-service if their queries are not answered by the ChatBot

Customers exit the application/ website after obtaining their required answers

Customers may try asking more queries or double-checking previously given answers



Thinking

At each step, what is a person's primary goal or motivation? ("Help me..." or "Help me avoid...")

"Is there another way to get my queries answered?"

"I want to avoid human interaction"

Customers will think about how useful the ChatBot will be - whether it will answer all their queries or not

Customers will think about how useful the ChatBot has been in answering their queries

Depending on their experience, customers will think about recommending the ChatBot to other customers



Areas of opportunity

How might we make each step better? What ideas do we have? What have others suggested?

Advertise better

Plug-in the bank services with the ChatBot (This can be advertised as "Want to take a loan? Use our ChatBot!")

Make the ChatBot easier to access using pop-ups

Take a survey of the user's experience in using the ChatBot to understand user-satisfaction and preference

Make the ChatBot easy to use by making interactions more intuitive

Make the ChatBot more robust by incorporating user recommendation and feedback