

# Objective

## For users:

1. **Ease of use:** Chatbots, which are getting easier to access and smarter, can be integrated into many platforms such as conversational platforms, mobile applications or websites. Thus, the banking actions can be executed by communicating with chatbots.
2. **Faster customer support:** Connecting to customer representatives of banks can sometimes take a long time.. Chatbots can help users get the answer they want without waiting for the available customer representative.
3. **Increase in user engagement:** Banks constantly create new campaigns and personalized financial plans. Chatbots can make it easier for a user to choose the appropriate products for them and obtain information based on storing previous interactions' data and accessing customers' information.

## For banks:

**4.Reduced costs:** Deployment of a chatbot is cheaper and faster than the development of customer service and hiring employees. Chatbots serve 24/7 and a chatbot platform can serve numerous customers.

**5. Fraud reduction:** One of the problems frequently encountered by credit card users is online theft and fraud