

# 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>Entice</div> <div>How does someone initially become aware of this process?</div>	<div>Enter</div> <div>What do people experience as they begin the process?</div>	<div>Engage</div> <div>In the core moments in the process, what happens?</div>	<div>Exit</div> <div>What do people typically experience as the process finishes?</div>	<div>Extend</div> <div>What happens after the experience is over?</div>
<div>Steps</div> <div>What does the person (or group) typically experience?</div>	<div>Suggestions from bank</div> <div>Offers convenience</div> <div>Chatbots provide quick replies for customer queries</div> <div>Reduces time for users to visit banks regularly</div>	<div>Convenience</div> <div>Simple UI</div> <div>Customers find it easy to use chatbots at their convenience</div> <div>Chatbots has a user friendly interface</div>	<div>Interoperable</div> <div>Trustworthy</div> <div>Intelligent</div> <div>Chatbots are compatible on different platforms</div> <div>Chatbots assure secure conversation with customers</div> <div>Chatbots are well trained to make interaction with customers</div>	<div>Reliabilty</div> <div>Accessiblity</div> <div>Chatbots provide reliable information to customer queries</div> <div>Chatbots are accessible at anywhere and at anytime easily</div>	<div>Scalable</div> <div>Cost effective</div> <div>Chatbots enhance customer satisfaction</div> <div>Chatbots are easy to use with free of cost</div>
<div>Interactions</div> <div>What interactions do they have at each step along the way?</div> <div>■ People: Who do they see or talk to?</div> <div>■ Places: Where are they?</div> <div>■ Things: What digital touchpoints or physical objects would they use?</div>	<div>Customers should be able to type their queries easily</div> <div>Chatbots should be able to interpret the customer queries</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>Customers can able to get the instant replies from chatbots</div> <div>Chatbots provides voice based banking services</div> <div>Customers can make queries in their preferred languages</div>	<div>Customers can efficiently use chatbots on a variety of platforms</div> <div>Customers can get tasks done easily by chatbots</div>	<div>Customers feel easier on interacting with chatbots to clear their queries</div> <div>Chatbots are efficient in satisfying customer needs</div>
<div>Goals &amp; motivations</div> <div>At each step, what is a person’s primary goal or motivation? (“Help me…” or “Help me avoid…”)</div>	<div>Chatbots should resolve customer queries at any time</div> <div>Chatbots only provide relevant and correct information to customers</div>	<div>Customer does not need to wait to get their queries answered</div> <div>Human help and workforce is not required</div>	<div>Chatbots should be able to answer loan queries of customers</div> <div>Chatbots should be able to guide customers in creating bank account</div> <div>Chatbots should be able to answer net banking queries of customers</div>	<div>Chatbots should ensure personalised conversation with customers</div> <div>Chatbots should provide quick responses for customer queries at any time</div>	<div>Customers should be able to get good guidance on banking by chatbots</div> <div>Chatbots should enhance customer satisfaction</div>
<div>Positive moments</div> <div>What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?</div>	<div>Customers enjoy convenience of getting queries clarified from home</div> <div>Free to use</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>Chatbots has an user friendly interface so customers interact with it easily</div> <div>Chatbots provide links, attachments for certain queries so customers get clear explanation for their queries</div> <div>Customers feel happy in using chatbots as it has no waiting time</div>	<div>Customers feel secure in using chatbots at end</div> <div>Customers feel their workload gets reduced by using chatbots at end</div>	<div>Customers need not be exhausted on travelling to banks for simple queries as chatbots provides quick responses</div> <div>Chatbots make customers to learn more on banking features which avoids them being frustrated</div>
<div>Negative moments</div> <div>What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?</div>	<div>Not as comfortable as speaking to a human</div> <div>Requires Internet</div>	<div>Certain amount of technical knowledge and skills required</div> <div>A greater probability of misunderstandings to occur</div>	<div>Chatbots can’t understand multiple questions at a time that makes customers angry</div> <div>Customers feel disappointed if chatbots provides unexpected answers</div> <div>Chatbots are not multilingual in some cases which makes customers unhappy as they can’t use it in their preferred language</div>	<div>Customers are mislead if the chatbots doesn’t provide reliable information</div> <div>Customers become unhappy at end if chatbot doesn’t provide good interaction with them</div>	<div>Customers need to look for alternate options despite only depending on chatbots</div> <div>If chatbot training is not proper, customers are unsatified</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>Chatbots are available 24/7</div> <div>Chatbots provides privacy</div>	<div>Chatbots provides accurate answers</div> <div>Chatbots has a customizable user interface</div>	<div>Chatbots maintains confidential conversations</div> <div>Chatbots are easily accessible by customers at their convenience</div> <div>Chatbots are intelligent and well trained to resolve customer queries</div>	<div>Chatbots are simple and efficient for customer usage</div> <div>Chatbots works fast enough to provide reliable solutions to customer queries</div>	<div>Chatbots improves customer satisfaction</div> <div>Chatbots are portable and scalable in nature</div>

