Al based discourse on Banking Indictry

Entice

How does someone initially become aware of this process?

Browsing, booking, attending, and rating a local city tour	Suggestions					Chatbots has a	Engage In the core moments in the process, what happens?	user friendly interface so customers interact with it easily			
	from bank					user friendly interface				Cuche me e ve	
	Chatbots provide				Requires Internet					Customers can make queries in their preferred	
Steps	quick replies for customer queries				Enter			Chatbots can't understand multiple		languages	
What does the person (or group)					What do people			questions at a time that makes customers angry			
typically experience?					experience as they begin the process?	Customers have information at their	Interoperable	Trustworthy			reliable
								Chatbots assure			information to customer queries
	Customers should be able to type their queries easily				Convenience		Chatbots are compatible on different platforms	secure conversation with customers		Chatbots should be able to answer net banking queries of customers	
Interactions				Chatbots should	Customers fnd it					Customers	Customers can
What interactions do they have	ve			be able to interpret	easy to use chatbots at their convenience						efciently use chatbots on a
at each step along the way?							Customers can	Chatbots provides voice		Customers feel	variety of platform
People: Who do they see or	Chatbots should						able to get the	based banking		happy in using chatbots as it has	
talk to? Places: Where are	resolve customer queries at any time						instant replies			no waiting time	
they? Things: What digital	queries at any time				Chatbots provide various options for customers to interact and they may choose options at their convenience						
touchpoints or physical object would they use?	cts				choose options at their convenience						Chatbots should ensure personalised
									customers in creating bank account	Chatbots are not multilingual in some cases which makes customers unhappy as they can't use it in their preferred	conversation with
Goals & motivations						fngertips				preferred language	
At each step, what is a perso primary goal or motivation?					Customer does not need to wait to get					Exit	
("Help me" or "Help me avoid")		Customers enjoy convenience of getting queries clarifed from home			their queries answered				Chatbots provide links, attachments for certain queries so customers get clear explanation for their queries	What do people typically experience as the process fnishes?	
				the customer queries		Human help and					
Positive moments						workforce is not required					
What steps does a typical person		Not as comfortable as speaking	~		Chatbots addresses the customer queries immediate				Customers feel		
fnd enjoyable, productive, fur	n,	to a			which makes them happier			services	disappointed if		
motivating, delightful, or exciting?			human Offers				from chatbots		chatbots provides unexpected answers	Reliabilty	
			convenience	Chatbots only provide relevant and correct		Chatbots can eliminate long queues as it is					
			Reduces time for users to visit	information to customers	Certain amount of technical knowledge and	available anywhere which makes the				Chatbots provide	
Negative moments			banks regularly		skills required	customers satisfed		Chatbots should be able to guid	le		
What steps does a typical person							Chatbots should be able to				
fnd frustrating, confusing, angering, costly, or							answer loan queries of customers		Intelligent		

Free to use

probability of misunderstandings

Chatbots has an

to occur

Simple UI

Chatbots are well

trained to make

interaction with

customers

customer satisfaction their queries Chatbots make **Customers can** customers to learn more on banking get tasks done features which avoids them being **Customers should** easily by chatbots frustrated be able to get good guidance on banking by chatbots If chatbot training is not proper,customers are unsatifed Customers need not be exhausted on **Chatbots should** travelling to banks for simple queries provide quick as chatbots provides responses for customer queries at any **Customers feel** Customers need to look for alternate their workload gets reduced by options using chatbots at end despite only depending on chatbots using chatbots at end **Customers become** unhappy at end if chatbot doesn't provide good interaction with them **Cost effective** Extend What happens after the experience is over? Chatbots are easy to use with free of cost Scalable **Chatbots are** efcient in Chatbots enhance satisfying customer customer needs satisfaction Customers feel easier on interacting with Chatbots should enhance chatbots to clear **Chatbots works fast** Chatbots has a **Chatbots Chatbots are easily Chatbots are** How might we make each step enough to provide reliable solutions to better? What ideas do we have?

What have others suggested?

Customer queries

Chatbots improves customer available 24/7 Chatbots provides privacy Chatbots are portable and scalable in nature

Customers feel

secure in using

chatbots at end

Customers are

chatbots doesn't

provide reliable

Accessiblity

information

Chatbots are

accessible at

anywhere and at

anytime easily

Areas of opportunity Chatbots are

What have others suggested?

Chatbots provides accurate answers

customizable user interface

confdential conversations

customers at thier convenience

intelligent and well trained to resolve customer queries

maintains

accessible by

simple and efcient for

mislead if the