Al based discourse on Banking Industry

SCENARIO Browsing, booking, attending, and rating a local city tour	Entice How does someone initially become aware of this process?	Enter What do people experience as they begin the process?	Engage In the core moments in the process, what happens?	Exit What do people typically experience as the process finishes?	Extend What happens after the experience is over?
Steps What does the person (or group) typically experience?	Suggestions from bank Chatbots provide quick replies for customer queries Chatbots provide quick replies for users to visit banks regularly	Convenience Simple UI Customers find it easy to use chatbots at their convenience Chatbots has a user friendly interface	Interoperable Chatbots are compatible on different platforms Chatbots assure secure conversation with customers Intelligent Chatbots are well trained to make interaction with customers	Chatbots provide reliable information to customer queries Accessiblity Chatbots are accessible at anywhere and at anytime easily	Scalable Cost effective Chatbots enhance customer satisfaction Chatbots are easy to use with free of cost
 Interactions 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? 			Customers can able to get the instant replies from chatbots Chatbots Customers can make queries in their preferred languages	Customers can efficiently use chatbots on a variety of platforms Customers can get tasks done easily by chatbots	Customers feel easier on interacting with chatbots to clear their queries Chatbots are efficient in satisfying customer need
Goals & motivations At each step, what is a person's primary goal or motivation? ("Help me" or "Help me avoid")	Chatbots should resolve customer queries at any time Chatbots only provide relevant and correct information to customers	Customer does not need to wait to get their queries answered Human help and workforce is not required	Chatbots should be able to answer loan queries of customers Chatbots should be able to guide customers in creating bank account Chatbots should be able to answer net banking queries of customers	Chatbots should ensure personalised conversation with customers Chatbots should provide quick responses for customer queries at any time	Customers should be able to get good guidance on banking by chatbots Chatbots should enhance custom satisfaction
Positive moments What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?	Customers enjoy convenience of getting queries clarified from home Free to use	Chatbots addresses the customer queric immediately which makes them happier Chatbots can eliminate long queues as it is available anywhere which makes the customers satisfied	Chatbots has an user friendly interface so customers interact with it easily Chatbots provide links, attachments for certain queries so customers get clear explanation for their queries Customers feel happy in using chatbots as it has no waiting time	Customers feel their workload gets reduced by using chatbots at end chatbots at end	Customers need not be exhausted on travelling to banks for simple queries as chatbots provides quick responses Chatbots make customers to lear more on banking features which avoid them being frustrations.
Negative moments What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?	Not as comfortable as speaking to a human Requires Internet	Certain amount of technical probability of knowledge and skills required to occur	Chatbots can't understand multiple questions at a time that makes customers angry Customers feel disappointed if chatbots provides unexpected answers it in their preferred language	mislead if the unhappy at end if	Customers need to look for alternate options despite only depending on chatbots If chatbot train is not proper,custom are unsatified
Areas of opportunity How might we make each step better? What ideas do we have? What have others suggested?	Chatbots are available 24/7 Chatbots provides privacy	Chatbots provides accurate answers Chatbots has a customizable user interface	Chatbots maintains confidential conversations Chatbots are easily accessible by customers at thier convenience Chatbots are intelligent and well trained to resolve customer queries	Chatbots are simple and efficient for customer usage Chatbots works fast enough to provide reliable solutions to customer queries	Chatbots improves customer satisfaction Chatbots are portable and scalable in na