This research project focused on enhancing a bank app to improve the user experience for customers who are freelancers.

By conducting researches on under-served markets, we have found a number of instances for our project, such as freelancers, college students, international students/workers, and so forth. We decided to go with freelancers since that is an area not yet discover much in the industry.

The results of the research is an AI chatbot that can help freelancers prepare their documents. We believe that this is a good approach because the AI is customized for each bank, so it should help the freelancers prepare the documents in a way that maximize their chance of getting a loan. Additionally, the AI chatbot also helps customers to keep track of their finances, which is a plus as the income of freelancers is not stable.

In the end, while we still could not completely solve the problem, that is to say, it is still quite difficult for freelancers to prove their financial status, we believe that having a smart chatbot can at least lessen the difficulty to some extent. Since the AI is customized for individual banks, it can help freelancers to prepare the documents in a way that meets the expectations of the bank as much as possible.