

**SOEN 6481: Software Project Management**

**Automated Artificial Intelligent Customer Service Assistant (AAICS)**

**Group (23)**

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**Automated Artificial Intelligent Customer Service Assistant (AAICS)**

# Problem Identification

# Objective:

To research and identify specific challenges within customer service operations, particularly in financial and banking sectors, which can be effectively addressed through the development of an Automated Artificial Intelligent Customer Service (AAICS) Assistant. The primary goal is to significantly enhance customer service operations across industries, focusing on financial and banking services, through the development and deployment of this tool [1].

Following are some key objectives of this technology:

* **Adapt to various languages and accents.**

Adaptability to various languages and accents to ensure accessibility and inclusivity across diverse audiences.

* **Understand complex inquiries.**

Use of cutting-edge natural language processing and machine learning technologies to understand complex queries, offering superior performance compared to traditional chatbots.

* **Fulfilling customer’s Request**

Execution of customer requests, particularly focusing on the banking sector, to precisely meet customer needs.

* **Maintain and manage contextual conversations.**

Capability to maintain and manage contextual conversations, efficiently addressing multiple queries in a single interaction.

* **Enable smooth handoffs to human agents.**

Facilitation of seamless transitions to human agents when needed, complete with detailed interaction summaries for effective resolution.

* **Personalize customer interactions.**

Customization of customer interactions, improving the customer experience and satisfaction with responses tailored to individual customer profiles.

* **Learn and improve continuously.**

Continuous learning and improvement, adapting with each interaction to better accuracy, responsiveness, and overall service quality in customer support.

The aim is to revolutionize customer service, making it more responsive, efficient, and personalized, thereby setting up a new standard for excellence in customer interactions.

# Opportunity Statement:

There is a tremendous opportunity for transformation and change through Artificial Intelligence technologies in the customer service sector, particularly in the banking and financial sectors. The AAICS Assistant, which incorporates natural language processing (NLP), speech recognition, and deep learning, aims to facilitate effortless communication between clients and service platforms. This system stands out from traditional chatbots by its ability to comprehend and adapt to different languages and dialects, oversee numerous requests at once, and preserve the flow of a conversation. It is engineered to enhance the customer experience significantly by delivering precise, pertinent information and swiftly resolving problems. Moreover, it introduces a distinctive capability to escalate conversations to a human representative when needed, along with a summary of the prior exchange to prevent any miscommunication. This innovation not only boosts the efficiency and satisfaction of customer engagements but also acts as a comprehensive tool for staff training, minimizing the dependency on heavy human resource investments [2, 3].

# Current Scope:

The current scope of the Automated Artificial Intelligence Customer Service (AAICS) Assistant is limited to the financial and banking sectors with the aim of transforming customer service interactions. By incorporating advanced technologies like Natural Language Processing (NLP), Speech Recognition, and Machine Learning (ML), it seeks to enhance the customer service experience significantly. Below are the primary areas where it will be applied:

# Financial and Banking Sectors

* **Banking Services:** The AAICS Assistant addresses inquiries related to account management, transactions, and banking products, offering personalized financial advice and support.
* **Credit and Loan Management:** It assists customers with questions regarding loan applications, credit options, repayment schedules, and eligibility criteria, streamlining the borrowing process.
* **Investment and Wealth Management:** Provides information on investment products, market trends, and personalized investment advice based on the customer's financial goals and risk profile.

**Key Functionalities**

* **Multilingual and Accent Recognition:** Ensures inclusivity and accessibility by accurately recognizing and adapting to various languages and accents.
* **Contextual Understanding and Response:** Capable of maintaining the context of a conversation, managing multiple inquiries in a single interaction, and providing accurate, relevant responses.
* **Seamless Transition to Human Agents:** When necessary, it escalates complex issues to human agents, providing a summary of the interaction to ensure efficient resolution without loss of context.
* **Personalization:** Uses customer data to tailor interactions, offering solutions and information that meet individual customer needs and preferences.
* **Continuous Learning:** The system learns from each interaction, improving its responses and functionalities over time based on customer feedback and interactions.

**Implementation Areas**

* **Customer Support:** Enhancing the efficiency and effectiveness of customer support operations by overseeing routine inquiries and allowing human agents to focus on more complex issues.
* **Operational Efficiency:** Reducing operational costs by automating a sizable portion of customer service tasks, leading to savings on human resources and training.
* **Customer Experience:** Improving the overall customer experience by providing instant, accurate, and personalized support, thereby increasing customer satisfaction and loyalty.

# Future Scope

The application of our smart automated assistant is not just limited to the financial and banking sectors. It has applications in various domains. Below are some primary areas, where it can be expanded:

**Education Sector**

* **Student Services:** Supports students by answering queries related to admissions, course offerings, schedules, and campus services, facilitating a better educational experience.
* **Administrative Assistance:** Helps in managing administrative tasks by answering frequent questions from staff, students, and parents, reducing the workload on human staff.

**Retail and E-Commerce**

* **Customer Support and Sales:** Enhances the shopping experience by providing product information, resolving order issues, and personalizing recommendations based on customer preferences and purchasing history.
* **After-Sales Service:** Manages returns, refunds, and exchanges efficiently, improving customer satisfaction and loyalty.

**Healthcare Industry**

* **Patient Support and Information:** Offers personalized patient support, handling inquiries related to appointments, treatments, and health information, enhancing patient engagement and support.
* **Medical Inquiry Handling:** Provides immediate responses to general medical questions, directing patients to relevant health resources or escalating complex cases to medical professionals.

**Travel and Hospitality**

* **Booking Assistance:** Assists customers with booking inquiries, modifications, and cancellations, providing a seamless booking experience.
* **Customer Service:** Offers round-the-clock support for guests, handling inquiries related to facilities, services, and local attractions, enhancing the guest experience.

**Government Services**

* **Public Inquiry Handling:** Manages a wide range of public inquiries, from document processing to service availability, improving accessibility and efficiency of government services.
* **Automated Assistance for Citizens:** Offers citizens easy access to information regarding regulations, services, and updates, enhancing public engagement and satisfaction.

**Telecommunications**

* **Account Management:** Enables customers to manage their accounts, plan changes, and troubleshoot issues directly through conversational AI, reducing wait times and improving service quality.
* **Technical Support:** Provides step-by-step assistance for common technical issues, improving resolution speed and customer satisfaction.

**Real Estate**

* **Property Inquiries:** Provides instant responses to questions about property listings, availability, pricing, and viewing schedules, streamlining the property search process.
* **Client Support:** Offers support to both buyers and sellers throughout the transaction process, facilitating smoother and more efficient real estate transactions.

**Stakeholder Analysis:**

The following are the primary stakeholders:

* **Customers:** Seeking quick, accurate, and understandable responses to their inquiries, regardless of the complexity or domain.
* **Customer Service Representatives:** Benefiting from AI assistance in handling routine inquiries, allowing them to focus on more complex customer needs.
* **IT and Development Teams:** Focused on integrating and maintaining innovative AI solutions that are scalable, reliable, and secure.
* **Business Owners and Managers:** Interested in improving operational efficiency, reducing costs related to customer service operations, and enhancing customer satisfaction and loyalty.

# Relevance to Software Solution:

**Problem/Opportunity:**

**Problem**

The chatbots and other customer service tools that are being used nowadays, are based on traditional approaches. Often, they do not yield satisfactory outcomes to customers. They often fail to resolve customer inquiries, resulting in customer dissatisfaction, frustration, and inefficiency [4].

**Opportunity**

Through the development of our smart Automated Artificial Intelligent Customer Service (AAICS) Assistant, this problem can be resolved efficiently. This tool will be able to understand, process, evaluate, and respond to the users' inquiries and issues efficiently. It will not only process information efficiently but also deliver meaningful results in real-time. This allows businesses to significantly improve customer experience, customer service, operational efficiency, and overall business performance. Furthermore, it will enable the reduction of workloads on human agents.

# Software Solution:

1. **Enhanced Natural Language Processing (NLP) and Speech Recognition**

The advanced Natural Language Processing (NLP) and Speech Recognition will significantly enhance the capability of our smart assistant to accurately interpret, process, and manage customer queries by adapting to various linguistic nuances and accents.

**Problem Addressed:** The system needs to understand the content and context of customer interactions.

**Software Solution:** Implement NLP and Speech Recognition techniques for text processing, including tokenization, part-of-speech tagging, and named entity recognition. This will help in identifying and extracting key entities, relationships, and sentiments from the user interactions.

1. **Machine Learning and Deep Learning Technologies**

Through Machine Learning and Deep Learning technologies, our smart assistant will be able to learn and evolve from user interactions. As a result, it will undergo continuous learning. Due to which, its capability to respond to user queries and oversee complex conversations will improve drastically over time.

**Problem Addressed:** Developing concise and informative summaries requires understanding the context and significance of sentences.

**Software Solution:** Train machine learning models (e.g., extractive or abstractive summarization models) on a dataset of user interactions to learn the patterns of user's tone and context. Fine-tune the models to enhance their ability to generate coherent and relevant responses.

1. **Business Operations Integrations**

The Business Operations integration will enable our smart assistant to access and utilize data from the company's system. For instance, Databases, CRM etc. will provide relevant and personalized responses to user queries.

**Problem Addressed:** The system needs to access and utilize the data so that it will be able to generate relevant and personalized responses.

**Software Solution:** By Business Operations integrations, the system will be able to learn from the company data and generate personalized and relevant responses to the users.

1. **User Interface (UI)**

Our smart assistant will provide an easy-to-use platform for both agents and customers. Agents will use this interface to monitor AI interactions and intervene when needed, to ensure a smooth customer experience. Similarly, customers will be able to interact with our assistant and with agents.

**Problem Addressed:** Providing agents and customers with an intuitive and user-friendly interface to interact with our smart assistant system.

**Software Solution:** Develop a web or mobile application with a clean and user-friendly design. Include features like query input, summary display to human agents, generated response display by AI to customers, and user preferences. Make the interface accessible and responsive.

1. **Human-Assisted Escalation Process**

Our system will transition conversations to human agents, when necessary, seamlessly, providing them with a comprehensive summary of the interaction to maintain context and efficiency.

**Problem Addressed:** The system needs to provide smooth transition conversations to human agents, when necessary, seamlessly.

**Solution:** Develop a system that will transition conversations to human agents, when necessary, seamlessly.

1. **Quality Control, Continuous Feedback, and Improvement Mechanism**

Our system will Incorporate customer and agent feedback to continuously refine and improve the AI's model performance and accuracy. Continuous optimization is especially important to ensure quality control and reliability.

**Problem Addressed:** Ensuring the accuracy and reliability of the generated responses.

**Software Solution:** Implement a quality control mechanism that allows users to provide feedback on the accuracy of responses. Utilize this feedback to continuously improve the summarization models. Not only based on feedback, but the system shall also learn from the user responses.

1. **Scalability and Performance:**

Our system is designed to maintain the highest standards of performance and reliability without compromise. We will implement various high-availability and reliability mechanisms of distributed systems to deliver the best possible service to our customers. Additionally, the system will be scalable, allowing for the seamless integration of new features.

**Problem Addressed:** Handling a large volume of user queries efficiently at the same time and integrating new features seamlessly.

**Software Solution:** Design the system to scale horizontally, allowing it to manage an increasing number of queries. Optimize algorithms and use parallel processing to ensure quick and efficient responses.

# Initial Scope:

* **Input:** Accepts customer inquiries through various channels (voice, text, etc.), adapting to the preferred communication method.
* **Processing:** Utilizes advanced AI and ML technologies to understand, process, and respond to inquiries with high accuracy and relevance.
* **Output:** Delivers precise, understandable, and helpful responses to customer inquiries, enhancing satisfaction and efficiency.
* **User Interface:** Provides a user-friendly interface for both customers and agents, ensuring ease of use and effective interaction.
* **Integration and Scalability:** Designed to integrate seamlessly with existing business systems and scale to accommodate growing customer service demands.

This comprehensive approach not only tackles existing challenges within customer service operations but also opens the way for improving efficiency, lowering expenses, and elevating customer satisfaction across diverse sectors.

# Market Analysis Report

# Objective

The market analysis objective for this AI-driven CX service assistant in the banking and financial sector would be to assess the current landscape of customer service offerings in these industries and identify key pain points and inefficiencies that the proposed solution aims to address. This includes evaluating the prevalence of manual customer support processes, the challenges associated with language barriers and accent recognition, and the potential for cost savings and efficiency gains through automation. Additionally, the analysis should examine market trends and emerging technologies in AI-driven customer service solutions, as well as the competitive landscape to understand how the proposed service can differentiate itself and capture market share. Ultimately, the objective is to demonstrate the demand for advanced AI-powered customer service solutions in the banking and financial sectors and the potential for significant cost savings and improved customer experiences.

# Target Audience Identification:

The target audience for this AI-driven CX service assistant would primarily consist of banks, financial institutions, and organizations involved in enrollment processes. Specifically, decision-makers within these entities responsible for customer service strategies, operations, and technology implementations would be key targets. Additionally, customer experience managers, IT professionals, and those overseeing call center operations would also be part of the target audience. Furthermore, given the potential cost-saving benefits, financial executives and budget managers within these organizations would likely be interested stakeholders. It is essential to target institutions of varying sizes, from small community banks to large multinational financial corporations, as each may have dissimilar needs and resources. Additionally, targeting regions or countries with diverse populations and language requirements would be beneficial due to the AI's ability to adjust language and recognize accents, making it attractive to institutions with multicultural customer bases**.**

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| Pic 1. Demographic [10-12] |

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| Pic 2. Geographic |

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| Pic 3. Behavioral |

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|  |
| Pic 4. Psychographic |

# Competitor Analysis

Certainly, not all AI summarization tools can do everything. We saw that some tools can only do summarization and some only focus on intelligent chatbots. So here are some potential competitors for our project:

1. **Enterprise-Bot**

Website: <https://www.enterprisebot.ai/blog/leveraging-ai-in-customer-service-automate-your-banks-contact-center-end-to-end>

**Key Features:**

* Providing Optimal Customer Support:

AI-fueled conversational chatbots can facilitate a wide assortment of financial transactions for customers conveniently and securely. The users can indulge the bot in a quick conversation to consult about lost cards, renewed policies, or refunds, make payments, request a rewards points balance, change credit card limits, and manage other similar simple tasks on their own.

* Offering Financial Advice:

Many chatbots can also help customers manage their finances better, alongside assisting them with the necessary support. By keeping track of accounts, chatbots can analyze customer spending habits and recommend a personalized budget or savings plan, with useful suggestions and information that the customer would have to otherwise search for themselves.

* Protecting From Fraud Customer conversations with the bank can be vulnerable to fraud and loss in the absence of stringent, enterprise-grade data privacy and security measures.
* Managing Internal Operations: The raison deter of a customer support team cannot be replying to tedious and repetitive customer questions all day. But unfortunately, in many tunnel-visioned organizations, customer support agents usually find themselves glutted with blisteringly monotonous service requests or mundane back-office operations such as managing internal documentation or training inexperienced staff members.

1. **IBM-AI ChatBot for Banking:**

Website: [https://www.ibm.com/products/watsonx-assistant/banking - :~:text=With watsonx Assistant, your customers,routed to the right person.](https://www.ibm.com/products/watsonx-assistant/banking%20-%20:~:text=With%20watsonx%20Assistant,%20your%20customers,routed%20to%20the%20right%20person.)

**Key Features:**

* Customers can independently resolve their support issues with fast access to basic banking actions, from finding branch locations to account balances, payment transactions, transfers, and more.
* Advanced AI capabilities based on customer data contextualize the banking experience, responding with relevant suggestions and helpful guidance designed to measurably elevate the customer experience.
* Intelligently provide recommendations and proactively inform customers about opportunities so that they accurately understand every contextual possibility.

1. **Boost-AI:**

Website: <https://boost.ai/case-studies/ai-chatbot-banking/>

**Key Features:**

* Customer Service: Enable your customers to get real-time, accurate solutions without waiting on hold.
* Internal Virtual Assistance:

Create a hub of real-time, accurate company information, ensuring a consistent flow of knowledge across all departments. Internal virtual agents reduce time spent searching and boost employee productivity.

* Agent Assist: Provide real-time, reliable answers to customer inquiries.
* Financial Service:

Check account balances without waiting.

Report and secure lost or stolen cards.

Navigate loan pre-approvals.

Manage mortgage payment.

* Telecom Service:

Delight customers with initiative-taking, personalized plan recommendations.

Leverage customer data to provide tailored advice that saves them money Ensure meaningful and beneficial engagement at every touchpoint Design and manage conversation flows effortlessly with a user-friendly interface.

Table 1 has categorized the comparison between strengths and weaknesses of Boost.AI, IBM AI Chatbot for Banking, and Enterprise-Bot:

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## Table 1. comparison between strengths and weaknesses of Boost.AI, IBM AI Chatbot for Banking, and Enterprise-Bot

|  |  |  |  |
| --- | --- | --- | --- |
| **Feature** | **Boost.AI** | **IBM AI ChatBot for Banking** | **Enterprise-Bot** |
| **Strengths** |  | | |
| Natural Language Understanding (NLU) | -Advanced NLU capabilities for understanding complex queries.  -Supports multiple languages.  -Contextual understanding for more human-like interactions. | -Robust NLU tailored for the banking industry.  -Deep integration with banking systems for personalized services.  -Capable of handling complex financial inquiries. | -Strong NLU engine for enterprise-level interactions.  -Customizable for various business needs.  -Scalable architecture for handling large user bases. |
| Integration | -Integrates seamlessly with various platforms and systems.  -APIs available for easy integration with existing banking systems.  -Supports integration with CRM, ERP, and other enterprise systems. | -Deep integration with IBM Watson suite and other IBM products.  -Compatible with various banking platforms and technologies.  -Provides API for integrating with third-party systems. | -Flexible integration options for enterprise applications.  -Supports integration with ERP, CRM, and other business systems.  -API-driven architecture for easy integration with existing infrastructure. |
| Security | -Provides robust security features to ensure data privacy and compliance with regulations (GDPR, CCPA, etc.).  -Supports encryption and tokenization of sensitive data.  -Secure data storage and transmission protocols. | -Prominent level of data security compliant with banking regulations (PCI DSS, GDPR, etc.).  -Advanced authentication mechanisms for secure access.  -Role-based access control (RBAC) for managing user permissions. | -Comprehensive security measures for protecting sensitive information.  -Encryption and authentication protocols for data integrity.  -Compliance with industry regulations and standards. |
| **Weaknesses** |  | | |
| Customization | -Limited customization options compared to some other platforms.  -Custom development may require additional resources and expertise.  -Template-based responses may limit flexibility in certain scenarios. | -Customization options may be complex for users without technical expertise.  -Custom development may require additional time and resources.  -Limited flexibility in modifying pre-built modules. | -Customization process may be cumbersome for non-technical users.  -Requires dedicated resources for extensive customization.  -Limited flexibility in modifying core functionalities. |
| Pricing | -The pricing structure may not be suitable for smaller businesses or startups.  -Costs can escalate with increased usage or additional features.  -Limited pricing transparency without direct consultation. | -Pricing may be relatively high compared to some other solutions.  -Costs may increase with additional features or usage.  -Requires negotiation for enterprise-level deployments. | -Pricing may not be transparent and could vary based on customization and deployment requirements.  -Costs may escalate with increased usage or additional features.  -Requires negotiation for enterprise-level agreements. |
| Learning Curve | -Steeper learning curve for non-technical users due to advanced features.  -Requires training and expertise to fully leverage the platform.  -Initial setup and configuration may be complex. | -Complex features and interfaces may require training for non-technical users.  -Understanding banking-specific terminology and processes may require domain knowledge.  -Initial setup and configuration may be time-consuming. | -Non-technical users may find the platform complex initially.  -Requires training and onboarding for users to effectively utilize the features.  -Initial setup and configuration may require technical expertise. |

# Business Values:

# 1. Define Unique Selling Points (USPs):

a. Human-like Conversational Ability:

* AI Agent has capability to speak like a human and adjust language based on the customer's location.

b. Accurate Accent Recognition:

* AI Agent has extreme accuracy in recognizing accents from different areas, ensuring effective communication.

c. Advanced Inquiry Handling:

* AI Agent has considerable ability to answer customer inquiries and fulfill requests, especially in banking systems, leveraging technologies such as ChatGPT, NLP, machine learning, and deep learning.

d. Data Utilization for Problem Solving:

* AI Agent utilizes data provided by banks or institutions to hold conversations, solve problems, and provide accurate information.

e. Seamless Transition to Human Representative:

* AI Agent is capable of summarizing calls if a customer requests to speak with a human representative, facilitating smooth interaction and issue resolution.

# 2. Articulate the Value Proposition for Potential Users:

a. Enhanced Customer Experience:

* AI Agent improves customer service by providing human-like interactions and efficient problem-solving.

b. Accurate and Efficient Service:

* AI Agent has competitive accuracy in understanding inquiries and providing relevant information promptly.

c. Personalized Assistance:

* AI Agent caters to individual customer needs, enhancing satisfaction and loyalty.

d. Time-saving Solutions:

* AI Agent streamlines processes, reducing customer wait times and increasing productivity.

e. Seamless Integration with Existing Systems:

* AI Agent will increase the ease of integrating the AI service into existing bank systems, minimizing disruption, and maximizing efficiency.

# 3. Consistent Messaging:

We are committed to maintaining consistency in conveying our unique selling points and value propositions across all our marketing channels, including marketing materials, website content, and promotional efforts. By ensuring a unified message throughout our communications, we aim to effectively communicate the benefits and advantages of our AI-driven CX service assistant to our target audience. This consistency helps reinforce our brand identity and build trust with potential customers, ultimately driving engagement and conversion.

# 4. User Testimonials and Case Studies:

We take pride in highlighting the tangible benefits of our AI service through real-life experiences shared by our users. By featuring user testimonials and case studies, we illustrate the significant positive impact our AI service has on enhancing customer experiences and improving business efficiency. These testimonials and case studies serve as compelling evidence of how our AI-driven CX service assistant revolutionizes the way businesses interact with their customers, resulting in increased satisfaction, streamlined operations, and ultimately, greater success.

# 5. Continuous Improvement:

As part of our commitment to continuously enhance our services, we prioritize incorporating user feedback and staying at the forefront of technological advancements in AI and customer service solutions. By actively listening to the feedback provided by our users, we gain valuable insights into their needs and preferences, allowing us to iteratively improve our AI-driven CX service assistant. Additionally, we remain vigilant in monitoring developments in AI technologies and customer service solutions, ensuring that our platform leverages the latest innovations to deliver the best possible experience to our customers. Through this dedication to continuous improvement, we strive to provide an increasingly seamless and effective solution that meets the evolving needs of our users and exceeds their expectations.

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