# Potential ideas:

Machine learning:

* Use NLP to process inputs regarding customer feedback and automatically categorise them into likely issues the system is currently facing rather than watching for errors
* Use chatgpt api for chatbots to make them far more capable and advanced than regular chatbots
* Analyse whether customer spending has increased or decreased compared to the average in the nation
  + Average payments to a company like starhub or signtel and how much their expenditure is on that relative to the nation
  + Use ML to decide their demographic data (some customers may not want to provide this data explicitly)

Data science:

* Use trends to determine other factors, such as whether their income has decreased or increased and which sources of income have been more stable
* Analysing what proportion of users who accept offers actually use the service once they acquire it
* Provide feedback for how long on average people spend reviewing new products or services to them when they view its offers etc
* If a customer doesn’t use a specific product or anything, try to mention it to them if they ever are in a remote situation where they could use it
* Auto suggest amount you would save per month if you spend a certain % less per month
* Estimate spending at end of month with current spending patterns
* Allow customers to decide what categories to track and provide feedback on, and detect the categories
* Suggest locations or places to go to if a bank discount is present in that location