

❏ 1 — Generative AI Chatbot

❏ Why not rely on existing solutions like static FAQ pages, scripts, or basic bots?

Limited functionality:

FAQ pages and basic bots can only give pre-written answers. They can't understand the context or adapt answers to the specific user's question or situation. For example, a static FAQ can't explain a process step-by-step based on where the user is stuck.

No learning or improvement over time:

Traditional bots don't learn from conversations. They require manual updates for every new case or question. A generative AI chatbot (like GPT-based) can generalize from existing knowledge and handle new or unexpected questions more flexibly.

Poor user experience:

Basic bots frustrate users if their exact keyword isn't matched. Generative AI provides human-like, natural conversation that's closer to what global banks (e.g., HSBC, BBVA) are adopting.

No 24/7 smart support:

Existing solutions can answer only what's hardcoded. An AI bot gives 24/7 intelligent assistance, reducing calls to support and speeding up internal workflows.

❏ 2 — API Ecosystem

❏ Why not just connect systems manually or extend current internal tools?

Harder maintenance:

Without a well-designed API platform, every connection between systems (or with external partners) becomes a custom integration. This takes longer to build, is more error-prone, and harder to maintain over time.

No standardization:

Each team or vendor might create their own custom connections, leading to inconsistent security, data handling, and user experience.

Difficult to scale:

If the bank wants to add new digital services, connect with fintechs, or meet open banking requirements in the future, it would be much harder and riskier without APIs already in place.

Slow innovation:

With APIs, internal teams can reuse existing services (like transaction processing or account verification) instead of rebuilding logic from scratch. Without APIs, each team re-invents the wheel.

❏ 3 — Internal Communication App

❏ Why not just use email, WhatsApp groups, or internal social media?

Security risks:

Social media and public platforms aren't secure or private for internal company updates. There's risk of leaks, or sensitive info being shared outside accidentally.

Information overload / scattered communication:

With email or chat groups, important updates get lost in a flood of unrelated messages. Employees waste time searching for info or miss key announcements.

No structured targeting:

You can't easily filter updates by team, role, or topic on WhatsApp or email. An internal app lets employees subscribe to the news they care about.

No consistency or archiving:

Social media and email don't offer easy archiving or search across old updates. A dedicated app lets employees look up past news quickly.

Poor alignment with large-company standards:

Major firms (like Google, Microsoft, or BNP Paribas) use internal tools (like intranet apps, internal news platforms) — not public channels — to ensure communication is professional and secure.

❏ 4 — Event Invitation System

❏ Why not use email invites, Outlook, or platforms like Eventbrite?

Tracking problems:

Email or Outlook invites don't provide an easy way to check real-time attendance or validate who actually showed up — especially across large events.

No role-based control:

External tools don't handle internal needs well (VIPs, organizers, role-based permissions). You'd have to manage lists manually, which is inefficient and error-prone.

Data privacy concerns:

External event platforms may not comply with the bank's internal data policies, especially if they store data on external servers or abroad.

No integration with internal systems:

Email or third-party tools don't link attendance to HR or compliance reports automatically. A custom app can generate reports, handle QR-based validation, and feed

data directly into internal systems.

Scalability and branding:

External tools don't reflect the bank's brand or adapt to future needs (like adding feedback surveys, internal awards tracking, or custom analytics).