

Product Detailed Overview

What is our goal?

Behavioural Outcome

Our goal is to increase positive behaviour and to create a supportive experience for customers that is tailored to their demographic needs.

Additionally, the product should decrease negative behaviour and avoid standardized messages.

Customer Action

The customer should be encouraged to respond in a timely manner by self-navigating towards the best solution for their needs.

What is our solution?

Notification Functionality

Customers will have the ability to receive personalized notifications for an upcoming bill payment, insufficient funds etc.

Chat Bot Functionality

Customers will be able to interact with a built in Chat Bot in the mobile app which obtains the customer's information in order to provide them with the best possible solution and support.

Behavioral Economics Application

The features will leverage the 'Defaults' principle of Behavioural Economics. The Chat Bot will offer preselected and personalized solutions

and support, to simplify consumer decision with the most advantageous choice being offered.

The principle of 'Timing' is considered through the Notifications feature. Notifications are given 'just in time' to avoid incorporating early information into the decision-making process that could potentially lead to negative behaviour.

The principle of 'Channels' is also considered with the Notifications and Chat Bot feature. The notification feature will serve as an additional channel of communication on top of the pre-existing forms of communication – ie. text messages and email. Therefore, the modes of communication are being diversified, with a medium that is more focused on being instant and time-consciousness.

With regards to the principle of 'Format', the Notification and Chat Bot format uses a simple UI that encourages positive behaviour through its readability and ease of use.

Notification Functionality

Prototype

<https://www.figma.com/proto/QOHPObux3D7Q0ndLCpoECz/Chat-Bot?node-id=10%3A2&scaling=scale-down>

Use Case 1: Creation of Chequing Notification Threshold

AS a CUSTOMER

WHEN I create or link a CHEQUING ACCOUNT to the MOBILE APP

THEN I should be able to set a THRESHOLD to receive a NOTIFICATION

THAT my CHEQUING ACCOUNT has reached below a CERTAIN VALUE

Use Case 2: Upcoming Bill Payment

AS a CUSTOMER

WHEN I have an UPCOMING BILL PAYMENT
THEN the MOBILE APP should send a NOTIFICATION
THAT I have an UPCOMING BILL PAYMENT in X days

Use Case 3: Customer Has Insufficient Funds for Bill Payment

AS a CUSTOMER
WHEN I do not have enough money in my CHEQUING ACCOUNT
THEN the MOBILE APP should send a NOTIFICATION
THAT I am lacking FUNDS

Use Case 4: Customer Requires Assistance with Bill Payment

AS a CUSTOMER
WHEN I need assistance with BILL PAYMENTS
THEN the MOBILE APP should send a PROMPT
THAT I can click on/open the CHAT BOT or DISMISS the NOTIFICATION

Chat Bot Functionality

Technical Features

The Chat Bot uses Natural Language Processing to respond to the customers' needs effectively. It makes decisions based on account information from the mobile app and shows relevant Scotiabank resources to the customer. Feedback is collected at every point of interaction.

Additional Considerations

Accessibility

Upon implementation, the product will comply with pre-existing accessibility services native to mobile device.

For example, the Chat Bot feature will be fully integrated with the 'VoiceOver' feature on iPhone. This allows for audible descriptions of on-screen text, that users may be unable to see/read.

Language Support

Chat Bot and Notifications will be presented in user's preferred primary language.