**Problema**

Vivemos na era mais preguiçosa da história humana. Nos dias de hoje, as pessoas já querem deixar de se deslocar ao supermercado para fazer as suas compras, como também adquirem grande parte dos seus produtos via *online*, tais como roupa, sapatos, *gadgets*, por aí fora. Há, portanto, uma clara necessidade de evitar trabalho e tempo extra que podem ser reaproveitados de outra forma. Nesse sentido, surgem os *chatbots* – programas que tentam simular conversa humana –, que estão a revolucionar por completo a metodologia de funcionamento das empresas, garantindo uma interação mais próxima com os utilizadores e permitindo uma maior simplicidade na oferta dos seus produtos.

Na área bancária o cenário não é diferente. Se a aplicação das ATM/Multibancos já foi revolucionária, a possibilidade de efetuar as mesmas ações sob um *smartphone* ou computador levou o paradigma para um nível de adesão mais facilitado para o cliente. Imagine-se, agora, ter o melhor de dois mundos: a hipótese independente de realizar as ações pretendidas 24/7 já que não há a obrigação de respeitar horários de trabalhos dos funcionários das empresas, e ao mesmo tempo um acompanhamento total, integral e especializado, que permite ao cliente uma maior satisfação pelo serviço.

**CHATBOTS**

The rise of messaging bots isn’t something new. Slack, Facebook Messenger, Telegram have long since joined the game, for they know how this investment’s going to pay off. Its not the chatbots which is new, its the technology around bots that has changed.

**Why chatbots?**

Chatbots have too many advantages.

* Less size
* Easy data sharing
* Easy to install
* Easy to build (compared to apps)
* More use cases
* Simpler authentication
* Known interface.

You don’t even need to leave the communication platform. Also, with a bot, it is two-way. It initiates actions when you need it to, as well as responds to requests, it is like chatting with another human. Almost any transaction can be mapped to the messaging framework, so the future of bots seem to be rock solid.

**Why now?**

As I stated earlier, bots aren’t new. What’s new is the progress in ‘technology’ that’s coming along with it – the boom in messaging apps or the improvements in AI and NLP.Now, you just need to download the bot and start using it – no questions asked. The mental cognitive load of learning is gone. Add to it the saturation of the app economy (Now its far too difficult to establish a business by developing an app), and look at the big picture: Chatbots are here. The future is now!

**State of art**

Five out of ten most popular messengers ([Facebook Messenger](https://www.quora.com/topic/Facebook-Messenger), [WeChat (live chat app)](https://www.quora.com/topic/WeChat-live-chat-app-1), [Skype (product)](https://www.quora.com/topic/Skype-product), [Kik Messenger](https://www.quora.com/topic/Kik-Messenger), [Telegram (software)](https://www.quora.com/topic/Telegram-software)) have functioning bot platforms / bot stores, while [WhatsApp (product)](https://www.quora.com/topic/WhatsApp-product) has a burgeoning unofficial bot community, as well as [Slack (product)](https://www.quora.com/topic/Slack-product) changing the corporate communications as we speak.

Along with virtual reality, chatbots are the hottest technology trend of 2016, with only the tip of the iceberg in the infrastructure covered so far.

Big companies ([H&M (clothing retailer)](https://www.quora.com/topic/H-M-clothing-retailer), [Sephora](https://www.quora.com/topic/Sephora) and others) start running chatbots, small startups ([Poncho](https://www.quora.com/topic/Poncho)) secure funding for their bot-related products, and entire cottage industry of middleware is springing up to facilitate botmaking – from developer-oriented (like [Wit.ai](https://www.quora.com/topic/Wit-ai) or [Api.ai Is Now Dialogflow](https://www.quora.com/topic/Api-ai-Is-Now-Dialogflow)) to the completely turnkey (like [Mr. Chatbot](http://www.mrchatbot.com/))

What's the state of chatbots? Never been better.

**LINKS:**

<https://chatbotsmagazine.com/the-state-of-chatbots-2017-33a90b7822bb>

<http://chatterbot.readthedocs.io/en/stable/tutorial.html>

<https://www.quora.com/Whats-the-state-of-chatbots>

<https://chatbotsmagazine.com/how-to-develop-a-chatbot-from-scratch-62bed1adab8c>