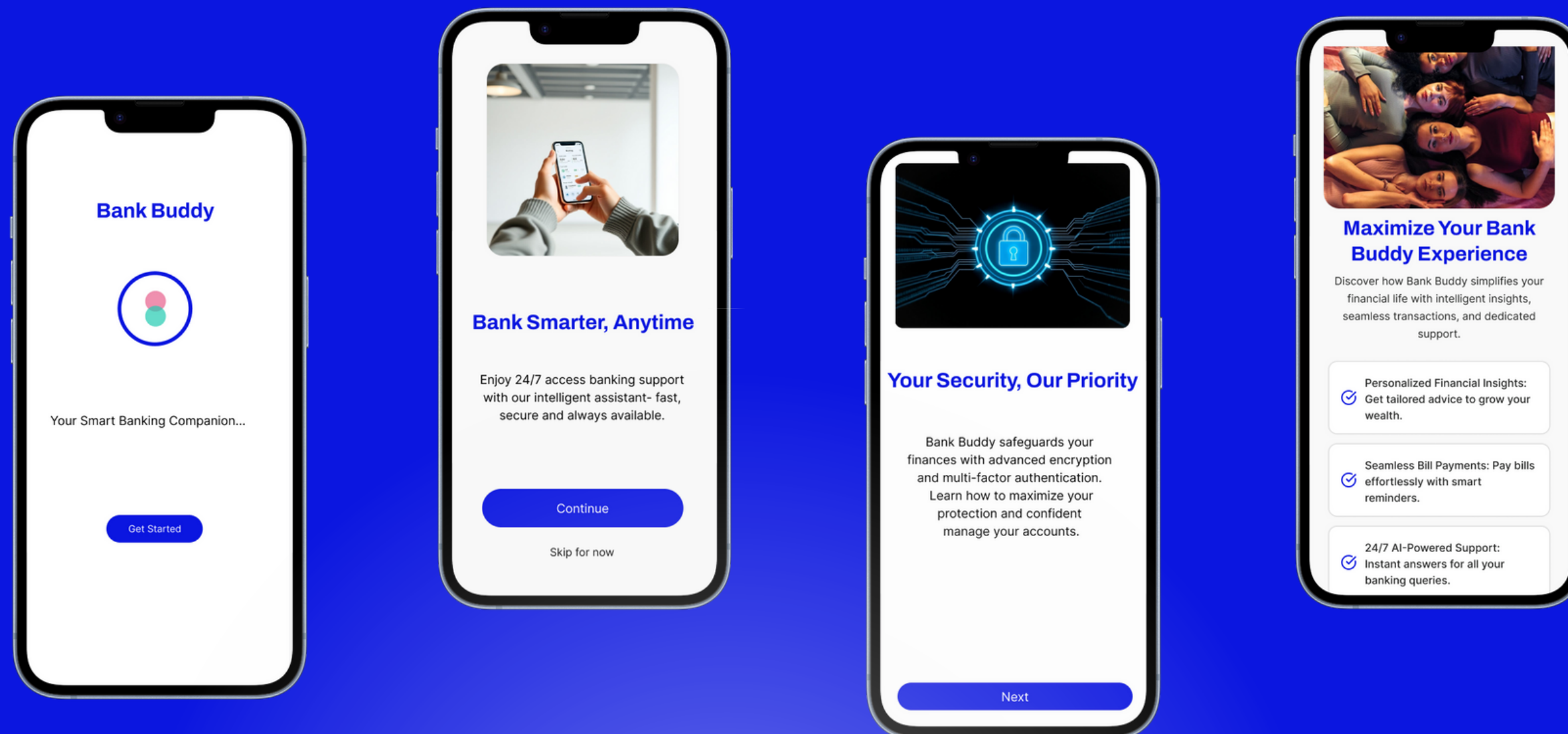




AI-Powered Banking Assistant: Intelligent Customer Service Agent



Introduction to Bank Buddy

AI-POWERED BANKING ASSISTANT: INTELLIGENT CUSTOMER SERVICE AGENT

About Bank Buddy :

A conversational AI agent designed to improve customer service efficiency in the banking sector. Leveraging real banking customer service datasets and financial FAQ data, the solution will enable the AI agent to handle a wide range of customer inquiries. These include account inquiries, transaction questions, card services, loan information, and security concerns.

Project Focus :

- Service availability & response time
- Operational costs & availability
- Security & Compliance challenges
- Service consistency & quality
- Customer experience gaps

Problem statement :

Traditional banking customer service faces significant limitation in meeting modern service customer expectations while maintaining operational efficiency and security standards

Objective:

To develop an AI-powered conversational agent that provides instant, secure and consistent banking customer service while reducing operational costs and improving customer satisfaction through 24/7 availability and intelligent automation of routine banking inquiries.

Design Process

Empathy

Conducted user interviews, online surveys, and competitor analysis to understand how customers currently interact with banking chatbots and mobile apps. Key focus areas included their points with wait times, security concerns, and difficulty in finding quick solutions for routine banking tasks

Define

From the research, I crafted a clear problem statement: **“Customers need a secure, intuitive banking assistant that can handle transactions and inquiries quickly without requiring complex navigation or long wait times.”* User personas and journey maps were created to highlight primary goals (speed, clarity, trust) and major pain points (confusing flows, redundant verification steps).

Ideate

Explored multiple solutions through brainstorming, sketching, and “Crazy 8s” exercises. Concepts included quick-action chips for common tasks, a simplified flow , and contextual tips in chat.

Prototype

Low-fidelity wireframes were created in Figma to map key flows – onboarding, chatbot interaction, transfers, account management. These were gradually refined into mid-fidelity prototypes, integrating brand colors, typography, and chatbot personality

Test

Usability testing was conducted with target users performing common tasks such as “check balance” and “transfer funds.” Feedback led to improvements such as clearer quick-action buttons, reduced steps for authentication, and more prominent transaction confirmations. Iterations continued until the high-fidelity designs provided a smooth, secure, and engaging user experience.

Style Guide

Topography

Archivo
Inter

Header

Archivo
Bold30px
Bold24px
SemiBold24px
SemiBold18px

Body Text

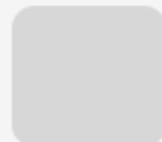
Inter
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Regular18px
Regular16px
Regular14px

Small Text

Inter
Medium16px
Medium14px

Colour Style

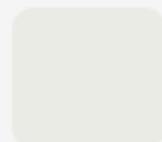
Grey



#D9D9D9



#8C8D8B



#EBEBEA



#BCC1CA

Primary/Secondary



#0B16E0



#22CCBC



#E8618C



#FFFFFF



#F9F9F9

Text



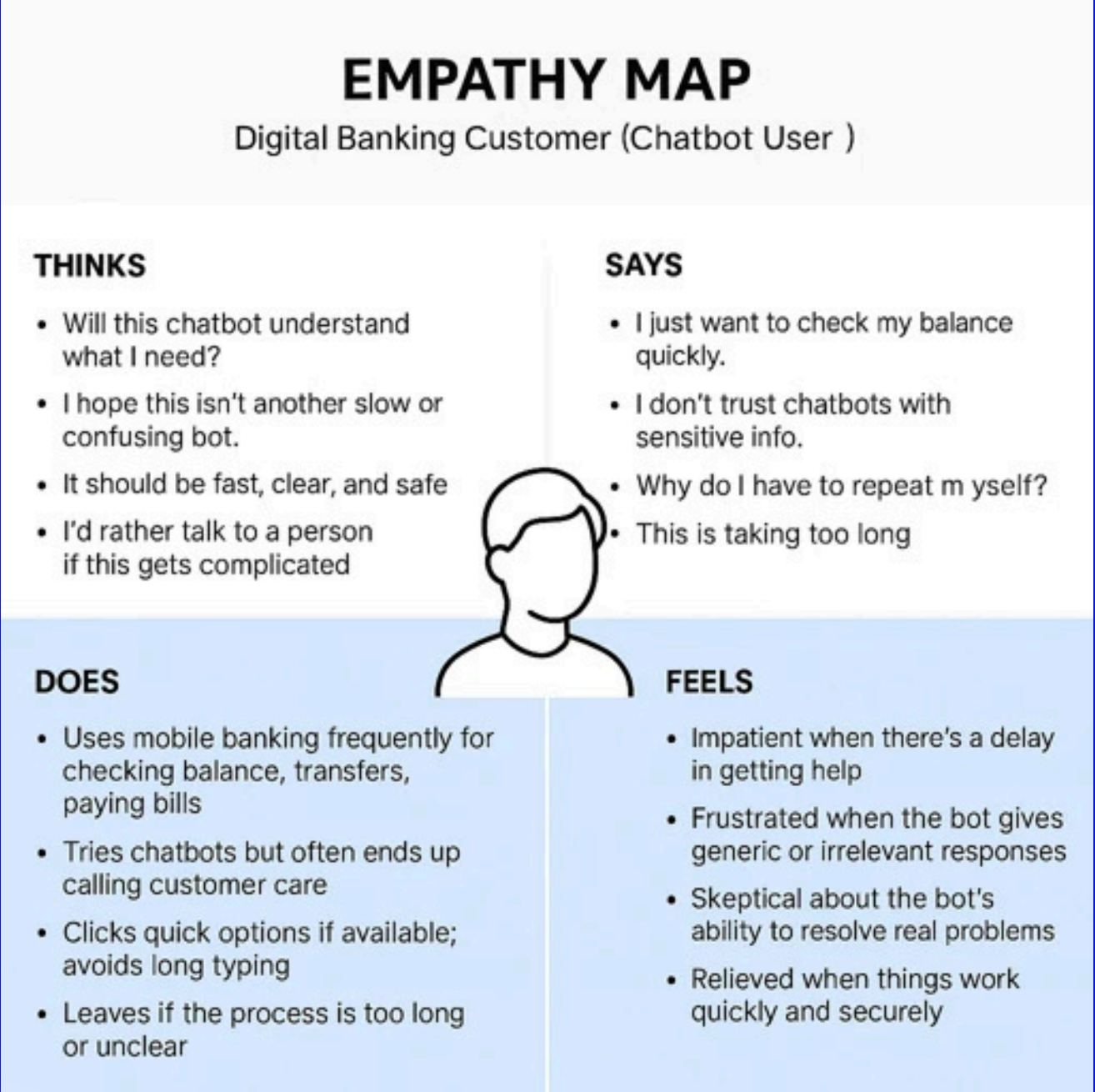
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Research Goal

To understand the needs, behaviors, and pain points of digital banking customers in order to design a secure, user-friendly AI-powered assistant that simplifies banking tasks, improves customer service efficiency, and builds trust through a seamless mobile experience.

Empaty Map

An empathy map helps to understand users by visualizing what they say, think,do, and feel about a product.



User Personas

Creating user personas is essential for designing products and experiences that meets the needs and expectations of the target audience

Persona Overview :

Name: Mariam Adebayo

Age: 31

Occupation: Small Business Owner (Online Retail)

Location: Lagos, Nigeria

Tech Comfort Level: Intermediate

Devices Used: Smartphone (primary), Laptop (occasionally)

Banking Preference: Mobile banking app

Quotes

"I just want to solve my issue without wasting time."

"If a chatbot can't help me, it should know when to connect me to a real person."

"I need to feel like my info is safe when chatting."

Persona Overview :

Name: Aisha Bello

Age: 26

Occupation: Customer Service Officer

Location: Lagos, Nigeria

Tech Comfort Level: Intermediate

Devices Used: Smartphone (primary), Laptop (occasionally)

Banking Preference: Mobile banking app

Quotes

"I just want to solve my issue without wasting time."

"If a chatbot can't help me, it should know when to connect me to a real person."

"I need to feel like my info is safe when chatting."

Goals

- Get quick responses to everyday banking issues
- Avoid the stress of visiting bank branches
- Save time and manage her business finances efficiently
- Access help any time of day, even outside working hours

Pain Points

- Long wait times when calling customer service
- Repetitive questions and having to explain issues multiple times
- Chatbots that don't understand local context or give robotic replies
- Fear of sharing personal info in a chat that doesn't feel secure

Goals

- Manage accounts quickly without visiting a bank branch
- Access clear and reliable banking information anytime
- Get instant help from a chatbot without waiting in long queues
- Track transactions and balances in real time

Pain Points

- Frustration with slow app response times
- Difficulty finding specific features in banking apps
- Concern about security when using online banking
- Limited customer service outside working hours

Behavior

- Checks balance and transaction history daily via mobile app
- Frequently makes transfers and pays bills from her phone
- Prefers tapping on quick options over typing
- Uses customer service around 2–3 times per mo

Needs

- A fast, reliable, and human-like chatbot experience
- Friendly but professional tone
- Visible signs of trust and security (e.g, verified badge, data protection notice)
- Option to escalate quickly to human support if needed

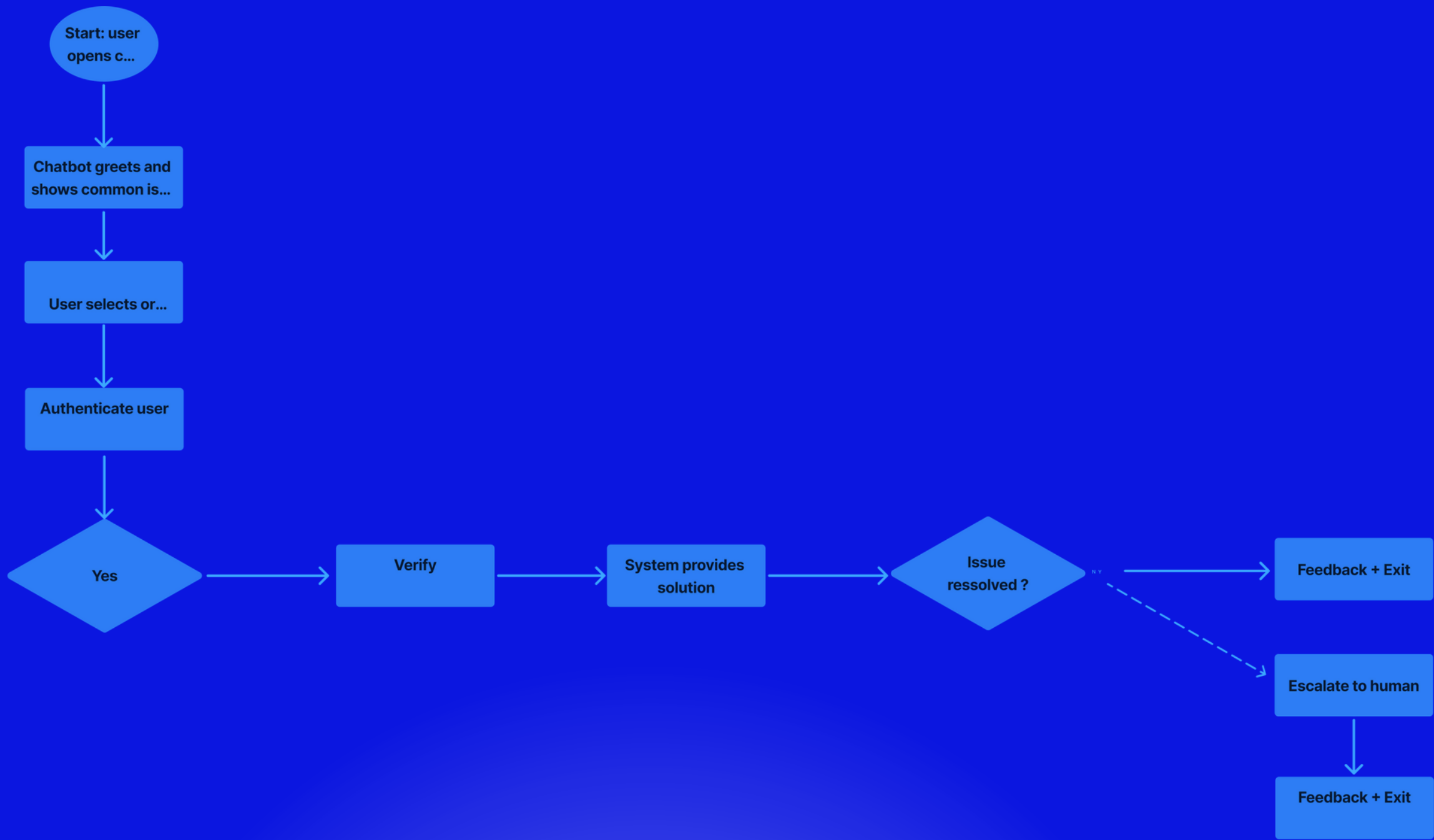
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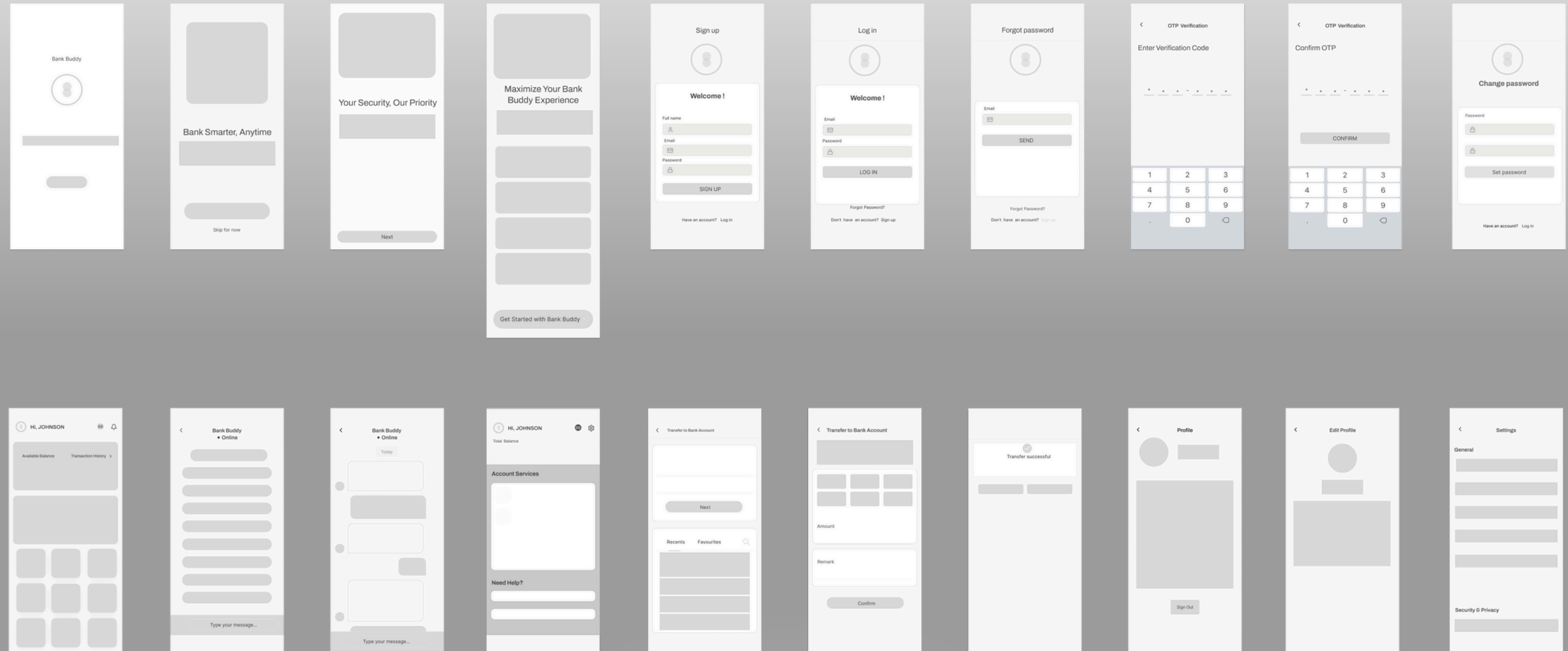
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- Option to escalate quickly to human support if needed

Chat bot User Flow




Low fi Designs



Sign Up and Log in Screens

9:41


Sign up




Welcome !

Please fill all inputs for registration


Full name

 Full Name

Email

 your.email@example.com

Password




SIGN UP

Have an account? [Log in](#)

9:41


Log in




Welcome !

Fill all inputs for log in

Email

 your.email@example.com

Password



LOG IN

[Forgot Password?](#)

Don't have an account? [Sign up](#)

9:41

OTP Verification

Enter Verification Code

Code sent to your email ali
***son@gmail.com

Resend in 59 seconds

Resend Code

1

2

3

4

5

6

7

8

9

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0

9:41

OTP Verification

Confirm OTP

Enter OTP that we sent to your email ali
***son@gmail.com

CONFIRM

1

2

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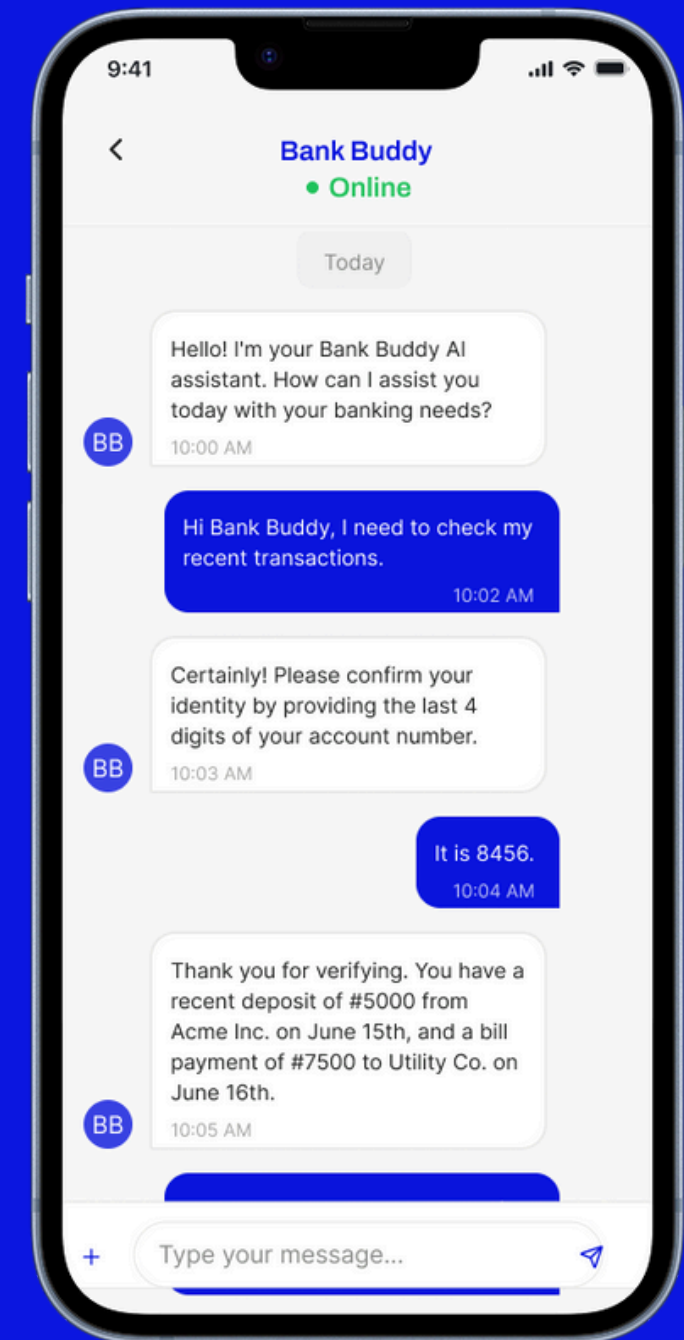
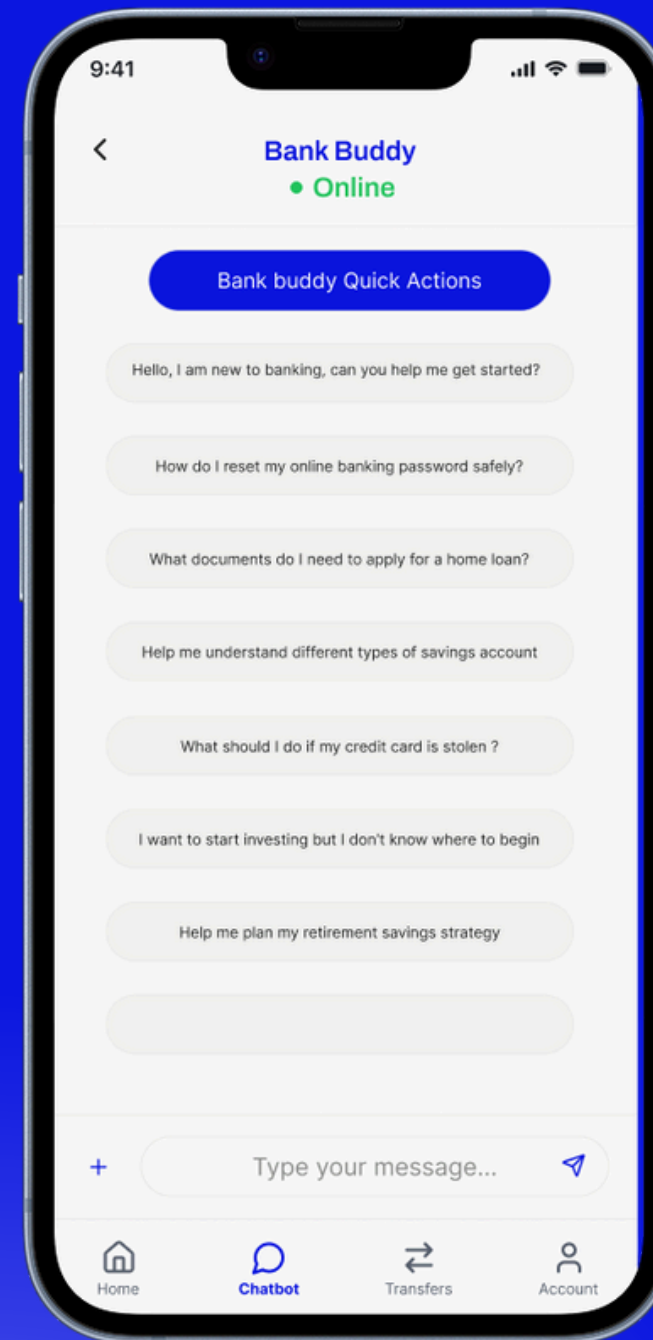
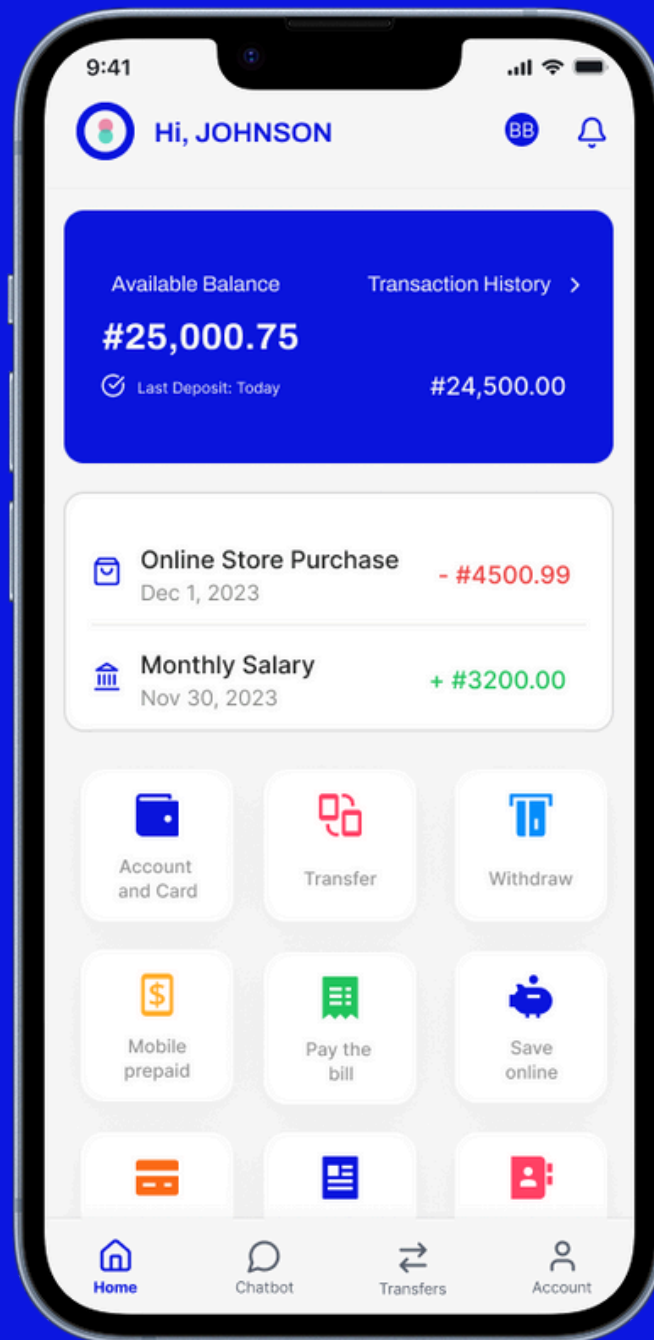
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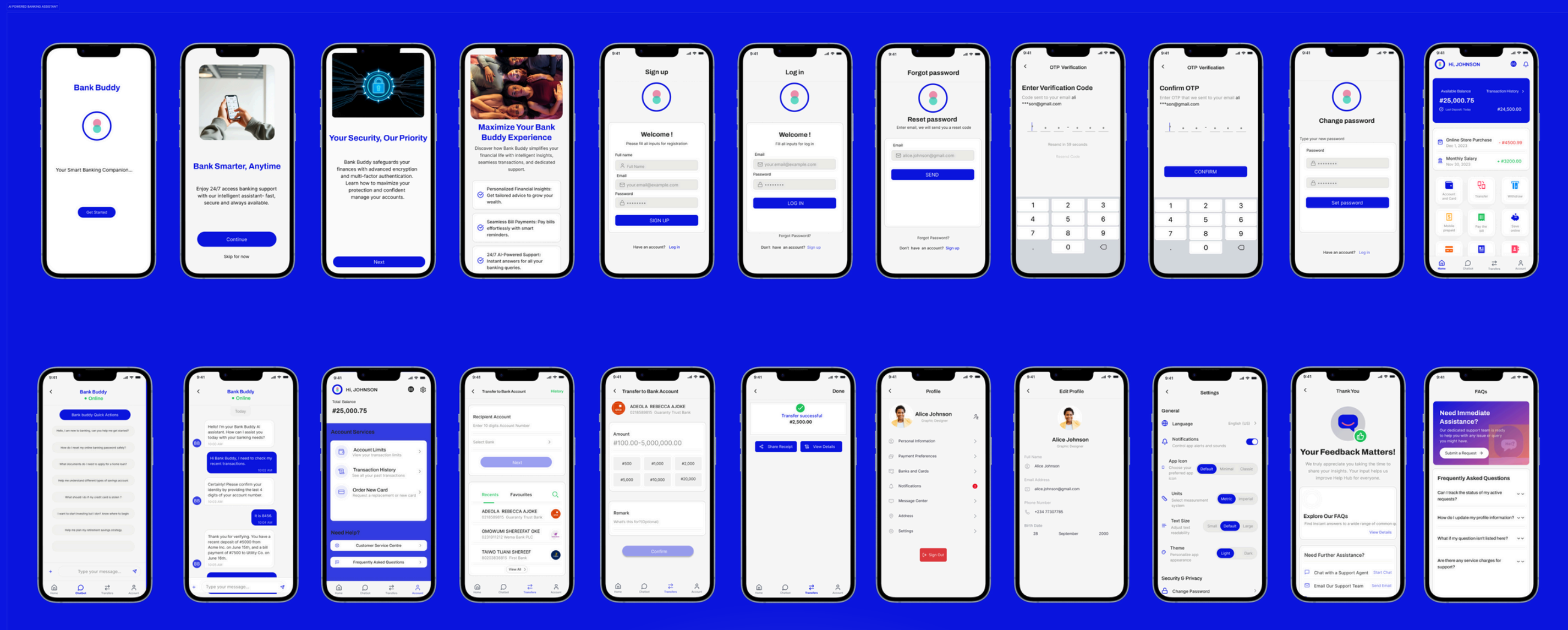
Home Page

Home Screen is the core of the banking experience. Its the first thing users see and manage everything on the app, from balance to Quick actions.

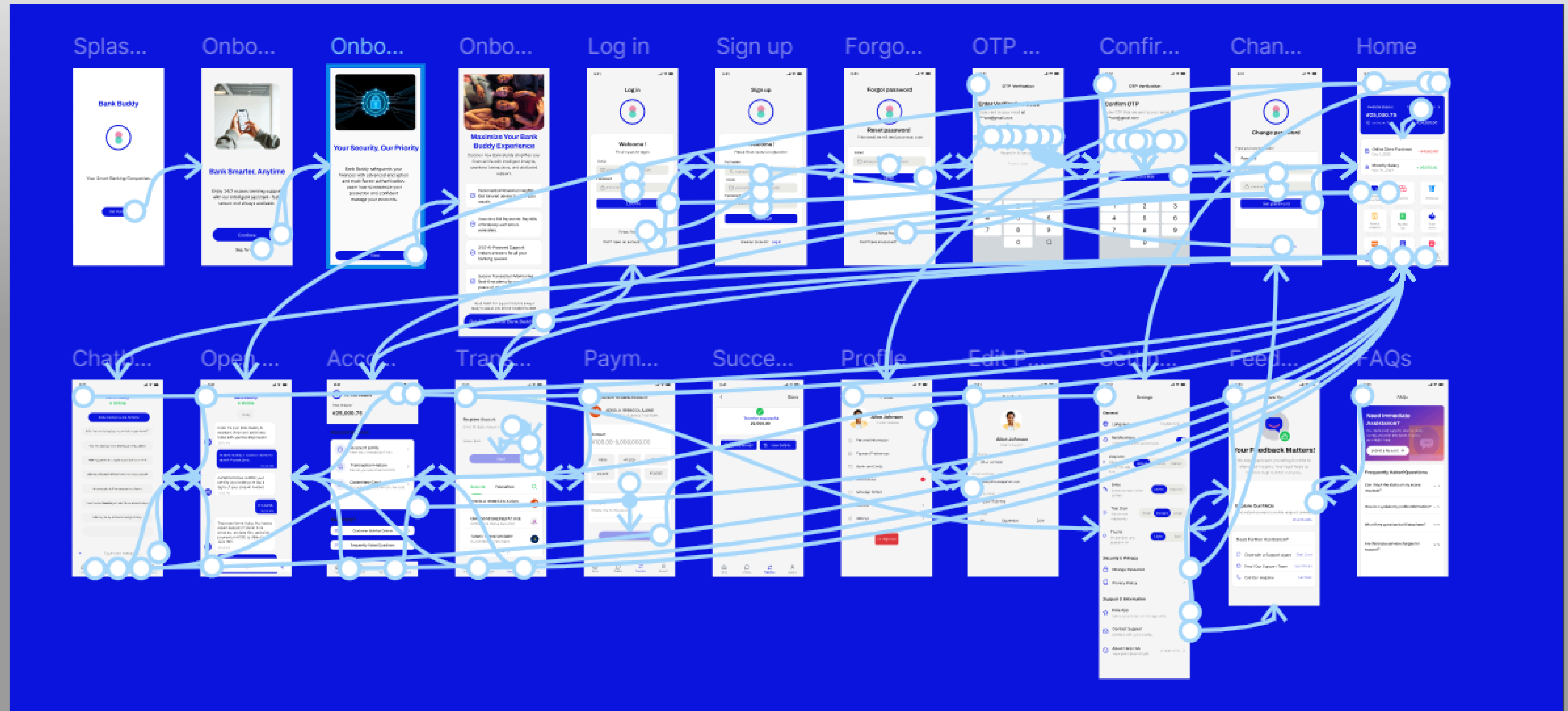


Bank Buddy Chat Bot

Hi Fidelity Designs



Prototyping



Buddy Experience

Discover how Bank Buddy simplifies your financial life with intelligent insights, seamless transactions, and dedicated support.



Personalized Financial Insights:
Get tailored advice to grow your wealth.



Seamless Bill Payments: Pay bills effortlessly with smart reminders.



24/7 AI-Powered Support:
Instant answers for all your banking queries.



Secure Transaction Monitoring:
Real-time alerts for complete peace of mind.

Need help? Our support team is always ready to assist you on the Chatbot screen.

[Get Started with Bank Buddy >](#)

THANK YOU FOR WATCHING

Ui/Ux Design

iOS & Android

Figma

August 2025

Ajayi Khadijat

User Interface

Mobile App

Banking App