

# PRIA: Designing digital conversation experiences for Life Insurance Industry<sup>\*</sup>

[Extended Abstract]<sup>†</sup>

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## ABSTRACT

Every organization is looking for Digital solutions to its business operations. One of the opportunities being actively pursued is engaging current and future customers in digital conversations. It is a challenging task, where organization's brand, culture and values need to be projected and protected during conversation to enhance customer relationship and trust while generating new business. Intelligent agent technologies are commonly deployed as "Intelligent Chat bots" or "Voice Bots" to interact digitally and help customers in gathering the required information or in performing certain business operations. These "bots" could be deployed over Social Media sites or on organization's websites. In this work we explore different aspects of user experience that could make deployment of these chat bots feasible for serious business use cases e.g. selling life insurance products. As part of our study, we have tried to test user experience aspects e.g. platform preference, response time, accuracy thresholds and enhancing feeling of trust by engaging users in focused conversations driven by a "text based intelligent chat bot" tool. During our study we observed that familiarity of platform influences adoption of tool and drives user satisfaction and trust provided the task to be performed is effectively designed as part

of conversation.

## CCS Concepts

•Computer systems organization → Embedded systems; *Redundancy*; Robotics; •Networks → Network reliability;

## Keywords

ACM proceedings; L<sup>A</sup>T<sub>E</sub>X; text tagging

## 1. INTRODUCTION

The *proceedings* are the records of a conference. ACM seeks to give these conference by-products a uniform, high-quality appearance. To do this, ACM has some rigid requirements for the format of the proceedings documents: there is a specified format (balanced double columns), a specified set of fonts (Arial or Helvetica and Times Roman) in certain specified sizes (for instance, 9 point for body copy), a specified live area (18 × 23.5 cm [7" × 9.25"]) centered on the page, specified size of margins (1.9 cm [0.75"]) top, (2.54 cm [1"]) bottom and (1.9 cm [.75"]) left and right; specified column width (8.45 cm [3.33"]) and gutter size (.83 cm [.33"]).

The good news is, with only a handful of manual settings<sup>1</sup>, the L<sup>A</sup>T<sub>E</sub>X document class file handles all of this for you.

The remainder of this document is concerned with showing, in the context of an "actual" document, the L<sup>A</sup>T<sub>E</sub>X commands specifically available for denoting the structure of a proceedings paper, rather than with giving rigorous descriptions or explanations of such commands.

## 2. THE BODY OF THE PAPER

Typically, the body of a paper is organized into a hierarchical structure, with numbered or unnumbered headings for sections, subsections, sub-subsections, and even smaller sections. The command `\section` that precedes this para-

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<sup>†</sup>A full version of this paper is available as *Author's Guide to Preparing ACM SIG Proceedings Using L<sup>A</sup>T<sub>E</sub>X2<sub>ε</sub> and BibTeX* at [www.acm.org/eaddress.htm](http://www.acm.org/eaddress.htm)

<sup>‡</sup>Dr. Trovato insisted his name be first.

<sup>§</sup>The secretary disavows any knowledge of this author's actions.

<sup>¶</sup>This author is the one who did all the really hard work.

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<sup>1</sup>Two of these, the `\numberofauthors` and `\alignauthor` commands, you have already used; another, `\balancecolumns`, will be used in your very last run of L<sup>A</sup>T<sub>E</sub>X to ensure balanced column heights on the last page.

graph is part of such a hierarchy.<sup>2</sup> L<sup>A</sup>T<sub>E</sub>X handles the numbering and placement of these headings for you, when you use the appropriate heading commands around the titles of the headings. If you want a sub-subsection or smaller part to be unnumbered in your output, simply append an asterisk to the command name. Examples of both numbered and unnumbered headings will appear throughout the balance of this sample document.

Because the entire article is contained in the **document** environment, you can indicate the start of a new paragraph with a blank line in your input file; that is why this sentence forms a separate paragraph.

## 2.1 Type Changes and *Special Characters*

We have already seen several typeface changes in this sample. You can indicate italicized words or phrases in your text with the command `\textit`; emboldening with the command `\textbf` and typewriter-style (for instance, for computer code) with `\texttt`. But remember, you do not have to indicate typestyle changes when such changes are part of the *structural* elements of your article; for instance, the heading of this subsection will be in a sans serif<sup>3</sup> typeface, but that is handled by the document class file. Take care with the use<sup>4</sup> of the curly braces in typeface changes; they mark the beginning and end of the text that is to be in the different typeface.

You can use whatever symbols, accented characters, or non-English characters you need anywhere in your document; you can find a complete list of what is available in the *L<sup>A</sup>T<sub>E</sub>X User's Guide*[5].

## 2.2 Math Equations

You may want to display math equations in three distinct styles: inline, numbered or non-numbered display. Each of the three are discussed in the next sections.

### 2.2.1 Inline (In-text) Equations

A formula that appears in the running text is called an inline or in-text formula. It is produced by the **math** environment, which can be invoked with the usual `\begin. . . \end` construction or with the short form `$ . . . $`. You can use any of the symbols and structures, from  $\alpha$  to  $\omega$ , available in L<sup>A</sup>T<sub>E</sub>X[5]; this section will simply show a few examples of in-text equations in context. Notice how this equation:  $\lim_{n \rightarrow \infty} x = 0$ , set here in in-line math style, looks slightly different when set in display style. (See next section).

### 2.2.2 Display Equations

A numbered display equation – one set off by vertical space from the text and centered horizontally – is produced by the **equation** environment. An unnumbered display equation is produced by the **displaymath** environment.

Again, in either environment, you can use any of the symbols and structures available in L<sup>A</sup>T<sub>E</sub>X; this section will just give a couple of examples of display equations in context. First, consider the equation, shown as an inline equation

<sup>2</sup>This is the second footnote. It starts a series of three footnotes that add nothing informational, but just give an idea of how footnotes work and look. It is a wordy one, just so you see how a longish one plays out.

<sup>3</sup>A third footnote, here. Let's make this a rather short one to see how it looks.

<sup>4</sup>A fourth, and last, footnote.

**Table 1: Frequency of Special Characters**

| Non-English or Math | Frequency   | Comments          |
|---------------------|-------------|-------------------|
| Ø                   | 1 in 1,000  | For Swedish names |
| $\pi$               | 1 in 5      | Common in math    |
| \$                  | 4 in 5      | Used in business  |
| $\Psi_1^2$          | 1 in 40,000 | Unexplained usage |

above:

$$\lim_{n \rightarrow \infty} x = 0 \quad (1)$$

Notice how it is formatted somewhat differently in the **displaymath** environment. Now, we'll enter an unnumbered equation:

$$\sum_{i=0}^{\infty} x + 1$$

and follow it with another numbered equation:

$$\sum_{i=0}^{\infty} x_i = \int_0^{\pi+2} f \quad (2)$$

just to demonstrate L<sup>A</sup>T<sub>E</sub>X's able handling of numbering.

## 2.3 Citations

Citations to articles [1, 3, 2, 4], conference proceedings [3] or books [6, 5] listed in the Bibliography section of your article will occur throughout the text of your article. You should use BibT<sub>E</sub>X to automatically produce this bibliography; you simply need to insert one of several citation commands with a key of the item cited in the proper location in the **.tex** file [5]. The key is a short reference you invent to uniquely identify each work; in this sample document, the key is the first author's surname and a word from the title. This identifying key is included with each item in the **.bib** file for your article.

The details of the construction of the **.bib** file are beyond the scope of this sample document, but more information can be found in the *Author's Guide*, and exhaustive details in the *L<sup>A</sup>T<sub>E</sub>X User's Guide*[5].

This article shows only the plainest form of the citation command, using `\cite`. This is what is stipulated in the SIGS style specifications. No other citation format is endorsed or supported.

## 2.4 Tables

Because tables cannot be split across pages, the best placement for them is typically the top of the page nearest their initial cite. To ensure this proper "floating" placement of tables, use the environment **table** to enclose the table's contents and the table caption. The contents of the table itself must go in the **tabular** environment, to be aligned properly in rows and columns, with the desired horizontal and vertical rules. Again, detailed instructions on **tabular** material is found in the *L<sup>A</sup>T<sub>E</sub>X User's Guide*.

Immediately following this sentence is the point at which Table 1 is included in the input file; compare the placement of the table here with the table in the printed dvi output of this document.

To set a wider table, which takes up the whole width of the page's live area, use the environment **table\*** to enclose the table's contents and the table caption. As with a



Figure 1: A sample black and white graphic.



Figure 2: A sample black and white graphic that has been resized with the `includegraphics` command.

single-column table, this wide table will “float” to a location deemed more desirable. Immediately following this sentence is the point at which Table 2 is included in the input file; again, it is instructive to compare the placement of the table here with the table in the printed dvi output of this document.

## 2.5 Figures

Like tables, figures cannot be split across pages; the best placement for them is typically the top or the bottom of the page nearest their initial cite. To ensure this proper “floating” placement of figures, use the environment `figure` to enclose the figure and its caption.

This sample document contains examples of `.eps` files to be displayable with  $\LaTeX$ . If you work with `pdf $\LaTeX$` , use files in the `.pdf` format. Note that most modern  $\TeX$  system will convert `.eps` to `.pdf` for you on the fly. More details on each of these is found in the *Author’s Guide*.

As was the case with tables, you may want a figure that spans two columns. To do this, and still to ensure proper “floating” placement of tables, use the environment `figure*` to enclose the figure and its caption. and don’t forget to end the environment with `figure*`, not `figure`!

## 2.6 Theorem-like Constructs

Other common constructs that may occur in your article are the forms for logical constructs like theorems, axioms, corollaries and proofs. There are two forms, one produced by the command `\newtheorem` and the other by the command `\newdef`; perhaps the clearest and easiest way to distinguish them is to compare the two in the output of this sample document:

This uses the `theorem` environment, created by the `\newtheorem` command:

**THEOREM 1.** *Let  $f$  be continuous on  $[a, b]$ . If  $G$  is an antiderivative for  $f$  on  $[a, b]$ , then*

$$\int_a^b f(t)dt = G(b) - G(a).$$

The other uses the `definition` environment, created by the `\newdef` command:

**Definition 1.** If  $z$  is irrational, then by  $e^z$  we mean the unique number which has logarithm  $z$ :

$$\log e^z = z$$

Two lists of constructs that use one of these forms is given in the *Author’s Guidelines*.

There is one other similar construct environment, which is already set up for you; i.e. you must *not* use a `\newdef` command to create it: the `proof` environment. Here is an example of its use:

**PROOF.** Suppose on the contrary there exists a real number  $L$  such that

$$\lim_{x \rightarrow \infty} \frac{f(x)}{g(x)} = L.$$

Then

$$l = \lim_{x \rightarrow c} f(x) = \lim_{x \rightarrow c} \left[ gx \cdot \frac{f(x)}{g(x)} \right] = \lim_{x \rightarrow c} g(x) \cdot \lim_{x \rightarrow c} \frac{f(x)}{g(x)} = 0 \cdot L = 0,$$

which contradicts our assumption that  $l \neq 0$ .  $\square$

Complete rules about using these environments and using the two different creation commands are in the *Author’s Guide*; please consult it for more detailed instructions. If you need to use another construct, not listed therein, which you want to have the same formatting as the Theorem or the Definition[6] shown above, use the `\newtheorem` or the `\newdef` command, respectively, to create it.

## A Caveat for the $\TeX$ Expert

Because you have just been given permission to use the `\newdef` command to create a new form, you might think you can use  $\TeX$ ’s `\def` to create a new command: *Please refrain from doing this!* Remember that your  $\LaTeX$  source code is primarily intended to create camera-ready copy, but may be converted to other forms – e.g. HTML. If you inadvertently omit some or all of the `\defs` recompilation will be, to say the least, problematic.

## 3. CONCLUSIONS

This paragraph will end the body of this sample document. Remember that you might still have Acknowledgments or Appendices; brief samples of these follow. There is still the Bibliography to deal with; and we will make a disclaimer about that here: with the exception of the reference to the  $\LaTeX$  book, the citations in this paper are to articles which have nothing to do with the present subject and are used as examples only.

## 4. ACKNOWLEDGMENTS

This section is optional; it is a location for you to acknowledge grants, funding, editing assistance and what have you. In the present case, for example, the authors would like to thank Gerald Murray of ACM for his help in codifying this *Author’s Guide* and the `.cls` and `.tex` files that it describes.

## 5. ADDITIONAL AUTHORS

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## 6. REFERENCES

- [1] M. Bowman, S. K. Debray, and L. L. Peterson. Reasoning about naming systems. *ACM Trans. Program. Lang. Syst.*, 15(5):795–825, November 1993.

Table 2: Some Typical Commands

| Command                       | A Number | Comments           |
|-------------------------------|----------|--------------------|
| <code>\alignauthor</code>     | 100      | Author alignment   |
| <code>\numberofauthors</code> | 200      | Author enumeration |
| <code>\table</code>           | 300      | For tables         |
| <code>\table*</code>          | 400      | For wider tables   |



Figure 3: A sample black and white graphic that needs to span two columns of text.



Figure 4: A sample black and white graphic that has been resized with the `includegraphics` command.

- [2] J. Braams. Babel, a multilingual style-option system for use with latex's standard document styles. *TUGboat*, 12(2):291–301, June 1991.
- [3] M. Clark. Post congress tristesse. In *TeX90 Conference Proceedings*, pages 84–89. TeX Users Group, March 1991.
- [4] M. Herlihy. A methodology for implementing highly concurrent data objects. *ACM Trans. Program. Lang. Syst.*, 15(5):745–770, November 1993.
- [5] L. Lamport. *LaTeX User's Guide and Document Reference Manual*. Addison-Wesley Publishing Company, Reading, Massachusetts, 1986.
- [6] S. Salas and E. Hille. *Calculus: One and Several Variable*. John Wiley and Sons, New York, 1978.

## APPENDIX

### A. HEADINGS IN APPENDICES

The rules about hierarchical headings discussed above for the body of the article are different in the appendices. In the `appendix` environment, the command `section` is used to indicate the start of each Appendix, with alphabetic order designation (i.e. the first is A, the second B, etc.) and a title (if you include one). So, if you need hierarchical structure *within* an Appendix, start with `subsection` as the highest level. Here is an outline of the body of this document in Appendix-appropriate form:

#### A.1 Introduction

### A.2 The Body of the Paper

#### A.2.1 Type Changes and Special Characters

#### A.2.2 Math Equations

*Inline (In-text) Equations.*

*Display Equations.*

#### A.2.3 Citations

#### A.2.4 Tables

#### A.2.5 Figures

#### A.2.6 Theorem-like Constructs

*A Caveat for the TeX Expert*

### A.3 Conclusions

### A.4 Acknowledgments

### A.5 Additional Authors

This section is inserted by  $\LaTeX$ ; you do not insert it. You just add the names and information in the `\addition-alauthors` command at the start of the document.

### A.6 References

Generated by bibtex from your `.bib` file. Run latex, then bibtex, then latex twice (to resolve references) to create the `.bbl` file. Insert that `.bbl` file into the `.tex` source file and comment out the command `\thebibliography`.

## B. MORE HELP FOR THE HARDY

The `sig-alternate.cls` file itself is chock-full of succinct and helpful comments. If you consider yourself a moderately experienced to expert user of  $\LaTeX$ , you may find reading it useful but please remember not to change it.