

<b>Goal: To improve the customer support service provided by BLU(Bajaj finance chatbot)</b>
Users: 1. New and existing end users of Bajaj Finserv 2. Customer Support team at Bajaj Finserv
Problems faced by user: 1. Customer support team facing elastic volumes of customers. Using more fleet of agents can increase the cost of providing customer support drastically for companies and is inefficient. 2. End users wants that their problem is understood well and it can be solved in few steps. 3. Almost 90% of queries received by Customer support team are repetitive thus making agents inefficient and wasting their time. 4. Company cannot utilize customer support agents 24x7 or if they can then it increases cost.
Possible Solutions 1. Increase customer support team and divide it into shifts. 2. Try to make current process more efficient with the same team 3. Use chatbots for repetitive queries which can deliver humanised experience to customers along with customer agents
Pros 1. Increasing customer support can help Bajaj finserv to survive in tough times and can help to drive the volume easily. 2. Making current process can help in saving costs and increasing efficiency. 3. Use chatbots and train them which are cost efficient and helps customer support team in answering repetitive queries thus increasing efficiency, reducing time and cost, increasing utilization of agents
Cons 1. Increasing customer support will lead to increase in the costs gradually. 2. Making current process can help in saving costs and increasing efficiency but that can help upto certain extent. Then gradually time to solve the query increases. 3. Using chatbots for customer support and train them sounds efficient and cost effective but training the bots and making it perfect is time consuming.

Topic	Topic Weight	Sub-topic	Sub-topic Weight	Score (out of 10)	Comments
Functionality	25%	Conversation Flow	25%	9	<p><b>a: Why score</b> Multiple choice options provided by the bot are sufficient enough for the user to understand and has the conversation flow which can drive the user to specific query making it easy for bot to understand the context</p> <p><b>b: Why Weight</b> To resolve customers problem faster it is necessary to streamline the flow and make interaction conversational and easy.</p>
		Current Navigation	15%	6	<p><b>a: Why score</b> To design the navigation map for chatbot what will happen in every single step should be defined, thinking about every possible scenario on every step: interaction elements, what will happen if they misunderstand any step like going backwards, skipping steps etc</p> <p>If we look at current navigation the user can easily understand where to navigate but there are improvements required when user misunderstands any step. This can be improved by</p> <p>1. Giving option to restart conversations In the current flow there is no option that provides a way back to the main menu at any point from where user can either go back to main options or previous options</p> <p>2. Covering negative scenarios and their responses along with positive responses and designing the map in a way that user can redo the step if they make mistakes.</p> <p><b>b: Why Weight</b> Navigation flow in chatbots is very important in terms of engaging the customer. Even at the end of the conversation or may be if customer loses the flow fresh start is necessary</p>
		Multilingual Support	10%	4	<p><b>a: Why score</b> BajajFinserv have a PAN India, growing base of customers, who require multi-lingual support and the current bot supports only English language which could make difficult to converse for them with the bot</p> <p><b>b: Why Weight</b> A chatbot that speaks customers preferred languages will help them feel understood and feel like they matter. Which is why having a multi-language interface is crucial</p> <p><b>c. Possible improvement</b> Adding multilingual support to the customer experience</p>
		API integration	15%	6	<p><b>a: Why score</b> Current chatbot integrated with bajaj finserv doesn't have those facilities.</p> <p><b>b: Why Weight</b> Integrating API's can help to fetch and change information easily e.g customer wants to change phone numbers, check remaining balance of their personal loan etc.</p>

		Live chat agent handover	20%	2	<p><b>a: Why score</b> Current chat doesn't have functionality to transfer customers to support agent nor having option to talk with them</p> <p><b>b: Why Weight</b> Chatbots have limitations in terms of helping the customer based on complexity of task and requires human help to complete one.</p>		
Usability	20%	Emotionally intelligent	35%	5	<p><b>a: Why score</b> Current chatbot doesn't understand the tone of customers Customers conversing with the bot will feel a sense of contentment if it is able to understand them emotionally</p> <p><b>b: Why Weight</b> The chatbot should be able to conclude customer personality traits and understand sentiment and tone during an interaction to deliver a personalized experience making system easy to use</p>		
		Short Dialogues	15%	8	<p><b>a: Why score</b> Chatbot at bajaj finserv is designed well by keeping messages short, and suggesting relevant actions but leaves user hanging sometimes.</p> <p><b>b: Why Weight</b> The flow of conversational dialogues that go too deep can be frustrating to a user and user may get lost in the flow improving chatbot's usability</p>		
		Accuracy of results	50%	6	<p><b>a: Why score</b> Customer queries and responses does not interpreted correctly in some cases and delivers inaccurate results. I have attached screenshots of two cases in the right</p> <p><b>b: Why Weight</b> To improve the customer support service it is important from usability perspective what the chatbot has understood from the words spoken/typed/inputs to it and what results it has delivered.</p>	 	
NLP	20%	Intent recognition	50%	8	<p><b>a: Why score</b> The purpose of the user input is clearly understood by the bot in most cases</p> <p><b>b: Why Weight</b> The purpose of using NLP is to have lesser false positive outcomes through accurate interpretation by analyzing input aiming to give better customer support</p>		
		Small talk	15%	5	<p><b>a: Why score</b> Currently Bot at Bajajfinserv is not able to handle casual conversations.</p> <p><b>b: Why Weight</b> Casual conversation improves customer satisfaction and makes user interact more with the chatbot repeatedly</p> <p><b>c: Possible improvement</b> Adding greetings messages, funny answers can improve the casual conversations and customer experience</p>		
		Message personalization	35%	4	<p><b>a: Why score</b> Not able to replace universal responses with unique messages for returning customers</p> <p><b>b: Why Weight</b> Improvements in customer support can be achieved by making user experience more personalized which delights the user</p>		
Design	25%	Conversation Flow	25%	7	<p><b>a: Why score</b> Conversation flow works well for happy path scenarios but needs to avoid dead ends in negative path scenarios.</p> <p><b>b: Why Weight</b> The purpose of BLU is for giving customer support for queries of the user and designing a conversational flow is important part of design</p>		
		Human emotion	20%	6	<p><b>a: Why score</b> The intent and the tone of voice which user is communicating is not understood clearly by the bot in all the cases.</p> <p><b>b: Why Weight</b> A chatbot should be easy and natural for user to understand and understanding emotion of user can simplify the relation with them which is important aspect of customer support</p>		
		Branding	30%	8	<p><b>a: Why score</b> Conversational experience sounds robotic sometimes which can be improved by adding brand touch to it</p> <p><b>b: Why Weight</b> Tone of the voice should reflect the brand and aligning customer support with brand is essential</p>		
		Pacing between messages	25%	7	<p><b>a: Why score</b> It is important to keep pacing between two messages i.e. to keep user engaging and conversation going new message by chatbot should be sent after a pause for a while</p> <p><b>b: Why Weight</b> Chatbot's should be designed in a way that it communicates like human when serving the customer</p>		
Bot Persona		Is the bot's conversational flow consistent at all times?	70%	9	<p><b>a: Why score</b> The conversational flow is consistent all the times</p> <p><b>b: Why Weight</b> Conversational flow should navigate the user from one flow to next building a seamless and consistent workflow</p>		

	10%	How well does it handle small talk?	30%	7	<p><b>a. Why score</b> Casual conversation between user and bot is good but can be improved more by making chatbot persona</p> <p><b>b. Possible improvement</b> Adding human touch can make user more confident. Here adding style, politeness, writing can add to making a good chatbot persona</p>		
<b>Average Score</b>					<b>6.2475</b>		
Business Recognition		<p><b>What KPIs do businesses in this industry track?</b></p> <ol style="list-style-type: none"> <li>1. Application approval rate</li> <li>2. Pull through rate</li> <li>3. Decision to close time cycle</li> <li>4. New account setup error rate</li> <li>5. Average time to close issues</li> </ol>					
		<p><b>Does the bot's conversational flow provide a way for the business to track these KPIs?</b></p> <p>The applications submitted via bot can help in tracking</p> <ol style="list-style-type: none"> <li>1. Application Approval Rate</li> <li>2. Pull through rate</li> <li>3. Questions per conversation</li> </ol> <p>The quality of servicing customer can be measured by</p> <ol style="list-style-type: none"> <li>1. Average time to close issues</li> </ol>					