

Chatbots and Gen-AI: Redefining the Human-Machine Interaction

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**INTO THE UNKNOWN:
CHARTING THE FUTURE AGENDA**



Chatbot & Business Operations

Customer Service

77% Decrease in customer service handling time

Productivity

64% Increase in CS agent productivity

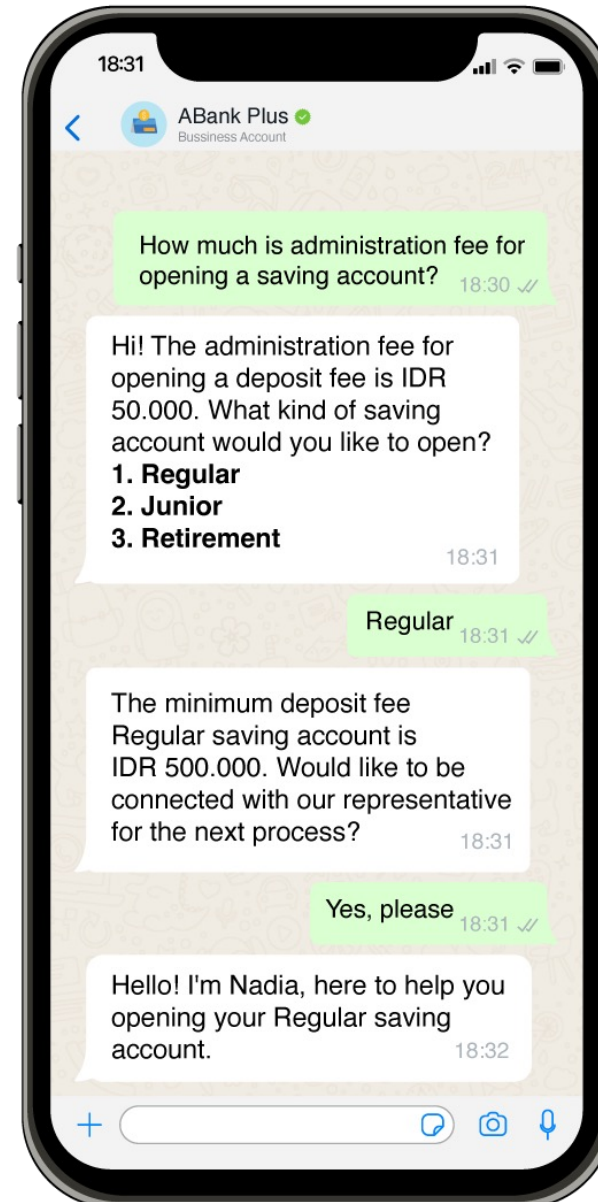
Sales

67% Increase in sales conversion

Chatbot in Customer Service

Use Cases

- Answering customer inquiries
- Assisting in sales process



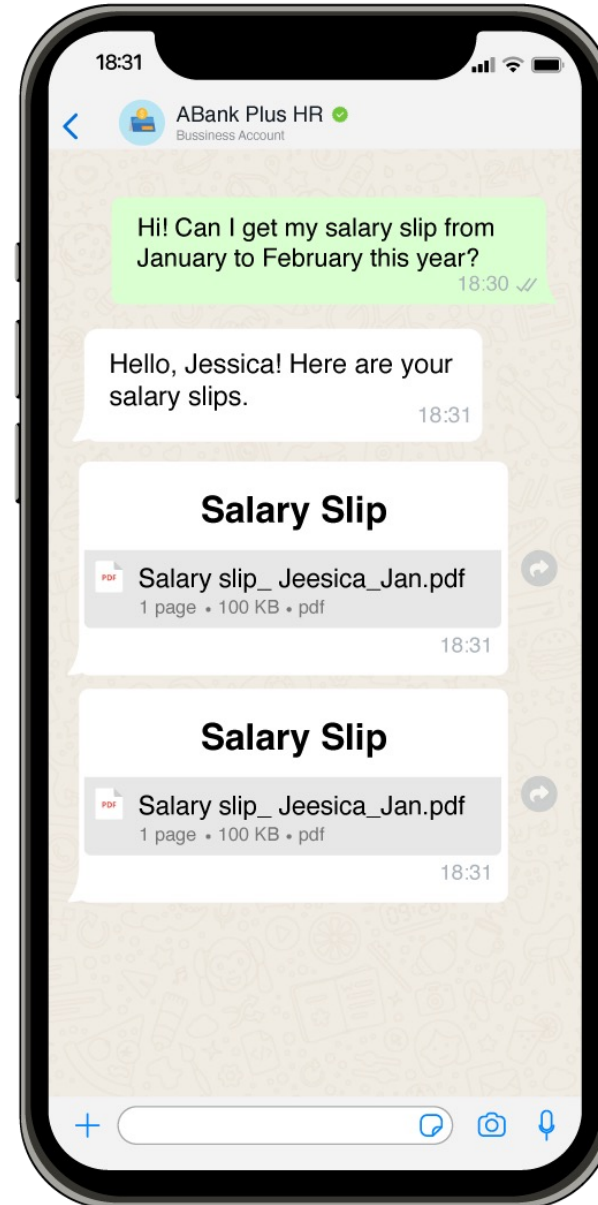
Benefits:

- Quick response time
- Quick escalation to live agent, if necessary
- Reduced ticket numbers

Chatbot in HR

Use Cases

- Company policy inquiries
- Leave of Absence & Reimbursement submission
- Company – wide announcement



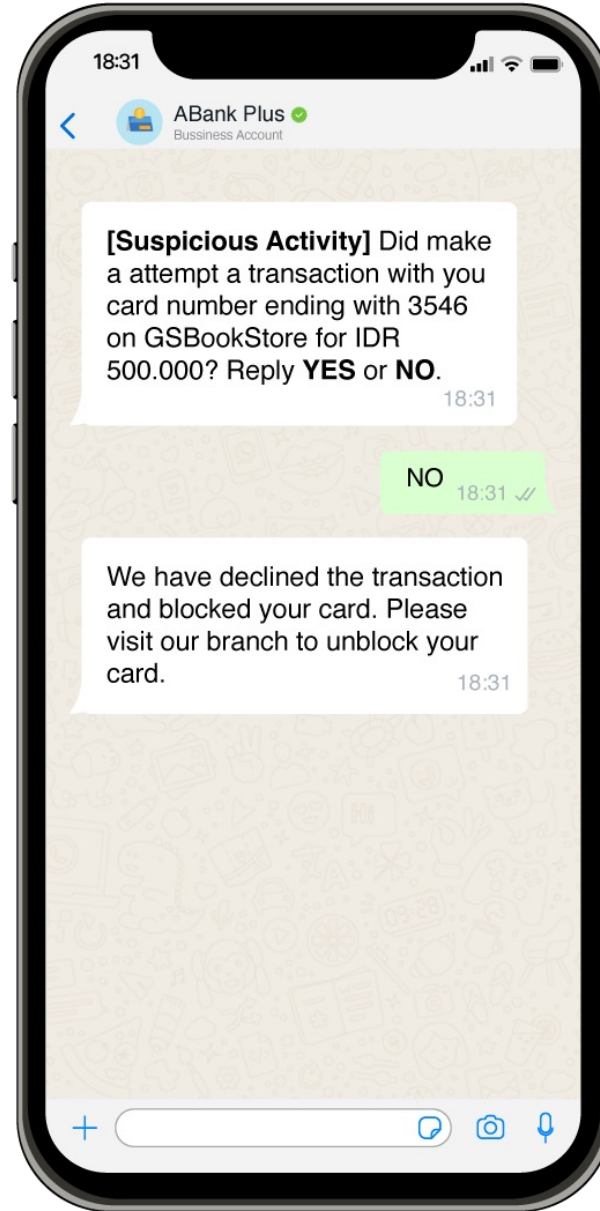
Benefits:

- Improved HR productivity
- Accelerate Information-specific Request
- Expeditious information dissemination

Chatbot in Cybersecurity

Use Cases

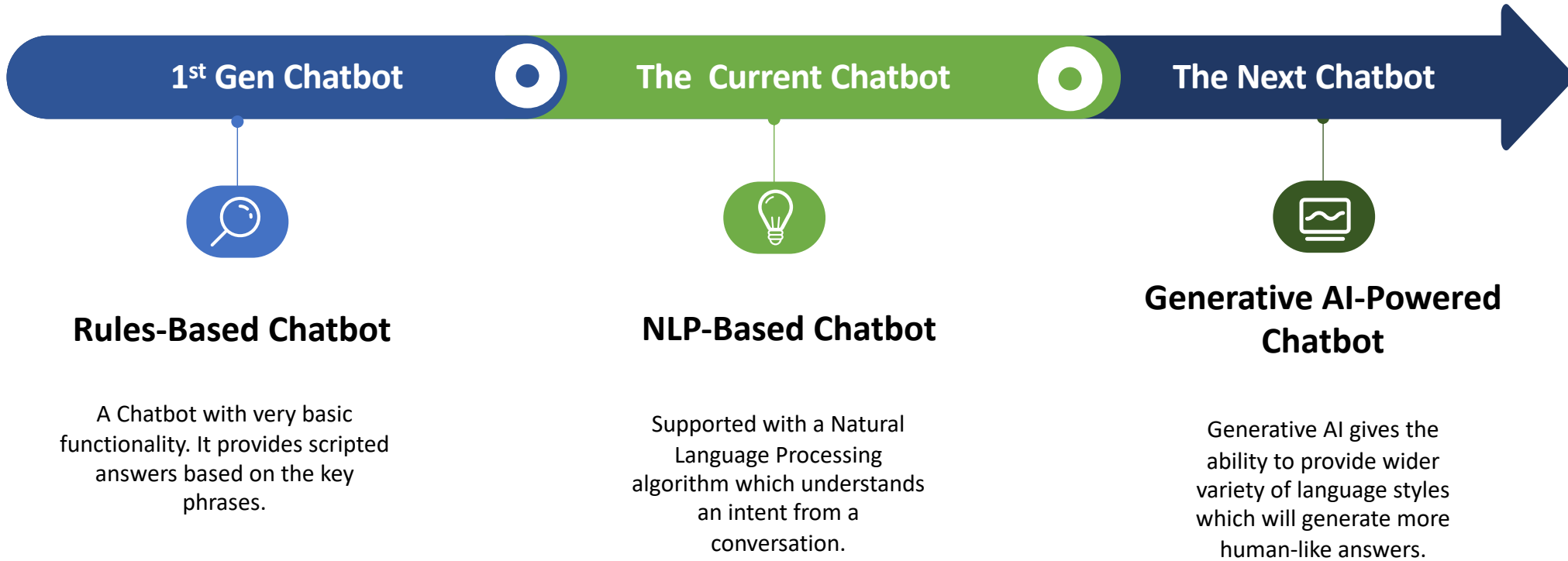
- Suspicious transaction notice
- Automated credit card block



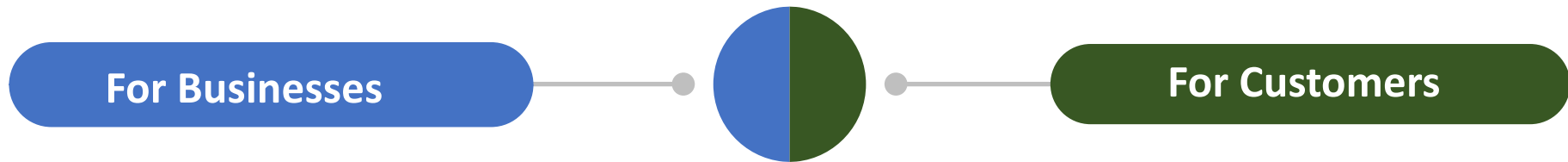
Benefits:



- Fraud prevention
- Immediate Notice




The Evolution of Chatbot



Challenges of the **Current Chatbot**



-  Low interactions
-  High Fallback rate

-  Limited Options
-  Incorrect Answers
-  Limited Answer Variety

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Generative AI Implementation in Business



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Generative Artificial Intelligence

Generative AI refers to deep-learning models that can generate high-quality text, images, and other content based on the data they were trained on.

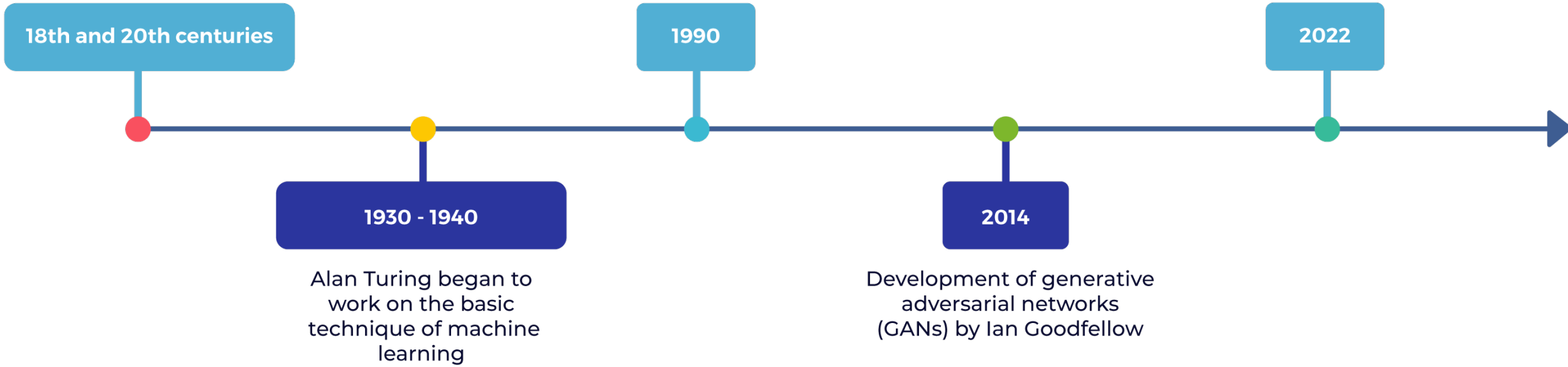


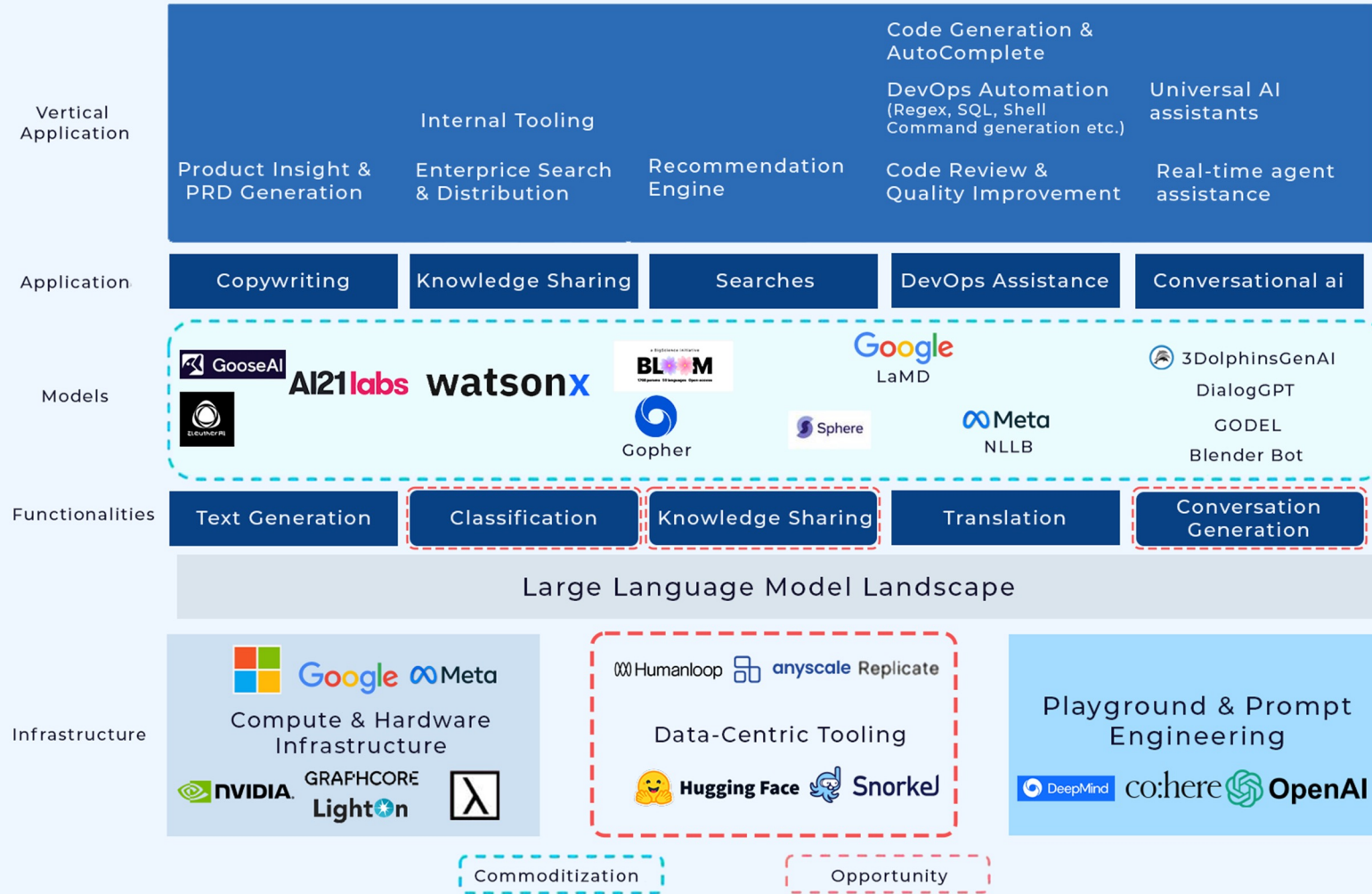
The Journey of Artificial Intelligence

Starting with **classical statistical techniques** developed between the 18th and 20th centuries for small data sets

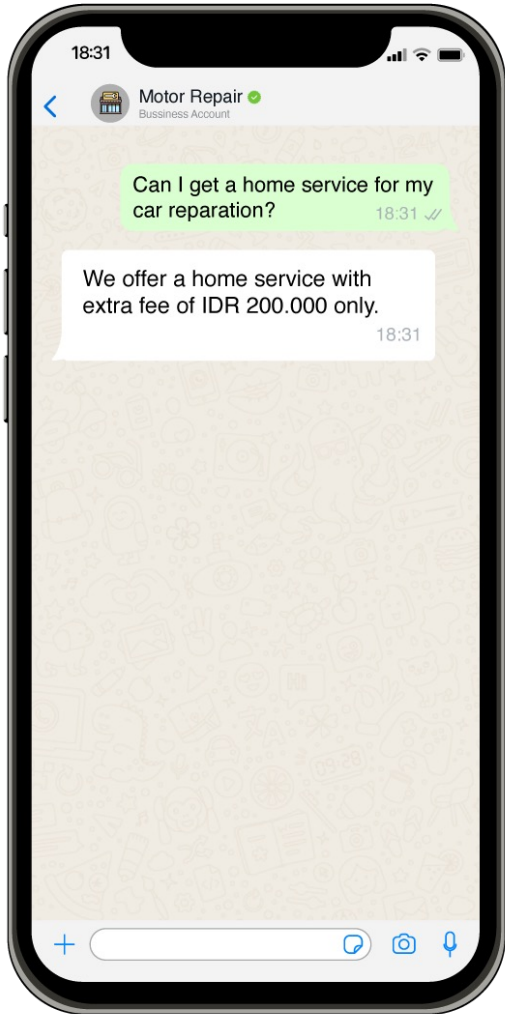
The arrival of neural networks in the 1990s

OpenAI introduced ChatGPT. Breakthrough to the Generative AI



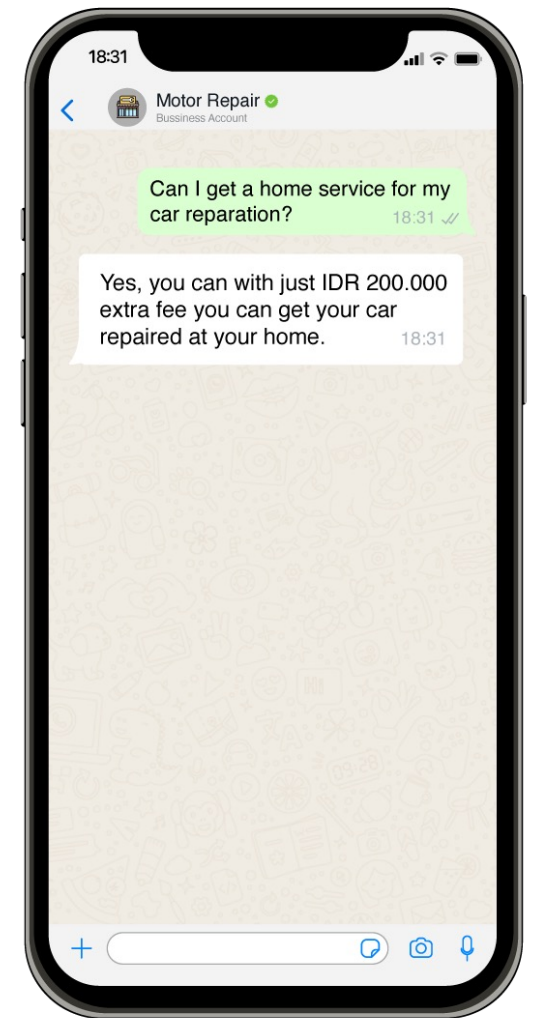


Non Gen AI Chatbot vs Gen AI Chatbot



- “Fixed” answer
- Sounds robotic

- Contextual Answer
- More human-like reply



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Generative AI Ethical Considerations



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Generative AI Ethical Considerations

Generative AI ethical consideration deals with the ethics in how it gathers the data and how ethical the generated answer is.

-  **Harmful Contents**
-  **Copyright and Legal Exposure**
-  **Data Privacy Violation**

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Overcoming Generative AI Ethical Challenges for Business



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Explainable AI (XAI)

Explainable artificial intelligence (XAI) is a set of processes and methods that allows human users to comprehend and trust the results and output created by machine learning algorithms.

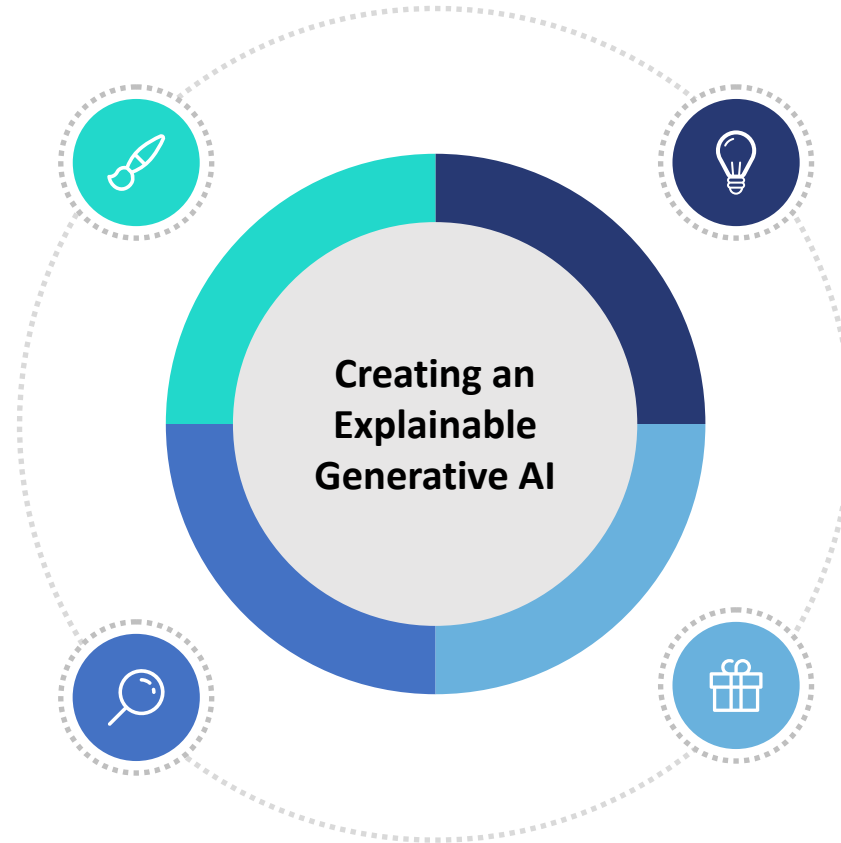
Explainable AI covers the main question:
“How does the AI come into the conclusion?”

Define Chatbot Scope of Limit

Limiting the scope of answer by limiting the source of knowledge.

Continuous Supervision and Feedback

The ongoing processes of monitoring, guiding, and providing input on an individual's or a system's performance or behavior



Model Risk Management

Employ techniques and practices that will identify, measure and mitigate model risks i.e. the possibility of model error or wrongful model usage

Human-in-the loop approach

A blend of supervised machine learning and active learning where humans are involved in both the training and testing stage of building an algorithm.

Generative AI Implementation



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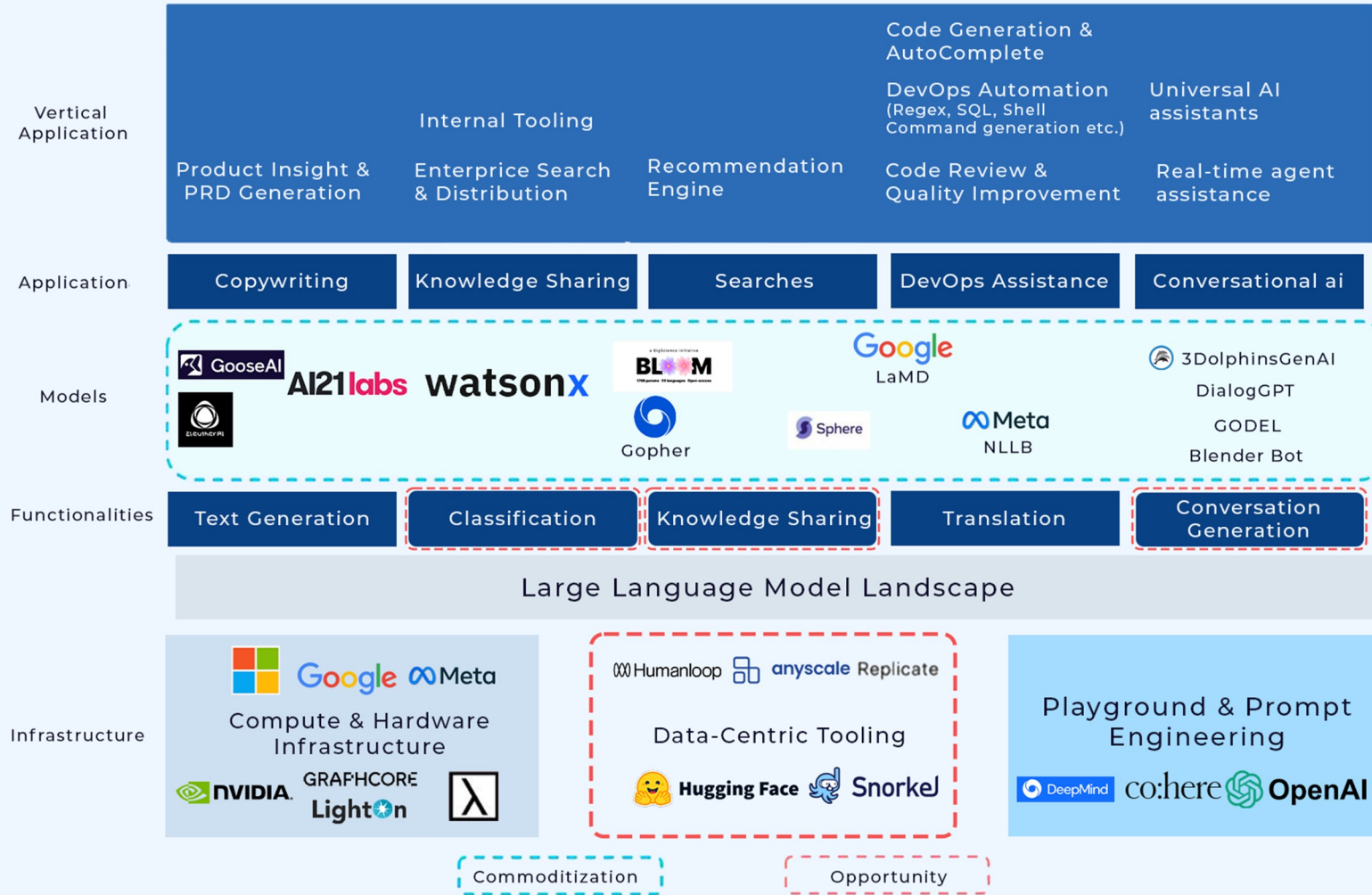
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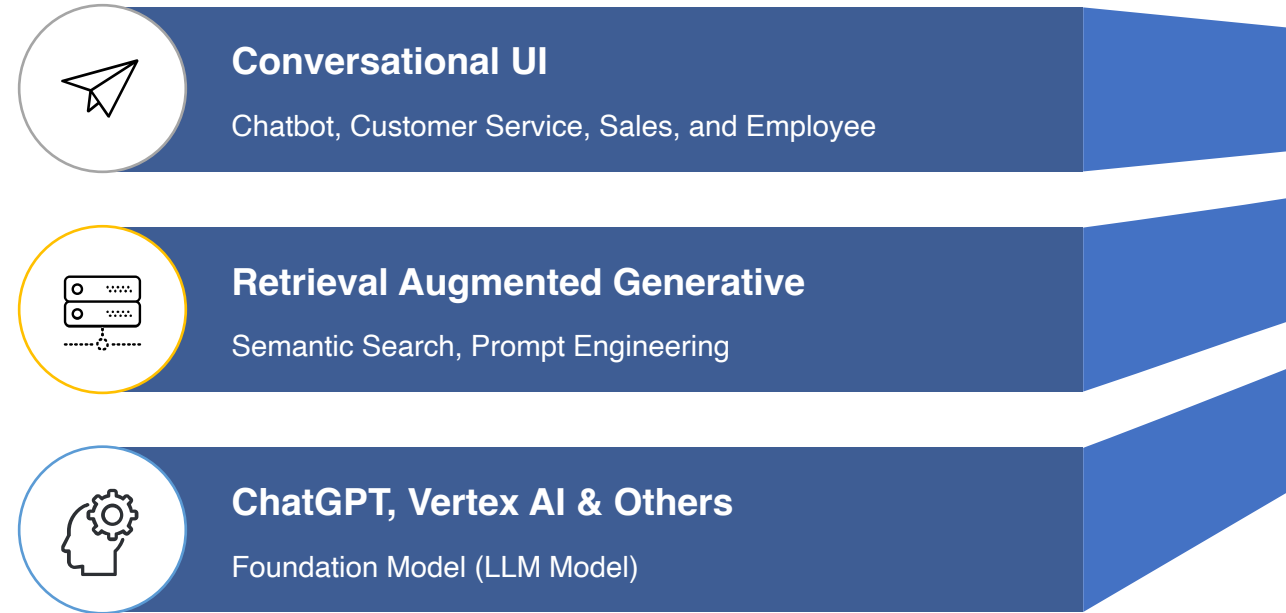


Generative AI Building Block

Semantic Search + Generative Text

We are using RAG technique to augment chatbot and co-pilot feature based on close loop information

RAG (Retrieval Augmented Generative) is a technique to retrieve data from outside a foundation model to augment the prompts by injecting the relevant retrieved data into the context





Generative Information

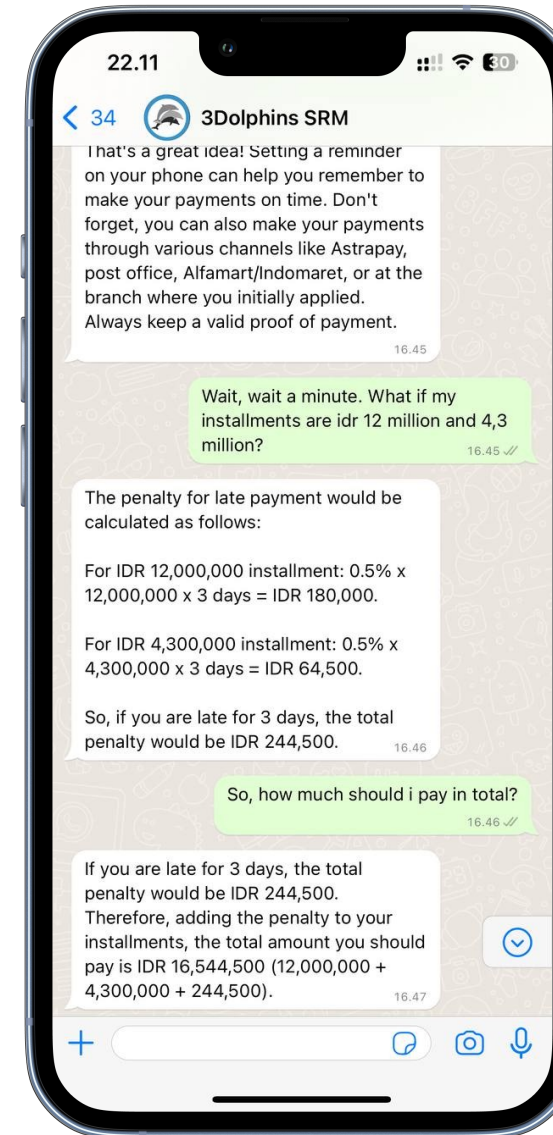
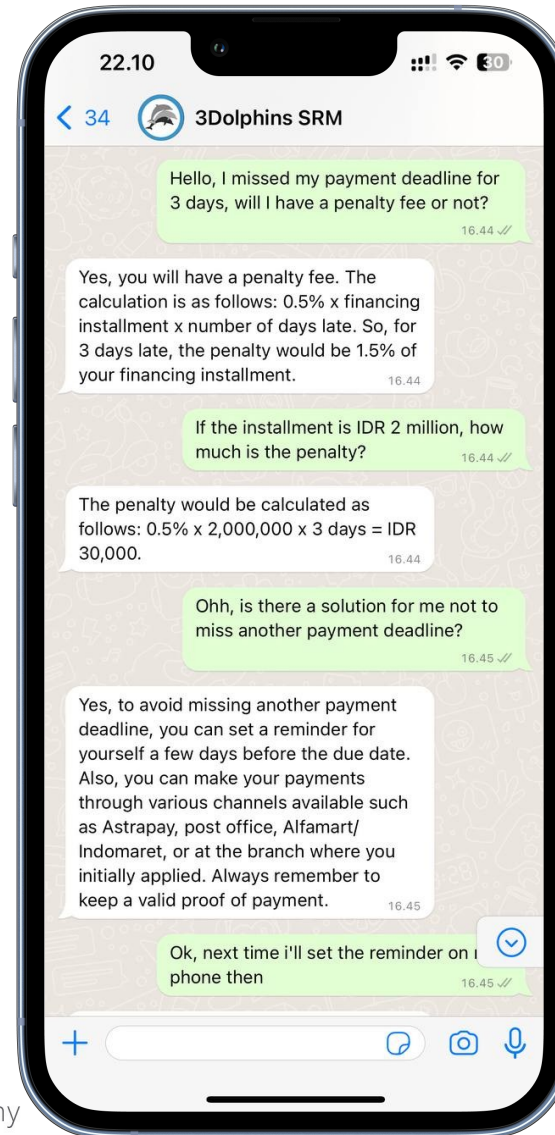
- ★ Easily organize information by topic.
- ★ Support web content, pdf, and text.
- ★ Flexible assignment of information to particular chatbot.

The screenshot displays the Think Paragraph interface. At the top, there's a header with 'Think Paragraph' and a document icon, and buttons for 'Train', 'Upload', and a settings gear. Below the header, the interface is split into two main sections. On the left, a 'Topic' sidebar contains a '+ New Topic' button and a list of topics: '3Dolphins Chatbot' (with sub-item 'FAQ Knowledge'), '3Dolphins OmniChannel' (with sub-item 'Customer Service'), 'Banking', 'Insurance', 'Multi-Finance' (with sub-item 'Product'), and 'Telco' (with sub-item 'Telkomsel'). Each topic has a plus sign icon. On the right, the 'Banking' topic is selected, and an 'Enable Bot' button is visible. Below this is a search bar. The search results show two items: 'SC Pricing Guide' and 'SC Time Deposit FC'. Each item includes a title, a description of the source (e.g., 'Upload by PageUrl | Created by Fadhil Suhendi | 2 hours ago | 1 active bots'), a URL, and a 'Bank' tag. Each result also has three action icons: a gear for settings, a pencil for editing, and a trash can for deletion.



Generative AI Chatbot

Produce payment mechanism
answer based on customer
inquiry with coherent
explanation



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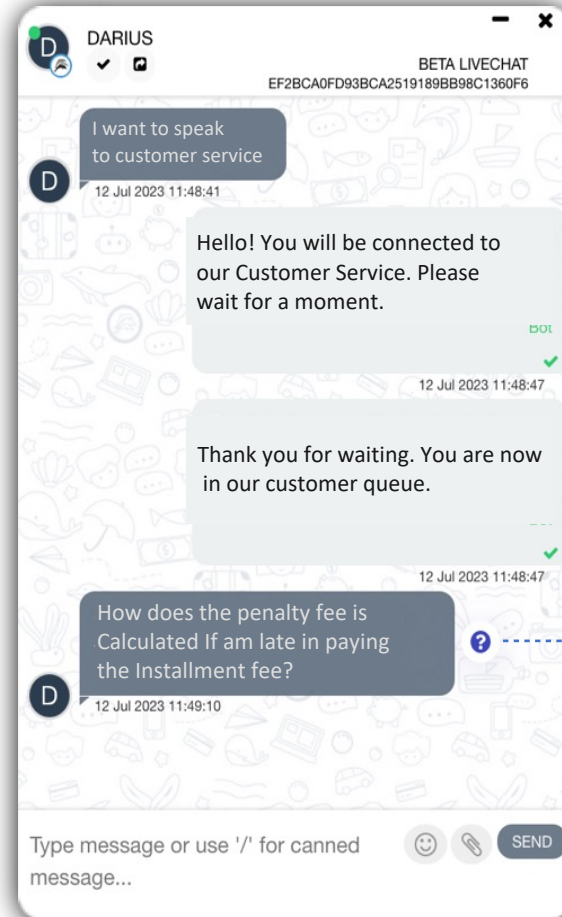


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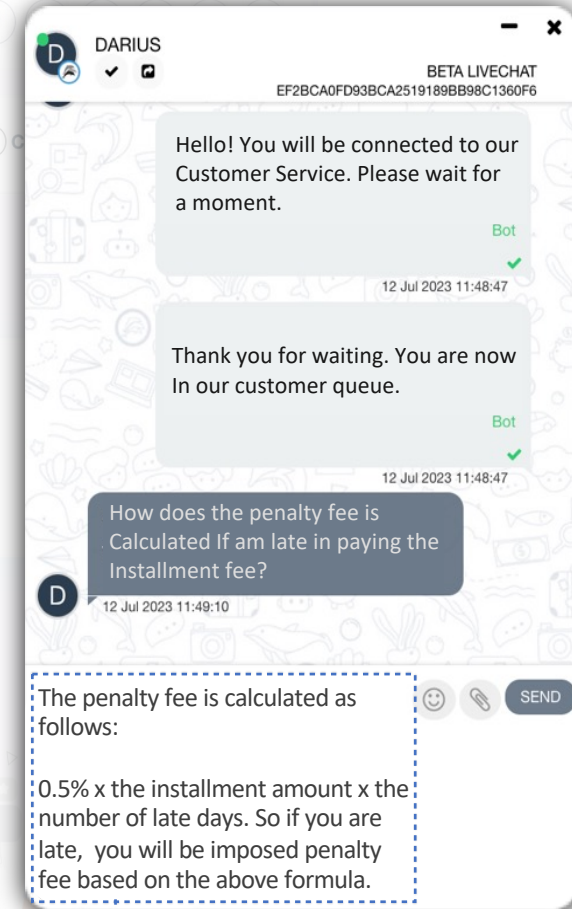


Customer Service Co-Pilot

As a co-pilot for Customer Service Agent to Answer Customer Inquiries



Generative AI Co-Pilot



Produce answer to help customer inquiry



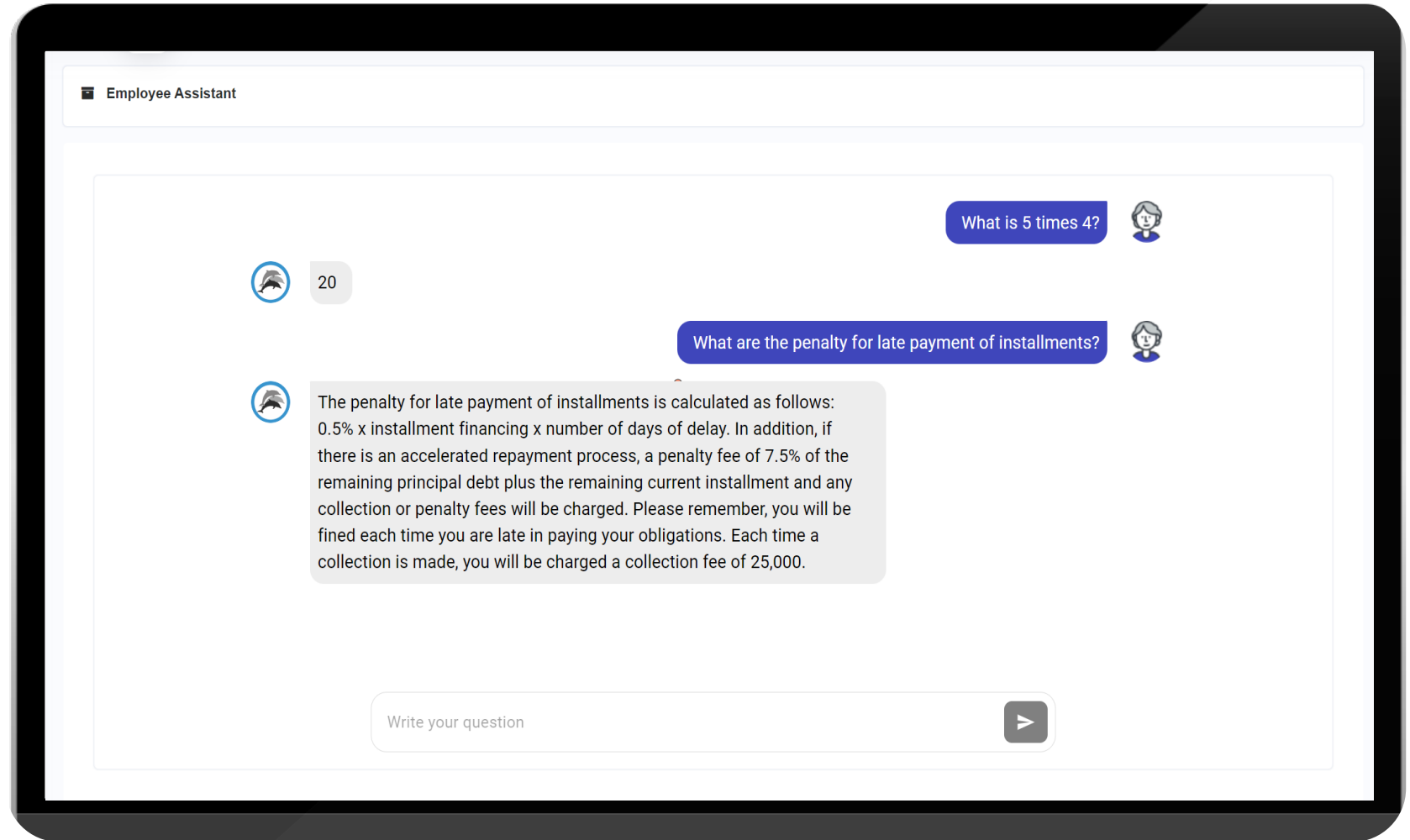
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Employee Assistant

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Generative AI Chatbot Demo

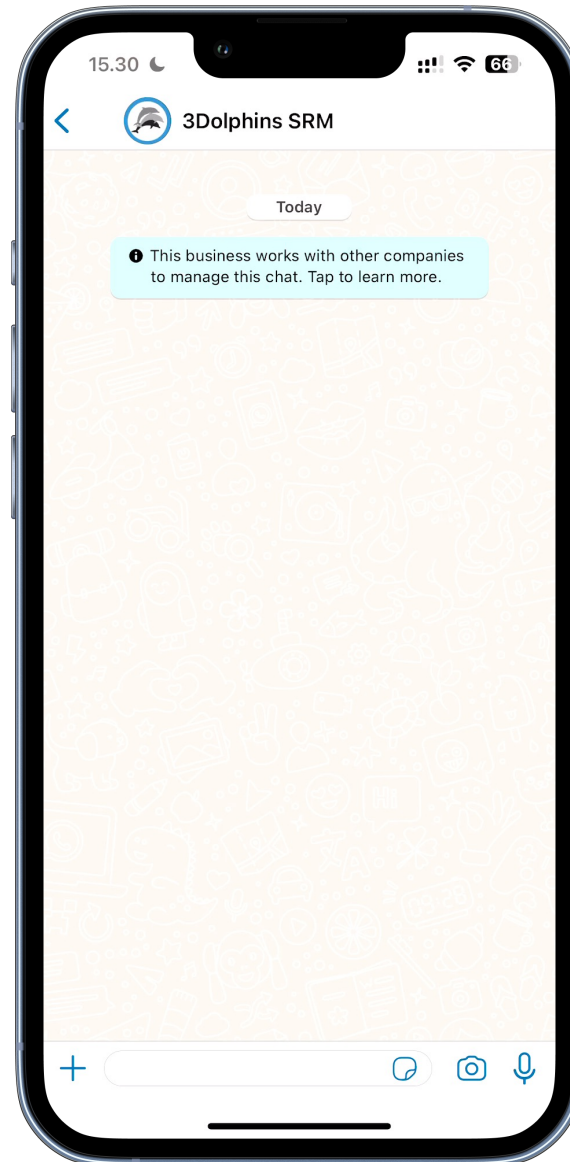


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Generative AI Chatbot Demo

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Generative AI Chatbot Demo



Informasi Kontrak

Setelah proses pengajuan pembiayaan Anda disetujui, maka Bella akan mengirimkan **dokumen elektronik contract** (e-contract) Anda dalam bentuk .pdf melalui WhatsApp atau SMS

Pelanggan: **Apa yang harus saya lakukan bila ingin meminta e-contract lagi?**

Bella: **Anda bisa menghubungi Kami atau mengunjungi kantor cabang dimana Anda melakukan pengajuan awal**

Bella: **Apabila anda ingin mengecek nomor kontrak saja, anda bisa chat Bella dengan mengetik kata kunci 'Cek Nomor Kontrak'**

Jatuh Tempo

- Jatuh Tempo adalah batas terakhir pembayaran angsuran tiap bulannya. Apabila melewati tanggal jatuh tempo maka anda akan dikenai denda
- Bila jatuh tempo pada **hari minggu/Libur Nasional**, maka anda wajib membayar angsuran **paling lambat 1 hari kerja sebelumnya**

Perhitungan Denda

Denda dihitung berdasarkan perhitungan sebagai berikut:

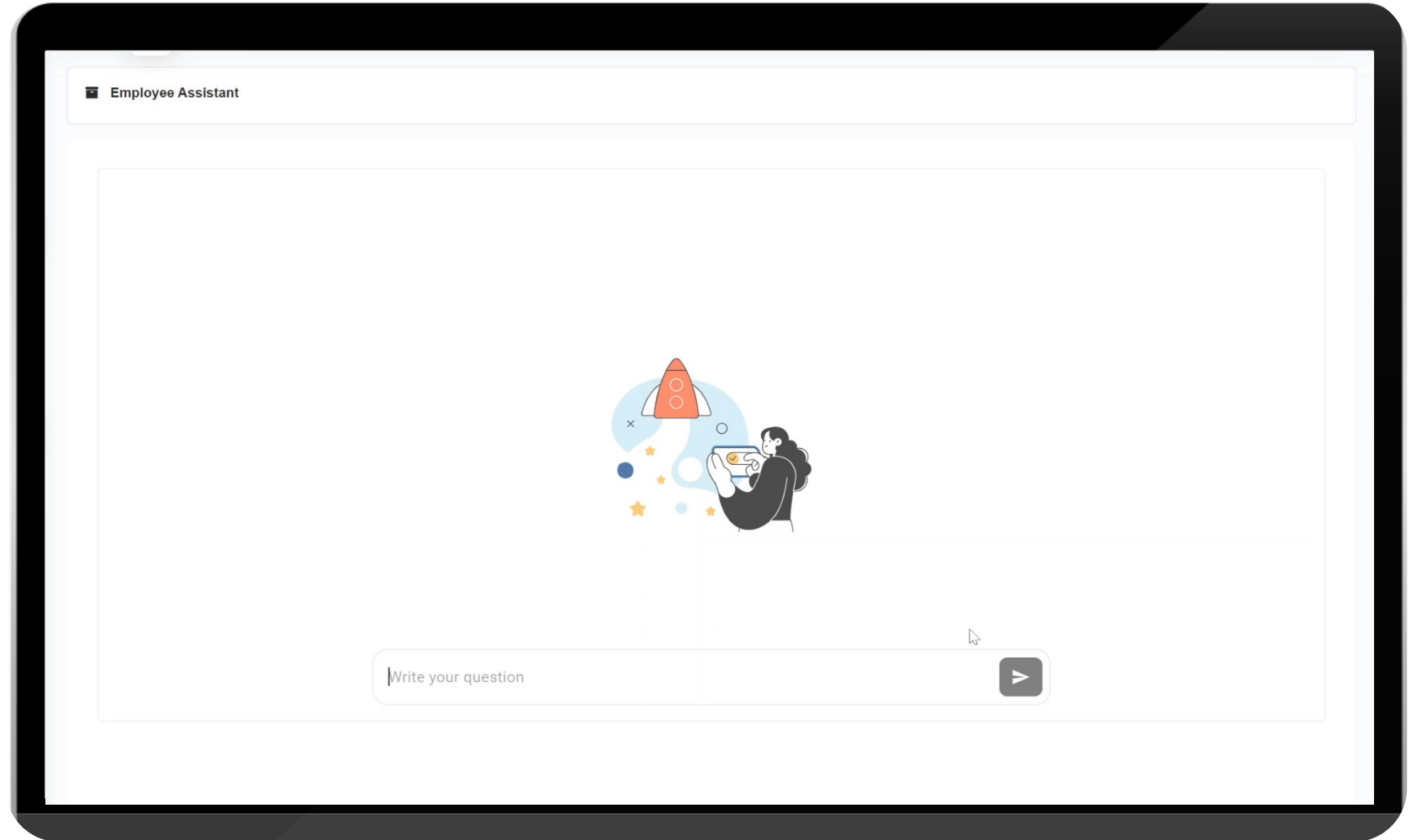
0.5% X Angsuran Pembiayaan X Jumlah Hari Keterlambatan

Proses pelunasan yang dipercepat akan dikenakan biaya penalti sebesar **7,5%** dari sisa pokok hutang ditambah sisa angsuran berjalan serta biaya penagihan ataupun denda jika ada. Untuk pembayaran proses pelunasan dapat dilakukan di cabang tempat pengajuan awal



Employee Assistant

Transform professional work to access untapped information



Thank You



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