DR. RUNG ANDRÁS

Ergománia
Owner & Managing Director

FINTECH UX TRENDS

The time of voice first is here

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Hungary's first UX agency
15 years of experience

CLIENTS

otpbank

ERSTE BANK

otpbusiness

citibank

Raiffeisen BANK

Cetelem

UniCredit Bank

MKB BANK

SBERBANK

genertel.hu

telenor

BNP PARIBAS FORTIS

UNIQA

HBO

PRIORITY FOCUS POINTS IN FINANCIAL UX

- Business perspective

- In depth knowledge of processes and issues

- Insight on trends and best practices

- Experience in handling difficult situations

- Flexible adaptive capacity

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WHAT DOES THE FUTURE HOLD?

- Personalisation

- Integrated sales

- Research-led design

- Service design, holistic approach

- Voice control, chatbots

- Interpretative PFM

- Direct and straightforward communication

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PERSONALISATION

- Prepared by an adequate database users.

- In-depth understanding of behaviour and thinking

- Personas that are actually used

- Modular architecture

- Continuous measurement

- UX experts with AI knowledge

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INTEGRATED SALES

- Sales processes for identified users

- Third party sales

- Context-sensitive recommendations

- Identification of life situations

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RESEARCH-LED DESIGN

- Instead of ad hoc executive decisions

- Instead of endless arguments

- Integrated measurement permeating all areas
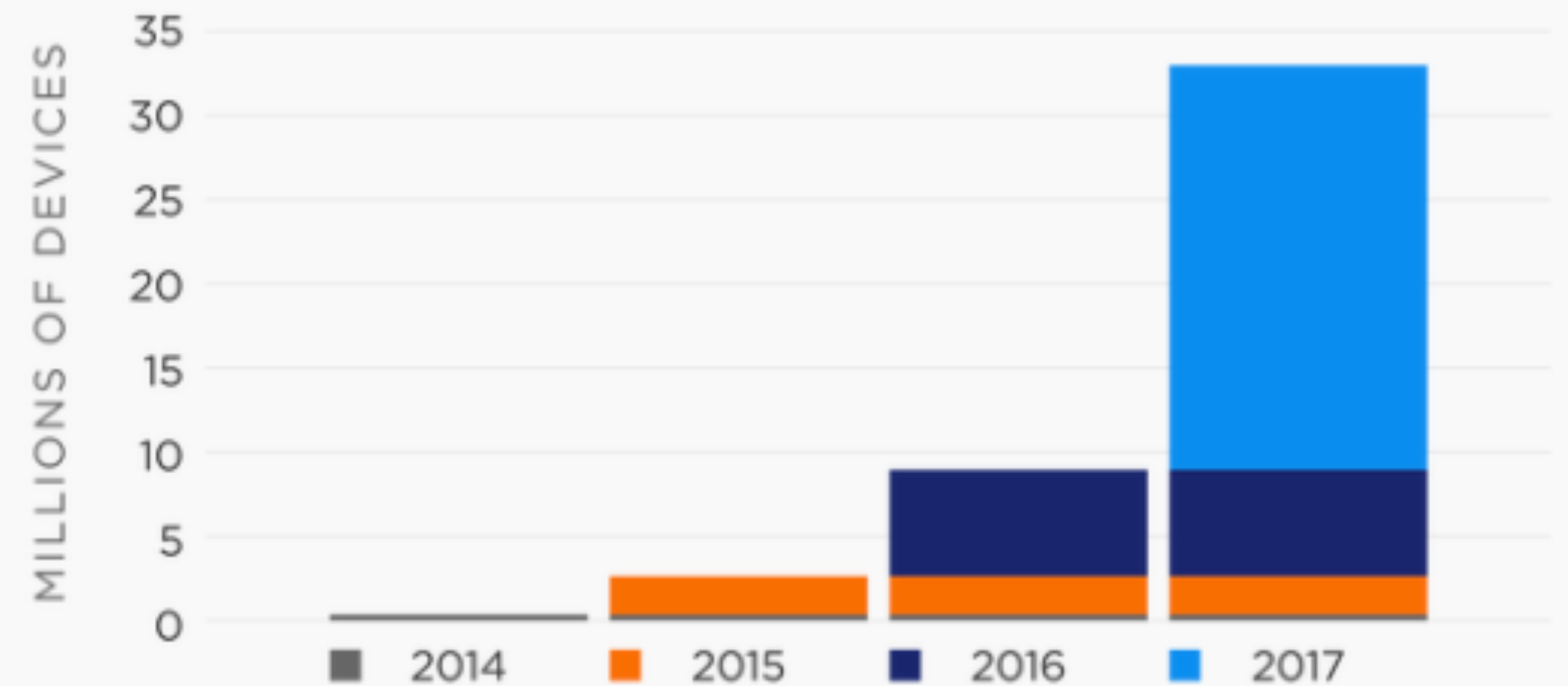
- Functions based on mental models

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SERVICE DESIGN, HOLISTIC APPROACH

- The dominance of mobile first is over

- No experience without physical processes

- Service-centric thinking

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VOICE FIRST TIME

- KPCB, "Voice recognition accuracy has rapidly surpassed 90% and is approaching the 99% threshold for accuracy."

- KPCB, "Voice recognition accuracy has rapidly surpassed 90% and is approaching the 99% threshold for accuracy." Siri handles over 2bn commands a week.

- Google says 20 % of mobile queries are voice searches.

- Siri handles over 2 Billion commands a week

- Alexa in 4% of US households (2016)

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Voice-First Device Footprint

MILLIONS OF DEVICES (y-axis: 0, 5, 10, 15, 20, 25, 30, 35)

■ 2014   ■ 2015   ■ 2016   ■ 2017

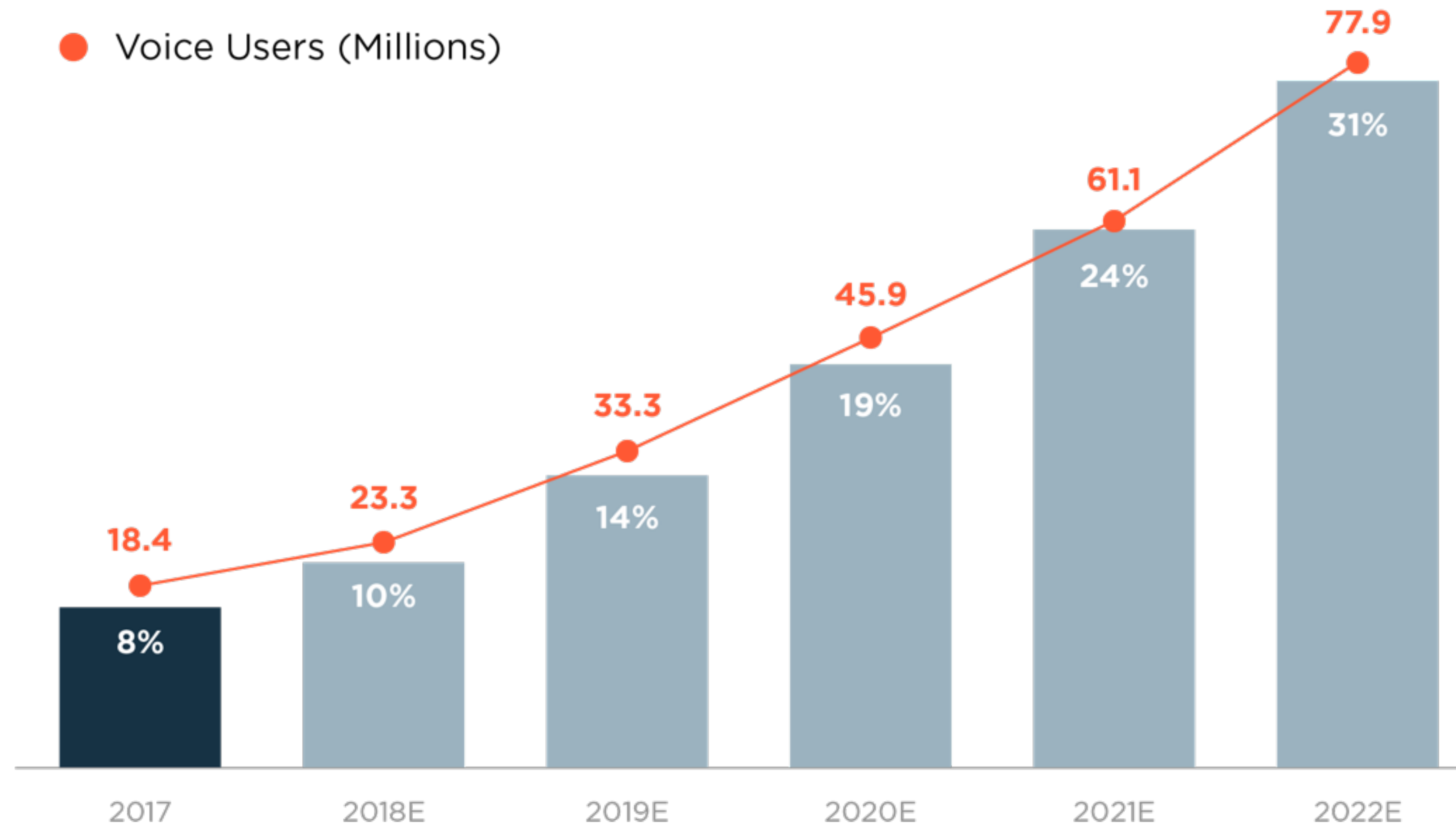VoiceLabs Analysis combined with research from CIRP, KPCB and InfoScout

VOICE BANKING USA ADAPTATION

FORECAST: US Voice Payments Adoption

- ■ Parcentage of US Adults
- ● Voice Users (Millions)
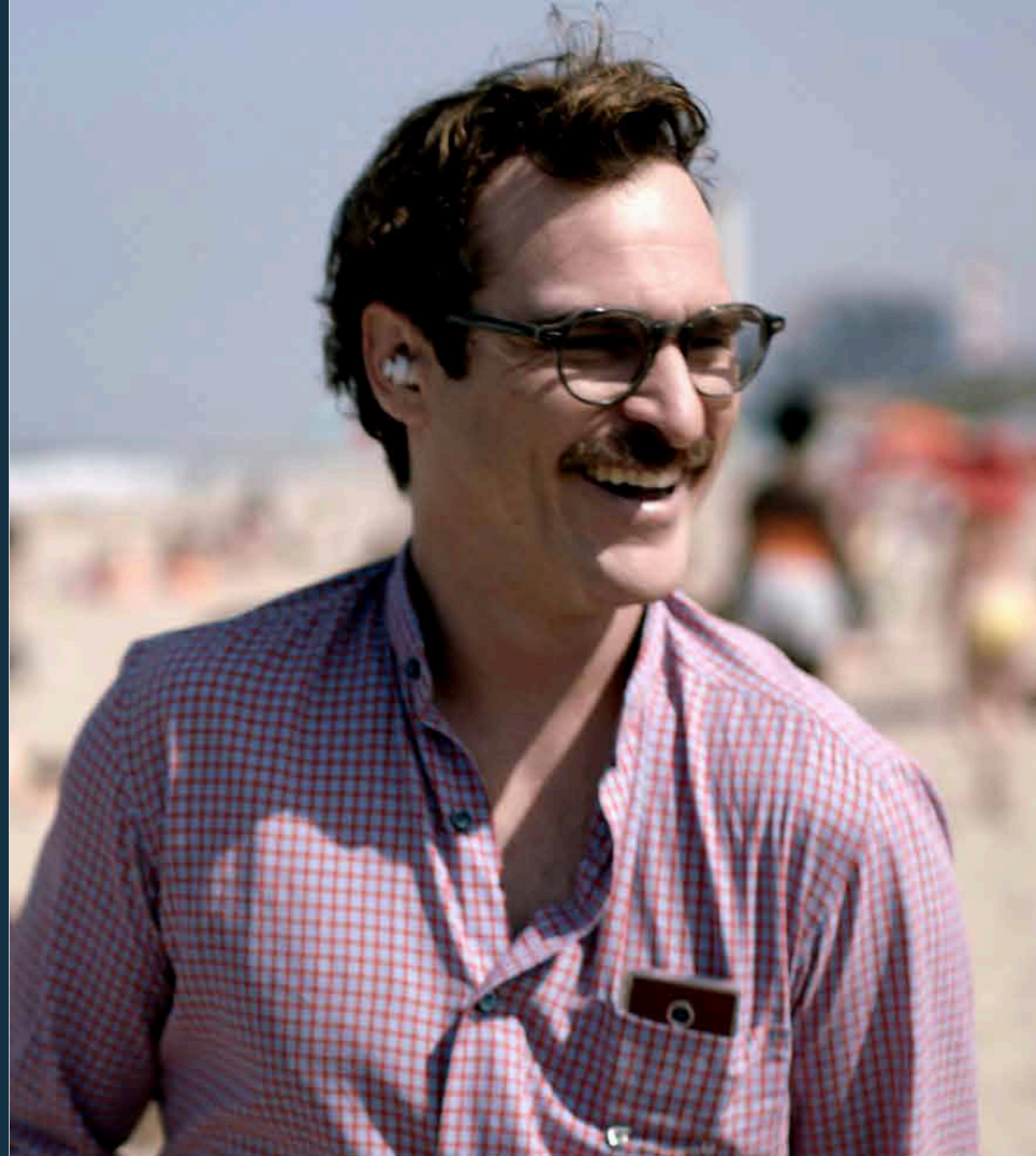

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VUI: FOOTMAN OR FRIEND?

- Situation-dependent adaptation (task, intent)

- Co-reference and context management

- A mix of visual and voice-based solutions

- Expectation management

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MOBILE SOLUTIONS

- MIA mobile - Garanti BBVA in Turkish

- Royal Bank of Canada

- Santander SmartBank

- Ebankit - Cortana car

- Barclays Siri integration

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ALEXA SOLUTIONS

- One Capital

- D3 banking

- Country Federal Credit Union

- HDFC Bank

- U.S Bank

- Virginia Credit Union

- Amex

- ICIC Voicepay

- Starling Bank - Google home

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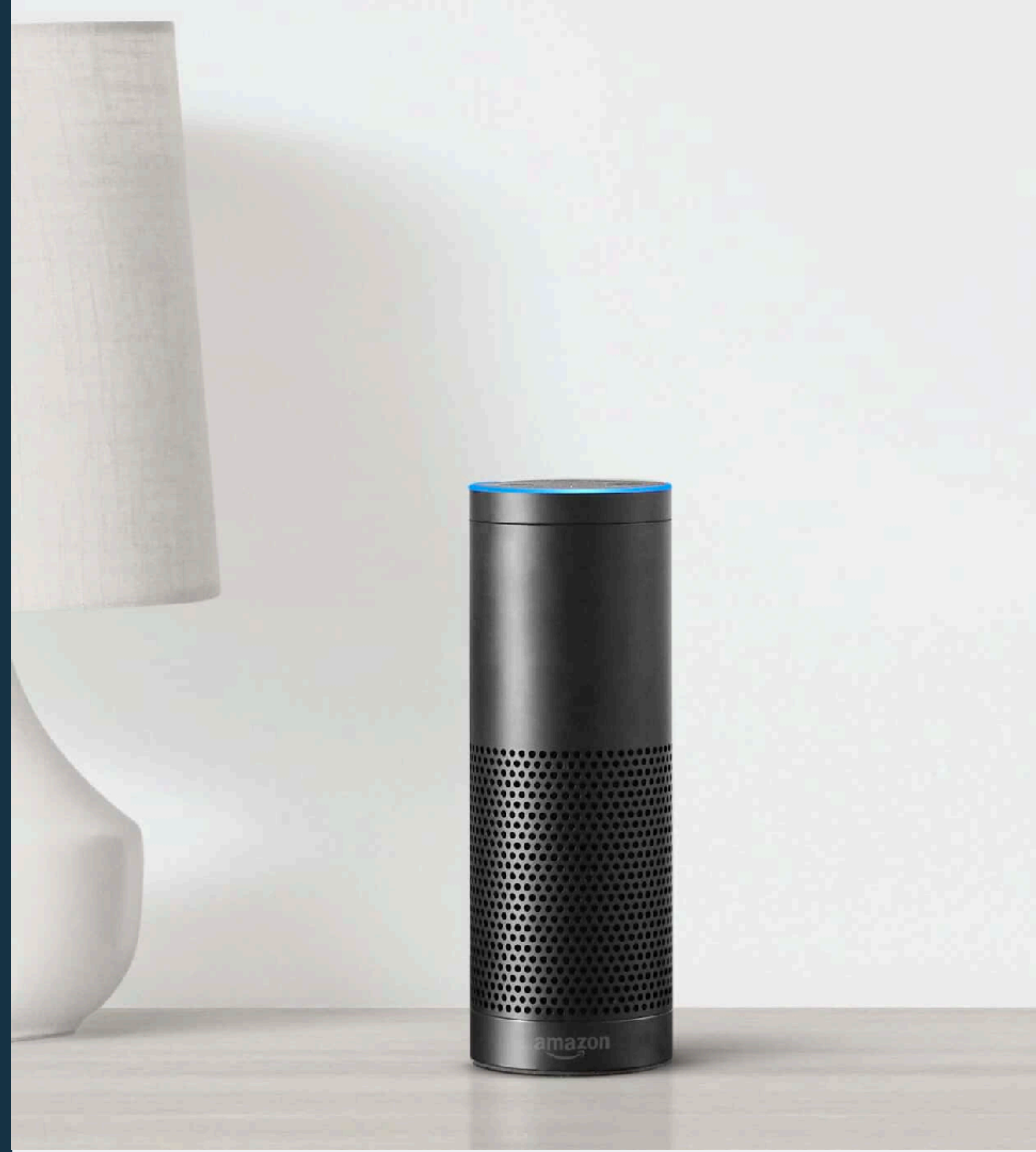
WHO?

- People with occupied hands

- Those focusing on efficiency

- The illiterate

- Children

- With poor vision/dyslexia

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HOL?
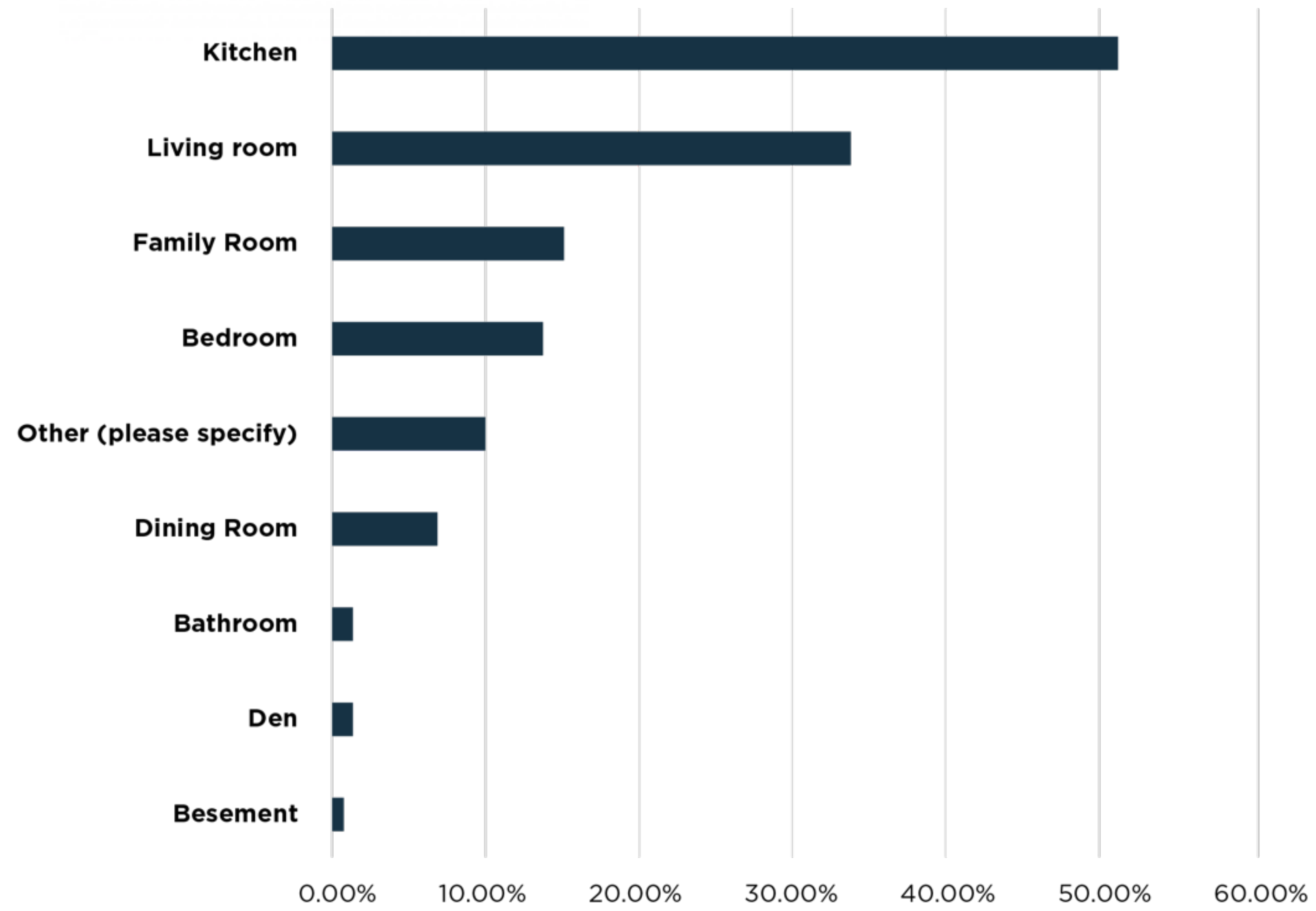
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WHY IS IT BETTER?

- Faster

- More comfortable

- Some can only handle this

- More natural

- More fun

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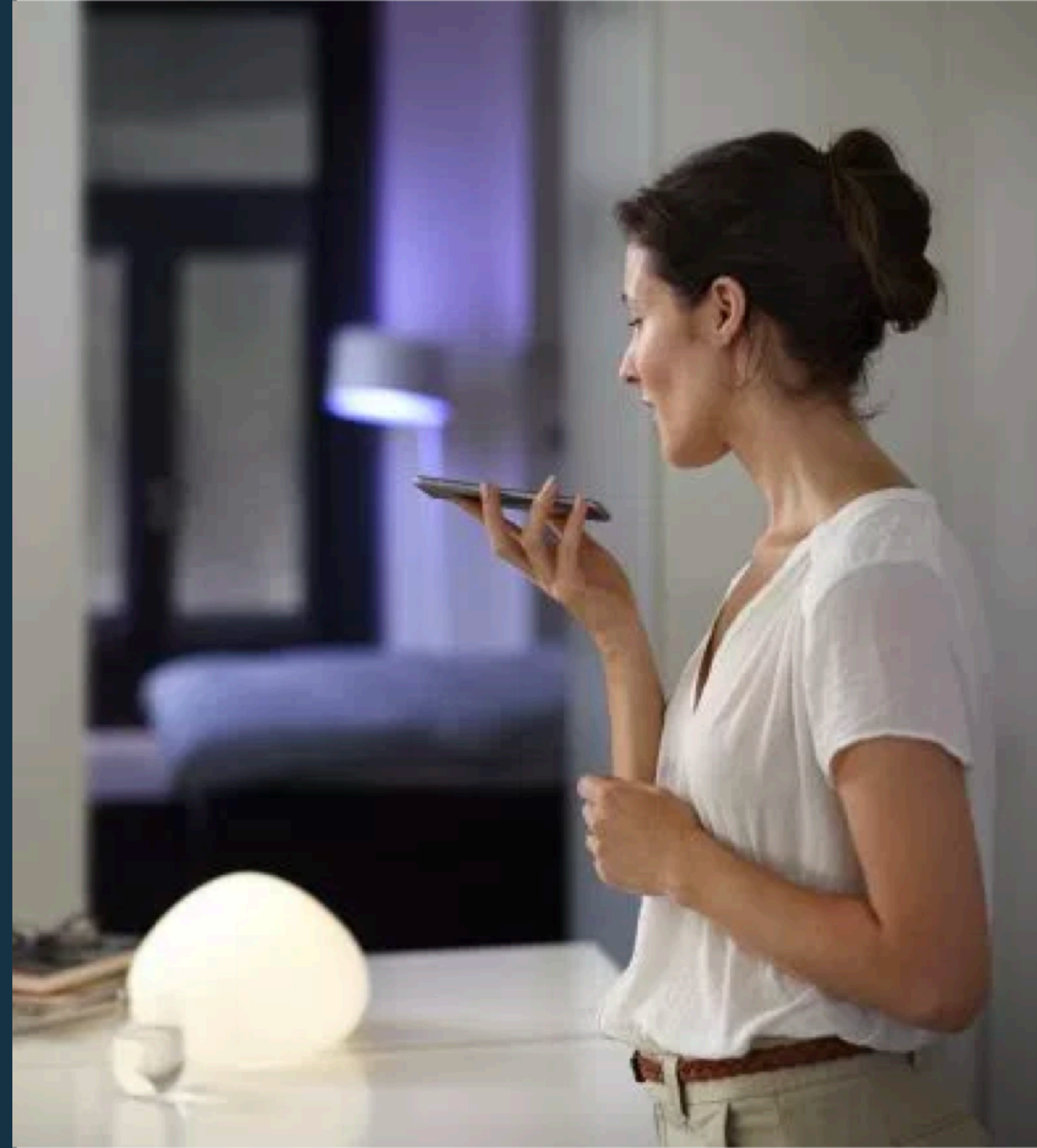
WHAT ARE THE WORRIES?

- Safety

- Not discreet enough

- Do not know what to ask

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FOR STATUS REPORTING

- Balance inquiry
- Spending Summary
- Exchange rate information

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- ALEXA: Your current

Venture Card balance is $550

TASK EXECUTION

- Transfer
- Top up
- Approval
- ATM search

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HOW DO THEY ASK?

There are 150+ ways to ask about recent purchases

My recent {AcctType} purchases

List my recent {AcctType} transactions

Get my recent transactions for accout ending with {LastFour}

My recent transactions for account ending with {LastFour}

What are my recent {AcctType} transactions

Get my transactions for account {LastFour}

What are my recent charges?

Get my transactions for account {LastFour}

What have I purchased lately?

What have I bought in the last few days?

Transactions for account ending {LastFour}

Get recent {AcctType} transactions

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HOW TO BUILD IT UP?

- On-site work and interviews

- VUI and modern language theory (Fillmore,Goldberg)

- Wildcards and logical inputs

- Complex opportunity management

- Nuance Mix, Api.ai, Wit.ai

- Creating visual screens

- Special testing (Wizzard of Oz)

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Composite Fused Structure: Diransitive + *hand*

Sem	CAUSE-RECEIVE	<	agt	rec	pat	>
	R					
R: instance, means	HAND		< hander	handee	handed >	
Syn	V		SUBJ	OBJ	OBJ₂	
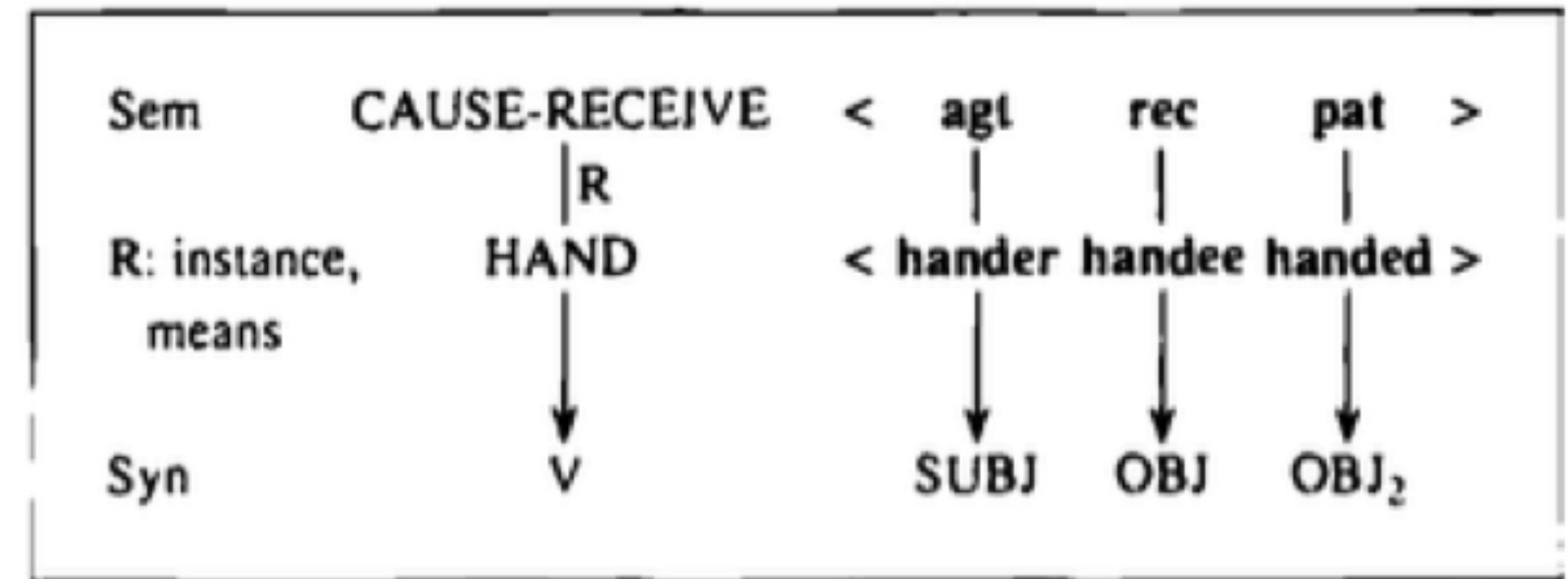
GRAMMAR-BUILDING WITH ALEXA

Utterances, Slots, and Intents

Alexa, ask Skill Master what are skills?
wake word | launch | skill name | utterance | slot value

Tell me more about what skills are.
utterance | slot value

DefinitionIntent {value: "skills"}
intent | slot value

OPERATING UNDER THE HOOD

```
{    "intent": "AccountBalance",    "slots":
[    {          "name": "LastFour",
                "type":"AMAZON.FOUR_DIGIT_NUMBER"
    },
    {          "name": "AccountType",
               "type":"AccountType"
    },
    {          "name": "ProductType",
               "type": "ProductType"
    }
]
},
```

Input:
how much [is|do I have] in {My}
([{AccountType}|{ProductType}])? account

Output:
AccountBalance how much is in my {AccountType}
account
AccountBalance how much is in my {ProductType}
account
AccountBalance how much is in my account
AccountBalance how much do I have in my
{AccountType} account
AccountBalance how much do I have in my
{ProductType} account
AccountBalance how much do I have in my account

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THANK YOU
FOR YOUR
ATTENTION

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