



Branding Our Bot

The first step in Maxi's creation - branding: giving Maxi a heart and personality.

8.2M

Available for mobile app users

15%

Monthly user growth

2.5M

Active users

10,11

Interactions per user

\$45M

Value of transactions

Voice-enabled banking is a very convenient customer tool that allows for a natural, direct and effortless way to converse through the use of a digital banking assistant. Moreover, an increasing number of customers have expressed interest in the ability to communicate with both bank employees face-to-face, and digital banking assistants that can help them in their digital journeys. When it comes to providing personalized banking experiences, it was revealed that customers are tired of interacting with robotic chatbots that provide automated answers. Instead, customers voiced that it is crucial for digital banking assistants to mimic humans while processing queries and giving functional solutions. As a result of this feedback, İşbank decided to build a digital banking assistant that could provide the personalized assistance customers were asking for.

One of the most important areas where physical branches had an advantage over digital channels was the personal touch customers received when having a conversation with bank employees. With the advent of AI and natural language processing technologies, it's become possible to provide a humanlike conversational experience using digital banking assistants and other digital channels. In 2018, İşbank built its own AI-based digital banking assistant "Maxi" together with Clinc, one of the leading Conversational AI companies around the globe. Clinc worked on developing Maxi's unique capabilities with a dedicated inhouse product team, using the most advanced AI technologies, deep learning, and NLP.

Because İşbank wanted Maxi to mimic a real human as much as possible, the first step in the creation process was to create a personality for Maxi. It was critical for Maxi to appear in a way that would help İşbank customers feel comfortable in their interactions with the digital banking assistant. Therefore, the first few months of the project were devoted to deciding on, and creating, who Maxi is.

Method

Initially we wanted Maxi to have a name, a unique voice, and a distinctive character - just like a real person. In order to determine the personality and overall appearance of Maxi, a very detailed branding study was conducted. Covering individuals from all segments of society, 14 different focus groups were formed to gain insight on what İşbank's targeted customers would want to see in a digital banking assistant. These focus group tests were conducted to reveal the personality traits, attitude, skills and abilities of a digital assistant that participants would be glad to use.

The results of the focus groups were fruitful. While there were some critical differences between genders and age groups regarding what is needed in a digital assistant, there were clear consistencies with regards to the desired personality traits of a digital assistant. Based on the results of this research, Maxi was developed to be compatible for all age, gender and segment groups in terms of both skills and personality traits. Data collected from this study shaped Maxi as a fresh, easy-going, innocent, playful and helpful assistant. While Maxi's logo and sentences were created with this personality in mind, a voice unique to Maxi was also created by taking a human voice and digitally adjusting it to better enhance Maxi's personality traits.

Next came Maxi's initial training utilizing Clinc's natural language platform, Finie. With advanced natural language processing, machine learning, and deep neural networks, Clinc's conversational AI platform can comprehend, recall, and respond to unstructured, everyday human speech. Cultivating Clinc's unique skills on language processing, Maxi was trained with more than 10,000 Turkish sentences. Maxi went through the initial training period after the collected sentences were adjusted to better fit Maxi's personality - vocalized by its unique voice.

After 6 months of intense teamwork, Maxi was ready to launch. It was able to perfectly reflect the personal touch İşbank had aimed to provide, and achieved impressive numbers upon its release. Within a month of Maxi's deployment, over 1.1 million users interacted with Maxi and over 10 million TL was transferred. Through March 31, 2020 it reached up to 5.5 million users and processed more than 30 million dialogues both in verbal and written format, with nearly 300 million TL transferred via Maxi. Overall, Maxi is more than a chatbot - the digital banking assistant is a fully developed character who's become an accommodating companion of customers while offering concrete benefits for daily life.

