



The PACIFIC ISLANDS FinTech Innovation Challenge

Challenge 2: Digitizing customer service

Category: Customer Service

Focus Geographies: Fiji

Background: As the financial industry in the Pacific Islands has developed and more individuals and businesses have been brought into the financial system, the demands for customer service have increased. To better address the customer service challenge, automating customer service channels can improve quality of service, reduce operational costs, and improve longer-term service delivery.

Problem Statement: Address challenges around servicing customers by streamlining and automating customer service inquiries.

Solutions / Focus:

- **Chatbot / AI-based Customer Self-service** – A platform to serve as first-level customer support for both retail and business customers. As the Fiji Development Bank (FDB) will be implementing a new core-banking system in 18-24 months, the initial 'phase one' of the chatbot implementation would handle simple customer service enquires (e.g. "Where is the nearest branch?," "What are the basic requirements needed for a customer to apply for a loan?, What are the available payment options, How can we access Mortgage and Private sales?") whereas 'phase two' would connect into the core-banking system and would allow the platform to authenticate users and pull account-level information as much as possible while still remaining in accordance with bank and regulatory policies.

Implementation partner: Fiji Development Bank (FDB) **Implementing partner:** Fiji Development Bank (FDB)

For further information, visit: www.uncdf.org/inclusiveinnovation/pacific-islands-fintech-innovation-challenge

Inquiries to this request for applications may be submitted by email to ajay.jagannath@uncdf.org cc uncdf.rfa@uncdf.org. For any email enquiries, please include in your subject line: "The Pacific Islands FinTech Innovation Challenge"