

Customer Success Story:

NIBC Direct's Virtual Agent, Sabine Deflects 30% of Calls to the Contact Centre

Overview

Industry: Financial / Banking

NIBC provides Corporate Banking services in the form of advice, financing and co-investment to a variety of industries including Food, Agriculture, Retail, General Industries, Infrastructure & Renewables, Real Estate, Oil & Gas, Shipping & Intermodal and Technology, Media & Services. NIBC Consumer Banking offers residential mortgages and online retail saving deposits via NIBC Direct in the Netherlands, Belgium and Germany. NIBC Direct Netherlands opened their offices in September 2008.

The Challenge

Provide a superior customer experience by enabling online self-service and freeing up live agent resources.

NIBC Direct prides itself on providing superior customer service to their customers. In order to further improve the customer experience and meet the increasing demand from customers for self-service solutions, it became imperative that NIBC Direct find a solution that could do the following:

- Extend their service model online without sacrificing the experience
- Streamline their call centre operations
- Decrease the number of telephone enquiries
- Reduce call wait times
- Communicate with customers in their native language - Dutch.



By enabling a self-help solution, they would be able to answer more questions, provide 24/7 service to more customers simultaneously, focus live agent resources on higher end tasks, lower operational costs, and improve overall customer satisfaction.

The Solution

An intelligent virtual agent that uses sophisticated natural language technology to converse with customers in Dutch.

NIBC Direct looked at several traditional self-service solutions and decided that implementing an intelligent virtual agent would combine 21st century technology with the top level service clients expected of their bank. In addition to Creative Virtual, NIBC evaluated several other solutions, but found Creative Virtual's V-Person™ technology to have the strategic and technical capabilities that allowed NIBC Direct to integrate seamlessly with their own databases and deploy a fully functioning intelligent virtual agent that could speak in Dutch in a matter of weeks.

"We were looking for a virtual agent where the customer has several language choices including using search words, full sentences and asking questions in natural language. We wanted intelligence that could proactively interpret customer intent and discern spelling errors yet still deliver the right answer. Other solutions had only keyword functionality and were much more expensive for a less intelligent solution." – Sabine Struijk, Client Contact Manager

Additionally, they determined that Creative Virtual's V-Person technology provided the unique ability for the virtual agent to expertly converse with their customers using natural language - a conversational feature that enables more personalised, 1 to 1 human-like dialogue that doesn't focus on keywords to locate the right answer.

The Result

Ask Sabine launched in just under 2 months resulting in a 30% call deflection rate.

In October 2012, NIBC Direct selected Creative Virtual as their vendor of choice to implement their V-Person, Ask Sabine. Using their FAQ system and call centre knowledgebase, Creative Virtual identified 200 frequently asked questions and worked with NIBC Direct to develop comprehensive answers to these enquiries. They modeled their virtual agent after a real employee and along with some personal information about the real Sabine, populated the Q&As in Creative Virtual's platform to generate Dutch natural language conversations. These conversations were then leveraged within V-Portal, Creative Virtual's knowledge management tool, providing NIBC Direct with robust conversational analytics and workflow tools to help NIBC Direct manage content, analyse customer behaviour and fine tune their responses.

Ask Sabine launched two months later on 12 December 2012 and now lives on every web page of NIBC Direct's website behind

all of the question boxes. In the first two weeks alone, Sabine held 5,418 conversations. Since launch, NIBC Direct has experienced 30% call deflection with more than half of their customers proactively noting how helpful Ask Sabine has been in resolving their enquiry.



Customer Feedback

“We consistently hear from our clients about how much they love interacting with Ask Sabine. She clearly understands their questions and provides accurate answers, saving them a call. This translates into operational savings and overall better service for our customers. By utilizing Ask Sabine to answer common questions, our live agents are able to provide a higher level of service for issues that require more attention from our team. With 30% call deflection and high customer ratings, Ask Sabine provides a high return on investment.”

Sabine Struijk, Client Contact Manager