SEB Bank
Customer Service Agent

SEB, a leading Nordic corporate bank based in Sweden, has completed a rapid deployment of IPsoft’s cognitive virtual agent, Amelia, in a customer-facing role within their banking website. SEB’s primary objective is to deliver the best possible service to over a million of their customers by making it more convenient for them to submit banking queries online and have their issues resolved faster. By introducing Amelia, not only does the bank offer customers an opportunity to get an immediate response to their queries but it also ensures that call volume for live human agents is concentrated on the highest value support areas.

An important part of the implementation process involved refining Amelia’s Swedish language fluency so that customers could ask questions and provide responses in a manner and tone that is completely natural to them. The next phase involved training Amelia to fulfill a wide array of tasks that are high in volume and time-consuming for customer representatives to handle.

Currently, Amelia is handling customer queries such as password resets for online banking accounts, helping users to step-by-step troubleshoot problems with credit and debit cards and providing the location of the nearest bank. In addition to these types of requests, Amelia’s overall coverage of customer queries is expanding to include more complex tasks like ID verification questioning, which takes place after an account-sensitive question is asked.

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Overall, Amelia is handling her range of roles well and her response accuracy, which has now reached 80% on the content she is trained on, is continually improving as she addresses approximately 200 customer queries per day. Moreover, the rate at which she has been able to detect the underlying intent of a customer’s query has also increased on par with her new training and reached 85% during the same time. Her intent recognition abilities allow her to respond much faster to online requests and as a result, elevate the quality of a customer’s online banking experience.

To date, Amelia’s encouraging performance as a part of SEB’s customer service team has resulted in a “triple win” for the bank as customers, employees and shareholders have all benefited from Amelia’s deployment. Amelia has been able to deliver faster service to customers, increase employee satisfaction and allowed shareholders to secure a competitive advantage over other banking institutions through optimized customer service.

Amelia’s present customer-facing role within SEB followed on from her successful implementation within SEB’s IT service desk in the latter half of 2016. As an IT service desk agent, Amelia supported approximately 14,000 employees with requests related to identity access and knowledge management such as unlocking active directory accounts or supplying knowledge base answers to questions like, “How do I order remote access?”