Poland | Financial Services

Chatbot lets Credit Agricole speak to their customers on their own terms

Client profile

Credit Agricole Bank Polska S.A. is part of the Credit Agricole Group. With 1.6 million customers, 4,800 employees and over 400 branches across the country, the bank is focused on its vision of working every day in the interests of customers and society.

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>
> **Iga Stępień,** Product Owner Channel Excellence & Omnichannel Orchestration, Credit Agricole Bank Polska

Summary

When COVID-19 prevented Credit Agricole's customers from visiting their branches, they needed to find a new way for them to get information. With many of their customers not comfortable with digital channels, the solution had to take the load off the contact center in a user-friendly manner.

Working with us they implemented a chatbot that lets customers interact using natural language to access information on banking services.

They now have the foundations for the next step on their omnichannel customer experience journey, while continuing to build strong customer relationships.

Vision

Extending the reach of customer experience

With branches across Poland, Credit Agricole's customers relied on these facilities to interact with the company. With their product set focused on offering financial services such as loans and a customer profile that preferred physical interactions, the branch was a vital component of their customer experience. However, when the COVID-19 restricted access to these locations they saw a massive increase in the number of calls and emails to their contact center.

With daily calls increasing from 5,000 to 8,000 they needed to find ways to help customers - many of whom were not comfortable with other digital channels - get the information they need.

'We understand our customers and we didn't want to force them to interact with us in a way they weren't comfortable with. We needed a solution that allowed us to stay true to our principles but took some of the load off our contact center,' says Iga Stępień, Product Owner Channel Excellence & Omnichannel Orchestration, Credit Agricole Bank Polska.

Working with our team they decided to implement a chatbot, that would take some of the load off their contact center agents but still interact with their customers in a natural manner.

'As a bank, regulatory compliance is not negotiable, and the solution NTT provided allowed us to do that while still taking advantage of the latest chatbot technology.'

Iga Stępień, Product Owner Channel Excellence & Omnichannel Orchestration, Credit Agricole Bank Polska

Transformation

Creating a secure chat-based service

Building on their existing Genesys infrastructure we created a chatbot that allowed their customers to contact the bank in a more natural environment. This allowed them to interact using natural language, in Polish, while now having access to some services 24/7.

This enabled them to integrate the solution with their existing customer management systems so that all interactions could be monitored and recorded, maintaining their high levels of customer service.

The other key component of the solution was Google Dialogflow, which powered the chatbot solution. With this platform being cloud-based, we created an anonymization service to ensure that the new service fully complied with Poland's banking regulations. All user identifiable data is fully anonymized before it is sent to the cloud service, with no sensitive information leaving systems based in Poland.

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Results

Offering an inclusive banking experience

For Credit Agricole they needed to create additional digital channels, but not at the expense of forcing their customers into interaction methods they weren't comfortable with. By incorporating a chatbot into their existing voice and email channels their customers were able to stay in contact with the bank, even when COVID-19 made getting to a branch impossible.

Laying an omnichannel foundation

For Credit Agricole, the chatbot marks the start of their omnichannel customer experience journey. They can now explore additional ways of interacting with their customers, based on their preferences. 'We understand that many of our customers are not digital natives and we need to bring banking to them, not ask them to adapt to what is easiest for us,' says Stępień.

Fully secure solution

Leveraging our global security expertise and extensive financial services experience Credit Agricole has expanded the reach of their platform into the cloud while still fully complying with the Polish banking sector regulations. With this platform in place, they can continue to drive innovation at the bank.

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