

FPT.AI Virtual Agent for Call Center

AI generates productivity boost for financial services enterprise

Name: Home Credit Viet Nam	Headquarter: Netherlands	Industry: Banking & Financial Services	Website: https://www.homecredit.vn
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Digital Transformation The renowned trending of operation optimization

Founded in 1997, Home Credit is an international consumer finance provider focusing on responsible lending primarily to people with little or no credit history. First opened branch in Vietnam in 2008, Home Credit Vietnam is now one of the leading companies in the field with 03 outstanding benefits for customer: fast, convenient and friendly.

After 13 years of operation, Home Credit has built the network of 9,000 retail outlets in 63 cities and provinces with more than 6,000 employees to serve 12 million customers. With the ongoing demands from customer for excellent customer services and to follow the motto “not only fast, but instant”, Home Credit Vietnam call center agents have processed thousands of calls per day, both inbound and outbound calls, thus leading to the expanding of call center with a high rise in human resources, telco and other costs. Yet huge daily tasks are repetitive ones such as answering frequently asked questions (FAQs) and remind the customer for the loan payment. Home Credit Vietnam is now looking for a disruptive solution, first to deploy in Vietnam market, to revolutionize call center operation.

Home Credit Vietnam sought a solution that would support human agents, first in making outbound calls for specific tasks – and this is where FPT.AI Virtual Agent for Call Center came in.

Challenge

Huge number of over 12 million customers to be served by a limited number of customer services agents via traditional call center for multiple high-complex tasks.

Solution

Implementing FPT.AI Virtual Agent to automatically making outbound calls with particular banking tasks such as Pre-collection calls, Early-collection calls and Welcome calls. Thus, providing robust boost in productivity and efficiency in call center operation.

Outcome

Increase **40%** productivity for customer service department

Decrease **50%** costs (Telco and HR)

Generate **4.5/5** customer satisfaction score

Human Machine collaborates for outstanding breakthrough

The solution aims at digitalize customer experience conversation-over-phone by catching and matching customer behaviors in using consumer loans products, hence build complex scripts with high accuracy for the Virtual Agent to provide human-like conversation. Over thorough research, design and optimize call scripts, FPT.AI and Home Credit Vietnam has created a call center virtual agent with 02 defined scripts, automated million of calls for customer.

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- Welcome call:** The virtual agent automatically calls for onboarding new customers, confirming customers’ information and introducing financial products, then filling recorded information into management system.
- Pre-collection & Early-collection call:** The AI-powered virtual agent makes outbound calls to each of customers closing to payment due date, automatic two-way interact with customer to record date, method and status of payment. Calling script is adjusted flexible on recorded information, comparing with existed customer information in core data to provide consulting for customer.

“ By implementing Virtual Agent for Call Center allows us to reach and serve greater amount of customers at any particular given time. It also generates and increase extraordinary customer experience ”

Mr. Branislav Vargic, Former COO Home Credit Vietnam

Tomorrow's AI Delivered today!

The advantage of AI call center is the superior in “listening and understanding” exact customers’ intents, then processing suitable answers to generate friendly and seamless conversation. Moreover, the Virtual Agent is equipped with the state-of-the-art Natural Language Processing with dedicated acoustic models, optimized for conversation-over-phone. These models are continuously updated and getting “smarter” over time through analytics and training on collected data models.

Acknowledge the diversity in regional accents and conversation over telephony environment, the Virtual Agent is proficient in detecting customer intents in noisy background area, regional Vietnamese vocabulary use, detect proper noun, phone number etc.

On the other hand, the call administrator is given full controls for the Virtual Agent through a friendly user interface with capability of:

- » View extracted customer information through Speech-to-Text application
- » View details call history transcription
- » Viewing call productivity in a real-time dashboard
- » Manage calling setup (recall time, add/remove call numbers, time calling in day)
- » Edit and manage call scripts with drag-and-drop interface
- » Select various synthetic voices (over 10 voices range from North to South voice)

ABOUT FPT.AI

FPT.AI is a comprehensive AI-powered platform, supporting firms to amplify labor productivity, optimize business process, generate seamless and instant customer experience with following products and applications: FPT.AI Conversation, FPT.AI Virtual Agent for Call Center, FPT.AI Reader, FPT.AI eKYC, FPT.AI Knowledge Base. FPT.AI has been awarded numerous prizes in terms of Digital Transformation and Artificial Intelligence into excellence business operation.

More information at <https://fpt.ai>

