

Data Science. Digital Transformation

Industry	Banking & Financial Services
Use Case Title	Agent Compliance monitoring using Speech Analytics
About the Customer	Leading Contact centre in India who caters to BFSI Customers
Business Problem	<ul style="list-style-type: none"> ▪ This was implemented for a collections process for an end client of the Contact Centre (i.e. a Bank) ▪ The collections, is a tough business. As per the regulations, the agents cannot be rude, impolite to the customers, although they have defaulted. If the agent misbehaves, and if the Customer raises a grievance, and if it is proved, the Bank will be penalized by the government authority and so will be the Contact Centre ▪ Searching these non-compliant calls was also a headache ▪ The Brand name of the Bank will also take a hit ▪ The Contact centre hence wanted to monitor compliance of agents for various parameters such as use of foul words, tone level, sentiments and script compliance. ▪ This is needed as part of regulatory requirement to ensure that borrowers are not harassed by the agents
Solution	<p>Our AI based Speech AI product Inteliconvo was deployed to fulfil the customer requirements.</p> <p>Stats</p> <ul style="list-style-type: none"> ▪ Around 6000 calls per day were processed ▪ Around 90 agents call volume <p>Deployment</p> <ul style="list-style-type: none"> ▪ On-premise servers <p>Approach</p> <ul style="list-style-type: none"> ▪ Speech Analytics solution Inteliconvo was deployed ▪ The calls were analysed for un-pleasant words, high tone, negative sentiments and insights were provided ▪ The calls were also analysed to understand Paying intents. The calls were bucketed based on dispositions ▪ Call search based on key words was also provided ▪ Automated QA score card generation, coaching and feedback module was also provided
Outcome	<ul style="list-style-type: none"> ▪ The Client could easily search for probable non-compliant calls and take pro-active actions ▪ As 100% of the call volume could be processed, the Client got some unprecedented insights about the Collections call drivers. They could make right calling strategy. As a result, the collection improved almost by 1.5% in less than 3 months.

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	<ul style="list-style-type: none">▪ The Automated call analysis freed up the bandwidth of the QA to focus on more productive tasks
Value Adds	<ul style="list-style-type: none">▪ Built the dictionary of foul words in multiple Indian language, which is reusable across different use cases▪ Improved accuracy of AI models by training it on data from collection domain