

## **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> <li>This was implemented for a collections process for an end client of the Contact Centre (i.e. a Bank)</li> <li>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</li> <li>Searching these non-compliant calls was also a headache</li> <li>The Brand name of the Bank will also take a hit</li> <li>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.</li> <li>This is needed as part of regulatory requirement to ensure that borrowers are not harassed by the agents</li> </ul>
Solution	Our Al based Speech Al product Inteliconvo was deployed to fulfil the customer requirements.  Stats
	<ul> <li>The calls were also analysed to understand Paying intents. The calls were bucketed based on dispositions</li> <li>Call search based on key words was also provided</li> <li>Automated QA score card generation, coaching and feedback module was also provided</li> </ul>
Outcome	<ul> <li>The Client could easily search for probable non-compliant calls and take pro-active actions</li> <li>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.</li> </ul>



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	<ul> <li>The Automated call analysis freed up the bandwidth of the QA to focus on more productive tasks</li> </ul>
Value Adds	<ul> <li>Built the dictionary of foul words in multiple Indian language, which is reusable across different use cases</li> <li>Improved accuracy of AI models by training it on data from collection domain</li> </ul>