

Menneske og maskin – erfaringer fra bruk av AI i kundefront

Norstella konferansen

7. februar 2019

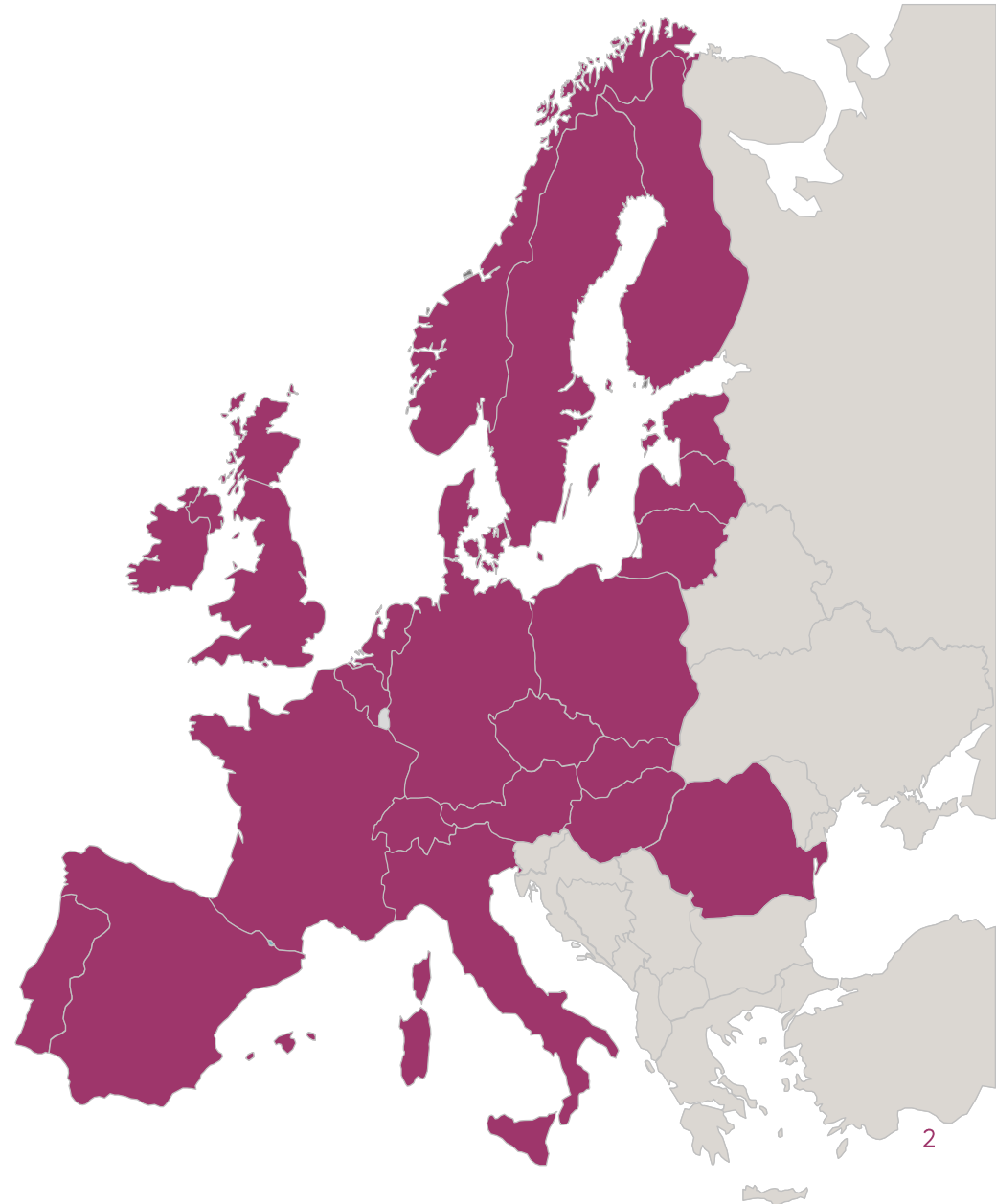
Hannah Cook, Group Digitalisation Program Director, Intrum Group

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This is Intrum (Lindorff)

Key facts about us

- Industry-leading provider of Credit Management Services with presence in 24 markets in Europe + Brazil
- Offering credit management- and financial services including; payment services, collection services and purchased debt
- Working with both businesses and consumers focusing mainly on Financial services, Telecommunications, Energy & Utilities and Retail segments
- Servicing around 80,000 firms, our clients, to grow by caring for their customers. Our focus is to create shared value for business and society, by leading the way to a sound economy.



Digitalisation is challenging our established business models



SHARE OF WALLET

Increasing debt in society makes it important to deliver competitive and user-friendly services



NEW DIGITAL PLAYERS

Fintech's are putting pressure on prices by introducing a new way of doing business



BUSINESS ECOSYSTEMS

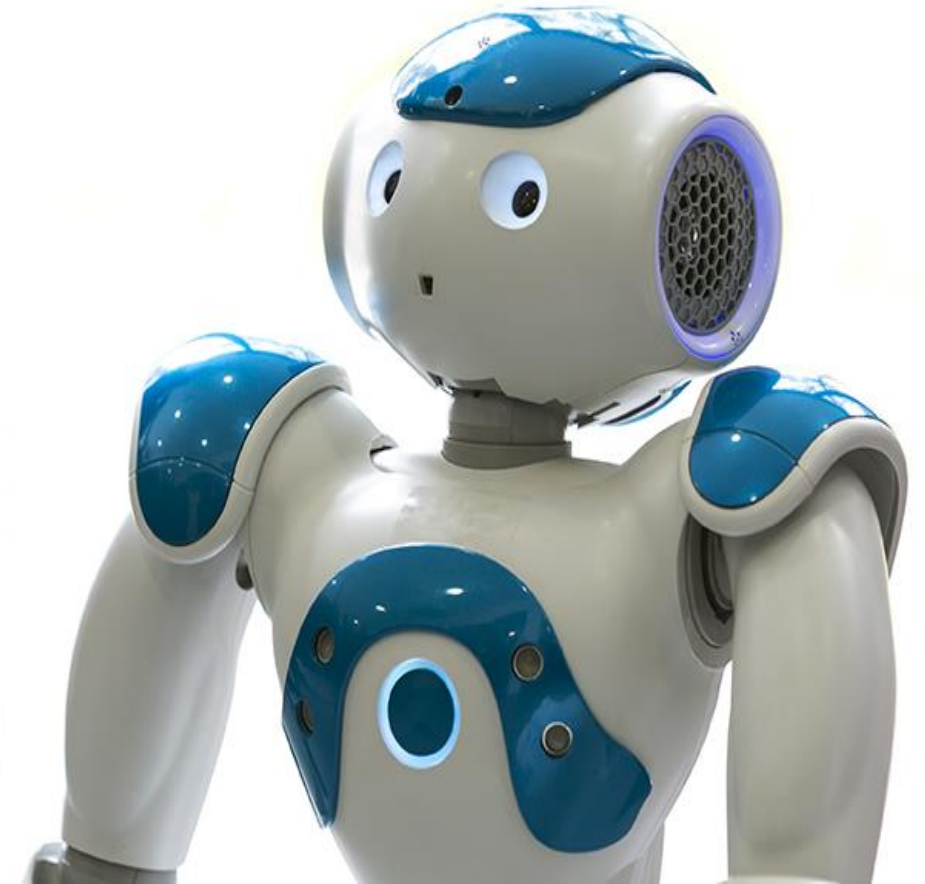
Seeking innovative partners to improve competitive advantage, increase profitability and reduce «churn»

AI – will it be human and in everyone's household?



Gartner predictions (2020)

- ❑ *“25 Percent of Customer Service Operations Will Use Virtual Assistants”*
- ❑ *“90% of customer queries will take place by text”*
- ❑ *“One in five workers engaged in mostly nonroutine tasks will rely on AI to do a job”*



Example: White-label Invoice chatbot

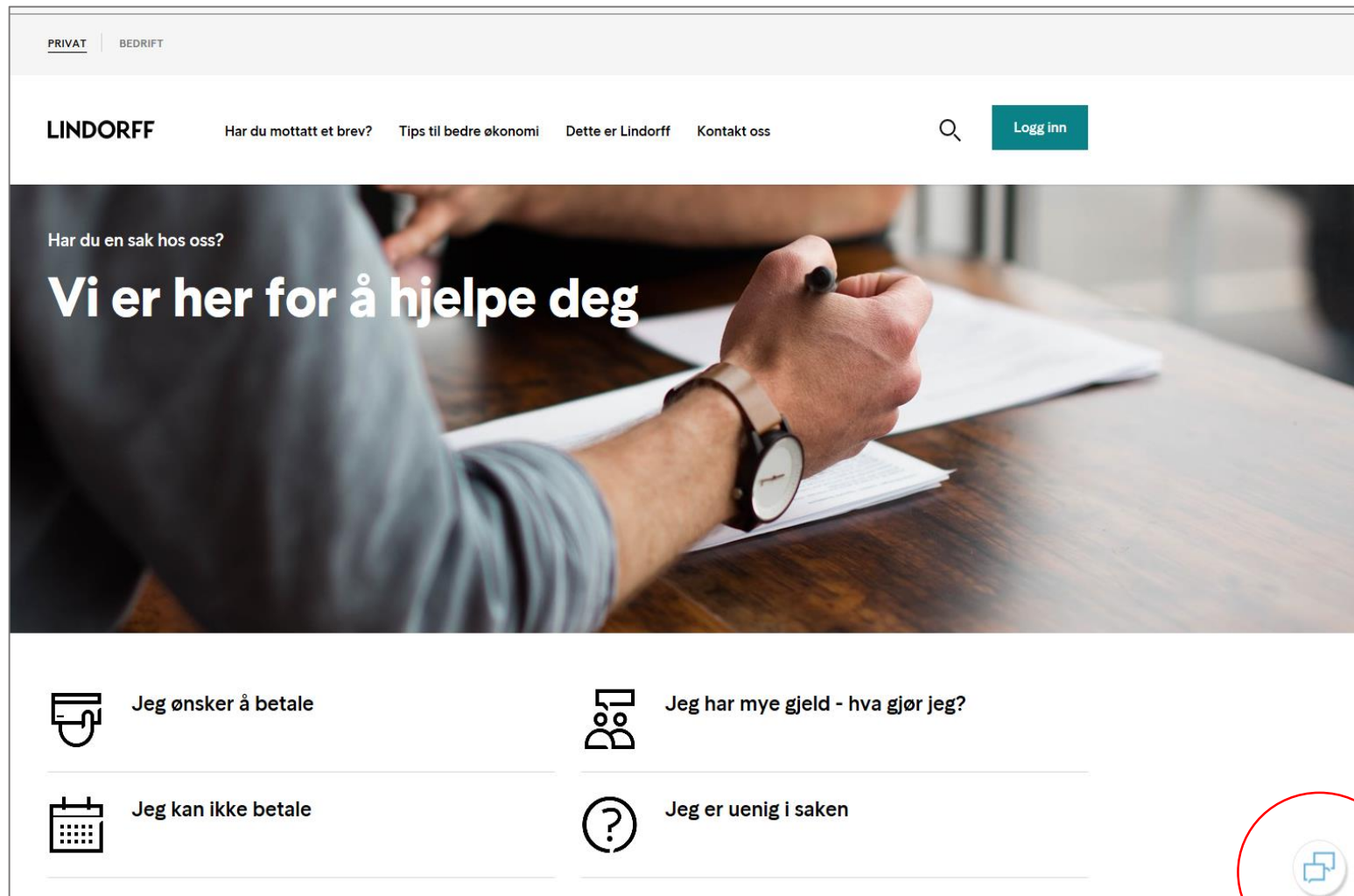
Client collaboration on white-label service

- **Improved customer service**
- **Increased operational efficiency**
- **Innovative partnerships**

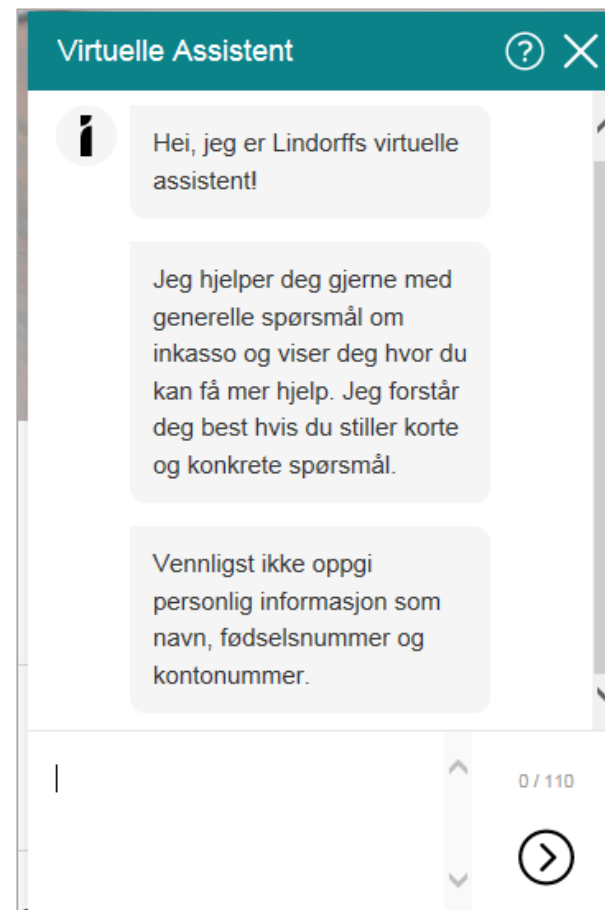


Example: Debt Collection Chatbot (Norway)

Automating own front-office services



The screenshot shows the Lindorff website with a chatbot interface. The website header includes "PRIVAT" and "BEDRIFT" tabs, the Lindorff logo, and navigation links: "Har du mottatt et brev?", "Tips til bedre økonomi", "Dette er Lindorff", and "Kontakt oss". A search icon and a "Logg inn" button are also present. The main content area features a large image of a person writing on a document, with the text "Har du en sak hos oss?" and "Vi er her for å hjelpe deg". Below this, there are four buttons with icons and text: "Jeg ønsker å betale" (with a credit card icon), "Jeg har mye gjeld - hva gjør jeg?" (with a person icon), "Jeg kan ikke betale" (with a calendar icon), and "Jeg er uenig i saken" (with a question mark icon). A red circle highlights a small icon in the bottom right corner of the website, which is a chatbot icon.



The screenshot shows the Lindorff virtual assistant chat interface. The header is "Virtuelle Assistent" with a question mark icon and a close icon. The chat content includes: "Hei, jeg er Lindorffs virtuelle assistent!", "Jeg hjelper deg gjerne med generelle spørsmål om inkasso og viser deg hvor du kan få mer hjelp. Jeg forstår deg best hvis du stiller korte og konkrete spørsmål.", and "Vennligst ikke oppgi personlig informasjon som navn, fødselsnummer og kontonummer." The bottom of the chat shows a text input field, a send button, and a character count "0 / 110".

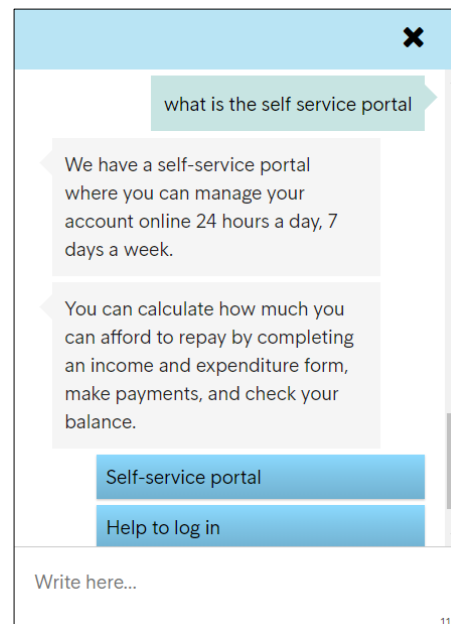
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<https://www.lindorff.no/privat/>

Example: Debt Collection Chatbot (UK)

What information do our customers seek?

Intent name	Count	Percentage
General Questions	541	27.50%
Debt collection payment	431	21.91%
Unknown	299	15.20%
Company information	244	12.40%
Customer information	87	4.42%
Self-service portal	72	3.66%
Letters	66	3.36%
Legal debt collection	42	2.14%
What is the status of my account	23	1.17%
Debt charges	23	1.17%



DEBT COLLECTION

Apr 16th 2018

Go-live date

UK

Country

Stats since go-live*

766

Intents** built

4,5%

Handle of all incoming traffic

89%

Of received questions classified as answered

7.408

Questions received

Next step: We are also testing more intelligent virtual agents

Example: Running a pilot as part of our outbound contact center team in Spain



**WRONG
NUMBER**



**PAYMENT
ARRANGEMENT**



**DEBT
COLLECTION**

Key Learnings and Critical Success Factors

A person is sitting on a wooden dock in a lake, surrounded by mountains. The scene is peaceful and scenic, with the mountains reflected in the water. The person is seen from behind, looking out over the lake and mountains.

Test Mindset

Business
Ownership

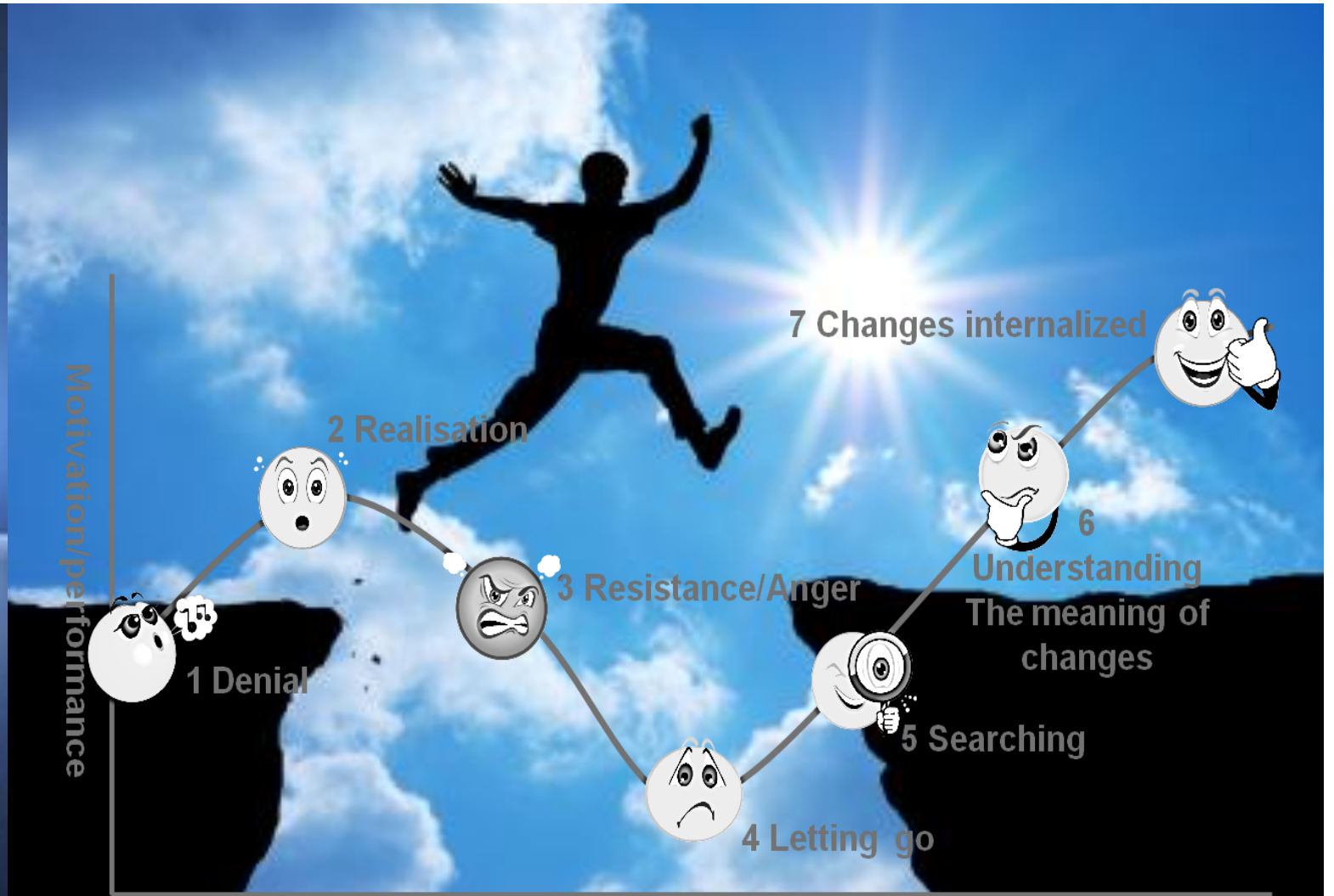
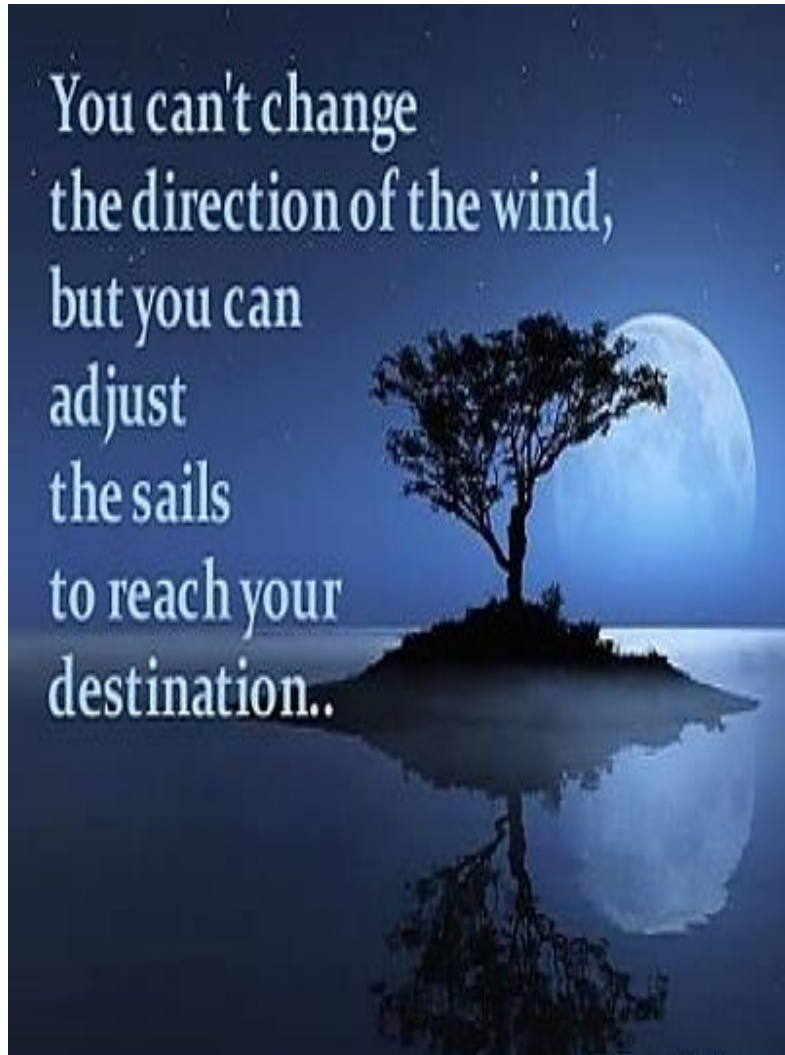
External partners
and client
collaboration

Sustainable
operating model

Cross-functional
teams

Scalable and
measurable
deliverables

The greatest challenge is to drive organisational change

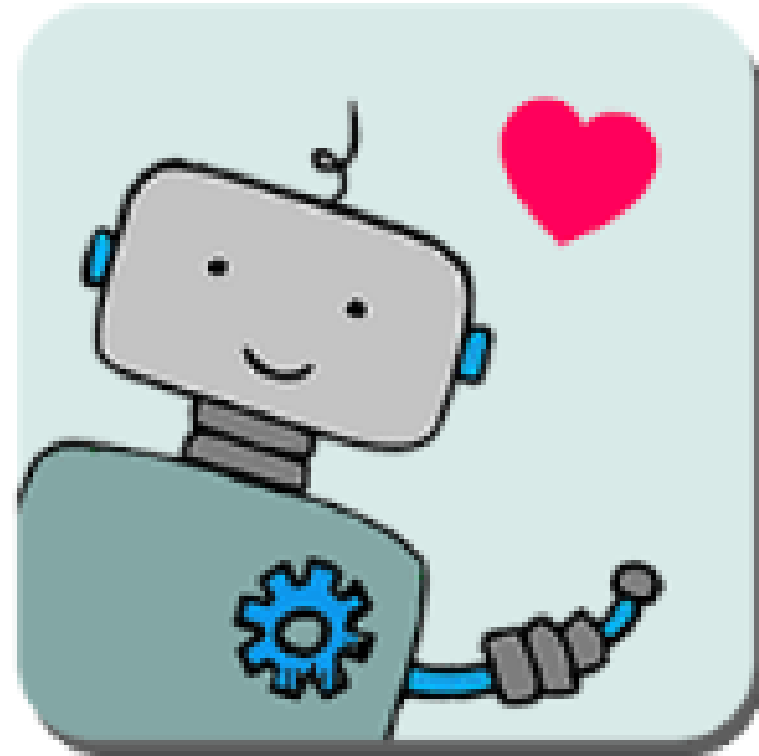


THANK YOU!

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