Florius

A Complete, Customer-Centric Mortgage Service Using Verint Speech Analytics and Real-Time Agent Assist

Opportunity

Florius is an innovative mortgage lender with more than 70 years of experience. Headquartered in the Netherlands, this leading financial services provider has 400,000 customers and is a wholly-owned subsidiary of ABN AMRO Hypotheken Groep.

Florius mortgages are sold through intermediaries. Existing customers contacting Florius directly are serviced by the organisation's Advice & Service team. Florius is on a digital transformation journey – one aimed at putting customers at the center of every engagement and transaction. "Four years ago, we sat down and mapped out a future-facing strategy, examining which components of customer contact we could improve," says Deliane Schimmel, Manager Advice and Service at Florius. "Our primary goal was to make every conversation between Florius customers and employees engaging, responsive, and rewarding. Previously, if a customer contacted our organisation twice during the course of a few days, they often had to repeat their situation to an employee all over again. This was a cause for irritation, among both customers and employees."

Seif Alhamrany, Team Manager Advice at Florius, adds, "A mortgage is a fairly complex product. There's so much you need to think about both as a customer and as a consultant. To enable the ideal customer conversation, we built an interface with our knowledge database. This way, the employee can focus more on the dialogue instead of having to look up information in the system."

Solution

Using Verint® Speech Analytics™, Florius can automatically surface intelligent insights from call records for immediate action. "Verint Speech Analytics enables us to discover how the employees' conversations proceed and perform quick analyses of the customers' needs," explains Alhamrany. "These insights allow us to very quickly communicate with employees to improve conversations. In addition, we use the solution to analyse customer conversations so we can learn from them. We then use the data to further optimise the process and to improve our employee empowerment."

In addition to Verint Speech Analytics, Florius also leverages Verint Real-Time Agent Assist™. By listening to voice interactions as they happen, Florius is uniquely poised to identify opportunities to guide interactions toward better outcomes for customers and the organisation.

Schimmel explains, "While an employee is talking to a customer, Verint Real-Time Agent Assist directly provides them with up-to-date information based on what is being discussed. With everything that's going on in the market and during the COVID-19 pandemic, Verint Real-Time Agent Assist enables us to be more agile – adjusting our knowledge database and ensuring employees have the right information at the right time. This supports the training of existing employees and shortens the learning curve of new employees. For customers, it means we can provide them with the latest information that responds to new rules or developments in the mortgage market."

Solutions

Verint® Speech Analytics™
Verint Real-Time Agent Assist™

Industry

Financial Services

Deployment

On-Premise

Region

The Netherlands

Results

- Improved NPS by 5 points.
- Increased FCR by 5%.
- Improved CSAT from 8.4 to 8.6.
- Provides more rewarding mortgage service experience, boosting customer loyalty.
- Reveals opportunities to guide voice interactions toward better outcomes in real-time.

VERINT®

> **" By connecting Verint Speech Analytics with Verint Real-Time Agent Assist, we can now shift gears more quickly and provide a better service because the available data can now be used optimally in conversations. "**
>
> – Deliane Schimmel, Manager Advice and Service, Florius

Benefits

Alhamrany and the Florius team collaborated with NTT, Avaya, and Verint on the deployment – going live across the organisation in a few months. "We're very proud of this process," notes Alhamrany. "We involved all employees from the start and asked three employees to work on the project full-time. They were asked to analyse customer conversations. What is the customer asking for? What is going well and what is not going so well? We used a bottom-up approach. Employees who were involved truly contributed to the development of the technology. Thanks to their experience in talking to customers on the phone, they knew what customers wanted."

Schimmel agrees that involving employees in the rollout was crucial to the rapid deployment and successful outcome. "The employees became intrinsically motivated and involved. I truly believe in the power of the employee. By connecting Verint Speech Analytics with Verint Real-Time Agent Assist, we can now shift gears more quickly and provide a better service because the available data can now be used optimally in conversations."

Within the first four months of the deployment of Verint Real-Time Agent Assist, Florius noted the following improvements:

- NPS improved from **+23 to +28 points**
- FCR increased from **83% to 88%**
- CSAT improved from **8.4 to 8.6**
- Hold time reduced by **two seconds**

Thanks to Verint Speech Analytics and Verint Real-Time Agent Assist, Florius has been able to analyse the content, context, and emotion of every conversation, even during the challenging COVID-19 pandemic. With the structured feedback that resulted from these analyses, Florius can further improve its website, knowledge bank, and internal processes. This will have a positive effect on the overall performance, employee engagement, and customer experience.

"We've always been progressive," Schimmel concludes. "We want to keep reinventing ourselves. That's why the integration of Verint Speech Analytics and Verint Real-Time Agent Assist suits our services so well."

Learn more about
Verint Customer Engagement Solutions
at www.verint.com

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