# BNP Paribas Poland



# Region

**Poland** 



#### **Solutions**

Verint® Enterprise Recording™

Verint Quality Management™

Verint Automated Quality Management™

Verint Performance Management™

Verint Desktop and Process Analytics™

Verint Speech Analytics™

Verint Real-Time Speech Analytics™



# Industry

**Financial Services** 

# Results

- Elevated digital channel efficiency from 4.67% to 5.12% in five months through realtime pop-up alerts.
- Boosted digital channel efficiency by another 5% through targeted eCoaching.
- Increased quality KPI from 26% to 36% in five months via more effective and automated quality and performance management.

# BNP Paribas Poland Closes the Engagement Capacity Gap with Verint

## **Opportunity**

BNP Paribas is the European Union's leading bank, operating in 68 countries with more than 193,000 employees. The organisation holds key positions in three main areas: retail banking, investment and protection services, and corporate and institutional banking. In Poland, the bank services 3.9 million customers through a network of almost 460 bank branches.

BNP Paribas Poland supports 1.3 million customers through digital channels. The challenge the bank faced was closing the Engagement Capacity Gap™: the difference between the resources available to meet rising digital demand and the exploding volume of customer interactions and communication channels.

"Our 230 agents process approximately 230,000 incoming calls, 15,000 chats, and 24,000 emails every month," explains Anastasiia Novak, Speech Analytics Product Owner and Agile Transformation Leader in Personal Finance Operations at BNP Paribas Poland. "As this number increases, we need an innovative, automated way to deliver differentiated experiences at scale and consistently across every interaction and channel. At the same time, we need to improve the engagement of the new workforce of humans and systems."

#### **Solution**

In response, BNP Paribas Poland standardised on the Verint® Customer Engagement Cloud Platform. Providing an integrated suite of Verint Workforce Engagement™ solutions, including Verint Enterprise Recording™, Verint Automated Quality Management™, Verint Performance Management™, Verint Desktop and Process Analytics™, and Verint Real-Time Speech Analytics™, the Verint platform underpins BNP Paribas Poland's drive for adaptive and efficient digital transformation.

"The Verint platform gives us a complete, end-to-end suite of connected customer engagement technologies," says Anastasiia. "It's integrated, automated, and simple. Every customer has a different journey, and their expectations are changing fast. Using the Verint solutions, we can drive real-time action, thereby ensuring each customer receives a seamless, rewarding engagement experience."



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### **Benefits**

Verint Customer Engagement Cloud Platform is a vital component in BNP Paribas Poland's new "digital channels promotion," a contact centre campaign to prompt increased digital channel use among customers. In turn, it aims to effectively help the bank close the Engagement Capacity Gap. There are four pillars to this program:

#### Real-time pop-ups

Verint Speech Analytics<sup>™</sup> is used to surface the self-care services that generate the greatest number of contact centre enquiries, including email/address change, password reset, and card activation. Novak and her team created hints that pop-up on screen in real-time during customer interactions where these phrases are detected. The agent is reminded to recommend the digital channel to the customer for the next time the same service is required. By introducing these pop-up hints, digital channel efficiency (measured by the activation of the digital channel by customers three days after contact with the bank) rose from 4.67 to 5.12 percent in six months. The pop-up also appears in five percent of all calls. "In terms of contact centre efficiency, the real-time pop-ups have been a huge success for the bank," notes Anastasiia.

#### eCoaching

BNP Paribas Poland used a Gartner methodology to define four agent profile types: amiable, analytical, expressive, and "drivers." Call insights gained from Verint Speech Analytics, along with performance data from Verint Performance Management and data from external databases, were analysed to identify that "driver" agents were the most successful at promoting the use of digital channels. A study of the most common phrases used by "drivers" then formed the basis for a subsequent eCoaching program, with Verint Performance Management used to schedule, deliver, and track the agent training. As a result, digital channel efficiency increased from 22 to 27 percent in five months.

#### Agent scripts

BNP Paribas Poland wanted to standardize scripts among its 230 agents to further optimize digital channel efficiency. Verint Speech Analytics was used to define the optimal keywords for the script agents now follow to point customers to digital channels for future enquiries. In addition, agents can now see if customers have already engaged the digital channel. If they haven't, the agent is actively encouraged to promote it when engaged with customers.

#### Quality monitoring

Verint Quality Management<sup>™</sup> and Verint Performance Management are used by BNP Paribas Poland to monitor and track multiple key performance indicators (KPIs) related to the agent/customer interaction. In the case of the bank's digital channels promotion, managers have a granular view into the performance of individual agents, teams, and the entire call centre. As a result, the quality KPI measure increased from 26 to 36 percent in five months.

"Verint Customer Engagement Cloud Platform and Verint Workforce Engagement solutions give us the insights we need to deliver an elevated customer experience and greater operational efficiency," concludes Anastasiia. "We can listen intelligently in real-time to every customer interaction, understand why customers call the bank, and adopt improved processes to streamline and accelerate enquiries to satisfactory outcomes, while, at the same time, continuing to enhance digital channel efficiency."



### The Customer Engagement Company™

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