

# Florius

## A Complete, Customer-Centric Mortgage Service using Verint® Speech Analytics and Real-Time Speech

### 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.

The organisation 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. “Our primary goal was to make every conversation between Florius customers and employees engaging, responsive and rewarding. Previously, if a customer contacted our organization twice during the course of a few days, they often had to repeat their situation to an employee all over again. This was an important 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. Alhamrany comments, “Speech Analytics enables us to discover how the employees’ conversations proceed and perform quick analyses of the customers’ needs. These insights allow us to very quickly communicate with employees to improve conversations. In addition, we use Speech Analytics to analyze customer conversations so we can learn from them. We then use the data to further optimize the process and to improve our employee empowerment.”

Florius is the first financial services provider in the Benelux region to use Verint Speech Analytics and the Real-Time Speech module. 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 organization.

Schimmel explains, “While an employee is talking to a customer, Verint Real-Time Speech Analytics 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, Real-Time Speech enables Florius 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

## Customer Success Story



### Solutions

Verint® Speech Analytics  
Verint® Real-Time  
Speech Analytics



### Industry

Financial Services



### Deployment

On-Premise



### Region

Benelux

### Results

- Provides more rewarding mortgage service experience, boosting customer loyalty
- Reveals opportunities to guide voice interactions toward better outcomes in real-time
- First Benelux customer to deploy Verint Speech Analytics and Verint Real-Time Speech Analytics

“ By connecting Verint Speech Analytics with Real-Time Speech, 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

employees. For customers, it means we can provide them with up-to-date information that responds to new rules or developments in the mortgage market.”

Alhamrany and the team collaborated with NTT, Avaya and Verint on the deployment – achieving go-live across the organization in only six months. “We’re very proud of this process. We involved all employees from the start and asked three employees to work on the project full-time. They were asked to analyze customer conversations: what is the customer asking for and what’s going well and what’s 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 the customer wanted.”

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

Thanks to Speech Analytics and Real-Time Speech, Florius has been able to analyze 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 satisfaction and customer experience. Schimmel concludes, “We’ve always been progressive. We want to keep reinventing ourselves. That’s why the integration of Speech Analytics and Real-Time Speech suits our services so well.”



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## The Customer Engagement Company™

### Europe, Middle East & Africa

[info.emea@verint.com](mailto:info.emea@verint.com)

+44(0) 1932 839500

### Americas

[info@verint.com](mailto:info@verint.com)

1-800-4VERINT

### Asia Pacific

[info.apac@verint.com](mailto:info.apac@verint.com)

+ (852) 2797 5678



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