

# BNP Paribas Personal Finance optimizes its customer service with the addition of a virtual assistant

The Spanish division of BNP Paribas Personal Finance has launched a pioneering project in the group with a twofold objective: to increase efficiency in customer service and to improve the customer experience.

**Customer** | BNP Paribas Personal Finance Spain

**Challenge** | To transform and evolve the customer care model through an optimal balance between “human” and “virtual” care with the aim of increasing efficiency and the customer experience

**Solution** | Nuance Virtual Assistant

**Results** | 96% accuracy in understanding the queries managed by the virtual assistant and 46% decrease in queries managed by call center agents

“With our virtual assistant project, we seek to achieve the two most important improvements for any customer service model: greater customer satisfaction and increased efficiency.”

**Paz Puchol, Director of Operational Digital Transformation, BNP Paribas Personal Finance**



## Key metrics



**96%**

accuracy in understanding the queries managed by the virtual assistant



**46%**

decrease in queries managed by call center agents

## Challenge

### Increasing efficiency and providing 24/7 customer service

BNP Paribas Personal Finance Spain set out on a mission to transform and evolve their customer care model. They were determined to increase efficiency and optimize customer service. They knew this meant embarking on a digital transformation that would allow them to take advantage of automation and provide their clients with 24/7 access to the materials that they need.

The Spanish consumer credit division of the BNP Paribas group led the transformation and evolution of the group's customer service model. They selected Nuance Virtual Assistant (VA) to help optimize their service to clients.

## Solution

### An effective combination of human attention and artificial intelligence

BNP Paribas Personal Finance Spain combines the best of both worlds in automated and personal attention to achieve maximum efficiency in operations and to provide the best customer experience at all times. The implementation project for the Nuance Virtual Assistant was carried out by a team comprised of Nuance Professional Services and representatives from different business areas of BNP Paribas Personal Finance in Spain.

"One of the success factors of the project was the involvement of members of the BNP Paribas Personal Finance team in Spain from different levels of the business from the beginning; this way, we were able to define what it was that we needed more easily and more accurately," states Paz Puchol, Director of Operational and Digital Transformation for BNP Paribas Financial Services. The VA is the

first point of contact between the customers and the financial institution and is trained to answer more than 90 questions related to the business. For those cases in which the virtual assistant cannot respond to the query raised by a customer, the query is automatically sent to an agent. The agent is given contextual information so the conversation is continued seamlessly. All this transpires simply and efficiently without any wait time and maintains the best service experience for the financial institution's customers.

The VA can differentiate between various intentions and also respond to changes in the way the customer interacts. If customer aggression or frustration is detected, the interaction is automatically transferred to a Contact Center agent.

## Results

### Multi-channel customer service: digital + voice

After two years in production, the bank has already noted that 46% of customer queries have been satisfactorily resolved by the VA without the need for agent involvement.

Encouraged by these excellent results, the financial institution has decided to continue investing in Nuance technology to expand the coverage and scope of the virtual assistant. "We are now planning the expansion of the virtual assistant to the institution's mobile app as well as the addition of more services, such as a payment, sales and after-sales services," says Puchol.

After testing the capabilities of natural language comprehension in digital channels, BNP Paribas Personal Finance in Spain has decided to implement Nuance Call Steering Portal in the IVR, a project aimed at

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implementing the ability to understand natural language. This means that the company's customers will simply state the reason for their call in their own words and be connected to the right area right away. Partnering with Nuance on their digital transformation has enabled BNP Paribas Personal Finance Spain to move forward in their goals regarding increased efficiency and optimized customer service.

### Learn more

For more information on how a virtual assistant can revolutionize the way you serve your customers, email us at [cxexperts@nuance.com](mailto:cxexperts@nuance.com), or visit [www.nuance.com/enterprise](http://www.nuance.com/enterprise).



### About Nuance Communications, Inc.

Nuance Communications (NASDAQ: NUAN) is the pioneer and leader in conversational AI innovations that bring intelligence to everyday work and life. The company delivers solutions that understand, analyze, and respond to people – amplifying human intelligence to increase productivity and security. With decades of domain and AI expertise, Nuance works with thousands of organizations globally across healthcare, financial services, telecommunications, government, and retail – to create stronger relationships and better experiences for their customers and workforce. For more information, please visit [www.nuance.com](http://www.nuance.com).