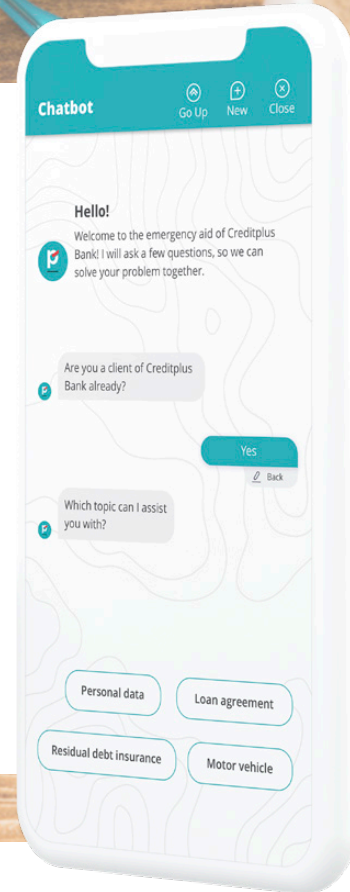


How Creditplus achieved **85%+ CSAT** through service automation

How can we offer a holistic service experience empowering customers to self-serve without the need for a human agent? Creditplus seeks to continuously increase their service levels to keep up with an ever-changing market. They chose Solvemate to enable their customers to provide the correct data in one simple step - and excelled at providing instant help and self-service tools.



Client

- A highly specialised consumer credit bank based in Stuttgart, Germany.
- Belongs through the French consumer finance group CA Consumer Finance to Crédit Agricole Group.
- 450,000 customers on 3 distribution channels.

Challenges

- Increase efficiency in the support team by receiving the correct data from their customers in one single step.
- Develop an omnichannel strategy while offering their customers a holistic service experience.
- Provide fast and efficient 24/7 service for repetitive customer requests.
- Improve UX for customers communicating changes on their accounts or credits.

Results

- Less support agent time spent on repetitive requests using the bot to simplify the data input for customers.
- An intuitive and well-structured chatbot that displays solutions within a few clicks.
- Solution texts that include images, intuitive formatting, and clear instructions.

Quick Facts:

7.000+ solutions displayed per month

85% overall CSAT

90% CSAT in core-data campaign

How Creditplus achieved **85%+ CSAT** through service automation

Creditplus is a highly specialised consumer credit bank based in Stuttgart. It belongs to the French Group Credit Agricole Consumer Finance. The bank has 450,000 customers and 656 employees using three main distribution channels: local branches, merchants and online business.

In banking, data is critical. Banks always need to make sure they gather correct and complete information from their customers. At the same time, customers often fail to provide all necessary information, so customer service teams have to repeatedly contact these customers about missing documents.

The Creditplus customer service team struggled with exactly this problem. In addition, Creditplus seeks to continuously increase their service levels to keep up with an ever-changing market. This includes quick

assistance for customers, digitalisation of processes towards self-service and faster processing times. These were among the main reasons they sought to change their customer service strategy to an online-first approach.

Solvemate's chatbot proved to be the perfect solution for Creditplus. The Solvemate bot provides a 24/7 service experience and can be adjusted to many different use cases. Solvemate's customer success team onboarded the Creditplus team with a workshop on how to train the chatbot and adjust the handover forms to their needs. Throughout their partnership, both companies were able to gradually build a deep and trustful relationship. This atmosphere of trust encouraged not just the launch of new use cases and projects but Creditplus's feedback has also been helpful in further developing Solvemate's product.

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Self-service is prominently available 24/7 on our homepage. Customers can place their requests around the clock which has increased customer satisfaction. We are able to continuously optimise the bot ourselves, which further increases CSAT scores and efficiency.



Charlotte Wisst
Operating Product Manager
Creditplus

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The bank decided to integrate Solvemate's chatbot gradually. This way, the team was able to adapt and train the chatbot to their specifications. The handover forms are particularly important to Creditplus. Through the handover forms, customers can provide their data more efficiently and with only one touchpoint, saving the service team's time.

The bot was gradually promoted via more and more channels, from website to phone and email. The promotion of the bot on all channels was an important step towards an online-first-strategy.

By continuously updating the bot, Creditplus was able to introduce more and more use cases that are now being handled by the chatbot. Solvemate's upload feature, for example, simplified the process for identity verification, which in turn simplified the process for customers to make changes to their account.

The bot was used in a major campaign to collect missing core data from their customers. 65k customers were contacted via mail and email. The bot was promoted as a self-service option for providing these missing data. When using the bot, customers were guided through the process of providing all the necessary information in one step. The information was then processed internally, for the most part automatically. During the campaign, the bot sent more than 3150 forms per month. The campaign is now finalised but the self-service option remains on the website. Creditplus is even looking to increase the number of forms filled out through the bot.

In the past, campaigns like this were mainly driven by email and phone and required significantly higher effort from both customers and the support team.

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The 24-hour self-service relieves both our telephone support and our back office. The dialog-oriented structure of the bot ensures that customers enter their data step-by-step and can thus be forwarded to further processing in a very well-structured way.

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Torsten Bauer
Director Operations
Creditplus

Through the use of dynamic forms, the bot was able to successfully save time and decrease effort for the service team and customers. The campaign was rewarded with an impressive CSAT score of 90%.

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Our service center strategy is based on pushing digital customer channels. The use of the bot has developed exponentially in recent weeks which confirms that we have taken the right path.

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Milko Hascher
General Representative and
Head of Operations & Insurance
Creditplus

Went live June 2018

Since then we noticed the following improvements:

Solutions displayed
per month

7.000+

Overall CSAT



CSAT in core-data
campaign



Forms sent
per month

3150

In the future Creditplus is looking to increase the level of self-help for customers, especially concerning updating of data.