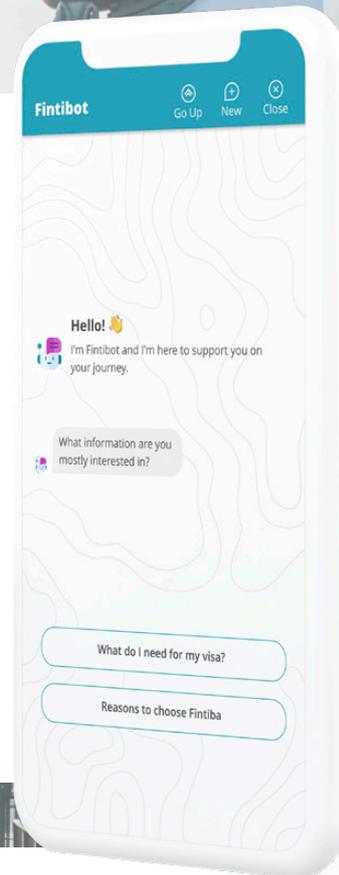


How Fintiba achieved a self-service rate of 75% and cut ticket handling time by 20%

Fintiba is a fintech company, helping international expats start their lives in Germany. Their business is highly personal and not the easiest to automate. The solution was simple, but strategic: to evaluate customer requests based on frequency & complexity, and resolving the first ones through the chatbot. Now the service team has time to look after the tricky cases requiring that "human touch".



Client

- Fintiba ensures a smooth start for expats who want to work or study in Germany.
- Founded in 2016, the company supports internationals from more than 170 different countries.
- Tailor-made online solutions for both visa & stay are offered in the Fintiba App.
- Their goal is to become the first point of contact and a trusted partner for everyone who wants to come to Germany.
- 25 support agents in high season, 15 full time.

Challenges

- High demand during students' back-to-university season twice a year.
- Many customers were repeatedly reaching out to Fintiba via different channels (email, call).
- Repetitive requests prevent agents from dedicating more time to complex cases.
- Education of customers to use the chatbot for their requests.
- Balancing service automation with a personal touch in a global business.

Results

- Fintiba's chatbot went live just 14 days after the onboarding.
- More than 10.000 solutions were proposed within the first month alone.
- The chatbot is handling more than 100 different requests.
- The chatbot is connected to Fintiba's CRM, solving highly personalised and previously manual requests.

Quick Facts:

CSAT score 75%

Self-service rate 75%

Ticket-handling time reduced by 20%

How Fintiba achieved a self-service rate of 75% and cut ticket handling time by 20%

Fintiba is a fintech company offering tailor-made online solutions for international students and other groups who want to work or study in Germany. Their shared mission is to become the first point of contact and a trusted partner for everyone who wants to come to Germany.

Due to their highly international customer base spread out across different time zones they needed to offer their customers an instant 24/7 access point to service. In addition, Fintiba's customers often face time-sensitive bureaucratic deadlines and hence rely on speedy solutions to their requests. Fintiba was especially struggling with high demand during students' back-to-university season twice a year. They were often approached multiple times by the same customer through different channels resulting in inefficient ticket handling. Moreover, their support team was lacking the time to address more complex cases requiring the human factor, due to being swamped by repetitive tickets regarding simpler issues. Many customers are under pressure and can feel emotional

when f.e. their visa has been declined or their embassy appointment cancelled. In these cases, the contact with a human support agent is important for them, as they will be able to resolve their requests with a high degree of empathy.

Fintiba takes the quality of their customer service very seriously, as they know it has a big impact on their business and word of mouth is powerful among their customers.

Fintiba decided to work with Solvemate to automate their most common and repetitive requests and free up their agents' time to help customers where the human connection matters most.

Just 14 days after the onboarding, Fintiba took their chatbot live. When they first implemented Fintibot, as they decided to call their Solvemate chatbot, they had to overcome the challenge that a lot of users still preferred to talk to a human, regardless of the complexity of their request. Their strategy was to educate these users on the fact that for more common

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We've noticed a decrease in the first reply time for bot-generated tickets. Since they give the agents all the context they need, they prefer the chatbot tickets to those from other channels.

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Christian Becker
Co-Founder & Business Development
Fintiba

queries, they will get to a solution faster through interaction with the bot. They achieved this via email communication - once a user sent a support ticket via the support email address, they received an auto reply suggesting for them to use the chatbot instead to get to a solution faster. Furthermore, Fintiba restricted the support access on their contact web page to only Fintibot in the first instance, not showing phone number or direct email address there any longer. Also, they implemented communication about Fintibot in their transactional emails that customers receive along the process.

After this initial hurdle was overcome, the focus was to enable the chatbot to handle even highly personalised requests. Fintiba achieved this by using Solve-mate's Personalisation feature Routines.

The chatbot is currently solving two highly personalised requests:

- **The customer can change their arrival date** directly from within the chatbot which is saving a lot of time and manual effort for the support agents.
- **The customer can request for the chatbot to resend their documents via email** (many customers are from countries with unstable internet connection, making email a more convenient choice than downloading a document from within the bot.)

To trigger these personalised Routines, the customer needs to input their unique support code from their customer profile in combination with their registered email address. This procedure ensures **maximum security** throughout the process.

Fintibot has a **seamless integration with CRM-system Zendesk**. Each time a user needs to reach a human agent, they can either send an email or call, directly from the widget.

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The chatbot helps efficiently with ticket processing and the integration with Zendesk works smoothly. 10/10.

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Carlos Rebollo
Senior Customer Care Specialist
Fintiba

Fintiba's support agents prefer the tickets coming from the chatbot to tickets from other channels, since the bot tickets provide all the needed information to directly solve the customer requests.

For example, when a user wants to change a mobile phone number associated with their account, they can fill out the relevant information and attach a selfie for identification purposes to the respective form in the chatbot. Once the support agent receives the form, they can proceed to change the customer phone number w/ this proof of identity.

The chatbot is integrated on both Fintiba's mobile app and website, ensuring an efficient user channelling through the chatbot. They went as far as removing their email address and contact forms from the website, so that everything goes through the chatbot first, alleviating pressure from their support team.

By implementing the Solvemate chatbot to automate standardised and simple requests, Fintiba found they were able to dedicate more saved time to the trickier cases that require the support agents' empathy and complex problem-solving skills. By inserting two personalised Routines, Fintiba is now able to resolve even complex cases through the bot which resulted in an average CSAT score of 75%.

Solvemate and Fintiba work very closely together. Solvemate conducts user testing for Fintiba and then shares the findings with the Fintiba team. The Solvemate team even went to shadow the Fintiba support team to gain a better understanding of how their agents work. It was a day filled with learnings and we realised how much the support agents love Solvemate tickets due to the structured input and quick time to resolution!

Fintiba takes part in Solvemate’s quarterly product workshops and UX testing, to give their feedback about the platform and how it can be improved.

The strong feedback loop between Fintiba and Solvemate ensures that they get the best out of the chatbot and Solvemate gets insights on what matters to the end customers from a UX perspective.

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Solvemate really understands our customers, and took the time to research what we do & who we are. It’s not the case for every vendor.

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Christian Becker
Co-Founder & Business Development
Fintiba

Go Live July 2019

Since then we noticed the following improvements:

CSAT score



Self-service rate



Solutions verified
correct



Ticket touchpoints
reduced by



Ticket-handling time
reduced by



Looking to the future, Fintiba plans to add more personalised routines to the chatbot to solve even more complex requests. They’re also looking to launch Fintibot in additional languages, such as Chinese.