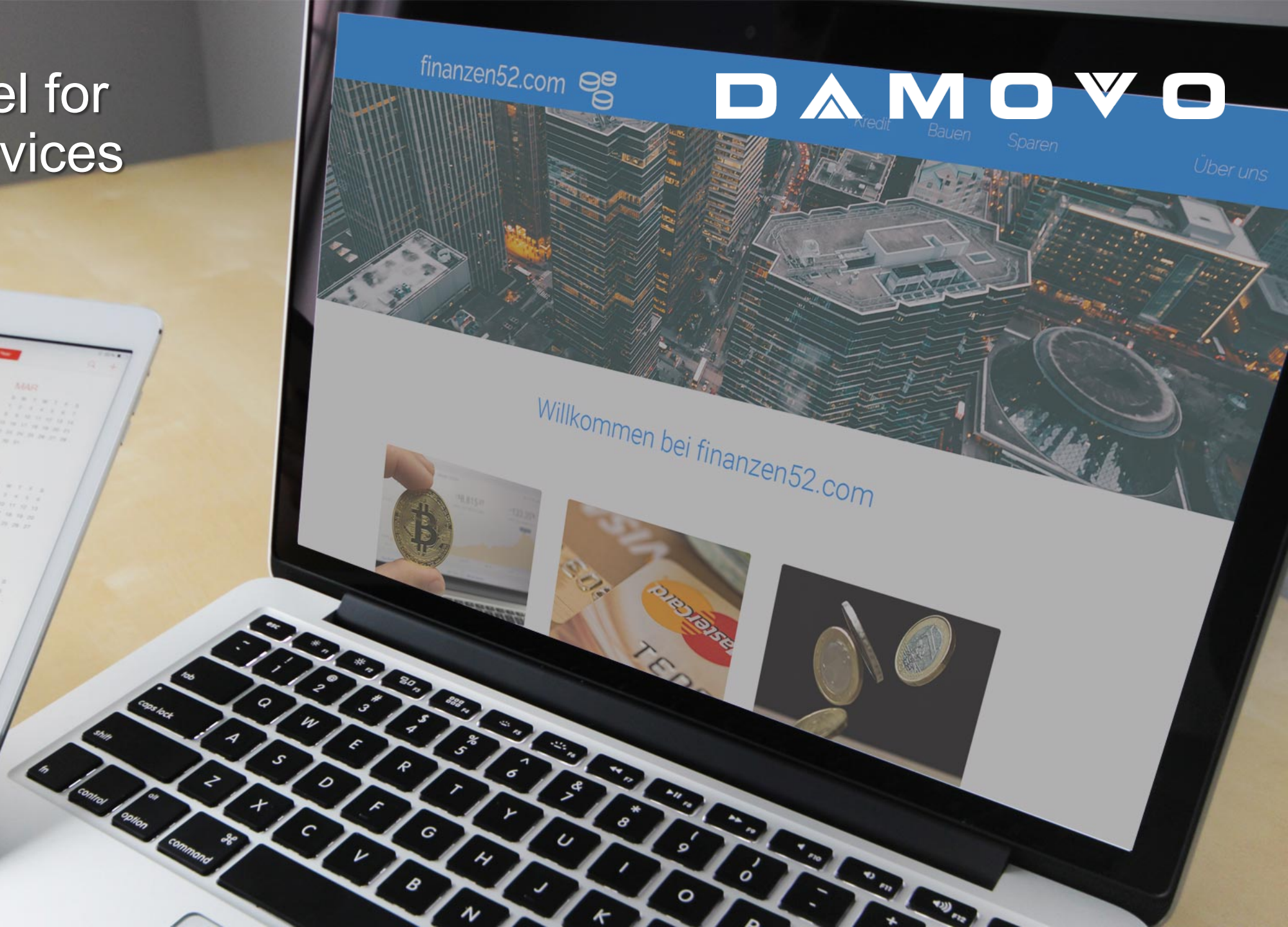


Chat channel for financial services provider





Change Driver

A financial services provider wants to generate significant growth in the area of lending to private customers.

The company's primary objective is to develop sales in a previously untapped market segment.

The target group is people who find it difficult to get to a branch, or fear being turned down personally for credit.

An initial attempt to enable online loan applications had not been successful - online product purchases had high drop-out rates before completion.

DAMOVO



Guten Morgen! Ich bräuchte Ihre Hilfe bei einem Kreditantrag...

Guten Morgen! Was kann ich für Sie tun?



Damovo Approach

An additional chat channel was added to the financial services provider's contact centre platform.

Customers now have the opportunity to submit their concerns or any queries via chat on the bank's website. Co-browsing supports the completion of online applications.

Contact centre agents, whose skills are defined as credit experts, are provided with high-priority chats like incoming calls.

High priority chats are now routed to contact centre agents with credit expertise so that answers can be provided.

If the contact centre agent processes a chat request, they are marked as busy for this period, i.e. they are not available for incoming calls.



Customer Value

DAMOVO

How the **customer** benefits

The anonymity of the “chat” channel makes it easier for customers to present their request for credit.

The request can be made conveniently and from anywhere at any time. There is no need to travel to the bank or wait for an appointment.

Filling in the online forms is no longer an obstacle thanks to the help provided by the contact centre agent via co-browsing.



How the **company** benefits

The new solution has already paid for itself within a year.

The credit volume for private individuals has doubled.

Many recorded deals can be traced back to enquiries that were dealt with via the chat facility.