S BANK

AI chatbot Aulis
**offers faster service
via S-Bank online**

front.ai

S-Bank is a Finnish bank founded in 2007, which is part of a Finnish network of companies in the retail and service sector known as S-Group.

S-Bank has 3.1 million customers, who are served online, by telephone, through social media channels and on S-Mobile. The customer is at the heart of all of S-Bank's values and daily operations.

2007

founded

3,1

million customers

Immediately following the launch of Aulis online banking, S-Bank was able to transfer several personnel from chat conversations and online message processing to other tasks.

Aulis covers a substantial share of routine questions, which makes customer service much smoother.

front.ai

The best possible customer service through every channel

Both S-Group and S-Bank are based in customer ownership, offering a unique level of presence and a genuine desire to serve. The bank constantly seeks to provide the best possible customer service, even when the skills of a customer service agent are not possible, effective or available.

S-Bank's digital investment is bold and different. Providing better, faster, or higher quality customer service is always the goal in digital projects. This also applies to Aulis, S-Bank's own artificial intelligence based chatbot, which operates on S-Bank's website and online banking.

front.ai

New technology and a new partner

The Aulis chatbot appeared in S-Bank's customer service a few years ago, but the underlying technology changed in 2021 to the boost.ai platform provided by Front AI. The discussion topics created through the earlier technology (i.e. the intentions and lessons learned over previous years) have been successfully enriched and harnessed in the new platform.

Immediately following the launch of Aulis in online banking, S-Bank was able to transfer several personnel from chat conversations and online message processing to other tasks. The waiting time for customers to receive a response also decreased from days to a matter of seconds.

Following successful implementation, Front AI will provide assistance to the S-Bank team, together with regular support sessions, new development ideas, as well as valuable sparring.

Technology

boost·ai

front.ai

Nine out of ten customers directly assisted by Aulis

S-Bank's user numbers across various channels are enormous. Aulis engages in more than 20,000 online discussions every month. One important metric is the ability of Aulis to find solutions to questions posed by the customer, which is currently over 90%. In other words, nine out of ten customers get an answer to their requests directly from Aulis without the need for an agent.

Although the resolution rate is high, the partnership is always looking for improvements. It is beneficial to save time for the agent, however the goal above all else is to save the customer time. When a customer receives a response immediately, this greatly affects the customer experience.

Aulis ability to find solutions is over

90%

Hi!
I work 24/7.
Let me do your routine tasks.

Aulis independently takes care of all unidentified customer conversations

The banking industry is tightly regulated, a fact reflected in the use of chatbots. On the public side of the network, general information is freely available for all. Without identification the agent and the customer can have a conversation on a general level only. That's why the strategy of S-Bank is to allow Aulis to take care of all unidentified customers. Today, Aulis is able to respond to almost all general, unidentified customer requests, such as the bank's services or where to locate the correct forms.

Aulis engages in more than

20 000

online discussions every month.

Personalised conversations related to a customer's situation are initiated only after strong identification. If the conversation concerns personal banking matters, Aulis instructs the customer to log in, continuing to serve them even after identification by directing them to S-Bank's comprehensive online banking services. This provides customers with solutions to their problems without delays and unnecessary queuing.

front.ai

Continuous improvement and development

An open mind towards broader utilisation

Aulis has a team who analyse conversations and provide feedback to develop and train the chatbot. The team are also responsible for the plan and production of new content. Currently, there are more than 800 intentions. The roadmap for development includes both more volume and more improvement in quality.

The trainers for Aulis have a background in traditional customer service, in which they still operate on a daily basis. An in-depth understanding of customer service provides critical input for training Aulis. Unresolved discussions are an important source of insight for trainers. It's easy to give quick feedback on conversations by giving it a thumbs up or down but this doesn't tell you much about potential areas for development or training needs.

The results from the implementation of Aulis are persuasive and S-Bank is currently investigating where else the service can be used. The virtual agent was reborn as the new Aulis less than a year ago so the journey is just beginning. The true potential of the new technology is starting to take shape, as are the areas of future development. In addition to general customer service, there is also interest in Aulis being used for customer communication, targeted marketing and internal communications.

front.ai