



Customer story: Lloyds TSB Insurance

Why Creative Virtual?

Lloyds TSB Insurance discovered Creative Virtual whilst researching innovative ways to improve their customer service – and immediately saw its potential for use as part of its online strategy.

“Although we need to use the web as a sales channel, our customers don’t like the hard sell,” explains the Customer Experience Manager for Lloyds TSB Insurance, John Healy. “To improve the customer experience, we felt the provision of an on-line assistant was essential. We searched the market and decided that Creative Virtual’s Virtual Assistant was the best one to help us achieve our goals.”

So what is a Virtual Assistant?

Virtual Assistants are capable of holding conversations with web users in real time, 24/7. Virtual Assistants are unique in their ability to understand the context of questions, which in turn enables them to emulate human conversation – a feature that’s unique in the world of natural language solutions.

Lloyds TSB Insurance’s Virtual Assistant is simply called *Ask us a Question*, and guides users through a wealth of information on the site covering home and car insurance.

...And how do they work?

The Virtual Assistant’s “brain” comprises a knowledge base of content that is built to anticipate customer questions and respond to them based on sophisticated words and phrase pattern matching recognition.

Creating and managing this underlying knowledge base doesn’t require any formal programming skills. So after the initial training from Creative Virtual, customers are able to build their Virtual Assistant entirely at their own pace – which makes the solution both affordable and flexible

“Currently, we’re using the Virtual Assistant mainly as a sophisticated FAQ tool, but it has the potential to engage users in detailed and wide-ranging dialogue. And that’s where we’re moving to now, pretty quickly,” says Healy.

Consumer insight

Using the sophisticated analytics available through the Virtual Assistant technology, Healy and his team are building a far richer picture of customers and their needs. User transcripts, for example, enable the team to look at exactly what customers are asking, thinking and feeling.

“It enables us to get an insight into the *people*, not just clicks,” he says.

In fact, by analysing the questions and topics most often raised by users with the Virtual Assistant, Healy says that FAQs will soon be truly user defined – i.e., genuinely the questions that users ask the most.