

CONVERSATIONAL AI TRENDS 2020



AI TIME JOURNAL



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Conversational AI for Enterprise

Artificial Solutions allows people to talk to applications, websites and devices in a human like, intelligent and conversational way. Its Teneo platform enables non-specialists to rapidly build and deploy enterprise strength, conversational applications and deliver customer insight and personalization using conversational data.

Conversational AI Trends 2020

by AI Time Journal Editors

The deployment of increasingly smarter chatbots, AI-powered virtual assistants and conversational AI technology has enabled organizations to increase customer engagement, save resources by efficiently scaling their customer-facing operations, and ultimately make their customers and end users more satisfied.

The global pandemic has accelerated adoption and shown businesses how vital conversational AI solutions have become to serve customers and keep them satisfied during times of peak activity.

With ever-smarter and more context-aware chatbots, advancements in fields such as predictive analytics and speech recognition, and the integration of these technologies into end-users' devices, we witness how data scientists, engineers, and AI entrepreneurs are taking things to the next level.

The trends considered in this ebook are based on the insights provided by the conversational AI leaders and innovators who have thus far participated in our [conversational AI interviews](#) and surveys.

1. Conversational AI Adoption Accelerates to Tackle COVID-19 Challenges

While on one hand, the COVID-19 pandemic has forced many businesses to close down or reduce their operations; on the other hand, it has also placed an enormous amount of stress across many industries and service providers, including healthcare, banking, travel to name a few. Chatbots, voicebots and virtual assistants powered by conversational AI are helping combat this situation and sharing the burden of the increased volume of customer queries.

Ram Menon, Founder and CEO of Avaamo observes that “Conversational AI tech is advancing rapidly, and the pandemic has accelerated this manifold. We’re seeing that enterprises are keen to adopt AI and automation to combat uncertainty, and are seeking out vendors that can help them out quickly at this time.”

Richard Marcil, COO at conversationHEALTH, says “COVID has significantly accelerated the adoption of conversational AI solutions by the Life Sciences industry.

The decline in face-to-face interactions between healthcare professionals & pharma sales reps and healthcare professionals & their patients is highlighting how essential conversational AI text and voice solutions are to continuing engagement in this "no see" environment.”

According to Creative Virtual CEO and Founder **Chris Ezekiel**, “Organisations have realised the need to have and/or work with people skilled specifically in [Conversational AI] to implement successful projects – a trend that’s being magnified by the current global pandemic”.

The challenges caused by the pandemic have increased the need and the demand for conversational AI solutions. In a later chapter, we present some of the success stories that emerged during this period.

2. AI-Human Hybrid Approach & Conversational AI Analysts



An AI-Human hybrid system is one in which human intelligence can be integrated into an AI system, in order to enhance the machine's intelligence and complement its capabilities throughout its life cycle.

In the context of conversational AI deployments, this is leveraged when AI-powered chatbots and virtual assistants are not capable of solving a particular request, therefore making the intervention of a human in some situations necessary.

According to the CTO of Pryon, **David Nahamoo**, “To reduce the labor-intensive stages of conversational AI systems, two approaches are gaining interest: (1) Offering prebuilt industry specific intent classifiers. (2) Augmenting conversational AI SaaS offerings with a finite number of human analysts in the interaction loop. These allow the analysts to intervene in cases where the self-service technology makes a mistake in the entity recognition step during use, improving user experience.”

This AI-Human hybrid approach is proving to be a good solution in customer service departments, where chatbots handle the majority of the load and humans intervene whenever there is a mistake.

In addition, new skill sets are increasingly being required from humans who operate in the Conversational AI supply chain, from designing, deploying and maintaining these bots.

Chris Ezekiel states “Starting in 2019, the industry saw companies place more focus on personalisation, voice and smart speakers for customer support as well as on implementing conversational AI solutions to better employee experiences in areas such as ITSM and HR. The human and AI hybrid approach for chatbots is also now being accepted as best practice by analysts and the wider market. [...] The increased focus on digital experiences and sudden spike in usage of conversational AI tools have highlighted how important this expertise is to development, maintenance and expansion of projects.”

3. Cognitive Chatbots That Understand Context and Dialogue, Not Just Single Queries

There is convergence amongst several experts' opinions that the massive advancements in the fields of Natural Language Processing (NLP) and Natural Language Generation (NLG) will soon allow chatbots to more deeply understand the context of a conversation and more effectively hold entire dialogues with their users.

Abhishek Thakur, Chief Data Scientist at boost.ai and world's first Kaggle Triple Grandmaster, foresees the next generation of "AI virtual agents to take on advisory roles, helping customers with choosing a pension plan or giving advice on mortgages".

On a similar note, **Peter Voss**, Founder and CEO of Aigo AI, compares current chatbots to candles in the pre-electricity era, and cognitive chatbots to light bulbs: "one candle provides barely a hundredth of the illumination of a single 100-watt light bulb. Cognitive Chatbots are the light bulbs and the year 2020 is the dawn of the Cognitive Chatbots."



“As the technology continues to mature, the market will see more sophisticated dialogue management and transactional functionality. There will also be continued innovation around how these solutions improve with both human and machine learnings as well as ways companies can fit this into internal workflows”, says **Chris Ezekiel**, Founder and CEO of Creative Virtual.

Satish Medapati, Founder and CEO of Intention, says “Advances of NMT (neural machine translation) will probably start taking shape this year blurring the barrier of language completely for bots”.

Dinesh Sharma, Co-Founder and CTO of AskSid.ai, states that “Recent developments and contributions from Google, Microsoft, and Facebook in Natural Language understanding, the Conversation AI has become more contextual, more understanding, and able to support multi-turn conversations.”.

Conversational AI technology that can understand the context of a conversation and generate language that is not distinguishable from human-produced language will enable businesses to deploy virtual assistants in a whole new range of applications.

4. Unification Into Single Platforms and Ecosystems

For businesses and end users to benefit from conversational AI solutions, training data is required. As a reflection of customer journeys that typically cross several company departments, this data is often scattered across separate storages and vendor-specific solutions.

This unification of all the data collected by or otherwise integrated with conversational AI tools can help enterprises reduce the costs of department coordination overhead and develop stronger relationships with their customers while benefiting from simpler and more unified internal interfaces.

Andy Peart, CMSO, Artificial Solutions says, “Up until now, Conversational AI bots have tended to work in isolation. Over the next 12 months, we will start to see a unification of bots and other enterprise resources into a single ecosystem, enabling enterprises to pool information and capabilities to best serve customer queries and take advantage of each resource’s specific domain knowledge.”

Mike Murchison, CEO of Ada, sees that along with the offering of a personalized self-service, “the consolidation of the customer experience, and marketing and sales departments” will be one of prevailing trends.

Sascha Poggeman, COO and Co-founder at Cognigy, also pointed out that, “Organizations will increasingly look to create synergies through consolidating projects into products and building designated centers of excellence for conversational AI. Technically speaking that goes along with a shift from siloed single-purpose bots to platform approaches. Eventually, only platforms will provide the necessary governance, flexibility and efficiency at scale when handling interactions for a plethora of use cases, channels and brands.”



5. The Rise of Voice-Enabled Assistants and IVR, Contact Centre Integrations

The proliferation of voice-enabled assistants is one of the fastest-growing examples of conversational AI that is being deeply integrated into people's lives.

Voice-enabled interfaces allow enterprises to develop a broader range of applications, both customer- and employee-facing, with wider adoption potential.



Nithya Thadani, CEO of RAIN, observes massive opportunities in creating “voice-enabled, employee-facing applications ... such as voice-enabled employee onboarding – and sometimes it’s something far more specific, such as hands-free solutions that increase safety for workers at construction sites.”

Similarly, **Dr. Catriona Wallace**, Founder and Executive Director of Flamingo AI predicts “everyday people will have their own AI Virtual Assistant in their smartphones” controlled with voice and gestures to complete “tasks such as annual product renewals, new purchases, appointment bookings”.

Chris Ezekiel said, “2020 has also seen voice continue to be a focus with more companies exploring conversational AI solutions on the IVR channel and moving forward with contact centre integrations. The market is seeing more sophisticated dialogue management and transactional functionality being implemented.”

6. Convergence with Other Exponential Technologies: AR, IoT, RPA

As the market for conversational AI-powered solutions expands, the possibility to develop simple yet powerful solutions for the masses represents a big opportunity for vendors integrating AI and other exponential technologies.

Andy Peart, CMSO at Artificial Solutions, identifies a trend in the “convergence [of Conversational AI] with other emerging technology such as augmented reality to deliver a totally conversational immersive experience”.

Likewise in his interview **Ravi N. Raj**, CEO and Co-founder of Passage AI (now acquired by ServiceNow), sees a big opportunity in “IoT devices that understand speech and natural language and can perform simple, as well as complex functions at home and work”.



The founder and CEO of Digital Business Innovation, **Antonio Grasso**, observes: “As NLP is creating a new human interface to interact with things, we are witnessing a confluence of RPA and AI to boost the business processes execution. A seamless infusion that creates value for both the user and the service provider while optimizing the whole organization and enhancing the customer experience.”

7. Brands Anticipating Customer Needs to Provide Seamless Experiences

Massive developments in NLP, integration of predictive analytics technology and data sources and omni-channel focus will soon allow enterprises to develop an inside-out understanding of their customers' needs.

As a result, brands are learning how to provide seamless and more pleasant experiences to their customers while increasing revenue and reducing costs with more accurate and timely marketing efforts.

Seb Reeve, Director International Go-to-market at Nuance Communications, observes that “data-driven personalisation alongside prediction algorithms will offer the ability to design experiences for consumers that are genuinely easier“, and he envisages “a world where we will not need to reach out to brands very often at all – instead, we can expect them to anticipate our needs”.



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- 3 Advancing, Trusting & Scaling AI

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Trends According to 10 Conversational AI Experts



Chris Ezekiel
Founder and CEO of
Creative Virtual



Sascha Poggemann
COO and Co-founder at
Cognigy GmbH



Andy Peart
CMSO at Artificial
Solutions



Richard Marcil
COO at
conversationHEALTH



Satish Medapati
Founder and CEO of
Intentico



Ram Menon
Founder & CEO of
Avaamo



Antonio Grasso
Founder & CEO Digital
Business Innovation Srl



Tim Warren
CEO at Ambit AI



Dinesh Sharma
Co-Founder and CTO of
AskSid.ai



David Nahamoo
CTO at Pryon



Chris Ezekiel

Founder and CEO of Creative Virtual

Starting in 2019, the industry saw companies place more focus on personalisation, voice and smart speakers for customer support as well as on implementing conversational AI solutions to better employee experiences in areas such as ITSM and HR. The human and AI hybrid approach for chatbots is also now being accepted as best practice by analysts and the wider market.



Organisations have realised the need to have and/or work with people skilled specifically in this technology to implement successful projects – a trend that’s being magnified by the current global pandemic. The increased focus on digital experiences and sudden spike in usage of conversational AI tools have highlighted how important this expertise is to development, maintenance and expansion of projects.



2020 has also seen voice continue to be a focus with more companies exploring conversational AI solutions on the IVR channel and moving forward with contact centre integrations. The market is seeing more sophisticated dialogue management and transactional functionality being implemented. There's been continued innovation around how these solutions improve with both human and machine learnings as well as ways companies can fit this into internal workflows. Plug-and-play is also increasingly important as organisations combine best-of-breed components from different vendors.

As we move through the rest of 2020, we'll continue to see knowledge management and CRM integrations being key as organisations implement chatbots and virtual agents as conversational AI interfaces to existing knowledge repositories. Maintaining knowledge in one place as a single source of truth means companies benefit from information accuracy and consistency, quicker knowledge updates and significant cost savings. The orchestration of the conversational AI interface with the knowledge repositories then becomes paramount as the two work in harmony. Therefore, we will see a growing emphasis on traditional knowledge/content management capabilities such as roles and responsibilities, workflow and audit trails.

[Learn More about Creative Virtual](#)

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Sascha Poggemann

COO and Co-founder at Cognigy GmbH

The advent of no- and low-code platforms was a massive gamechanger for conversational AI. The power to create conversational experiences now extends from coders to subject matter experts.

As a result, developers can focus on creating more powerful integrations allowing end-users to get more things done than ever before.

At the same time, non-technical users can easily streamline customer experiences and use techniques like assisted machine learning to boost customer satisfaction – all based on data, not gut feeling.

After all, this democratization of AI empowers both end-customers and business users, ultimately resulting in higher ROIs.



A huge industry trend is the convergence of voice- and text-based conversational AI initiatives. In many cases, it will be in contact centers where the full picture comes together, and where large-scale conversational AI finds its domain. Organizations will increasingly look to create synergies through consolidating projects into products and building designated centers of excellence for conversational AI. Technically speaking that goes along with a shift from siloed single-purpose bots to platform approaches. Eventually, only platforms will provide the necessary governance, flexibility and efficiency at scale when handling interactions for a plethora of use cases, channels and brands.

As initiatives grow bigger and conversational AI becomes mission-critical for business success, more and more human jobs - both technical and non-technical - will be designated to create and operate virtual agents. Software vendors are massively investing to reduce friction for conversational AI designers. AI-powered features will support the creation and maintenance of conversational experiences, creating a feedback loop for continuous improvement. Data generated through automated conversations will deliver deeper customer insights and support decision making. In the end, virtual agents will be better team players than ever before, thus becoming an indispensable part of the workforce.

[Learn More about Cognigy](#)

COGNIGY · AI

Andy Peart

CMSO at Artificial Solutions

Conversational AI is a key component of digital transformation. It enables organizations to manage a fast-moving landscape as they transition to the next normal by providing the flexibility, scalability and intelligence required for sustained growth, while automating human and technology interactions for greater efficiencies.

Up until now, Conversational AI bots have tended to work in isolation. Over the next 12 months, we will start to see a unification of bots and other enterprise resources into a single ecosystem, enabling enterprises to pool information and capabilities to best serve customer queries and take advantage of each resource's specific domain knowledge.



[Learn More about Artificial Solutions](#)

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Richard Marcil

COO at conversationHEALTH

COVID has significantly accelerated the adoption of conversational AI solutions by the Life Sciences industry.

The decline in face-to-face interactions between healthcare professionals & pharma sales reps and healthcare professionals & their patients is highlighting how essential conversational AI text and voice solutions are to continuing engagement in this "no see" environment.



There has also been a rapid shift to a self-service model where healthcare professionals want access to medical information resources 24/7/365.

In the next 12 months, implementing text and voice solutions that provide credible medical information to physicians and patients will remain critical as the expectation for “virtual assistants” will continue to rise.



Satish Medapati

Founder and CEO of Intentico

I think the biggest problems today are understanding a ‘conversation’ as a “conversation” and understanding and communicating in “language” being a barrier for “botification”.

Most of the mobile internet is driven by Tier-II ,III , non-english speaking cities and this is going to only grow.

Bots communicating similar to human like Conversation and not as a “query -response” system is a big challenge today.

While conversational user experience does help the dialogue design , as a technology evolution we should see this happening towards this year or next as there is a lot of research that has already started showing results.

Advances of NMR (neural machine translation) will probably start taking shape this year blurring the barrier of language completely for bots.



Ram Menon

Founder & CEO of Avaamo

Conversational AI tech is advancing rapidly, and the pandemic has accelerated this manifold. We're seeing that enterprises are keen to adopt AI and automation to combat uncertainty, and are seeking out vendors that can help them out quickly at this time.

At Avaamo for instance, we have the ability to deploy solutions for our customers in a matter of weeks.

Right now large enterprises are especially drawn to vendors that can offer speed along with enterprise grade performance, service, and security.

In the coming year, I expect to see customers looking even deeper to extract meaningful actionable insights from their user-IVA conversations, focusing on business value models that can help extract the most productivity and efficiency in a straightforward manner, and using successful initial projects as a base to scale further.



Antonio Grasso

Founder & CEO Digital Business Innovation Srl

As NLP is creating a new human interface to interact with things, we are witnessing a confluence of RPA and AI to boost the business processes execution.

A seamless infusion that creates value for both the user and the service provider while optimizing the whole organization and enhancing the customer experience.



Tim Warren

CEO at Ambit AI



Customers are increasingly looking to self-serve in order to get the information they want, when they want it. They're now more comfortable interacting with a business digitally than any other channel thanks to the conversational and engaging nature of the technology.

In terms of the future, the businesses that will succeed are those who adopt technology early, start small, and test and iterate as they go, by using the data captured from the technology to drive calculated business decisions, as opposed to making assumptions.

Dinesh Sharma

Co-Founder and CTO of AskSid.ai

Vertical AI is all about solving specific business problems. It is important for AI that powers the user experience is able to understand the brand's business and its domain. An AI that understands brand's products, business, and offerings can drive effective conversations, conversions and deliver a better experience. In my view, conversational AI will need to move towards Vertical AI solutions as compared to horizontal/general AI, which can be trained and adapted to the enterprise's business very quickly. The AI solutions will need to enable enterprises to test multiple use cases, fail fast and fail-safe to arrive at the business problem that is best solved through Conversational AI.



Also, I believe that Conversational AI will become the NEW APP which will deliver dynamic, on-demand, and 1:1 experience to consumers. This APP will not be restricted by 3-click or Menu or filters driven experience but 'serving the need by understanding consumer's need and delivering the precise response'. I believe the future of information/knowledge dissemination and interactions will change drastically from static to dynamic conversation. The future of interactions belongs to Conversational APPS through text, voice, and image exchanges.

During these unprecedented and difficult times of COVID-19 pandemic where everyone was caught unaware, lockdown all over, people looking for help/assistance and so on, Conversational AI was an unexpected saviour for many early adopters. Businesses were able to disseminate information across digital channels, able to communicate and help their customer in a language that they understand. As an example, our vertical AI solution delivered more than 15000 hours of autonomous self-service to our customers in Apr-June'20 quarter. I strongly believe that adoption of Conversational AI Apps will accelerate multi-fold where Voice and Messaging in the natural local language powered by strong and core AI response systems will be the core differentiators.



David Nahamoo

CTO at Pryon

Most conversational AI offerings have been based on a directed decision flow tree that an expert assembles. The tree's nodes are identified by a specific set of intent and entity values.

The expert collects paraphrases for each node and uses Machine Learning techniques to build an intent/entity classifier/recognizer that maps a user's statement to a specific node. As a result, the building of the Conversational AI systems is very labor-intensive and quite limited. The user must follow the strict flow of the application or the system will perform poorly, leading to an undesired user experience.



When the user's statements are incomplete, out of scope, out of domain, or statements use language contraction such as ellipsis or anaphora, designers must enumerate as many of these variations as possible to improve the user experience. This grows the size of the decision tree and adds substantial design time. To reduce the labor-intensive stages of conversational AI systems, two approaches are gaining interest: (1) Offering prebuilt industry specific intent classifiers. (2) Augmenting conversational AI SaaS offerings with a finite number of human analysts in the interaction loop. These allow the analysts to intervene in cases where the self-service technology makes a mistake in the entity recognition step during use, improving user experience.

At Pryon, we are running proof of concepts using our state of the art "knowledge engine" to augment Conversational AI systems for important but relatively infrequent queries, long-tail problem, of chatbots and virtual agents. Our knowledge engine eliminates the expensive step of exhaustively and explicitly identifying the intent/entity patterns and the collection of the associated paraphrases by the designer. Our out-of-the-box knowledge engine will find the answer without the need for any design work for long-tail queries. This marriage of a knowledge engine with chatbots will be transformative in improving the quality of Conversational AI in the next 12 months.

Conversational AI Success Stories During Times of Pandemic

How Brands and Enterprises Leveraged Virtual Assistants to Overcome Pandemic Challenges



The pandemic has put the world of business under test in many ways. In this section, we share four success stories that illustrate how conversational AI adopters have been able to overcome pandemic-related challenges.

Stories:

- ["International Financial Services Group's V-Person™ Virtual Agent Rises to the Challenges of Customer Support During the Pandemic"](#) by Creative Virtual
- ["Banco Comafi: using AI to redesign banking processes during the pandemic"](#) by Aivo
- ["Conversational AI Voicebots for the Finserv industry during Covid-19"](#) by Gnani.ai
- ["How Haptik built the World's Largest WhatsApp Chatbot to provide citizens with accurate information regarding Covid-19"](#) by Haptik

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International Financial Services Group's V-Person™ Virtual Agent Rises to the Challenges of Customer Support During the Pandemic

Conversational AI Success Story by Creative Virtual

As the COVID-19 pandemic spread around the world in early 2020 and restrictions were put in place, this international financial services group faced the same challenges as many other businesses: the closing of physical locations, new guidelines to keep contact centre agents safe and rapidly changing information. While the organisation's V-Person virtual agent had been a key part of their customer support strategy for many years, it came to the forefront during this time, becoming their go-to method of communicating with customers.



The quickest way to update information

Accessing the most recent information was important to customers to help them make sound financial decisions during an uncertain time. Providing that information was paramount for this financial services group but meant they had to have a way to keep content up-to-date as the government issued new programmes and schemes, regulations and processes changed, and pandemic restriction evolved.



The organisation discovered that their virtual agent was the best way to keep up with rapid changes and deliver accurate information to customers. The process to update content within the virtual agent was quicker and easier than updating content on their website, allowing them to make as many changes as needed while minimising the amount of time the team spent actioning those changes.



The support needed for a transitioning call centre

Restrictions and guidelines to slow the spread of COVID-19 meant it could no longer be business-as-usual for the organisation's call centre. As the call centre dealt with rotating shifts and transitioning to a new way of working, they faced a period of having fewer agents available to deal with a rising volume of customer queries. To help relieve pressure from live agents, they began to proactively direct customers to self-serve through their virtual agent.

Since the virtual agent could provide the most updated information available, this approach was a win-win for customers and the call centre. Customers appreciated being able to quickly find answers to their questions without the hassle of making a call and dealing with long hold times. Call centre agents benefited from fewer calls which gave them more time to help customers with complex issues or who preferred to discuss their question with a live agent.

The right collaboration for a better CX

In the past, the team responsible for keeping the virtual agent's content updated would need to reach out to the call centre for input. Now call centre teams are actively providing feedback and new content to add based on incoming calls from customers. This collaboration is enabling the organisation to keep their virtual agent performing well and delivering accurate answers to customers' most pressing questions.

During the 3-4-month period of widespread shutdowns and stay-at-home orders, the financial services group saw their virtual agent traffic double and then nearly triple. Even after those large peaks, usage of the virtual agent continues to be greater than usual with high customer satisfaction scores.

While others struggled with their CX, this financial services organisation recognised the potential of their virtual agent and successfully pushed it to the forefront of their strategy.

[Learn More about Creative Virtual](#)

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Banco Comafi: using AI to redesign banking processes during the pandemic

Conversational AI Success Story by Aivo

In June 2018, Banco Comafi, an Argentinean bank famous for innovating and adopting new technologies, decided to implement conversational AI to improve their customer service. And so, Sofia, the bank's AI-powered virtual assistant, was born and implemented in their website, home banking and Whatsapp channels.



Since that day, the bot has been a key part of their service strategy and had a huge impact on their business.

Before implementing Sofia, Banco Comafi's customer service was limited to regular business hours. But, with Sofia, they were able to offer 24/7 high-end support for FAQs and particular queries, which were previously handled by customer service representatives.

The conversational chatbot guided and supported Comafi's customers. Whenever and wherever, customers could count on her to answer all kinds of questions about products and benefits, among other subjects, and clear up any issues navigating across channels.

Customers embraced this new way of communicating avidly. Since implementation, it doubled the number of chat sessions and still managed to improve answer quality by almost 10%. Only 2.5% of conversations needed to be transferred to human agents and wait time was halved.



All seemed to be running smoothly. In-branch and digital customer service were complementing each other brilliantly. And then came the pandemic.

The COVID-19 crisis deeply affected the banking industry in the country. And with a strict lockdown established (phone calls peaked, seniors couldn't go to banks anymore to get their pensions and appointments where needed to enter branches), it was clear banks had to change their processes.

Banco Comafi took quick action. With the goal of decreasing service volume at branches, they let Sofia take control of new tasks. This included: providing cash withdrawal codes that allowed customers to operate ATMs without a debit card (especially devised for seniors and implemented within 5 days), PIN activation and managing appointments for in-person services at branches.

They developed an interactive process where customers could use their ID number to operate the bot. And after validation with the bank's system were able to, for example, choose the branch, day and time of their visit or receive a cash withdrawal code via SMS.



Unlike many other businesses, Banco Comafi focused on adding value and actually solving people's issues through a conversational AI bot, instead of forcing them to download additional apps or redirecting from one channel to another.

Banco Comafi was able to quickly develop new features for a customer segment that usually isn't too familiar with mobile and home banking technology. They actually developed an empathetic experience focused on problem-solving in a time of need with the help of AI.

As a result, inquiry volume increased by more than 300% since the beginning of the quarantine. Sofia's provided more than 1,000 withdrawal codes and 500 PIN activations so far. Banco Comafi managed to decrease the number of people needing to go to branches by 50% during quarantine.

[Learn More about Aivo](#)

The logo for Aivo, featuring the word "aivo" in a bold, lowercase, sans-serif font. The letter 'i' has a distinct dot above it.

Conversational AI Voicebots for the Finserv industry during Covid-19

Conversational AI Success Story by Gnani.ai

The Financial sector forms the core of any major economy and in the midst of a pandemic and economic crisis, it has been dealt with a severe blow. Government has been forced to step in and provide relief for loans, insurance, rent payments and many other financial instruments. At the same time, financial services companies have had to work overtime to ensure that their customers are well-informed and are provided the best service possible.



The major channel for communication with customers in India still remains to be the telephone channel, despite digital penetration. So, large companies equipped with contact centres can leverage their setups to scale their operations and communicate with customers. But during a health crisis, people are forced to work from home, posing significant challenges to scaling communication with customers.



This is where Gnani.ai has stepped in with an AI-based Multilingual Voice calling system that can carry out human-like conversations with customers. It replicates the behavior of a customer service representative and is able to talk to customers, answer questions, and capture critical information from them.

Gnani worked with a major financial institution to deliver this solution. The entire process of ‘persistency calling’ was taken over and automated using our Voicebot technology. The client wanted to inform customers about availing the moratorium and also simultaneously capture important information about their loan repayments. The client wanted to know whether the customer wanted to avail the moratorium, or make the loan payments - and if so, the manner in which they would do so (online/offline). Gnani developed a voicebot that worked in 6 major Indian languages - Hindi, Kannada, Tamil, Telugu, Bengali and Marathi. This solution had the following impact:

- Gnani was able to scale this solution to reach over 300,000 customers a month
- The difference in the success rate (customers agreeing to pay, and choosing an appropriate payment channel) between agent calling and the success rate of using bots was just 3%
- The client also managed to reduce cost of operations by a significant amount
- The client is also planning to implement this technology across multiple inbound/outbound calling processes for various business cases

Conversational AI is becoming increasingly important in the BFSI industry and having proprietary multilingual capabilities make Gnani a unique and well-suited partner. Gnani.ai is a leader in Conversational AI systems in the entire Indian subcontinent. Our Automatic Speech Recognition (ASR) engine has been benchmarked by a leading mobile OEM to be the most accurate across all the speech-to-text engine providers for 10 major Indian languages. With partners like Nvidia, Intel and academic partners like the Indian Institute of Science, Gnani.ai is pioneering the Conversational AI revolution.

[Learn More about Gnani.ai](#)



How Haptik built the World's Largest WhatsApp Chatbot to provide citizens with accurate information regarding Covid-19

Conversational AI Success Story by Haptik

Using our technology capability, Team Haptik developed a COVID-19 related chatbot in February'20 when the number of cases saw a sharp spike in Asian countries. The chatbot - a pro-bono project - was aimed at answering questions related to coronavirus and was powered with information from WHO. This chatbot caught the eye of the Government who were looking to implement a similar solution on a much larger scale.



Disbursal of tactical information is quite critical for a Government, especially when a country is going through a pandemic like COVID-19. To tackle this issue, the Government of India announced the launch of a WhatsApp chatbot called 'MyGov Corona Helpdesk' to help citizens in the country to get instant responses - provided by the Ministry of Health - for queries related to coronavirus.

The Government of India wanted a solution that would eradicate misinformation and empower citizens with the right steps to take precautionary measures and stay safe during the COVID-19 pandemic.

The key objectives of this Intelligent Virtual Assistant (IVA)/chatbot included:

- Offering a 24/7 helpdesk that answered COVID-19 queries and helped prevent the spread of false information.
- Handle the scale and diversity of queries being directed from millions of users across the country in English & Hindi.

In just 5 days, Haptik built the 'MyGov Corona Helpdesk', a WhatsApp chatbot that:

- Helped users check symptoms and get a diagnosis.
- Provided tips and precautionary measures to stay safe.
- Shared the latest updates and advisories from the Ministry of Health.
- Bust myths around COVID-19.
- Shared information about the official helpline.

The chatbot has catered to more than 29 million users, received 77 million messages, and processed over 43 million conversations.

The chatbot has also been praised by the Prime Minister of India and Facebook CEO on their social media page.

Customer Abhishek Singh, President & CEO, National eGovernance Division (NeGD), had to say:

"Timely and right communications have been a key pillar in our fight against COVID19. This has been greatly strengthened with Haptik's ability to build an AI assistant in record time that has been handling millions of diverse queries in both English and Hindi. The helpdesk has been successfully catering to millions of WhatsApp users in India and has been immensely valuable in helping us keep our citizens rightly informed".

