



Link Development Makes a State-Owned Bank the First & Fastest to Provide Integrated Live Chat & Arabic Chatbot Services

The state-owned bank looked to revolutionize its online customer services by providing its +10 million customers connected live chat and chatbot experiences. Link Development helped the bank to launch an integrated, secure, real-time chat platform on Azure.

The platform provides +10 million customers uninterrupted conversational journeys between live human customer service agents and an intelligent chatbot right from bank's web, mobile and WhatsApp channels; making the bank the first & fastest in Egypt to provide such innovative services with soaring levels of customer engagement.

Customer	State-Owned Bank
Industry	Banking
Country	Egypt
Technology	Bubbles, Microsoft Azure, Azure Cognitive Services, Chatbot, Artificial Intelligence, Machine Learning, LUIS

Spearheading Egypt's Financial Service Industry

Established in 1920, the state-owned bank employs a workforce of about 16,000 with a total paid-up capital amounting to EGP 15 billion and with more than 10 million clients. Throughout its history, the giant bank has been spearheading the Financial Services industry with a diverse portfolio of financial services. It has repeatedly landed many MEA regional and national awards by the Global Finance Treasury and Cash Management Awards. With soaring profits of LE 14.1 billion before tax in 2017, the bank's growth is booming with 600 electronically integrated local branches, as well as five branches and subsidiaries around the globe.

Leading the Banking Sector in Transforming Customer Experience

Digital transformation has been strongly recrafting the dynamics of the banking industry in Egypt during the past decade.

In alignment, the state-owned bank has undertaken multiple digital transformation initiatives to put quick, prompt services in the hands of its huge customer base, inside branches and online; using cutting-edge e-services across different communication channels and more.

Yet, the ever-growing base of the bank's customers, combined with the accelerated expansion of its portfolio of services, resulted in an uncomfortable scene where customer experience is under threat.

Emails, phone calls and branch visits were available channels for customers to ask questions and make enquiries. Yet, customers faced cumbersome and lengthy queues in bank branches and long waiting-time on phones.

The bank's customer service agents were swamped in answering a lot of repetitive questions and queries instead of facilitating the execution of core financial transactions and services. The customer experience ecosystem was not good enough for the aspirations of the bank's leadership.

Time for a Digital Leap

In 2019, the bank opted for a digital stride to reshape the ways customers interact and engage with the bank across its digital touchpoints.

With chatbots leading the global trend of great conversational experiences, the bank was searching for an ideal intelligent chatbot solution to be its first interactive customer touchpoint in the digital space.

The chatbot is required to be of a friendly technology that would plug and play with its technical environment. It should be intelligent and capable of answering customers questions, anytime and anywhere, and across all digital channels.

Also, it should seamlessly integrate and complement with the operations of the bank's call center and customer service agents. Additionally, it should be securely functioning on cloud for maximum availability, scalability, speed and cost efficiency.

Of critical importance, the whole solution components whether customer-facing or internal backend, should be bilingual with native Arabic building blocks to cater for the comfort of the mother tongue of the bank's massive customer base, as well as cater to the ease-of-use needed by bank IT administrators during configuration and operation.

From a business perspective, the solution is expected to help overcome challenges such as the dilution of workforce productivity, the thinning of consumption levels in core profit-generating services in addition to overcoming the risk of incurring alarming rates of customer satisfaction if the situation remains unchanged.

Bubbles, the Intelligent Conversational Platform

Following a series of recommendations and digital evaluations, the state-owned bank chose Link Development's landmark solution: Bubbles.

Bubbles is an integrated live chat platform that provides businesses the capacity to chat with customers in real-time using human agents and an AI-driven chatbot using extensible and scalable features.

In a well-structured implementation roadmap, the digital company worked with the bank to customize and deploy the platform in phases to meet business and technical objectives set by the bank.

First Bank in Egypt to Launch an Arabic/English Chatbot 24*7

In a very short time span, Link Development delivered the bank a bilingual chatbot with a complete customization and redesigning of its chat box to reflect the bank identity and branding guidelines.

The Benefits:

- Reaching +1000 customers and +2000 messages per day with 70% response rate in first three months using the Azure-based Chatbot
- Ranking first and fastest in Egypt to provide cutting-edge Arabic/English, engaging and AI-Drive conversational experiences
- Creating omni-channel experience for customers across bank's website, mobile and WhatsApp
- Achieving 24/7 availability and scalability of real-time customer services
- Realizing increasing rates of customer engagement, satisfaction and loyalty
- Boosting customer service representatives' productivity
- Serving more customers with fewer agents or without agents
- Increasing consumption of core banking service offerings
- Leveraging a sustainable, manageable and easy-to-use all-in-one chatting platform
- Protecting the privacy and sensitivity of customer conversations.

The move rendered the bank as the first and most advanced in Egypt to provide this type of interactive service to online visitors on its website, mobile and social media channels.

Reflecting Business Know-How in an Intelligent Knowledge Base/FAQs

With focus on Arabic language at first, the chatbot's knowledge base was enriched with bank-specific Q&As and important information while ensuring the ease-of-use and reachability of the right content by customers in the shortest time possible.

Further, the Arabic content was regularly refreshed post implementation to optimize its related artificial intelligence and machine learning capacities for the purpose of providing clearer, more concise and accurate information to the bank's customers as time passes by.

In a following phase, the English language, the first most-spoken foreign language in Egypt, was added to the chatbot to provide an even richer and more engaging bilingual experience to the bank's bilingual and foreign customers.

The bilingual bot answers in Arabic if the first text message sent by the customer is in Arabic. If the first text message is in English, the bot carries on the conversation in English.

Extending Chatbot to Social: WhatsApp Bot is Here!

With WhatsApp being the leading messaging and VOIP app in Egypt, Link Development helped the bank to extend their Chatbot from the website into WhatsApp; driving an increase in engagement rates and further strengthening bank and customer relationship.

Making the chat experience literary at their fingertips, all bank customers have to do is to add the bank's hotline: +2002 19888 to their phone. In simple clicks, the customer can immediately talk to the chatbot in English and Arabic.

Integrated Journey between Chatbot and Live Humans

Intelligent conversations with chatbots were not enough for the bank's decision makers. If the chatbot does not fully provide the customer with the adequate resolution for their enquiry, the customer could feel left out or frustrated.

Utilizing Bubbles built-in integration between Live Chat and Chatbot, Link Development enabled the bank to build sophisticated scenarios with an intelligent workflow that automatically transfer chat sessions from the chatbot to a live customer service agent in case the chatbot is unable to answer the customer on the website or through WhatsApp.

For visibility, human agents can access that chat history of the customer with the chatbot and resume the chatting till the enquiry is resolved. The missing content is used to update the chatbot's Knowledge Base using clever machine learning and AI techniques.

With WhatsApp being the leading messaging and VOIP app in Egypt, Link Development has helped the in making the chat experience, literary, at their customers' fingertips.

The service was developed after being advanced by adding important artificial intelligence and machine learning algorithms and making critical knowledge base updates, to make the conversations with the chatbot quicker, more accurate and far more intelligent.

Today, on cloud, and in real-time, the bank's decision makers use intelligent performance insights and analytics to completely monitor customer conversations on chatbot and live chat.

In accordance with the bank's policies and mandates, the solution delivered by Link Development conforms to the bank's security, availability, scalability measures.

A Central, Easy-to-Use, Bilingual Backend

Link Development provided the bank's administrators a full training on the solution's unique, central backend; enabling them to easily set up and manage how live chat and chatbot work separately and together through multiple integration scenarios.

Using the English and Arabic interface of the backend, administrators can carefully define roles, assignments, workloads, task scheduling and workflows.

They can also configure KPIs such as the maximum number of customers per a chat session and a customer service agent. Additionally, they can determine the logic in which conversations are transferred between chatbot and human live chats.

Through the backend, administrators can make efficient builds and updates for the chatbot FAQ's and knowledge base. In addition to implementing mechanisms to improve response time through predefined responses and shortcuts. They can also configure individual and bulk push notifications and alerts.

Performance Insights & Analytics

To manage the whole chat ecosystem, and through the backend, authorized teams in the bank can access intelligent dashboards to monitor real-time KPIs and statistics of key business data including agents' response times, customer ratings, feedback and others.

Decision makers can also access analytical reports for chat loads, rush hours and days in which chats reached peak-levels in addition to agents' performance levels and more. They can also view attractive charts of detailed chat loads per hour, per day or per month and others.

Security, Scalability and Cost Efficiency of Chats on Azure

Link Development helped the bank to meet stringent security regulations throughout the flow and data encryption of conversations between the chatbot and live chat part especially for being hosted on the cloud.

All chatting scenarios and functions were scrutinized in a careful study to ensure maximum security measures are affected in compliance with mandated information privacy and sensitivity in the banking sector.

On Azure, the conversational experience is 24*7 available, very secure and capable of scaling to meet multiple users with different requests at the same time, while only incurring costs on actual usage.

The state-owned bank takes customer care very seriously. To date, their intelligent and connected chatting solution have helped in increasing their customer-base engagement, optimizing the productivity of customer services agents, and accelerating the business pace of services.

The journey with Link Development, the digital developer of the integrated live chat and chatbot solution, is continuing to transform the dynamics of customer services practices at the bank's side.

Happy with results, the bank is looking to further engage with Link Development to realize its features-loaded digital roadmap to make customers even more satisfied and a lot happier.

Technologies

- Bubbles
- Microsoft Azure
- Azure Cognitive Services
- Chatbot
- Artificial Intelligence
- Machine Learning
- LUIS