

Chatbots of BT

20 million responses for BT
customers and employees
through chatbots



Introduction

Chatbots are starting to be part of company teams, even in Romania, part of the omnichannel strategy and online communication. Available 24/7/365, they transform the communication, especially with customers and employees.

For [Banca Transilvania](#), chatbots mean opportunities brought by technology and modern times, but also the courage of trying new things, some of them used for the first time in the Romanian banks' communication. Years ago the trend was the web, then the mobile phone, then the smartphone applications appeared, and now are the chatbots. It is an incredibly powerful paradigm shift and we are glad to have the opportunity to experience all of this.

Inspired by the 6 chatbots from the BT team, namely Livia, Raul (x2), Ino, David and Aida, especially because they were made in-house, through partnerships with [Microsoft](#), [Druid](#), respectively [Vonage](#), this #WhitePaper is about conversational banking, trends and what we learned about chatbots (and what they learned from us ☺).

We want this information to inspire other companies and other people, especially since the story of the chatbots at our bank was born from the question "Can we, at BT, do such a thing?"

Topics:

1 Chat + (ro)bot = chatbot. What a chatbot has in its DNA

2 "Can we, at BT, do such a thing?"
#PeopleofBT about
#chatbotsofBT

3 The 6 "magnificent" chatbots from Banca Transilvania's team.☺

4 BT Digital team – Chatbots & Machine Learning

5 Bot-opportunity for entrepreneurs

6 Next

1.

Chat + (ro)bot = chatbot.

Messaging applications are increasingly revolutionizing communication. From one-to-one communication, to dialogues between customers and brands, they have also become fast channels for transferring money. They are the perfect place even for chatbots because they live in messaging applications.

If bot is a program that automates certain tasks, a chatbot (respectively, a chat-robot) means a program designed to chat. In other words, chatbots are virtual assistants who live in messaging applications and are partners in conversations, providing answers to questions. In the "DNA" of chatbots is both pure programming and human feel, which makes them pleasant partners for discussion, understanding messages and answering questions from a certain area, by identifying the intention of the person they are talking to, based on the expressions they have learned. It is said that chatbots are only as smart as the words you feed them and so it is.

As messaging apps are places where people spend more and more time, communicating with a chatbot is becoming more convenient for customers.

Types of personal assistant

Like humans, chatbots are of many kinds.☺ It depends on their mission: some help people with whom they enter into conversation, others do certain actions through which they help customers. Some are integrated into messaging applications, others are "individual".

- Conversational chatbots. *Talkative*

They provide information and are "trained" in pairs of questions and answers. Most of BT chatbots are like this.

- Task-oriented chatbots. *The hardworkers*

Among the activities they can do are, for example, sending documents, placing an order or making appointments. Aida, one of the BT chatbots, which helps employees with many things, is such a robot. Considering how many tasks she does, Aida is a digital employee for us.

- Chatbots integrated with messaging applications

(Facebook Messenger, WhatsApp, Twitter, etc.)

It is extremely easy to access and use because people interact here with chatbots just as they interact with friends on social media.

- Standalone

(Alexa de la Amazon, Siri de la Apple etc.)

Can communicate in various environments - voice, SMS, website or chat windows. They are like personal assistants.

2.

"Can we, at BT, do such a thing?"

The idea of having chatbots at BT came up three years ago, when a colleague from the IT team received an email from top management about a company that makes chatbots, wondering "Can we, at BT, do such a thing?". And the answer was YES ☺.

What gave us courage



Mariana Chindriș
Executive Director of
Technology, BT

“The success of the bank's first chatbot, Livia, ignited our imagination and we wanted to repeat the pleasant experience brought by this technology in as many areas as possible with great potential to take over some of our colleagues tasks and provide customers with the best experiences possible. I integrated them in the BT team, they have personality, they are hardworking and reliable colleagues. That's how our colleagues, Livia, Raul, Aida, David, Ino, were born and we don't stop here. Each one is specialized in certain areas, but they also have something in common: they are talkative, eager to help and constantly learn new things.

Omnichannel



Oana Ilaș
Executive Director of
Product Development
and Management Retail
Banking, BT

“I fondly remember the spring of 2017, when, in our constant search to help our customers in an omnichannel manner, the IT colleagues, along with my colleague Livia and her former teammates from the Contact Center team, created the first chatbot from BT, very fast, with a lot of passion, in the BT spirit, which has remained vibrant even now, being a reliable help in completing with a high frequency the digital roadmap of new products and services launches. One of the first feedbacks was <How many Livia robots can work simultaneously?>. We assured them from then on, that we have enough for everyone.

New capabilities

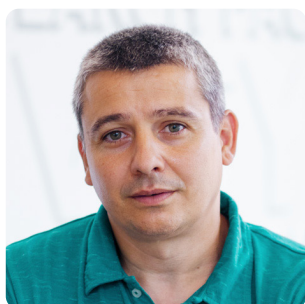


Gabriel Mocan

Director Digital
Technology, BT

“Delighted by the success of the chatbots for communicating with the bank’s customers, the BT Digital team came up with the idea of having chatbots to help the bank's employees. It was the moment when we took the chatbots to the next level, we really gave them the characteristics of virtual assistants, because we wanted to give them the ability not only to answer questions, but to actually do tasks. For our colleagues, as an assistant would do. Having already experience in the area of RPA (Robotic Process Automation) through the partnership with UiPath, we aimed to combine the two technologies (chatbots and RPA), and then to add ingredients from the Artificial Intelligence area in our recipe. We saw potential in the solution offered by Druid even if it was in the beginning and we decided to work together on our plan. I think every technology has its advantages, but by integrating chatbots with RPA and Artificial Intelligence, the benefits increase exponentially and so we can provide quality services to both customers and employees.

Quick and ready to help



Marius Flore

Director Digital Banking, BT.

“The development of chatbots has enabled us to streamline the dialog with our clients and colleagues, providing them with quick answers, in an easy and accessible manner and a form as human and natural as possible.

Pretty...human



Laura Petrehuș
Deputy Manager,
Communication & PR, BT.



The right messages, words, and an appropriate tone of voice can turn a chatbot into a friendly presence for an online brand, if we take into account the reasons for which it was created, when and where it will be used, and with whom will chat. There is room for a little humor. The copywrite for the chatbots has its own charm. It's all about words, with a little bit of personality.

3.

The 6 magnificent 😊 chatbots in BT's team

Hello, I am X, how may I help you? This is how the conversation starts with BT's chatbots, with your laptop or phone in your hands. From that point on, the conversation with BT's chatbots moves onwards, based on the types of questions.

We have 6 chatbots in our team, each one with its "mission" and different personality. 3 of them communicate with the clients and 3 with our employees. For our customers, chatbots are one interacting option with the bank, in addition to the Call Center team, branches & agencies, social media and the question and answers platform [Întreb BT](#).

Three of the chatbots were nicknamed after our colleges (real colleges): Livia, Raul and David

Livia - through Facebook, Skype and over the phone – for retail customers

- It helps with information regarding the available funds in the account, BT products and services, installments, interests, fees and even account attachments.
- It was born in 2017 and is the first chatbot amongst the Romanian banks.

- The chatbot has been developed in partnership with Microsoft.

Savings: The nearly 15 million messages (replies) sent so far, could have meant as many trips to the bank or calls to the Call Center for over 90,000 persons.

Raul - Facebook, Skype and WhatsApp - for entrepreneurs

- It offers information about BT accounts, available funds, the outstanding amounts for credit cards, promissory notes.
- It was born in 2018 and is the first chatbot for Romanian entrepreneurs.
- The WhatsApp Banking feature, a WhatsApp chatbot, was launched in 2020, and it was one of the digital projects prioritized by the bank since the beginning of the Covid-19 pandemics to offer remote banking services. For this chatbot, BT developed a partnerships with Vonage and Druid.

Savings: The nearly 830,000 replies sent via our site and WhatsApp could have meant as many trips to the bank for over 20,000 entrepreneurs. 170,000 were WhatsApp-ed, in the context of the pandemic.

Ino - BT site (for individuals)

- It helped the customers affected by the pandemic, between April and May 2020, with information on installments rescheduling: from the status of the application, to the steps required to apply.
- Ino has been implemented in less than 3 days.
- As its job has been finished, Ino will be included in other types of communication (NeoCont, data update)
- It has been developed BT Digital team (Chatbots & Machine Learning) UI & UX, Marketing, Communication & PR and Call Center, using Druid platform.
- INO comes from Innovation, BT focus for digital banking novelties, to constantly come up with the best possible services for customers

Savings:

- Social distancing, in the pandemic, this chatbot is one of the # bankingfromhome option.

- Reducing the number of customers in BT units, in the context of the pandemic.
- The significant decrease in the number of calls to our Call Center team: between May and August a.c., the almost 63,000 discussion sessions with Ino, meaning over 430,000 replies, would have meant at least 10,000 calls to BT's Call Center.

Aida - (BT's employees assistant on HR topics)

- It was born in 2019 and was developed by BT Digital and Human Resources teams, in collaboration with Druid, a Romanian company founded in 2018 and focused on developing a chatbot management platform, designated the Start-up of the Year 2019 in Central and Eastern Europe at the Central European Start-up Awards.
- It helps the employees with HR information, applications, documents.
- It helped 10,000 employees with HR information and applications and the annual leave. Over 1.7 million messages were registered.
- In the context of the pandemic (quarantine stage) it generated over 11,000 travel statements and took over 13,000 work from home requests.

Savings: an HR consultant from BT saved 25% of his one-year job due to Aida's work, during the pandemic as well, when the chatbot had new tasks.

Raul - (assistant for BT employees in the SME team) IMM

- It was born in 2019 for BT employees for SME business line.
- 5,200 employees interreacted with Raul and instantly generated 20,000 loan agreements.

Savings: More than 1.1 million messages / replies for employees would have meant as much information that had to be obtained from other sources. Time-saving through 50,000 generated documents. One document = 1 second for chatbot or, in average, 1 document = 10 minute/employee

David - (assistant for BT - operations helpdesk team)

- It helps with clarifying situations that may arise with the use of applications and systems, generates reports and calculates interest, makes various ultra-fast verifications, etc.

- It was born in June 2020.
- So far 77,000 messages were exchanged with 1,200 employees.
- Developed with great enthusiasm by the Digital, Operations, and BI Teams using Druid platform.

Savings: Between July and August 2020, over RON 600,000 were saved because David managed to solve on its own the requests of colleagues from branches and agencies.

20 million replies for BT customers and employees were sent via Facebook, Skype, WhatsApp and BT site chatbots.

+70% interactions with Livia in January - August 2020 vs. 2019, with 5.3 million sent messages, 4.2 million account interrogations and 43,000 persons.

4.

Digital Chatbots & Machine Learning Team

#ChatbotsofBT are all about #PeopleofBT. Age average: 26 years Hobbies, besides technology? Interior design, cooking, vacationing, dance, and smart home automation.



5.

Bot-opportunity for entrepreneurs

Our chatbots are able to make a difference in communication between companies and customers, especially against the background of the growing importance of the online area in our lives. Customer Service Bots are a No-Brainer with an almost instant ROI 😊, but bring many more benefits:

- Any business is capable of offering assistance to the consumers at any moment.
- The customers benefit from a rapid answer.
- The communication becomes even more interactive, and people more receptive to the message.
- A chatbot may process a large amount of information, and companies may benefit from a valuable insight.
- The costs are significantly lower.

Next

- Equipped with artificial intelligence, Livia will be the virtual financial assistant of all the BTPay users. She will proactively send notices about invoices and other due amounts, as well as saving recommendations, so that the clients can enjoy state-of-the-art solutions, tailored to their needs. The clients are able to apply for a loan via Raul, and the application will be signed electronically.
- Individuals will be able to update their personal data via INO.
- BT Mic customers, entrepreneurs with small businesses, shall have a communication chatbot.
- Bank employees in need of legal information concerning aspects related to customers accessing lending facilities will also have a chatbot.

Autori:

- Gabriel Mocan
Manager Digital Technology, BT
- Laura Petrehuş
Deputy Manager Communication & PR, BT