# Experience with Australian Rural Direct Bank

## AI Enabled Intelligent Sentiment aware Voice Analyzer

## Customer Profile

Customer is a **25 years old direct bank in Australia** headquartered in Melbourne with AUD 27.3 Bn assets with just around 2000 workforce. Bank's unique model of branch less operations is a path-breaking model in global banking industry.

## Problem Statement

- Bank's Operations very much depending on Call Centre

- Customer Churn was come across in survey but root causes not known

- Call Centre Agents performance, productivity and expertise never measured

## Implemented Solution

- Recording of Voice Calls between Customers and Call Centre Agents collected for certain duration

- Text Transcript was generated for Voice Recordings excluding noise factors and addressing accent related issues

- Rule based shortlisting done for Analysis Candidates from the generated Transcript

- Key Phrase Extraction was done and Prime Concerns from customers were identified

- Sentiment Analysis was done on Transcripts to identify the reason(s) of the Customer Churn

- Analyzed data was fed into Analytics Engine

- Dashboards and Reports were produced

- Recommendations were done for Corrective Measures

- HCL's IP ADvantage Azure VoiceNet was used as AI enabled Voice Engineering Solution Provider on top of Azure Cognitive Platform

## Value Delivery

- Objective Guidance to Customer Churn Analysis and related Decision Making towards resolution measures

- Improvement of Customer Executive Performance, Productivity and resultant Cost Saving