

Task 1 – AI Agent use cases

Adoption of expert.ai Platform for Cognitive Banking by Intesa Sanpaolo

Problem

In today's banking sector, most services are delivered digitally through websites and mobile applications. Despite the convenience, many customers, particularly older generations, are not familiar with digitalized service distributions, and need a more personalized and easily accessible customer support service, when navigating the bank's online websites. Traditional solutions such as FAQs are static resources and require prior knowledge of the system, while call centers are costly, slow, and unable to scale effectively. Furthermore, both traditional customer service approaches fail to provide practical assistance, since they are only able to guide the user, without delivering the requested service directly.

As a result of inadequate traditional customer-service assistance, customers are bound to encounter frustration and delays when trying to access the services provided by the bank.

Solution

An agentic-driven customer support service, could help mitigate this problem by understanding the user's query effectively, thanks to traditional NLP, but it could also interact on the customer's device, redirecting them to their desired service and guiding them through the completion of their task. This bridges the gap left open by traditional customer services, acting directly on the user's behalf and executing their requests.

Intesa Sanpaolo, one of the major leaders in the Italian banking group, addressed this customer support's issue thanks to the adoption of an agentic driven solution. Initially they utilized Expert.ai's Cogito cognitive platform to integrate natural language understanding on their digital services. More recently, their efforts in simplifying and improving customer service, across all of their digital platforms, led them to deploy a virtual assistant called Ellis, developed in partnership with Google. Ellis earned the bank the "Reimagining the Customer Experience" prize from Qorus in 2023. The virtual assistant handles both text and voice requests autonomously, but seamlessly escalates complex queries to human assistants.

Despite operating within a semi-autonomous framework, Ellis can execute routine tasks efficiently (i.e. handling of credit cards and payments, banking transactions and documents retrieval, as well as general assistance for navigating the bank's website and app). By reducing the bank's dependence on call centers and making digital services more accessible to a broader customer base, Ellis is a prime example of how AI agents can transform customer support in finance and in numerous other sectors.