



Elevate your retail banking with Conversational AI

Meet the growing demand for personalized 24x7 customer-contact services

Banks have experienced a 68% increase in call volume since the onset of the pandemic as consumers shifted from in-person banking to digital services. Staff working remotely, coupled with limited in-office capacity issues related to social distancing, have also contributed to the explosion of inbound calls.¹

These dramatic shifts have forced the industry to redesign contact center operations with virtual agent technology, including Conversational AI, to support scalability and business continuity while allowing human agents to focus on high-value tasks. Companies that deployed virtual agents reported a positive impact on customer and employee satisfaction, revenue and return on investment (ROI).²

How IBM helps reinvent your banking contact center

Here are some ways IBM can help enhance your contact center services.

- **Design and scale conversations.** Build AI-powered virtual assistants that work together with human agents to fulfill your consumers' interactions at scale.
- **Deploy best-in-class technologies.** Combine the power of IBM Watson® Assistant and LivePerson's AI-powered Conversational Cloud to seamlessly transition from an automated conversation to an agent-assisted messaging.
- **Tailor out-of-the box retail banking customer journeys.** Customize 40 core journeys, including handover to a qualified human agent or a bot.
- **Realize benefits from day 1.** Reduce the cost to serve and achieve significant ROI from day 1.
- **Drive continuous improvement.** Improve your customer interactions with IBM AI-performance enhancements.
- **Get value-based pricing.** Use conversational banking that includes all associated software and maintenance costs for Watson Assistant and LivePerson.
- **Transform customer experience at scale.** Use the IBM best-in-class transformation experience and industry expertise to remove up-front implementation costs traditionally associated with Conversational-AI engagements.



A view of Intent Manager, the intent recognition component of LivePerson's proprietary AI-powered Conversational Cloud platform.

Banks that use intelligent virtual agents for contact centers deflected 55% of interactions and reduced average handle times for interactions by 20%.³

Deliver a simple and consistent omnichannel experience for your banking customers with a robust AI-powered technology ecosystem.

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¹ Making a bigger impact in 2021, BAI Banking Strategies Executive Report, December 2020.

² The value of virtual agent technology, IBM Institute for Business Value, October 2020.

³ The Total Economic Impact™ Of A Contact Center Transformation Powered By IBM Cost Savings And Business Benefits Enabled By IBM Services and Solutions, A Forrester Total Economic™ Study Commissioned by IBM, January 2021.