

Casestudy

A Leading Public Bank in India Saves \$3 Million and Achieves 12-point NPS Boost with AI-enabled Contact Center Operations



Overview

One of India's largest public-sector banks initiated a transformation of its contact center to meet evolving client expectations in banking. The bank aimed to change to a more responsive, integrated, and digitally enabled experience, even though the current system had worked successfully for many years. We partnered with them to modernize their contact center, from system design through go-live, using automation, AI, and an omnichannel CRM. This shift significantly improved customer interactions with the bank. The outcome established a standard for how public-sector banks update their contact centers, leading to a substantial increase in NPS, improved service quality, and more efficient operations.



Client Background and Key Challenges



The client is one of India's top public-sector banks with a strong global presence. Its contact center is responsible for daily customer service, handling millions of interactions from routine queries to issue resolution and transaction support across voice, email, chat, and other channels. With changes in customer behavior and the rise of digital channels, the bank recognized the necessity to enhance its contact infrastructure.

Their key challenges include:

- The contact center operated primarily as a highly transactional query-resolution center focused on meeting internal call center SLAs, rather than as a value center or experience center.
- Underlying technology components were dated and not integrated, leading to broken customer journeys and a low self-service rate.
- Contact center operating design, reporting, and performance management lacked agility.
- The previous IVR system was outdated and had multiple issues, and quality control in the contact center was a challenge.
- Multiple systems operating independently made real-time tracking and a single, consolidated customer view more challenging.
- Middleware capability was quite limited and based on the ISO web service platform.

The bank sought a partner to completely redesign their contact center and provide a cutting-edge, effective, and expandable solution. This is where we stepped in, leveraging our BFSI experience, proprietary platforms, and ability to manage large and complex projects from start to finish.

Our Approach and Solutions

We designed and delivered a full-scale, end-to-end transformation of the bank's contact center operations, addressing every critical process area:

- Introduced an AI-driven conversational IVR that interacts with customers through natural language conversations over the phone.
- Enabled video calling and live chat as new customer-facing digital channels for faster, more human-like assistance.
- Implemented voice biometrics for secure and frictionless customer authentication.
- Built an omnichannel CRM integrated with core banking systems, social media, and marketing tools—centralizing all customer interactions.
- Introduced digital apps (Genie, Broadcaster, Aura, KM, RTSA, and Verint) along with speech analytics, AQM, and real-time dashboards to enhance T&Q, agent capability, and operational efficiency.
- Integrated email BOT with bank application to provide zero-touch resolution.



Business and Community Impact

Our partnership drove several impactful changes.

- Better quality score: NPS jumped by 12 points (from about 38 to 50), and **quality scores improved by 6%**.
- Ability to service more customers: **5.2 crore customers** were serviced from the contact center in the last FY, which is **25% more** than prior to the implementation of this project.
- Improved self-service: **75%** of the overall volume managed at the IVR level post-implementation of conversational BOT. 40+ self-service options available to the customer.
- Improved FTR: **22% reduction in the number of complaints** lodged by the contact center.
- Profitable contact centers: In the past year, **\$3+ billion in revenue** was generated through the contact center.
- Cost reduction: Savings worth \$3 mn generated by reducing the cost to serve.
- Enhanced quality delivery: Customers experienced better quality delivery through standardized processes and services and multi-channel availability, as per customer convenience.

The success of this transformation helped secure large-scale deals with other leading banking and financial institutions and generated over **₹110 mn** in qualified pipeline opportunities.



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