



Customer Success Story

# Oplo Accelerates Digital Customer Engagement with Chatbots and AI

“Technology is now an enabler for us to do our jobs better and better serve our customers.”

Richard Sharp, MD Consumer Division, Oplo





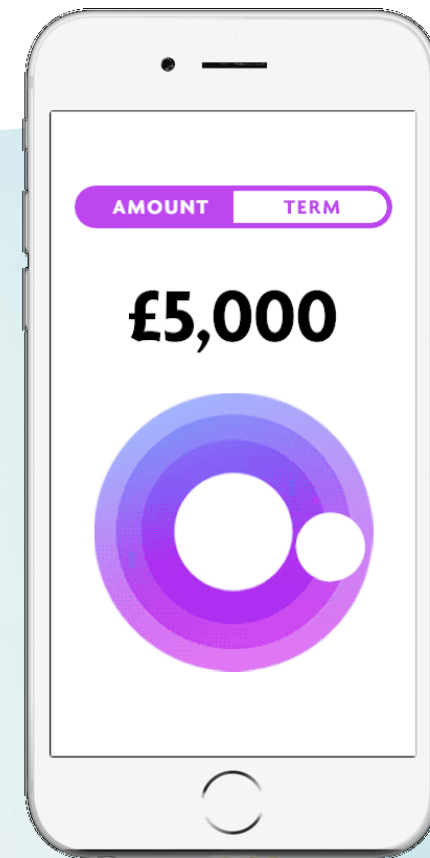
## ENTERING THE DIGITAL AGE

Oplo, a fast-growing UK consumer lender is on a mission to unlock the potential of millions of hardworking people across the UK. With ambitious growth targets, the business was keen to explore how it could use technology to improve performance.

This innovative and customer-centric team are leading the charge when it comes to engaging with customers more efficiently and effectively.

By improving customer communication processes and remote/onsite agent productivity by incorporating conversational messaging, chatbots, and automation across their customer journeys.

**Powering your  
potential.**





## OVERRELIANCE ON TRADITIONAL CHANNELS

With the consumer shift to mobile and the explosion of messaging, traditional channels like phone calls, SMS, and emails were presenting a challenge to the collections team. Customer engagement processes were designed around having to speak to customers, with 95% of all engagement taking place via the phone, which is in direct contrast to how customers wanted to interact.

Keeping the status quo was not an option and by adopting a continuous improvement approach the team wanted to see how they could streamline customer communication processes, drive customer engagement, and increase agent productivity rates.

Stepping outside their comfort zone, the Oplo team decided to investigate and seize the opportunities of all that technology had to offer.

THE  
**Challenges**

## THE PANDEMIC AND THE NEED TO REACT QUICKLY

Maintaining positive customer relationships are central to Oplo's success. This has never been as important with the uncertainty that many customers face as a result of the pandemic.

Presented with a huge challenge the company was forced to change the way they worked and engaged with customers, overnight.

With customers concerned about their ability to repay loans and household bills, agents who were now working from home were swamped with inbound customer calls.

Oplo's ability to quickly respond to customers over the phone and email to manage the nuances of each customer's conversation was put under severe pressure.

Oplo needed a communication channel that was swift, concise, and had the ability to manage thousands of inbound queries, payment holiday, and payment plan rearrangements.

And they needed it fast!



# THE Challenges

Luckily the Webio relationship had already been established and the team were able to pivot quickly.

The Webio and Oplo teams designed a COVID-19 chatbot to reduce pressure on remote agents by more efficiently engaging with customers over messaging channels.

# THE Solution



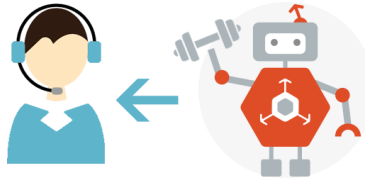
## ADDING CONVERSATIONAL CAPABILITIES

The starting point was adding new channels and engagement capabilities using with conversational messaging

Adding automation and chatbots into their contact processes would free up highly skilled agents to focus on more nuanced customer conversations, give the business the ability to proactively reach out to customers and manage thousands of customer conversations all whilst nurturing better customer relationships.

Key to the messaging strategy success is the use of language. Conversational SMS chatbots were designed for each process using a conversational, rather than command-based tone





## **BLENDING CHATBOTS AND AGENTS**

A crucial part of the redesign process was 'baking in' the ability for customers to switch channels and speak to an agent if required.

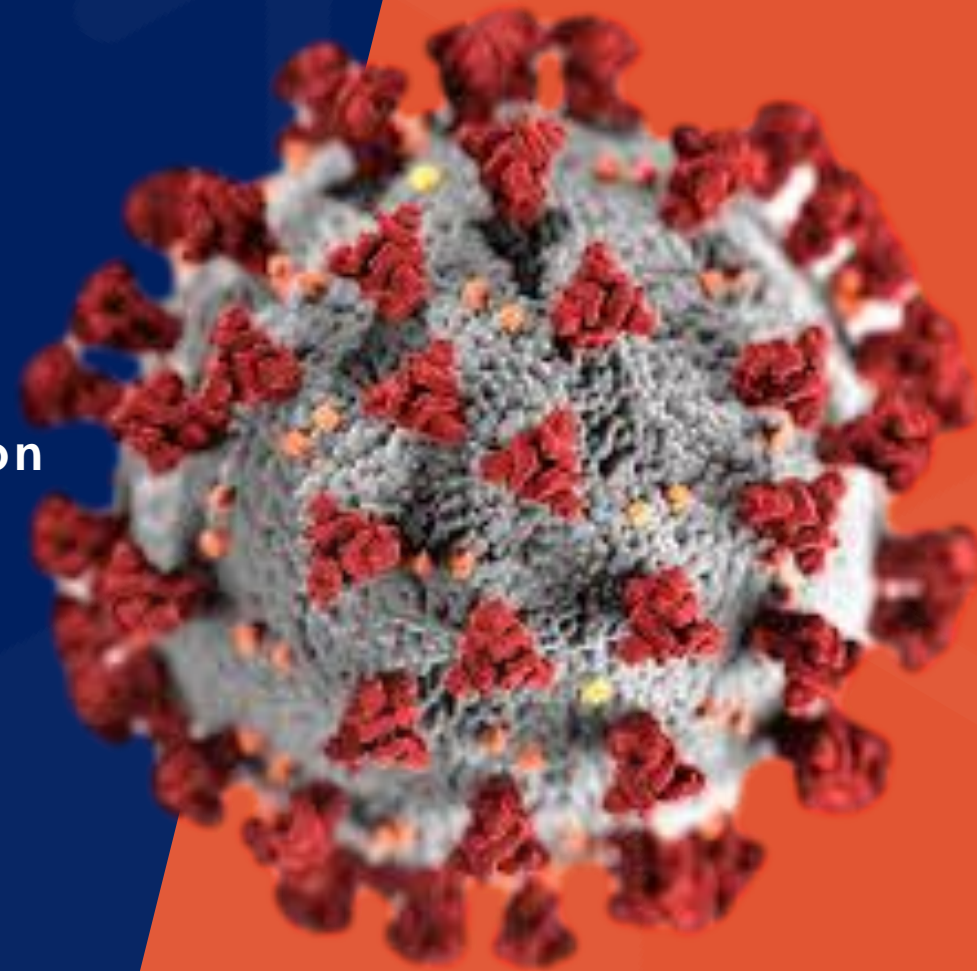
The team wanted to avoid pushing customers down one particular route. 100% automation was never the goal, and it never would be.

Technology with the human touch is at the heart of the Oplo strategy.

## The pandemic and conversational messaging in action

“ We had a crescendo of issues hit us all at the one time, and if we had not had the Webio bots, I don't know how we would have coped with customers making a lot of complaints.”

*Richard Sharp, MD – Consumer Division, Oplio*







# 1. REASSURING CUSTOMERS WITH CONVERSATIONAL BOTS

Crucial to managing the rising customer call volumes was the ability to proactively reach out to customers.

Outbound Webio conversational SMS bots were deployed to customers to ascertain the degree to which they were impacted during the Covid-19 crisis.

By automating conversations, customers had the ability to agree a payment holiday, re-schedule payments, or revise repayment amounts all without the need to talk to an agent. In the cases where an agent was needed, the Webio bot seamlessly transferred the conversation to a live agent, who was able to view the live conversation on their screen and let agent “Smart Phrases” assist in responding if needed.

Key to successfully managing high customer conversation volumes was the ability for bots to understand customers' responses and guide them on the correct path, which is what natural language understanding Webio bots are trained to do.

## 2. REAL-TIME CONVERSATION ANALYSIS

With the flexibility of the Webio system, conversation designs were updated in real-time as customers were responding. Tweaks could be made to update text or the conversation flow when non-standard or unexpected replies were received.

These iterations had an immediate effect and resulted in further reducing inbound calls and call waiting times. Simply by analysing how customers replied and what they said or asked.



### 3. PROCESS IMPROVEMENT WITH AUTOMATION

Time is precious for customers and the business so reducing the amount of time spent performing certain tasks is key.

Automating the identification and verification and payment holiday processes through conversational SMS had a significant impact on the time and resources needed to conduct this activity.

A process that would have taken 20mins with an agent was taking 2 minutes with a Webio bot. Customers love this as the process was completed quickly, as did the business with freeing up agent resources.



## 4. MAINTAINING POSITIVE RELATIONSHIPS WITH AUTOMATION

Maintaining positive relationships, reassuring customers, and showing them that Oplo really cares during this difficult period was important.

'Keep in Touch' bots reached out to customers to check in on how they were doing and to get an update on any changing situations, as the last thing that Oplo wanted was customers to experience payment shock when payments became due.

This outreach was well received by customers who welcomed being contacted after the event of a payment holiday.



# THE RESULTS

The project was exciting given the speed with which chatbot driven engagement was deployed and the ROI that was achieved almost instantly.

**70%**

response rate  
on proactive  
outreach



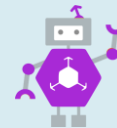
**90%**

reduction in agent  
handling times for  
key processes



**70%**

customer  
engagement via  
Webio bots



**52%**

conversations  
completed via  
automation



“As a customer-focused company, being able to maintain contact with our customers, alleviate their concerns, and accommodate repayments based on their current situation is vital. And that is what we have been able to do. We have more customers engaging with us than ever before and we are more efficient than we have ever been.”

*Richard Sharp, MD – Consumer Division*

## DIGITAL IS THE WAY FORWARD

Webio and conversational messaging are now key components of Oplo's customer contact strategy.

With customers' receptiveness to messaging they now have the option to interact on their terms via messaging with the comfort of knowing that they can talk to agent if needed. It is a win-win.

In the future, Oplo is looking to further enhance its engagement capabilities given the demographics of their customer base. The team is adding new channels like WhatsApp and Messenger, more automation, and transactional chatbots across other mortgage and finance divisions, which will revolutionise the way Oplo works.

In addition, looking at the customer journey from acquisition and origination all the way through to debt sale, and digitising the parts where it makes sense to do so, with the inclusion of human touchpoints is the direction the team is going in.

Digging deeper into AI, Machine Learning, and Natural Language Understanding will be a core focus for the future.

A man with a beard, wearing a blue jacket, is walking on a city street at dusk. He is looking down at his smartphone in his right hand. The background is blurred, showing city lights and buildings.

“Blending the human touch with technology works really well. And that's the way that we're going to continue moving forward.”



## About Webio

Webio supercharges customer engagement and collections using conversational AI to automate and blend chatbots and live agents to manage customer conversations in messaging channels.

We improve liquidity by making difficult customer conversations easy.

Talk to us about how to improve customer engagement and deliver better conversation outcomes for the business and your customers.

Visit [www.webio.com](http://www.webio.com) to find out more

 [info@webio.com](mailto:info@webio.com)

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