

Chatbots are transforming the online sales journey

See how a small team pioneered live chat and chatbots for sales, differentiating customer experience, cutting the length of chats by a third and raising conversion by 11% at key times.

Summary

Chatbots and live webchat have been pioneered at AA Ireland to grow sales and make the online experience far better for customers. Crucially, this didn't require major resource and, as a pioneering customer of ServisBOT's Conversational AI Platform, a single manager powered this transformation, building up the webchat sales team then delivering chatbot automation, in just eight weeks. The Bot has become the first point of contact, completing many questions and handing strong leads to an advisor where it doesn't yet have the answer, or a more personal touch is required. A test and learn approach was used and advisors were fully involved, incorporating their expert knowledge of objection handling with the ability to make valued suggestions to customers. It's been a huge success, showing what a small team can achieve, and the use of Bots is expanding, to become a strategic driver for the business.

Key Initiatives

Start with a clear customer vision

Crucially this development was driven by the business, not IT, all about making the most of online channels and creating a great customer experience online. Insurance customers, in Ireland as elsewhere, are increasingly using online channels to find the best deal. Yet cost per click is expensive, so it's important for The AA to make the most of these. Furthermore, only 10% of online customers go on to call, so it was important to converse with the other 90% in a different way and be seen by customers as adding value. Identification of needs was therefore a key first step, to make the online journey work better for customers and increase sales conversion. What's more, the ServisBOT platform meant that practitioners themselves could implement an innovative service, without the traditional IT barriers, and they found that chatbot adoption was strong across all types of customers found at this 110-year old, trusted insurance broker. "If customers are online, we need to be too" "A clear business case".

Chatbots: blending automation & the human touch

With automation, fear is natural for advisors: will it replace me? Understanding these fears, and fully involving the team, put minds at rest. This demonstrated how humans and machines can work together and how webchat can develop as a result, serving more customers with the same people. In 2018 a small team was set up by the Customer Lifecycle Manager to pioneer sales on webchat. She rapidly learned what worked for customers and proved that chat could be a great sales tool. Within months, she used this knowledge to pilot a Bot, automating parts of the process and drawing learning from the live chat team. Working with ServisBOT and engaging advisors to test and develop, she explored the online journey to understand where chatbots could add value and where the human factor was most valued. Chatbots became the first point of contact, completing many questions about customer details and requirements. This meant that, if calls were transferred to an advisor, these were interested customers needing experience or a more personal touch. Chats took about a third less time (down 33%), so in fact the human team is now dealing with more customers, generating more sales and earning more commission! "The Bot's our little helper" "I didn't realise it could do that".



"To see the uplift in conversion was very positive. It has given us the ability to do more cross selling and operational capability for retraining."

Nicole Feighery, Director of Contact Centre Operations

"You need to expose Bots to customers early. Create laser focussed Bots that solve one enquiry at a time."

Chris Doyle, Co Founder and Lead Engineer, ServisBOT

"We have a conversation, not just a quote."

Dee Roberts, Director of Contact Centre Transformation

"It is wonderful to see a heavily regulated industry trust a Bot."

Phillip Hewetson, Director, ServisBOT

The Quote Helper: a test and learn approach

The Bot didn't need to do everything from the start, so they deliver one thing at a time, in AGILE sprints, identifying a Minimal Viable Product (MVP) for each. What the Bot didn't handle came through to the advisors, so the developer was always learning from them how to support a customer's online journey and looking out for the next step. Experienced advisors showed how to overcome objections in chat conversations. This is collaboration between human and machine, not just across departments. For instance, cost is key to customers, and experienced advisors can bring down premiums without affecting margins by finding the best possible product. Insurance logic can be counterintuitive and for some people adding a second driver to a policy lowers premiums. In other cases, adding on benefits such as roadside recovery may also reduce premiums. When programmed with clear questions, the Bot can be very good at this and is very consistent. Hence, it is now positioned as a Quote Helper, identifying opportunities to offer value to the customer and interject at these points. "What is the smallest thing we can do to create the maximum value?"

Personalisation and building on success

All in all, the expansion of the chat team is a big success story at AA Ireland.

- From the outset it was agreed that chatbots would not try to imitate humans and customers would be aware when they are talking to a robot and when to a human.
- The language and personality of the chatbot was key and a content manager worked closely with advisors to understand the best ways of communicating a message and be sensitive to 'brand voice'.
- In all this, the team has become more proactive. For example, SMS messaging linked to Quote Helper gives the team the capacity and tools to contact customers at the time they are due to renew other policies. They've also benefited from learning how others have developed, for instance drawing on support and collaborating with their supplier.
- Reallocating time saved by Quote Helper, the chat team can now support customer service as well as sales, and the iterative chatbot development continues. The project is expanding to cover other areas, becoming a key strategic driver for the business.

"Many people go online because they don't want to speak to people" "This shows what a small team can do when spearheaded by someone with drive and empowerment".

"We could meet and discuss fears. We want to make people better at what they do. We are doing more with the same resource."

Dee Roberts, Director of Contact Centre Transformation

"We spoke their currency. Bots must deliver the benefits of service that an agent does."

Nicole Feighery, Director of Contact Centre Operations

"Ask: what is the smallest thing we can do to create the maximum value? Pilot with a small number and monitor, don't hold back for the perfect user experience."

Chris Doyle, Co Founder and Lead Engineer, ServisBOT

"I didn't think it could do what it could. It is our little helper."

Jordan Welstead, Webchat advisor

Results

- 12% fewer live chats and 33% drop in AHT
- 11% cut in webchats abandoned
- Out of hours conversion up by 11% since start of Quote Helper
- Motor Quote Bot delivered in 8 weeks
- 4,000 chats a month handled by Quote Helper



"The chatbot has taken the agents' expertise and put it into the system."

Arwen Foley, Content Manager

"The experience with ServisBOT has been brilliant; they let us do what we needed to do."

Kate Molloy, CRM Analyst

"I was surprised at how much it can do."

Darren Reilly, Supervisor Web Chat

AA Ireland is Ireland's premier motoring organisation. They provide emergency rescue for people in the home and on the road. Well over 250,000 Irish consumers are customers of the AA. The AA puts information into the consumer's hands. They use Zendesk for chat and email case management and ServisBOT for their chatbot automation.

Building chatbots one step at a time

The team at AA Ireland has taken an Agile approach to building chatbots. Recognising that it is not feasible to deal with every enquiry end-to-end with a chatbot meant that a smooth handover to live chat had to be built into the process. This meant that the team could rapidly deploy chatbots. It removed the need to deliver a perfect solution from the outset and allowed them to take a 'continuous development' approach, with an iterative deployment that prioritised the easy wins first, in a sequence of short sprints. Rather than a single chatbot delivering a solution end-to-end, the ServisBOT uses a team of small focussed chatbots each focussing on one part of the enquiry and giving the appropriate response. This agile approach allowed two developers to have the first release of the Quote Helper live in just eight weeks, already realising benefits for the customer and business. "Pilot and monitor" "Don't hold back for the perfect user experience".

Test & learn – and the skills required

The ServisBOT interface means the analysts do not require programming skills; the most important thing is an understanding of customer processes, conversations and needs.

- The analysts review existing webchats to identify key words that customers use that allow them to categorise the questions. Responses can then be tailored accordingly. Simplicity is key and yes/no or multiple-choice questions can be offered; these are often easier for the customer as well as for the developers.
- A test and learn approach allows rapid development of the best possible solution, so it is good to expose the chatbots to customers as early in the process as possible. To help mitigate any risk to customer service, real time monitoring means that a live chat advisor can step in if needed. Also, developers can choose what percentage of customers to offer to each chatbot, allowing risk to be easily managed and phasing the roll-out as confidence is earned.
- Post contact analysis can identify calls that progressed through to a live agent, giving insight that can improve the existing bots or identify and quantify opportunities for future chatbots. A/B testing of different chatbot responses is also optimising the solution.
- For example when a chatbot offers a new proposition it needs to catch the customers' attention so that they choose to click on the chatbot to find out more. However, it also needs to set realistic expectations so that the customers are clicking for the right reasons and likely to purchase that product. Testing different wordings and monitoring the results has enabled the team to get the right balance between click through and conversion.



"You have to tailor your approach for customers, and it is no different for Bots. It's really important we got agent buy-in."

Nicole Feighery, Director of Contact Centre Operations

"Bots divert a lot of traffic from the phones."

Jordan Welstead,
Webchat advisor

"It is a fantastic implementation, lots of ideas to pick up the ball and run with. They have totally nailed it."

Chris Doyle, Co Founder and Lead Engineer, ServisBOT

"We needed to make sure Bot wouldn't bombard customers and change the experience."

Darren Reilly,
Supervisor Web Chat

Trust and personalisation

From the outset it was agreed that the chatbots would not try and imitate humans and customers would be aware when they are talking to a robot and when they are talking to a human. Chatbots can't do everything and there will be times they don't understand or need to hand off to a person. Trust can be eroded at this point if you have not been open. However, to ensure the customer felt comfortable interacting naturally it was important the language and personality of the chatbot reflected the rest of the customer experience and brand voice. Slight delays were added to responses to feel closer to a human interaction and stop the customer feeling rushed. A content manager worked closely with advisors to understand the best ways of communicating a message. With guidance from ServisBOT, AB testing allowed different responses to be tried and analysed against the outcomes. "Many people go online because they don't want to speak to people".

Building on foundations of success

Having delivered huge benefits using chatbots to support the online sales journey, the project is now expanding to cover other areas. Reallocating time saved by Quote Helper, the chat team can now support customer service as well. They handle the most common enquiries, with more complex ones passed to live chat. An iterative approach and feedback loop is allowing the team to steadily increase the capability and scope of the chatbots. The team has also seen the opportunity to become more proactive. People have a number of insurance products that renew at different times of the year. Using SMS messaging linked to the quote helper gives the team the capacity and tools to contact customers at the time they are due to renew other policies by using a supported quote process, building brand loyalty and increasing lifetime value. "We kept our team of chat agents at five but expanded our chat functionality".



"There was a clear business case tied back to value, it wasn't just an IT Vanity project."

Chris Doyle, Co Founder and Lead Engineer, ServisBOT

"The reason many people go online is they don't want to speak to people."

Arwen Foley, Content Manager

"Human errors happen but the Bot always says the right thing. If it goes through the Bot it has gone through multiple compliance checks."

Kate Molloy, CRM Analyst



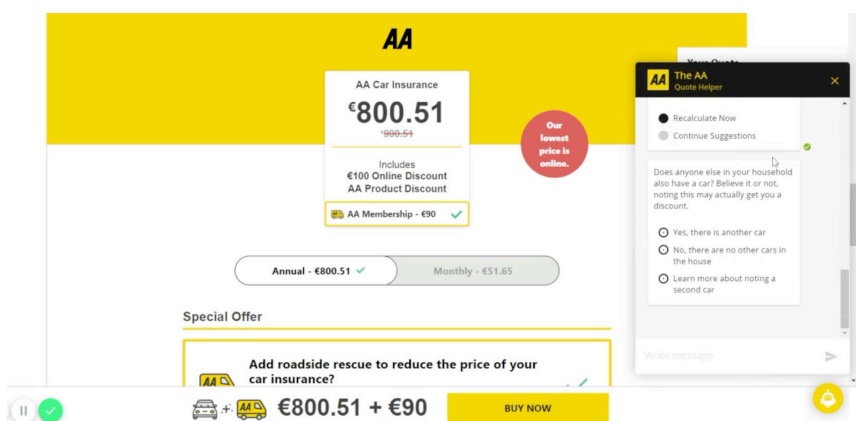
¹ For those that have already interacted with the bot

² For customers that click to the bot, 80% engage with it.

³ For out of hours quote generation. This has increased since the launch of the bot.

Partnership is the secret to rapid success

A key part to AA Ireland's success has been their partnership with ServisBOT. To develop a solution at pace requires everybody to work to their strengths and the team at AA Ireland to have the freedom to react and deploy when they need to. ServisBOT brings a wealth of experience in chatbot deployment and development and this is matched to AA Ireland team's understanding of their customers, processes, conversations and goals. ServisBOT has developed the analysts at AA Ireland to build and test their own chatbots using the system and supporting them through the process. At the beginning of each new sprint there is a call between the Analysts and ServisBOT developers to scope out the project together and ServisBOT to share their knowledge and experience to help AA Ireland analysts develop the best possible solution. Rather than being IT-led, the partnership allows practitioners in the operation to own and improve the chatbot functionality. ServisBOT acts as enabler and support function. "It is a fantastic implementation" "Lots of ideas to pick up the ball and run with" "They have totally nailed it", "The experience has been brilliant" "They let us do what we needed to do".



"We need to embed 110 years of experience into new tech."

Mark Prentice,
Chief Commercial Officer

"People are conscious they want to know they are buying from a good company, they are independent and want to self-serve."

Louise McCormack,
Customer Lifecycle Manager

"We need to sustain and grow our business without growing cost base. It is driven by the business not IT."

Dee Roberts, Director of Contact Centre Transformation