

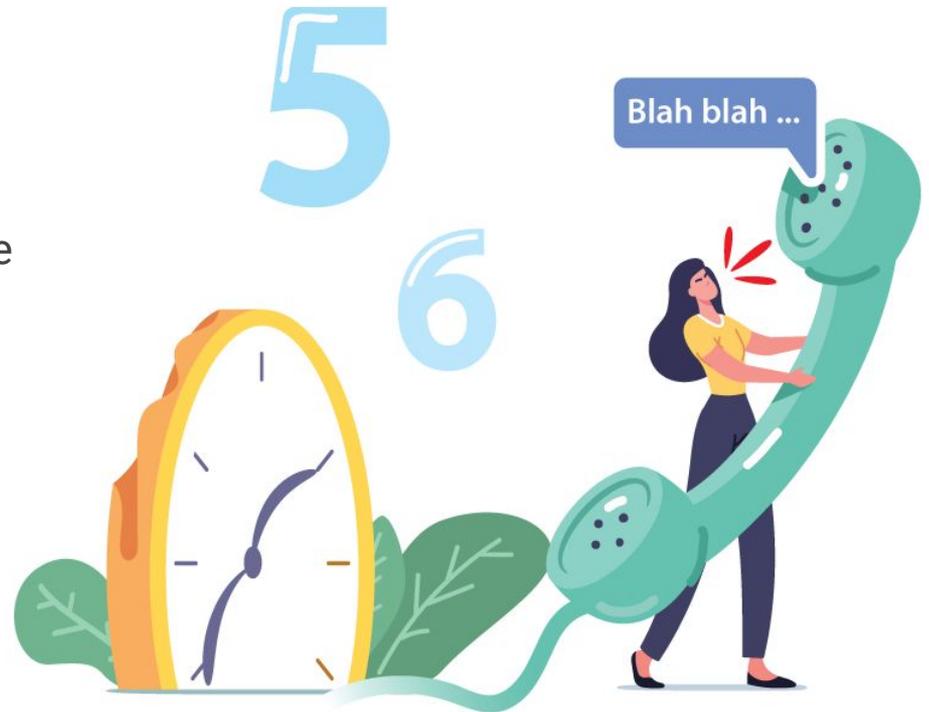
Using voice and behavioral matching AI to serve customers better



Rana Gujral, CEO Behavioral Signals

On The Line

Communication with customers usually involves random pairing between employee and customer... **regardless of customer profile or employee skill set**



What Should Be a **Naturally Occurring** Process

Whatever the objective, there is always a catalyst that will allow both sides to communicate better and reach the desired result.

That contributing factor is usually a simple and naturally occurring human process: **the affinity or rapport developed between people.**



Understanding the **Flow**

Regardless of the type of business communication (sales call, support, collection), **interaction matters between real humans, but the affinity is rarely identical between two people.**

We have specific behaviors and traits that help us get along with some people, better than with others.



Bringing Together the Right People for the **Best Conversations**

AI-Mediated Conversations(AI-MC) is an automated agent/customer solution that uses **Emotion AI and Voice Data** to match the customer to the best-suited employee to handle a specific call.

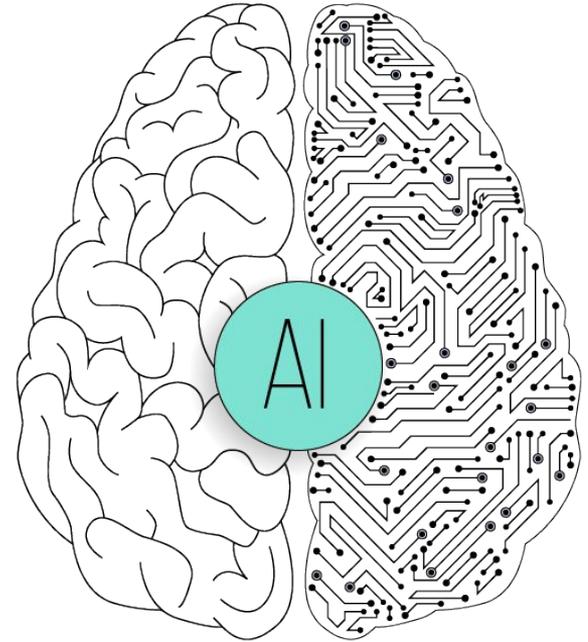
This match is based on profile data and our AI algorithms developed from years of research and experience in **Natural Language Processing(NLP) and Behavioral Signal Processing.**



What is **NLP**?

Natural language processing (or NLP for short) refers to technology that allows computers to understand human language. NLP is what helps computers read, edit and summarize text.

In other words, NLP is the technology that enables a product like Siri to understand your requests.



Emotion AI: the **How** vs the What

Human communication is a complex process that depends on the words being spoken, **as well as the way they are being expressed.**

Behavioral Signals understands **How** something is being said in addition to what is being said. **We understand human emotions, deduce speaking styles and assess behaviors from voice.**



Benefit: Improve Outcomes

01

Guide the conversation dynamic in order to increase collections or sales by predicting which customer-agent match will yield the best chance of a **promise to pay or buy**.



Benefit: Reduce Costs

02

Working with optimal customer-agent behavioral matching means building great rapport between two humans, which can lead to **less handling time and first call resolution.**



Benefit: Customer Satisfaction

03

Beyond the improved performance, positive conversations do end with satisfied customers and fulfilled agents. **Treat each customer uniquely** and provide them the best service you can offer in order to achieve the results you want. Learn from your best performing employees and focus on positive emotional and behavioral examples to guide everyone's conversation dynamic.



Benefit: Employee Attrition

04

Offer your employees a tool that will help them be more **effective and satisfied with their work**. Avoid disengagement and frustration by allowing them to excel at what they're good at. Agent-Customer Matching can help you build up your people, coach them to perform better, find purpose and fulfilment while you minimise attrition.



Benefit: Brand Reputation

05

A happy customer means brand loyalty and great word of mouth. Everyone wants to tell a good story of a conversation that went well and might lead to a good outcome without frustration and bad feelings. **Good conversations accumulate to positive reputation and love for a brand.**



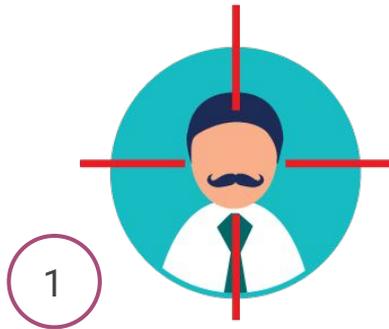
How Big is the Opportunity?

The aggregate potential cost savings for businesses from AI applications is estimated at \$447 billion by 2023, where the front and middle office account for \$416 billion of that total.

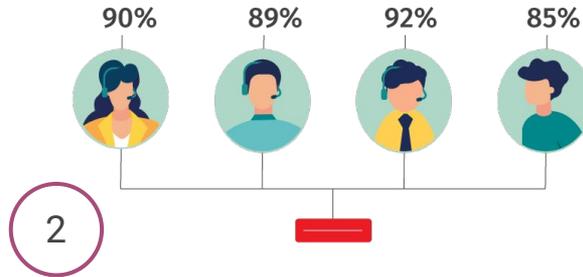
How can AI impact?

- Change how financial institutions generate and utilize insights from data
- Help personalize interactions based on individual goals and create a reimagined customer experience
- Drive business model innovation and create opportunities for new revenue streams such as optimizing the outcome of the collection

How Does AI-MC Work?



A customer call arrives in a contact center. Previous communications have allowed the creation of an interaction profile for this customer



In a split second an AI predictive model determines which employees should be matched with the specific customer for the desired outcome



The customer is connected with his top match to discuss his issues or needs, contrary to today's practices where customers are routed to the first available employee

Good Matches > Great Conversations > Desired Outcomes

Our flagship product, '**AI Mediated Conversations**' or **AI-MC** uses the power of our patented tonality engine to build rich behavioral profiles (conversational bioprints) for parties involved in the conversation. These profiles are then fed to a use case specific predictive model (collections or a sales call) which creates a Pairing Index (PI) for every agent-client pair.

A high PI indicates that the corresponding agent has a higher probability to “click” with the client and achieve a positive outcome.



Real Outcomes

12-17%

Revenue
Improvement

+8%

Call Success
Ratio

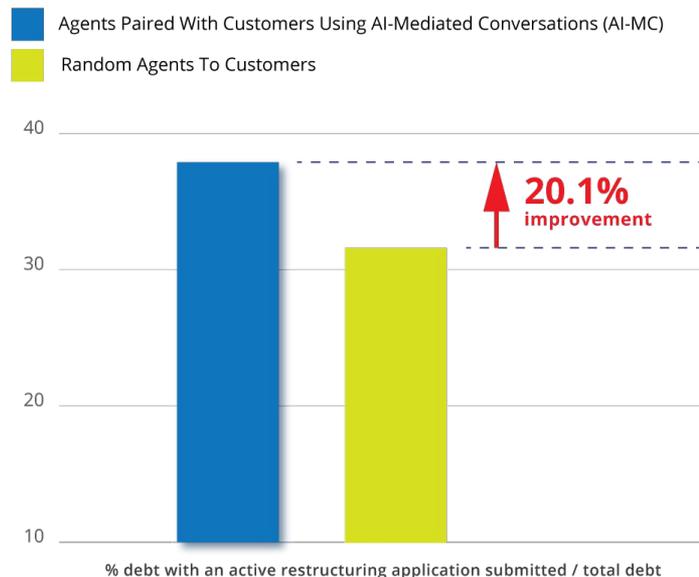
+10%

Customer
Satisfaction



Bank Case Study

Rate Of Active Debt Restructuring Applications



↑ **20.1%**

in debt restructuring applications

= **\$7.5M**

in actual restructured debt for the 4-month period*

Projected yearly upside for Bank:

\$1.5M per agent per year

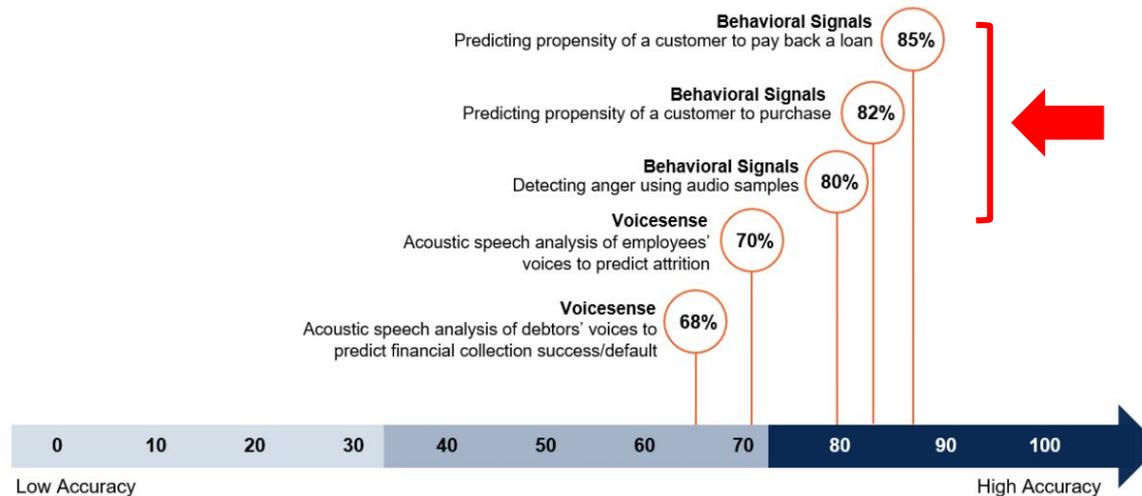
\$300M+ total restructured debt**

*Case Study: European Commercial Bank, Mar.2020
The case was conducted with 2 teams of 15 agents each

**The projected upside was calculated based on the bank's call center size (200 agents)

Use-Case Leader in **Gartner** Maverick* Research Report

Five Use Cases for Emotion/Behavior AI and Their Accuracy Levels



Validated by Gartner, Omdia & Forrester

The deployment was showcased by Gartner in their 3 Best Practices for Product Managers to Drive Adoption of Emotion AI Technology study, highlighting the:

+ Use of acoustic analysis vs text transcription for superior accuracy & outcomes

+ Safeguarding of debtor data privacy facilitating solution adoption and in the OMDIA report: Artificial Intelligence Applications for Financial Services

Gartner

COOL
VENDOR
2020

3 Best Practices for Product Managers to Drive Adoption of Emotion AI Technology

Published 11 June 2020 - ID G00717124 - 17 min read

By Analysts Annette Zimmermann, Brian Doherty

Initiative: Product Introduction

Gartner

Introduction

Emotion recognition/emotion AI technology (see Note 1) is well-known in market research, but it has only recently entered new industry verticals and lines of business to address use cases revolving around customer experience and sales enablement. The opportunities are wide-ranging and may cover the issue of enhancing customer experience in a call center, assessing employee well-being and more.

OMDIA

Focus Report: Artificial Intelligence Applications for Financial Services

The intense competition for customers and business—combined with the impact of the COVID-19 pandemic—is helping to accelerate the timing of artificial intelligence (AI)-powered automation projects across customer-facing, backend, and fraud and security processes. Demand for self-service and always available access to new products and existing financial accounts has led to a growing utilization of AI and machine learning (ML) solutions. These solutions allow more robust engagement with customers, more efficient processes and operations, and a more streamlined approach to doing business.

The financial services industry has been an early adopter of analytics and big data for years. Banks, credit unions, investment firms, and fintech companies have been among the leaders in utilizing AI. But mindful of deployment costs, ROI, and regulatory concerns, AI is also being rolled out by enterprise financial services companies. The financial services industry is projected to incorporate AI technology over a number of use cases that are focused on process optimization, predictive analytics, customer interactions, anomaly detection, and customer experience. Omdia forecasts that AI software revenue for financial services use cases will grow from \$2.0bn in 2020 to \$9.1bn in 2025.

This Omdia Focus Report looks at the following market issues surrounding AI applications within the financial services industry: drivers, barriers, revenue forecasts, key players, and use cases. Omdia identifies 24 use cases that will affect the industry between 2020 and 2025 and provides in-depth analysis of each use case, covering the applications, technologies, and metrics for success. The report and forecast also address the impact of the COVID-19 pandemic, which has spurred more demand for AI and automation, on the financial services market.

Key Market Forecasts

- Total financial services AI software revenue by region, world markets: 2020–25
- Total financial services AI software revenue by use case, world markets: 2020–25
- Total financial services AI software revenue by subindustry, world markets: 2020–25
- Finance AI software revenue by use case, world markets: 2020–25
- Investment AI software revenue by use case, world markets: 2020–25
- Insurance AI software revenue by use case, world markets: 2020–25
- Top eight financial services AI software use cases by revenue, world markets: 2020–25
- Cumulative financial services AI software revenue by horizontal, world markets: 2020–25

Top Use Cases

- Patient data processing
- Algorithmic trading strategy performance improvement
- Customer service & marketing VOAs
- Risk assessment and compliance
- Fraud detection and mitigation
- Video surveillance
- Automated report generation
- Personal financial advisor

Subindustries

- Finance
- Insurance
- Investment

Technologies

- Machine learning
- Deep learning
- Natural language processing
- Computer vision
- Machine reasoning

Geographies Covered

- North America
- Europe
- Asia Pacific
- Latin America
- Middle East & Africa

that 52% of respondents are survey showed that, on average, half of AI projects fail. The privacy and the complexity of re.

rence with emotion AI technology ication of emotion detection in is fairly new with few widely nagers who seek to increase the to be done due to customers' privacy and ethical questions. urches in emotion AI product ure 1).

Emotion AI Solutions

solutions



Create trust via a strong privacy regime

The 2019 Gartner AI in solutions with existing

Privacy & Security



On-Premise deployment

Enterprise-grade information



security and PII protection.

End-to-end encryption



Our Team

Tech leadership team has 50+ years of cumulative experience in engineering, computer science, linguistics and psychology

Research collaboration with Signal Analysis & Interpretation Lab of University of California

Best-in-Breed PhDs and PhD candidates on the team

Significant Machine Learning/AI, Speech/NLP and conversational system expertise

Sustained research leadership and award-winning accomplishments



HARVARD
BUSINESS
SCHOOL



USC University of
Southern California



National Technical
University of Athens

Thank you!

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Rana Gujral, CEO Behavioral Signals