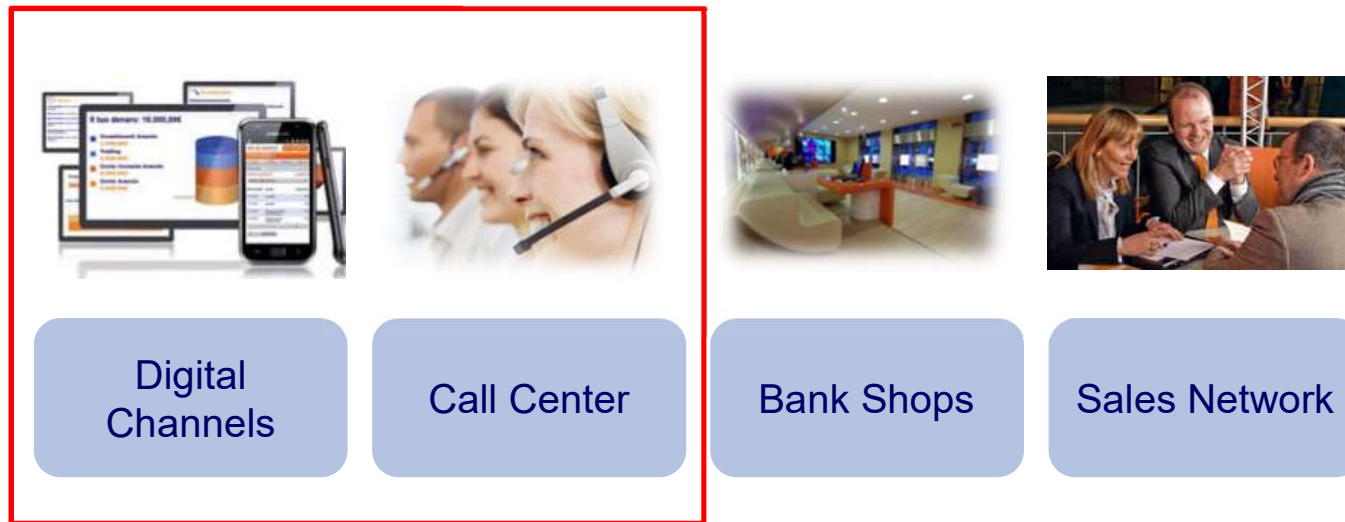




Solution showcase: ING Direct

# ING DIRECT: LEADING ONLINE BANKING WITH A MULTICHANNEL APPROACH



ING DIRECT is a leading online bank, part of the ING Group, a multinational banking and financial services provider operating in 40 countries

## DIGITAL CHANNELS: SOME METRICS (\*)

- Digital Channels (web/mobile) manage:
  - 95% of servicing
  - 60% of production
- Daily Website visits → 70k (public + private)
- Daily Call Center calls → 10k

## PROJECT OBJECTIVES

- Decrease Call Center costs
- Improve User Experience (Net Promoter Score)
- Increase cross-selling and upselling

### Do users find what they need? (Starting point)

- Partially
- Need more effective search experience

## EXPERT SYSTEM SOLUTION (IMPLEMENTED IN ITALY AND SPAIN)



The image shows a screenshot of the ING DIRECT website's customer support interface. At the top, there's a navigation bar with "Torna la filiale" and "Mobile" on the left, and "Segui l'attivazione del conto" and "Hai bisogno d'aiuto?" on the right. The main header features the ING DIRECT logo and the slogan "La tua banca a conti fatti". Below this, there are several service tiles: "Gestisci i tuoi soldi" with "Conto Corrente Arancio", "Fai rendere i tuoi risparmi" with "Conto Arancio", and "Pianifica i tuoi progetti". A central chatbot window is open, titled "Hai bisogno di aiuto?". It contains a "Fammi una domanda" button with the text "Ti rispondo immediatamente". Below this is a text input field with "quanto cos" and a "Chiedi" button. A dropdown menu of suggested questions is visible, including: "quanto costa aprire e gestire conto arancio?", "quanto costa conto corrente arancio?", "quanto costa il servizio di alimentazione?", "quanto costa l'operazione di trasferimento titoli?", and "quanto costa pagare un bollettino postale/auto dal mio conto corrente". The ING DIRECT logo is also present at the bottom left of the chatbot window.



Customers can interact with the portal in the same way they would with a live assistant, asking, for example, "How much does it cost to open a bank account?" and receive an immediate and accurate response

## EXPERT SYSTEM SOLUTION (IMPLEMENTED IN ITALY AND SPAIN)

An application enabling:

1. **Semantic Search** on pages and documents in internet website
2. **Natural Language Processing**
  - Answers based on knowledge units extracted from documents

At the same time :

- **“Autocomplete search query”**: while entering search terms
- **“Sponsored Links”**: proposed content
- **“Did you mean?”**: to correct misspelling etc.

## MAJOR BENEFITS ACHIEVED (\*)

Through more than **4k** searches per day:

1. - **6 %** reduction in inbound customer call center costs
2. - **46%** call center calls from customers
3. + **38%** cross-buying ratio on Deposit Account

Dramatically improved user experience



## CONTACTS

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