

# Aida and the journey to world-class service

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# Who is Aida?

# Aida – SEB's virtual agent

Focused on customer interaction



AI and Cognitive  
capabilities



Scalable



Always available  
to help

# AI – Artificial Intelligence

is a generic concept built on...

## Machine learning

is how computers learn and built on...

## Neural Network

is a way to mimic the human brain, "synapses & neurons"

# Artificial Intelligence – the landscape



**Conversational driven AI**  
“Can do what humans can do”



**Question & Answer  
driven chatbots**  
(Apple Siri, Nuance Nina)



**Analytics driven AI**  
“Can do what humans cannot do”  
(IBM Watson, Google DeepMind)



# Why Aida?



## OUR VISION

To deliver  
**world-class service**  
to our customers

SEB



**How was Aida introduced?**



# Where have we employed Aida so far ?

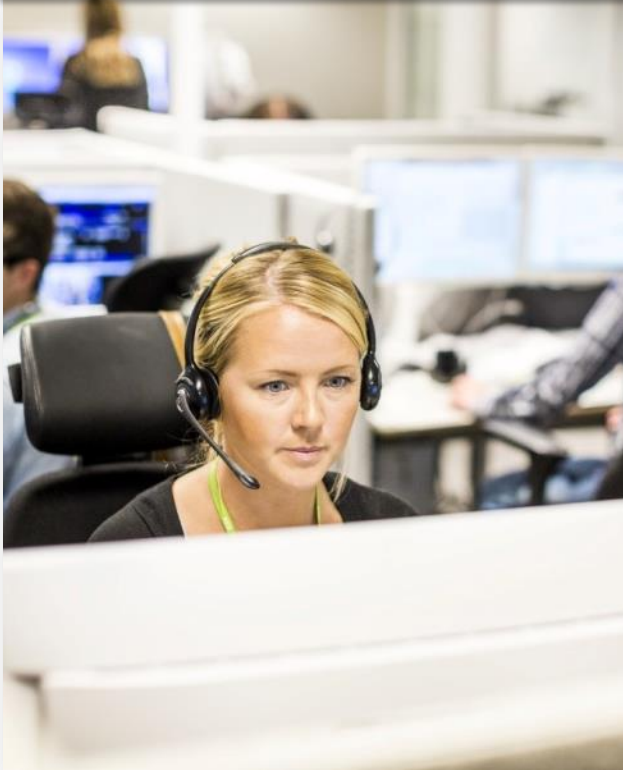
2016

Dec

2017

Sep

## Internal IT Service Desk



- Pre study and pilot for 600 employees 2016
- Roll out to 15 000 employees spring 2017
- Can help with
  - Unlock account
  - Password guidance
  - Order form guidance
  - Outlook related questions & issues
  - Mobile telephony guidance
  - Skype help
- Continuously expansion of knowledge

## Customer Service

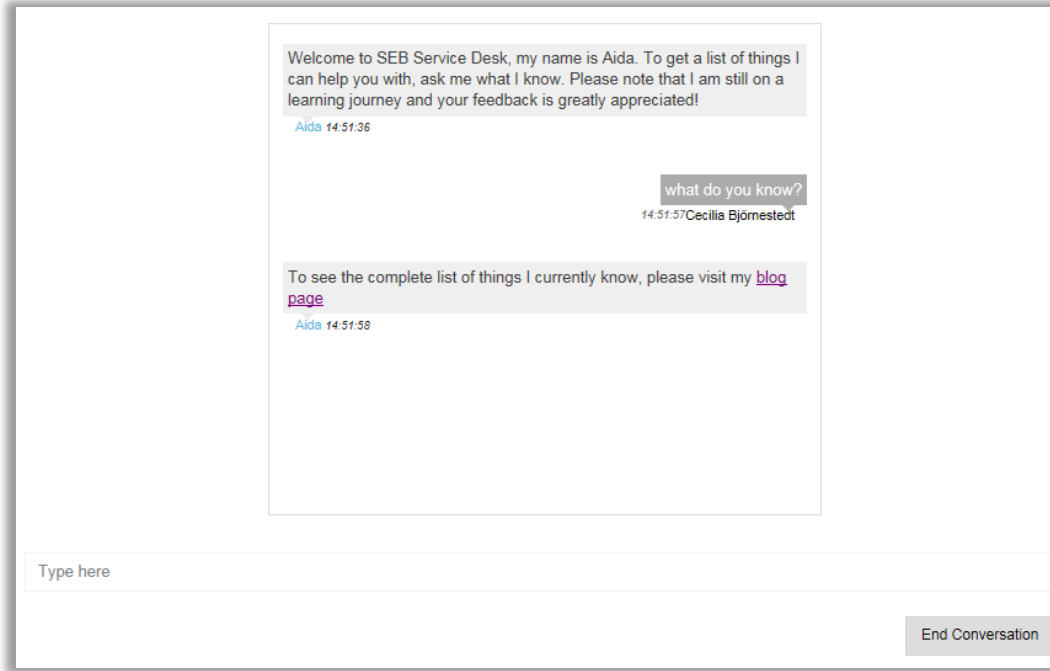


- Pre study and silent launch December 2016
- Development of Swedish language pack
- Banking skills so far
  - Mobile Bank ID
  - Accounts
  - Cards
  - SEB products and services
  - Banking terms
  - Book meeting
  - Branch office information
  - 150 flows
  - 400 FAQ

Establishment of Aida Centre of Excellence (Line organisation)

**Where does Aida work?**

# Aida @ Internal IT Service Desk

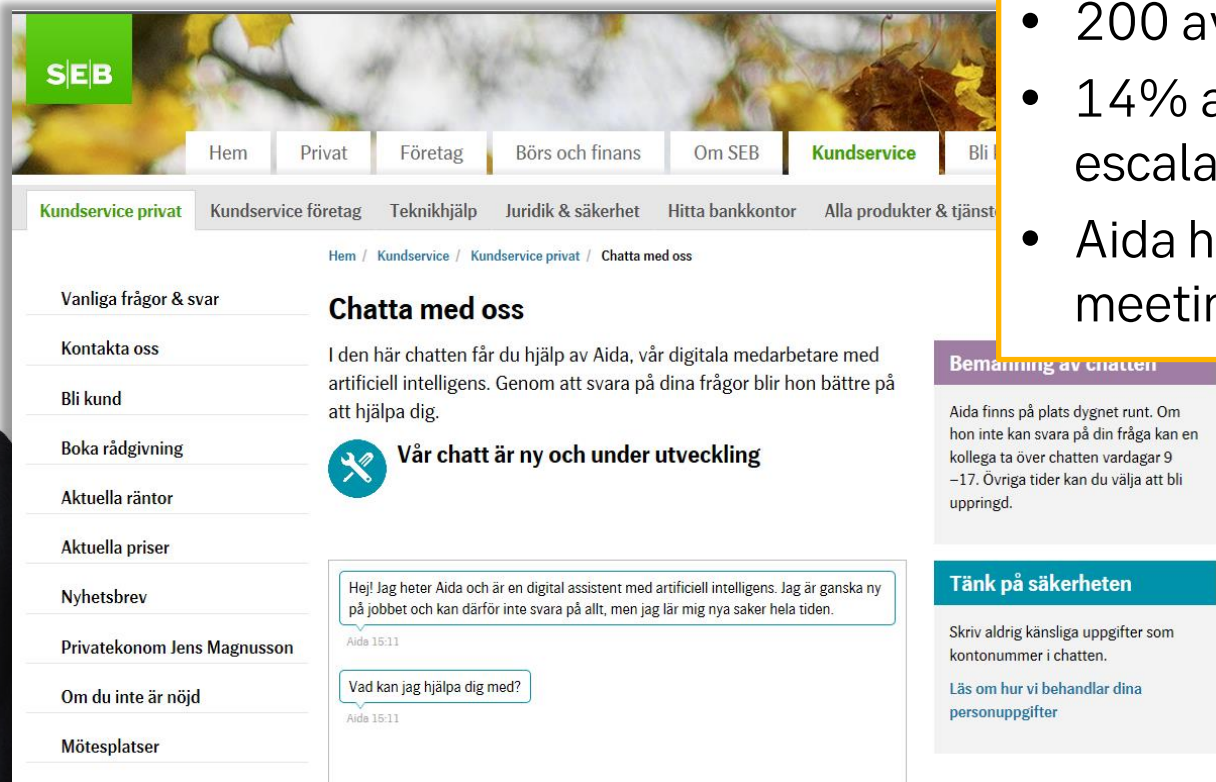


- 67% of all conversations were related to account unlocks.
- 90% of all conversations were very good or good.
- Out of 157 Windows account unlocks, 46% was handled by Aida.

# Aida @Telefonbanken/Customer Service

At Telefonbanken I can help private customers with 150 general questions and handle 12 different business areas and book meetings

- 71% average, of all questions was solved by Aida.
- 91% of all conversations were very good or good (Swedish language).
- 200 average chats per day
- 14% average, of all questions was escalated to an agent.
- Aida has booked 33 customer meetings! 😊



The screenshot shows the SEB website's 'Kundservice privat' (Private Customer Service) chat interface. The top navigation bar includes links for 'Hem', 'Privat', 'Företag', 'Börs och finans', 'Om SEB', 'Kundservice', and 'Bli kund'. The 'Kundservice privat' section is active, showing a list of links on the left: 'Vanliga frågor & svar', 'Kontakta oss', 'Bli kund', 'Boka rådgivning', 'Aktuella räntor', 'Aktuella priser', 'Nyhetsbrev', 'Privatekonom Jens Magnusson', 'Om du inte är nöjd', and 'Mötesplatser'. The main content area is titled 'Chatta med oss' (Chat with us) and contains a message from Aida: 'Hej! Jag heter Aida och är en digital assistent med artificiell intelligens. Jag är ganska ny på jobbet och kan därför inte svara på allt, men jag lär mig nya saker hela tiden.' (Hello! My name is Aida and I am a digital assistant with artificial intelligence. I am quite new to the job and therefore cannot answer everything, but I am learning new things all the time.) Below this is a text input field with the placeholder 'Vad kan jag hjälpa dig med?' (What can I help you with?). To the right of the chat area, there is a section titled 'Bemanning av chatten' (Chat staffing) which states: 'Aida finns på plats dygnet runt. Om hon inte kan svara på din fråga kan en kollega ta över chatten vardagar 9 -17. Övriga tider kan du välja att bli uppringd.' (Aida is available 24/7. If she cannot answer your question, a colleague can take over the chat on weekdays 9-17. At other times, you can choose to be called.) Below this is a section titled 'Tänk på säkerheten' (Think about security) which states: 'Skriv aldrig känsliga uppgifter som kontonummer i chatten. Läs om hur vi behandlar dina personuppgifter' (Never write sensitive information such as account numbers in the chat. Read about how we handle your personal information).

# **Our experiences so far**



## What we thought when we started ?

- Employee resistance
- Ready to use Swedish language pack
- Hard to learn banking processes
- Aida a digital employee

## Insights so far

SEB

- Employee enthusiasm and willingness to teach AIDA new topics
- Swedish language pack not sufficient for usage, optimized for English
- Easy to teach, flexibility and adaptability
- Aida a digital employee, but also a new channel
- New technology, no answers
- New customer behaviors



**What do the customers think about Aida?**

# Customer insights

The customers seem to have mixed emotions about me...

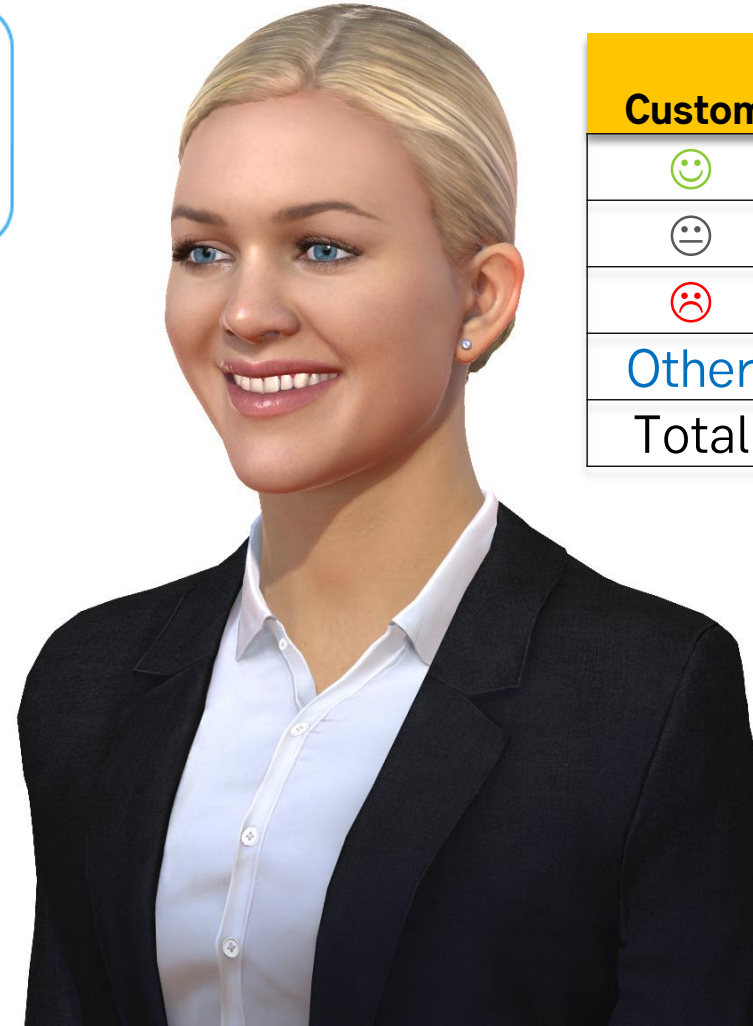
helt sämst, 10 gången jag försöker och enda svar jag får är att jag ska komma in

som en dans i en fiskfylld bäck

Nej!!! Är du en robot?!

du är ju helt fantastisk! tack för ett bra svar :)

Snabb och korrekt; tack!



## Customer feedback to Aida

😊	163	70%
😐	25	11%
😞	34	14%
Other	11	5%
Total	233	

# Meet AIDA



# AIDA – Next step

- More advanced banking process
- Work in logged-in mode
- Explore new areas
- Learn, Learn, Learn





# Questions?

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