

CUSTOMER STORIES

UniCredit

How UniCredit bank Zagrebačka banka improved NPS by 14 points with the first-ever Croatian enterprise voice assistant

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| Industry | Financial Services (Banking) |
| Location | Croatia |
| Featuring | Vedran Mrvica , Head of Contact Center at Zagrebačka banka |

Zagrebačka banka is owned by pan-European bank UniCredit and is the largest bank in Croatia, with over 1.3 million retail customers and 60,000 corporate clients.

Challenge

UniCredit was experiencing high call volumes, exacerbated by an outdated IVR system that was negatively impacting customer experience. Customers were spending up to two minutes navigating the IVR, followed by an additional 2-4 minute wait to connect with an agent. This led to a 25% call abandonment rate and constant pressure on agents due to long queues of callers. The IVR system, over 20 years old, had become increasingly complex and difficult to manage.

Vedran Mrvica, Head of the Contact Center at Zagrebačka banka, sought a voice automation solution to modernize the IVR and alleviate the pressure of high call volumes. However, the complexity of automating service in Croatian presented a significant challenge.

PolyAI solution

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| Use cases | FAQs and natural language call routing |
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| Language | Croatian |
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After researching and meeting with vendors, Vedran found that PolyAI's ability to communicate in Croatian was unmatched. "When we heard PolyAI's solution in Croatian, we knew that was what we wanted for our customers. No other vendors came close to how great it sounded," said Vedran. UniCredit's voice assistant is now the first to be deployed in Croatia.

The UniCredit team had forecast the project would take a year to deploy, but PolyAI deployed their voice assistant in just 3 months.

The voice assistant answers a range of frequently asked questions about things including card activation, card replacement, how to add a card to a digital wallet on a smartphone, and support queries for online banking. For call types that it doesn't yet automate, it routes callers straight to the right department, asking clarifying questions when needed.

 [Listen to Mia answer the phone for UniCredit](#)



 Results

UniCredit's voice assistant Mia is now automating 27% of all calls to Zagrebačka banka, routing callers 83% faster than the previous IVR and reducing call abandonment rate by 10%. These improvements have increased UniCredit's NPS score by 14 points in the first 6 months of the deployment.

14 point

NPS increase in the first 6 months of the voice assistant deployment.

27%

calls removed from the contact center, reducing wait times for callers who need to talk to an agent.

83%

faster call routing. PolyAI can accurately route in 20 seconds, compared to 2 minutes with the previous IVR.

10%

reduction in abandonment rate due to faster service and reduced wait times

“When we heard PolyAI’s solution in Croatian, we knew that was what we wanted for our customers. Our customers can now get information quickly in their local language, and I’m really proud of what we’ve created together.”

Vedran Mrvica

Head of Contact Center, Zagrebačka banka

