



Where technology means business



Leading Innovation >>>

Toshiba is a proud Partner of the 2010 Australian Commonwealth Games Team.

Powered by Intel® Centrino® 2 with vPro™ Technology



Protect. Manage.

[News](#)
[Videos](#)
[Blogs](#)
[Insight](#)
[Reviews](#)
[Whitepapers](#)
[Downloads](#)

ITjobs.com.au

News

Hardware | **Software** | Security | Communications | Business | Archive

News > Software

NAB moves customer service to chat-bot

By Liam Tung, ZDNet.com.au
29 May 2008 02:34 PM
Tags: call centre, customer service, robot, virtual chat, tm cullen, nab, automate, agent

National Australia Bank in June will start trialling technology where chat-bots or what NAB calls "virtual agents" handle customer requests online — a task handled by call centre agents today.

NAB will soon start trialling "virtual chat", where an automated online assistant will attempt to answer commonly asked questions for customers via a Web browser, according to the bank's head of direct channels, Direct Sales and Service, Tim Cullen.

The new system's online assistant will provide customers with links to other Web pages, and explanatory images, as well as helping customers through various application forms, such as those for home loans.



"If [customers] are at a particular point in an application, our virtual agent will be able to give specific guidance to them on how to proceed," Cullen told [ITRadio.com.au's Smart Call podcast](#).

However, the virtual agent's intelligence will need time to develop and will initially be capped by NAB management's guess at what consumers really want to know.

"We're trying to guess a lot of the questions our customers are going to ask. Initially we'll probably launch with an overflow to a human chat. But overtime we will build up the knowledge base of those types of questions, and respond to them, and look at ways we can hand them off, not only to chat, but also have someone call them back or also refer them into a branch," he said.

For  if a customer has questions about a home loan the virtual agent can't answer, the customer will be able to organise an appointment with the online assistant or mobile lender to meet them.

"Virtual chat" technology is being judged against the alternative "click-to-chat" technology that NAB has also been trialling with customers. Click-to-chat allows customers to click a button on NAB's website, which then sends a message for its customer service operators to return the call.

Cullen said that although customer feedback on click-to-chat has been positive, the bank has struggled to see the value of it due to the difficulty of measuring and tracking customer behaviour once the click to chat request has been made.

"We don't know what those customers do. Some of them will apply [for a loan] online, but others may well come into a branch or contact centre. So we're really not sure of the overall economics of why we would do [click-to-chat] or roll it out on a larger scale," he said.

NAB [flagged its intention to trial such technology](#) last year, signalling a convergence between call centres and its online capability.

Dr Catriona Wallace, director of Callcentres.net, who last year released a study showing that [Australians would prefer speaking with robots than with offshore call centre staff](#), said technology like this will likely result in job cuts. However, she added that "there's a whole need to automate transactional work to make it less mundane for call centre workers and it will raise what call centre agents need to do other than simple credit card enquiries."

"Agents typically take 78 calls per day and if some of that can be automated, it's a much better role for the agent," she said.

As for NAB's customers, Dr Wallace said: "I think they will like it because most customers that will use it immediately will already be customers who have some orientation around Web chat technology," she said.

Talkback (2)
Print
E-mail
Share

advertisement

Print feature brought to you by



Related stories **Alerts**

- [Call centre employees more dangerous than phishers](#)
- [Aussies prefer robots to call centres](#)
- [Reckon dumps Interactive Intelligence call centre](#)
- [Indian call centre worker arrested](#)
- [Cisco downsizes Aussie call centre](#)
- [Call centre security lessons](#)
- [Cost cutting backfires on call centres](#)
- [Optus to open call centre in India](#)
- [Australian police call centre faces industrial action](#)
- [Australian call centre agents hampered by poor software](#)

Just In **Most Popular** **Most Discussed**

- [Apple iPad to kill in-flight movies: Jetstar](#)
- [Internet Blackout: The final verdict](#)
- [My School 'capacity' upgraded](#)
- [Oracle explains Sun to Aussies in April](#)
- [Vic govt poised for government 2.0](#)
- [Telcos eye Apple's iPad](#)
- [Govt 2.0 taskforce inspires ACMA hire](#)
- [NZ still in mobile turmoil](#)
- [Westpac launches new online trading platform](#)
- [Pipe joins iNet in filter blackout](#)

[More articles >](#)

Latest Videos



Apple iPad: The bottom line

Apple CEO Steve Jobs sums up all the features and pricing of the new Apple tablet... [Watch it now](#)



Browse safely in Internet Explorer

We'll show you how to secure Internet Explorer to minimise the chance of falling prey to a security vulnerabl... [Watch it now](#)




HTC HD2

There's no doubt in our minds that the combination of power, features and good looks make the HTC HD2 the best... [Watch it now](#)

[More videos >](#)

advertisement

Powered by Intel® Centrino® 2 with vPro™ Technology



Toshiba is a proud Partner of the 2010 Australian Commonwealth Games Team.

CLICK TO WATCH >

sponsored content

POWER CENTRE

Useful content from premier sponsors

→ [How do you build a smarter planet?](#)

→ [Watch IBM exclusive smarter planet videos here](#)



Blogs

Heads should roll at Telecom NZ

Telecom's XT mobile network has been renamed Monica. She goes down without warning and screws you.



Will Femtocells save us from drop-outs?

Although the carriers tell me consumer demand won't exceed wireless capacity, I don't think I'm alone in experiencing regular drop-outs.



Is 42 no longer Telstra's answer to everything?

Telstra has proven corporate memory to be short indeed, this week launching an 8Mbps peak-rated data card that it claims to be "the fastest wireless internet device of its kind". But has the company forgotten about its own 21Mbps data card, launched a year ago? Or is it intentionally backing away from misleading references to Next-G's 42Mbps design speed — and its argument that wireless can replace landline services?



[More blogs >](#)

Tip us off!

LOGIN

E-mail

Password (forgot?)

Remember

Like 124,000 other people join the community and get the latest news from the IT industry.

[Join Now](#)

Reader Services

Newsletters

E-mail Alerts

RSS Feeds

ZDNet Mobile

Popular Topics

- [Apple](#) (2135)
- [Broadband](#) (1414)
- [CIO](#) (681)
- [Datacentre](#) (122)
- [Government](#) (1061)
- [Iphone](#) (704)
- [Layoffs](#) (128)
- [Linux](#) (2744)
- [NBN](#) (359)
- [Security](#) (3199)
- [Storage](#) (854)
- [Telstra](#) (2536)
- [Virtualisation](#) (317)
- [Windows](#) (2083)
- [Windows 7](#) (153)

[Alerts >](#)

Essentials

- [Broadband Plan Finder](#)
- Not sure which broadband plan to choose? Try our Broadband Plan Finder.
- [Mobile Phone Plan Finder](#)
- Pick the best mobile phone plan deal with our Mobile Phone Plan Finder.
- [Broadband speedtest](#)
- How fast is your internet connection? Calculate the speed here.
- [Resources for smarter business](#)
- We are ready for a smarter planet, check out these IBM resources to help you create a smarter business through smarter IT.
- [What are your IT priorities for 2010?](#)
- Check out what over 1300 of your peers said were their priorities in 2010.

http://www.zdnet.com.au/news/software/soa/NAB-moves-customer-service-to-chat-bot/0,130061733,339289409,00.htm