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### The Guide to **Generative Al** Mastery:

Elevating Customer Experience in Financial Services Contact Centres

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## The Power of Generative Al in Financial Services Contact Centres

In the dynamic and complex landscape of the financial services industry, Onecom understands the unique challenges and nuances that organisations face in delivering exceptional customer experiences. Financial institutions must navigate sensitive financial matters, complex regulations, and evolving customer expectations while maintaining the highest standards of service. Generative AI technology offers a powerful solution to address these challenges, enabling financial services contact centres to enhance customer interactions, streamline operations, and cater to the diverse needs of clients efficiently and effectively.

#### **Meeting Customers Where They Are**

In the realm of financial services, emotions often run high as customers connect their financial well-being with personal sentiments, underscoring the crucial need for direct interaction with human representatives. Harnessing omnichannel communications enables organisations to engage customers on their own terms, ensuring a seamless experience across multiple touchpoints like phone calls, emails, social media, and chat platforms.

Presently, a staggering 66% of consumers leverage a minimum of three communication channels to reach out to customer service — a clear indicator of the significance of providing omnichannel solutions to accommodate diverse customer preferences and communication styles.

#### The Importance of Human Touch in Financial Services

Contact centres play a pivotal role in facilitating interactions between businesses and customers, managing queries, resolving issues, and offering support through diverse channels like phone calls, emails, social media and chat platforms.

Contact centres must also evolve with customer preferences to cater to the rising need for personalised, efficient, and seamless customer service.

Generative AI presents the opportunity to automate repetitive and time-consuming tasks, enhance response times, and provide tailored interactions, leading to elevated customer experience and loyalty.

A notable 11% of financial services consumers have expressed the need for smoother transitions from virtual to human assistance when addressing their queries. This emphasises the importance of seamlessly intertwining AI technologies with human support to elevate the overall customer experience, ensuring adept handling of emotional and intricate issues.

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## The Power of Generative Al in Financial Services Contact Centres

### Adapting to Changing Consumer Preferences

In the realm of banking and financial services, younger generations like Generation Z exhibit distinct preferences and expectations. Research indicates that 62% of Generation Z individuals find their online banking services lacking in effectively meeting their requirements. To resonate with this demographic, financial institutions need to explore voice-enabled technologies and personalised digital solutions designed specifically for the preferences of younger consumers.

Furthermore, more than half of Generation Z individuals opt for banking services beyond traditional hours, with 37% expressing a preference for access to physical branches or pop-up locations. This underscores the significance of offering flexible service models and diverse channels to adapt to the evolving needs of various customer segments.

### **Creating Resilient Systems for Customer Satisfaction**

In a landscape of ever-changing consumer expectations, financial organisations face the imperative to evolve and meet the expanding needs of their clientele. The seamless delivery of customer experiences across diverse channels, coupled with swift response times, stands as pivotal elements in bolstering customer satisfaction and fostering loyalty.

Recent surveys highlight that 63% of leaders in financial organisations perceive the provision of self-service options for customers as a hurdle to delivering toptier customer experiences. Through the utilisation of generative AI technologies, contact centres in financial services can streamline operations, optimise response times, and deliver tailored interactions, elevating the overall customer journey and satisfaction levels.





## The Power of Generative Al in Financial Services Contact Centres

#### **Challenges in Implementing AI in Financial Services**

At Onecom, we understand that a prevalent challenge in the financial services sector revolves around the apprehension associated with integrating Al functionalities, given the emotionally charged nature of financial matters and potential customer responses. Nonetheless, by implementing appropriate strategies and safeguards, generative Al has the potential to revolutionise customer service operations, yielding superior outcomes for both customers and financial organisations alike.

#### **Summary**

The incorporation of generative AI within financial services contact centres holds the promise of transforming customer engagements, enhancing operational efficiency, and accommodating the varied preferences of customers spanning various age brackets and demographic segments. Embracing cutting-edge technologies and embracing evolving consumer expectations enable financial organisations to lead the way and deliver exceptional customer experiences in the digital era.

Read more in our guide: "How Did UK Banks Respond To COVID-19?".







## But how does Generative Al actually work?

#### Cutting through the jargon

Generative AI differs significantly from other AI approaches, such as rule-based systems and machine learning algorithms, and these differences hold particular importance in the context of contact centres.

#### **Rule-Based Systems**

Traditional rule-based systems rely on fixed rules and decision trees to respond to customer queries. While they work well for simple questions, they can struggle with more complicated or unexpected situations.

Contact centres using rule-based systems may face challenges in growing and adapting as modifying rules requires manual changes and thorough testing.

#### **Machine Learning Algorithms**

Machine learning algorithms, like those based on supervised, unsupervised, and reinforcement learning, rely on labelled data to make predictions or decisions.

While they work well for tasks like sorting and forecasting, they struggle with creating responses that sound human-like or understanding complex language nuances.

Training these models also requires a lot of work in terms of labelling data, setting up features, and adjusting the model, which can be time-consuming and resource-intensive for contact centres.

#### So, what makes Generative AI so great?

Generative AI models, such as the Generative Pre-trained Transformer (GPT), offer a superior alternative to traditional rule-based systems and machine learning algorithms. GPT's ability to generate human-like responses and understand complex language nuances without extensive manual involvement sets it apart.

Unlike rule-based systems constrained by predefined rules, GPT's flexibility enables it to handle diverse queries, even in unpredictable scenarios. Additionally, GPT excels at natural language understanding and response generation, making it a highly efficient and effective solution for contact centres aiming to improve customer interactions and streamline operational processes.





Generative AI, with its ability to mimic human-like responses and understand natural language, offers a plethora of advantages for contact centres.

#### **Enhancing Customer Experience**

Generative AI empowers contact centres to deliver more personalised and efficient customer experiences.

Generative AI empowers financial services contact centres by enabling them to deliver more personalised and efficient customer experiences. Al-driven chatbots and virtual assistants streamline routine inquiries, delivering instant responses and allowing human agents to dedicate their expertise to handling intricate financial matters.

By leveraging advanced natural language processing (NLP) capabilities, generative Al ensures accurate interpretation and swift query resolution. This tailored approach not only enhances customer satisfaction but also boosts first-contact resolution rates, aligning with the precision and excellence expected in financial interactions.

#### Did you know?



With over 70% of customers now expecting conversational service when contacting businesses, there's never been a better reason to invest in Intelligent Virtual Agents (IVAs).



Five9's IVAs are revolutionising the way businesses interact with customers through automated, round-the-clock service and support. Find out how Five9's IVAs can help your business unleash its productivity potential.



Zendesk Messaging and Live Chat are transforming customer experience (CX) by meeting customers on their preferred channels – whether it's through your website, mobile app, or popular social platforms, like WhatsApp and Facebook. Find out how to integrate messaging into your existing business tools and enjoy instant support for customers, partners, and employees with a simple click.





#### **Enhanced Customer Interaction Analysis**

Al's integration into financial services contact centres is instrumental in swiftly analysing customer information by interfacing with the company's customer relationship management (CRM) platform. This seamless integration empowers Al chatbots to handle routine customer queries by extracting pertinent customer data from the CRM system, facilitating smooth interactions.

For instance, Al aids agents in delivering and suggesting personalised responses based on customer profiles and purchasing histories, thereby enhancing service quality and operational efficiency. Additionally, Al-generated responses can be tailored to address specific queries, varying from financial balance inquiries to more intricate queries concerning financial applications, resulting in heightened customer satisfaction.





#### **Increased Agent Productivity and Operational Efficiency**

Financial services agents often engage in extended calls to collect crucial information for various financial applications. Al transcription and auto-summarisation tools can prove invaluable in accurately recording and summarising essential details from customer interactions, alleviating agents of this burden.

These tools not only ensure comprehensive data capture but also bolster data security with the ability to filter sensitive financial and customer information. With streamlined data management processes in place, agents can dedicate their focus to delivering personalised services and upholding Consumer Duty regulations.

The automation of routine tasks and management of a substantial volume of customer queries without human intervention drives significant operational efficiency gains. Al-driven tools provide real-time support to agents by offering dynamic scripting suggestions, access to relevant knowledge base articles, and recommendations for case resolution.

For example, in the context of claims and insurance firms, gen-Al-powered automation will impact almost every step in the claims lifecycle. Agents can utilise automation to quickly summarise key points of policy documents during the first notice of loss and more quickly respond to customer inquiries along the claims journey.

By automating repetitive tasks, generative AI streamlines operational processes, reduces average handle time (AHT), and enhances agent productivity. This efficiency empowers agents to handle more complex or emotionally charged customer inquiries while allowing customers the option to escalate issues directly with an agent through voice conversations.

#### Did you know?



The average agent spends anywhere from 30 seconds to a few minutes in the "after-call work" state, completing call summaries and filling in client details. In the context of the financial services contact centres, this "after-call work" is even lengthier due to the extensive information required to pass identify, fraud and credit checks – not to mention personal details when applying for finance.



**Increased Agent Productivity and Operational Efficiency Contd.** 

#### Did you know?



Reducing the reliance on human agents when handling routine queries allows contact centres to achieve substantial cost reductions in terms of staffing and operational expenses.

Al-driven automation allows contact centres to scale their operations more efficiently, accommodating fluctuations in customer demand without incurring additional overhead costs.



Five9's Agent Assist can reduce your wrap-up in average handling time by a conservative 50%?

Five9's Agent Assist automates post-call transcription and summarisation, boosting operational efficiency and enhancing customer experiences in contact centres. With features like AI Summaries and Real-Time Transcription, Agent Assist reduces call wrap-up time, improves data accuracy, and empowers agents to deliver personalised customer interactions. Learn more about Agent Assist here.





#### **CRM Integration for Compliance and Transparency**

In the financial services sector, transparency in communication is essential, especially in the context of Consumer Duty regulations. By integrating Al contact centre technologies with CRM platforms, financial institutions can streamline compliance and ensure transparent customer interactions. This seamless integration not only aids in **automatically detecting customers across omnichannel engagements**, **simplifying identity verification processes but also enables clear and consistent customer engagements**.

#### Did you know?



In today's digital era, omnichannel communication is the new standard for contact centres across the board. Meeting customers on their preferred platforms is crucial, especially when taking into account the diverse needs of different generations. Generative Al plays a vital role in catering to these varied preferences, from voice-enabled options for older generations to virtual or chat functions for new and emerging Finserv consumers, such as Gen Z. Embracing a variety of communication channels is vital in adapting to changing customer preferences of the modern world.

Learn more about omnichannel contact centre solutions here.

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#### **Enhanced Scalability and Flexibility**

Generative AI offers greater scalability and flexibility to adapt to changing business needs and customer requirements in the financial services sector. For instance, during peak periods such as tax filing season or when mortgage applications surge, AI-powered systems can efficiently manage fluctuations in call volumes and peak traffic periods.

This ensures consistent service levels even amidst high demand, which allows contact centres to proactively address spikes in customer queries without manual intervention. The adaptability of Al algorithms enables swift adjustments to varying scenarios and environments, supporting financial institutions in scaling their operations up or down as needed.

#### Did you know?



The versatility of cloud contact centre solutions and the intelligence of AI technology can be combined to optimise communication channels, enhance data security, and flex to diverse operational requirements of modern businesses. By leveraging the combined flexibility and scalability of AI and cloud technologies, organisations can enhance customer interactions, streamline operations, and deliver exceptional experiences, empowering businesses to succeed in an ever-evolving digital landscape.

To find out more, check out our guide on How Al & the Cloud Can Enhance Your Contact Centre.



#### **Personalisation and Customisation**

The feedback loop from customer interactions in financial services contact centres serves as a valuable source of insights for product innovation and service enhancement. Al-powered tools facilitate the efficient extraction of actionable insights, driving innovation and personalisation. Leveraging data analytics and customer feedback empowers financial institutions to meet evolving customer needs, aligning with Consumer Duty regulations for a customer-centric approach.

These generative AI tools and analytics help to personalise customer interactions based on preferences, past interactions, and real-time data analysis. From this, agents are provided tailored responses and offer suggestions, enhancing customer experience and relationships while boosting lifetime value. These personalised experiences improve retention, increase cross-selling, and adapt to market changes for long-term competitiveness.

#### Did you know?



70% of organisations are actively investing in technologies and tools that automatically capture and analyse intent signals.



Zendesk's cutting-edge Al technology harnesses generative Al to elevate customer experiences across voice, chat, and text channels. Through Advanced Al capabilities, Zendesk expands agent responses, adjusts tone, and measures call sentiment, all while identifying customer intent for more streamlined and productive interactions.

By utilising generative AI, Zendesk ensures that conversations are not only more effective, but also tailored to meet the unique needs of each customer.





#### **Optimising Customer Feedback and Insights**

While collecting sentiment data is valuable, its true potential lies in how businesses leverage this information to drive actionable insights and improvements.

Through Al-driven analytics, organisations can analyse customer interactions across various channels, identify emerging trends, and predict customer behaviour. Armed with these insights, contact centres can drive informed decisions, anticipate customer needs, and continuously elevate their services through data-driven strategies.

#### Did you know?



**Five9's Intelligent CX Platform** enables you to gather real-time customer feedback, track sentiment, and enhance engagement across multiple channels. Equip your business to proactively address customer needs, strengthen relationships, and drive meaningful conversations. Find out more **here**.







#### **Interactive Customer Education and Training**

Generative Al's ability to learn from customer interactions is a valuable asset in equipping agents with essential knowledge and enhancing self-service capabilities in contact centres. By analysing customer interactions, Al systems can identify common issues and develop automated solutions.

This process allows for the creation of automated responses that can be integrated into chatbots, enabling customers to resolve their queries without agent intervention. This seamless integration of Al-generated solutions helps agents better understand customer needs and preferences while improving the efficiency of self-service options.

It also enables contact centres to build and maintain comprehensive knowledge management systems. Al-powered systems can analyse vast amounts of data, including historical interactions, customer feedback, and support documentation, to generate and organise knowledge base articles dynamically. This ensures that agents have access to upto-date and relevant information, enabling them to resolve customer queries more effectively and efficiently.

Knowledge base utilisation is particularly useful for customers seeking to buy new insurance products or renew their existing coverage, as product knowledge bases enabled through a chat-like experience could empower brokers to answer customer questions about coverage levels and other benefits.

#### Did you know?



Generative Al for Knowledge Base by Zendesk utilises Open Al technology to help accelerate the creation of help centre articles.

It allows agents to quickly expand and change the tone of their articles, making them more comprehensive and friendly or formal. This feature helps increase productivity by cutting down the time it takes to create articles and ensures consistent tone and content across the knowledge base and brand.





### **How Generative AI Empowers Customers, Agents and Managers Alike**

#### **Empowering Customers**



#### **Enhanced Engagement and Increased Loyalty**

Personalised customer interactions using Generative AI deepen engagement, build loyalty, and foster lasting relationships.



#### **Scalable Service Excellence**

The ability to seamlessly adjust to fluctuating demands ensures consistent, high-quality service to meet evolving customer needs effectively.



#### **Actionable Customer Insights**

With Generative Al analytics, contact centres can glean valuable customer insights, driving informed decisions, predicting trends, and enhancing services to exceed customer expectations.



#### **Empowering Agents Efficiency Through Automation**

Generative Al assists agents in streamlining interactions and resolving queries swiftly, leading to improved first-contact resolution rates and enhanced efficiency in issue resolution processes.



#### **Enhanced Knowledge and Problem-Solving**

By leveraging Generative AI for learning and problem-solving support, agents gain a deeper understanding of customer needs, resulting in more holistic solutions, improved issue resolution rates, and heightened proficiency in addressing complex cases.



#### **Customer-Centric Focus**

Generative Al empowers agents to prioritise customer-centric resolutions by providing real-time data insights and personalised assistance. This support helps agents seamlessly address customer issues with a focus on enhancing the overall customer experience.

### How Generative AI Empowers Customers, Agents and Managers Alike

Why Empowering Agents is So Important

#### Did you know?



Engaged agents drive an **87%** increase in first-contact resolution rates.



Cross-training agents leads to a **63%** improvement in issue resolution efficiency.



Real-time communication methods reduce repeat contact by **45%**.



Improved agent morale results in a **72%** decrease in attrition.



Prioritising first-contact resolution over handle time boosts customer satisfaction by **56%**.

Learn more about igniting agent empowerment to drive unparalleled customer experiences, in ContactBabel's latest report, "The Inner Circle Guide to Agent Engagement & Empowerment", sponsored by Onecom.



### How Generative AI Empowers Customers, Agents and Managers Alike

#### **Empowering Managers**



#### **Enhanced Operational Efficiency**

Generative AI streamlines tasks, boosts productivity, and optimises resource allocation, empowering contact centre managers to run operations more efficiently and effectively.



#### **Actionable Insights for Improved Decision-Making**

Leveraging generative AI analytics in your contact center operations offers a wealth of data-driven insights that can significantly impact decision-making and strategic planning. By analysing customer interactions and sentiment through AI-powered tools, managers can identify emerging trends and patterns in customer behaviour. This information allows you to proactively adjust service strategies, anticipate customer needs, and enhance overall customer satisfaction.

Additionally, by tracking key performance indicators such as response times, resolution rates, and customer feedback, generative Al analytics provide actionable metrics that enable managers to fine-tune operational processes and optimise resource allocation. Ultimately, this data-driven approach empowers contact centre managers to continuously improve service delivery and adapt to evolving customer demands effectively.



#### **Workforce Management**

While much attention is given to customer-facing benefits, Generative Al also aids internal workforce management. Zendesk Tymeshift provides real-time team reporting, Al-driven workload forecasting, and automated agent scheduling, offering a quick and efficient solution for managing agent activity and schedules. This results in up to 80% reduction in overtime costs and a 70% decrease in scheduling time.

### Implementing Generative Al in Your Contact Centre



### **Identifying Contact Centre Challenges and Pain Points**

Start by recognising the specific challenges and pain points your contact centre encounters. These could range from long wait times, high call volumes, agent burnout, or difficulties in handling complex queries. Identifying these obstacles will help to pinpoint the areas where generative Al can prove the most valuable to your contact centre.



#### **Defining Use Cases and Objectives**

Once the challenges are identified, define clear use cases and scenarios where your contact centre could benefit from generative Al functionalities and set objectives accordingly.

For example, use cases may include automating responses to common queries to free up agent time, providing agent assistance with real-time scripting to reduce manual inputs, or improving knowledge management systems for agent training and customer self-servicing capabilities.

Set measurable goals such as reducing average handling time, increasing first-call resolution rates or improving customer satisfaction (CSAT) scores.



### Implementing Generative Al in Your Contact Centre

#### **Data Preparation and Collection**

Generative AI models rely on robust training data to learn from. Collect and prepare historical customer interactions, such as chat logs, call recordings, emails, and service tickets. It's crucial that the data covers the full spectrum of queries handled by your contact centre to learn from.

#### **Model Selection and Customisation**

Select a generative AI model that aligns with the specific use cases and objectives identified for your contact centre. Consider factors such as the model's language capabilities, scalability, and compatibility with existing your systems, such as your CRM (Customer Relationship Management) system. Customise the model as needed to fine-tune its responses and ensure relevance to your contact centre environment.

#### Did you know?



With Five9's latest **GenAl Studio**, refining your generative Al solution has never been easier. GenAl Studio empowers users and contact centre managers with the flexibility to specify use cases and prompts tailored to their requirements.

These configurations can be tested before deployment into the system for seamless functionality. With just a handful of use cases and prompts, the model can kickstart its operations, guiding **Five9's Agent Assist** technology for tasks like auto-summarisation, transcription, and suggesting agent responses.

Real-time updates to prompts ensure adaptability for the business, allowing contact centre managers to make swift adjustments effortlessly. Alternatively, the generative Al is intuitive, adapting with consistent use and direction. By selecting preferred response suggestions, the system learns and generates new prompts, which can be easily customized to align with your contact centre's specific needs.

## Implementing Generative Al in Your Contact Centre

#### **Integration with Contact Centre Systems**

Integrate the generative AI solution seamlessly into your contact centre systems and workflows. This may involve integrating with existing CRM platforms, ticketing systems, knowledge bases, and communication channels. Ensure that the AI solution can handle omnichannel interactions to seamlessly transition between your different communication channels as needed.

#### **Monitoring and Continuous Improvement**

Track key metrics such as response accuracy, customer satisfaction ratings, and agent productivity. Gather feedback from both customers and agents to identify areas for improvement and iterate on the model and workflows accordingly. Continuously optimise the solution to adapt to changing customer needs and business requirements.

#### **Agent Training and Collaboration**

Provide comprehensive training to contact centre agents on how to effectively leverage generative AI tools in their day-to-day operations. Train agents on how to use AI-powered chatbots, virtual assistants, or real-time scripting tools to enhance their productivity and efficiency. Foster collaboration between agents and AI systems, emphasising the role of AI as a support tool rather than a replacement for human agents.

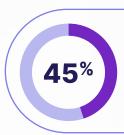
#### Did you know?



Only 34% of agents say they understand their department's Al strategy.



Although 72% of CX leaders claim they have offered sufficient training in generative Al tools, over half of agents report receiving no training.



And of the 45% of those who have received training





only 21% are satisfied with it.

## **Ensuring Data Privacy and Security when implementing Generative Al**



While 83% of CX leaders believe their customers trust their data security efforts, six in ten consumers feel that companies are not meeting their expectations in this area.

Protecting customer data is paramount when integrating generative AI in contact centres.

It is essential to strictly adhere to data privacy regulations, such as GDPR or PCI compliance, to safeguard sensitive customer information effectively.

Contact centres should implement robust data encryption, access controls, and anonymisation practices to minimise the risk of data breaches and unauthorised access.

#### Did you know?



of consumers won't purchase a product or service from a company they view as having lacklustre security measures.



of consumers are concerned about potential bias and discrimination in Al algorithms and decision-making.

## **Ensuring Data Privacy and Security when implementing Generative Al**

#### **Maintaining Transparency and Explainability**

Transparency and explainability are critical for building consumer trust and confidence in Al-driven systems.

Contact centres need to ensure that Al tools are transparent about their abilities, constraints, and decision-making processes.

Clear communication with customers regarding Al interactions and data usage is vital. Moreover, mechanisms should be in place for customers to seek explanations or clarifications on Al-generated response.

This feature could be a simple "Ask for more information" button that, when clicked, prompts the Al-chatbot to provide a more in-depth explanation or reasoning behind its answer. This mechanism empowers customers to seek clarification and enhances transparency in Al interactions.

#### **Continuous Monitoring and Improvement**

To maintain optimal performance, ongoing monitoring and refinement of generative Al systems are essential.

Contact centres should establish robust monitoring processes to track key performance metrics, identify potential issues or anomalies, and proactively address them.

Continuous training and development of AI models, incorporating new data and feedback, is vital for enhancing accuracy, relevance, and responsiveness over time.

#### **Ensuring Ethical and Responsible Use**

Contact centres must uphold ethical standards while deploying any new technology.

Ensure that AI systems are used responsibly and ethically, respecting customer privacy, autonomy, and dignity. Establish clear policies and procedures for the ethical use of AI, including guidelines for data collection, usage, and retention.

Foster a culture of ethical Al within the organisation, promoting transparency, accountability, and responsible decision-making at all levels.





## **Unlocking the power of Generative Al in Contact Centre Operations**

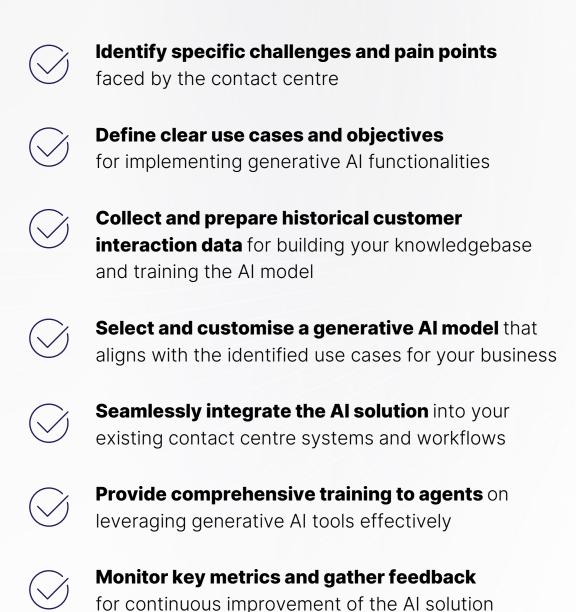
#### The full summary

- Generative AI technologies, such as the Generative Pre-trained Transformer (GPT), empower contact centres to automate responses, streamline operations, and enhance customer experiences.
- By leveraging generative AI, contact centres can handle a wide range of customer queries, provide personalised engagement, and improve operational efficiency.
- Implementing generative AI in contact centres requires careful planning, data preparation, model selection, integration, and continuous monitoring.
- While generative AI presents
   numerous benefits for contact
   centres, organisations must address
   challenges related to data privacy,
   bias, transparency, and ethical use to
   ensure responsible deployment and
   compliance with regulations.
- Handle a wide range of customer queries, including complex and nuanced queries, with greater efficiency and accuracy.

- Adapt to evolving customer needs and preferences without the need for manual intervention or extensive training data.
- Provide personalised and contextually relevant responses to customers, enhancing their overall experience and satisfaction.
- Streamline operations and reduce reliance on manual processes, leading to cost savings and improved productivity.



## The Complete Checklist for Generative Al Deployment







# Onecom is here to guide you on your generative Al journey.

Book a free discovery session with us today.

We'll match our expertise and solutions to your needs and take care of the heavy lifting for you.

www.onecom.co.uk



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