



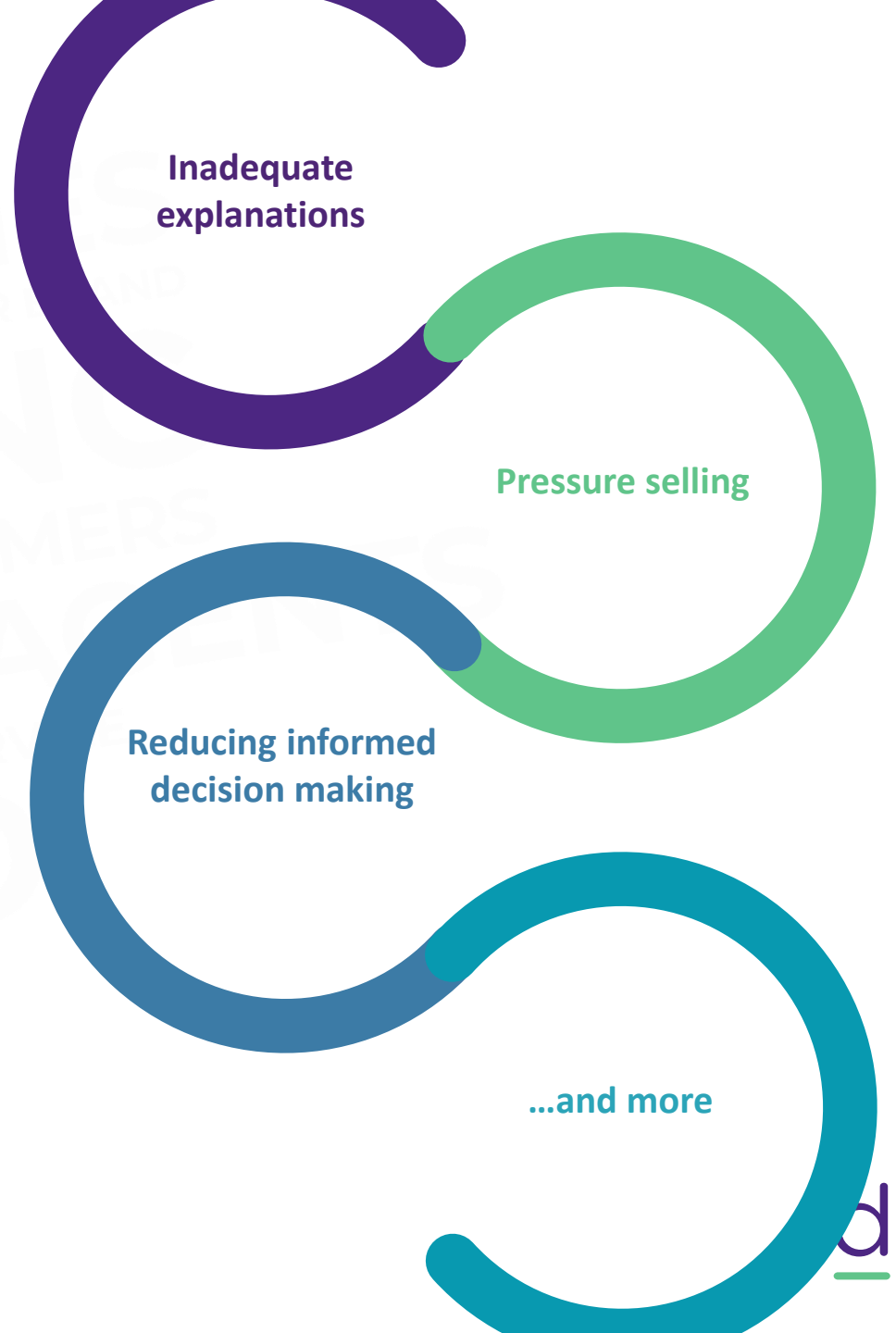
ASIC RegTech Voice Analytics Symposium
24th September

Richard Kimber

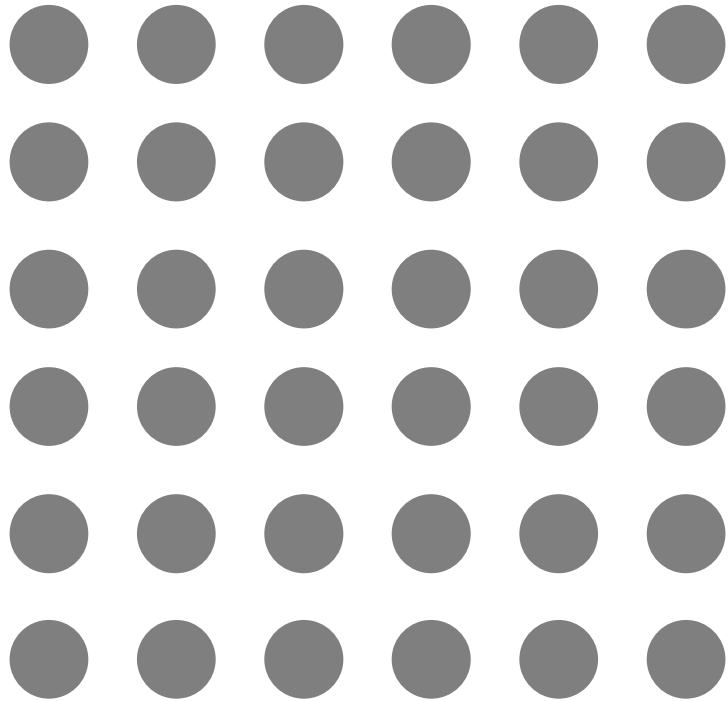
CEO

Billions of customer interactions recorded...

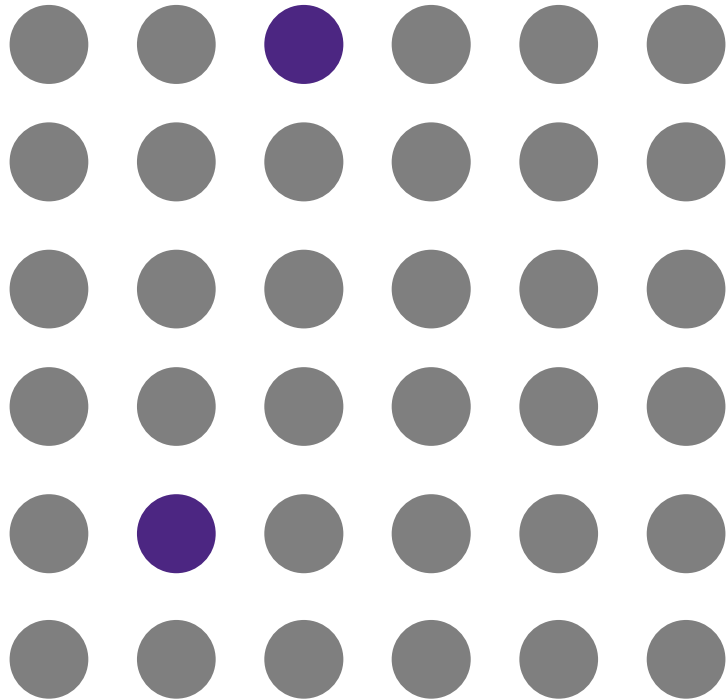
extremely difficult to extract insights at scale



Speech analytics results delivers value in 4 ways



Speech analytics results delivers value in 4 ways



1. Call triage

Speech analytics results delivers value in 4 ways

- 
- **playing on emotions**

- 
- **framing consumer choices**

1. Call triage

2. Risk category(ies)

Speech analytics results delivers value in 4 ways

- 
- **playing on emotions**

00:43

3:36

- 
- **framing consumer choices**

16:38

1. Call triage

2. Risk category(ies)

3. Locate within call

Speech analytics results delivers value in 4 ways



- **playing on emotions**

00:43 *"not much extra"*

3:36 *"children cope"*



- **framing consumer choices**

16:38 *"if you don't mind me asking"*

1. Call triage

2. Risk category(ies)

3. Locate within call

4. Explanations



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JOHN CITIZEN ON 19 JUN 2019 2:51 PM



TRANSCRIPT

Scorecard **Transcript**

- Customer**
 well quite frankly I think that you're being very disrespectful to my financial situation. I mean who do you think you are

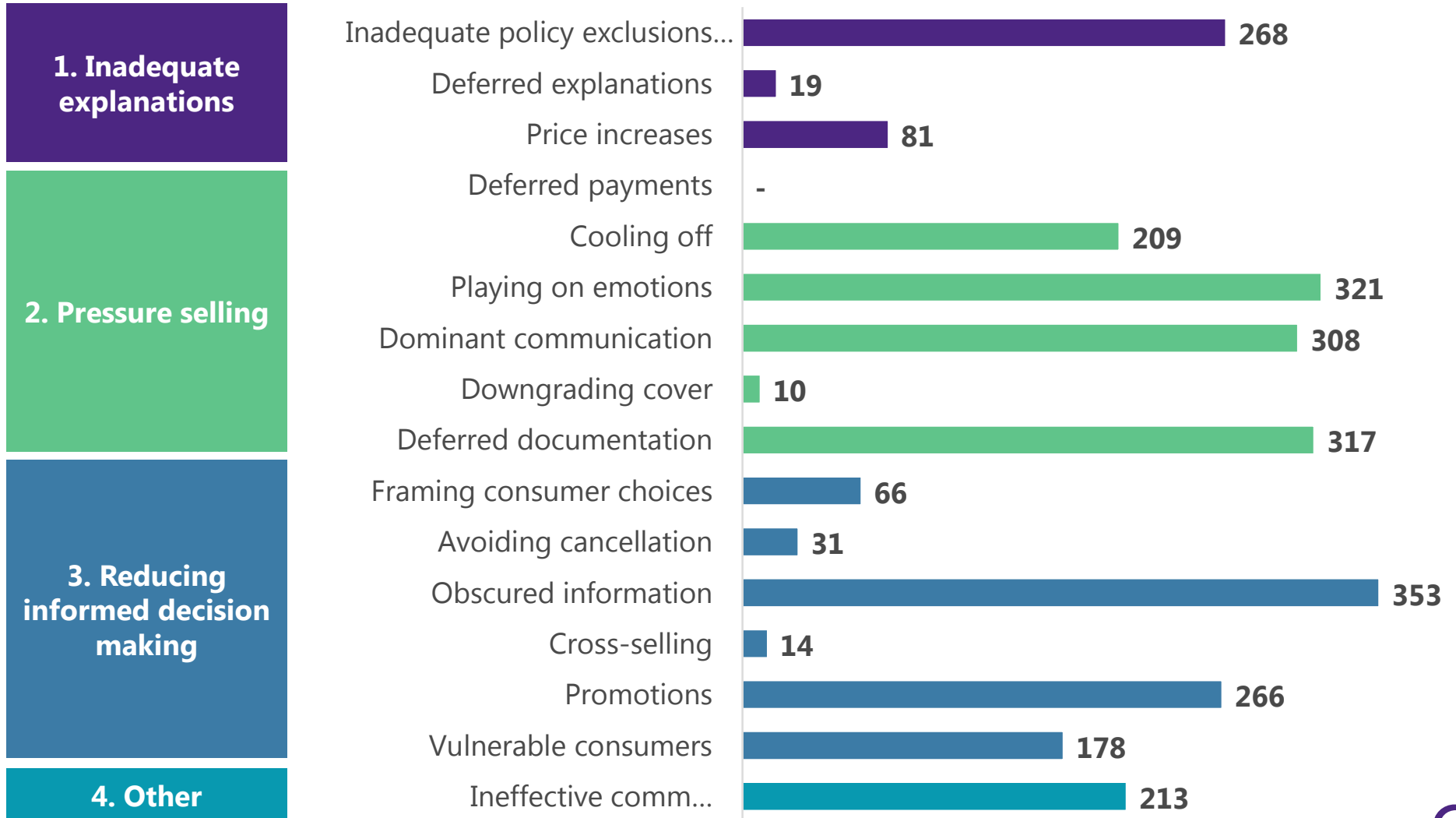
00:06:19
- A** **Agent**
 Annie, I've been working in this business for a long time. You'd think that a cover amount of 250 K would be enough to support two young children through life would be a big mistake. If I was in your position I would not hesitate to choose one million dollar government. Maybe one point five

00:06:25
- Customer**
 seriously are you really being disrespectful and the service level is shocking. Is there somebody else I can talk to. In fact can I speak to your manager.

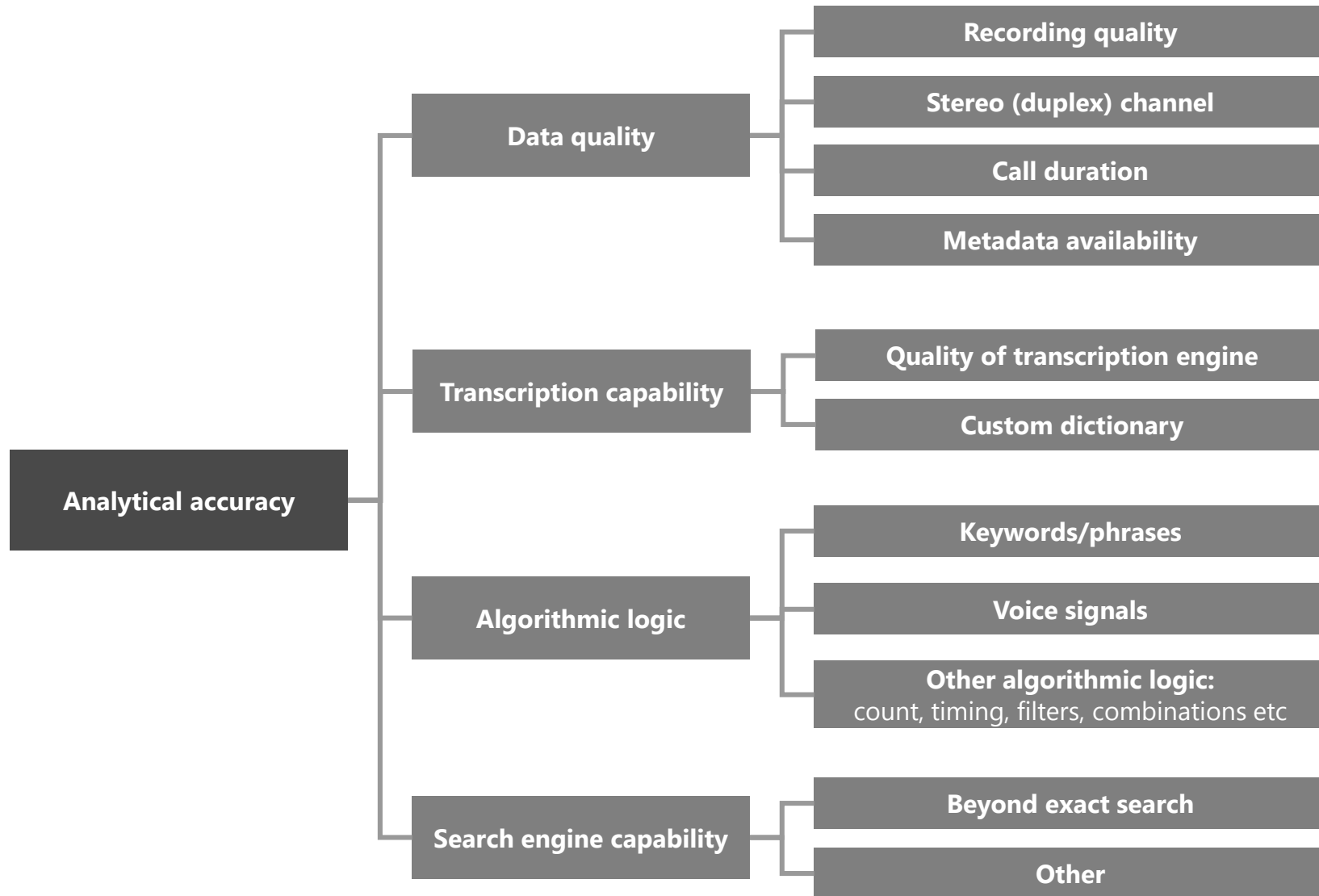
00:06:43
- A** **Agent**
 saying Halsemb a problem. Are you a manager for you then

No rows found

We identified a number of potentially risky calls based on the risk categories articulated in Report 587



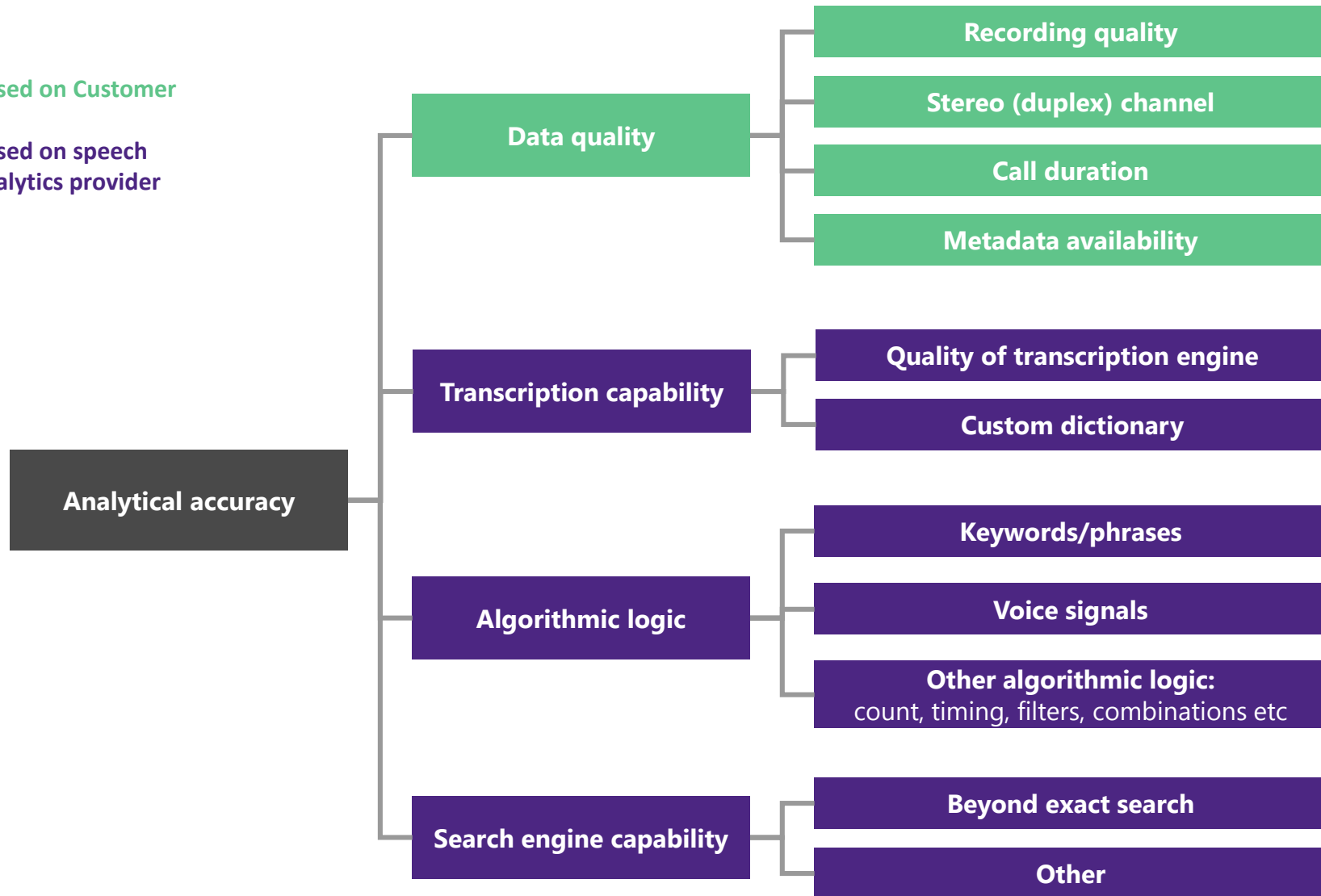
A number of factors drive analytical accuracy



Some factors are customer-dependent, and others are technology provider-dependent

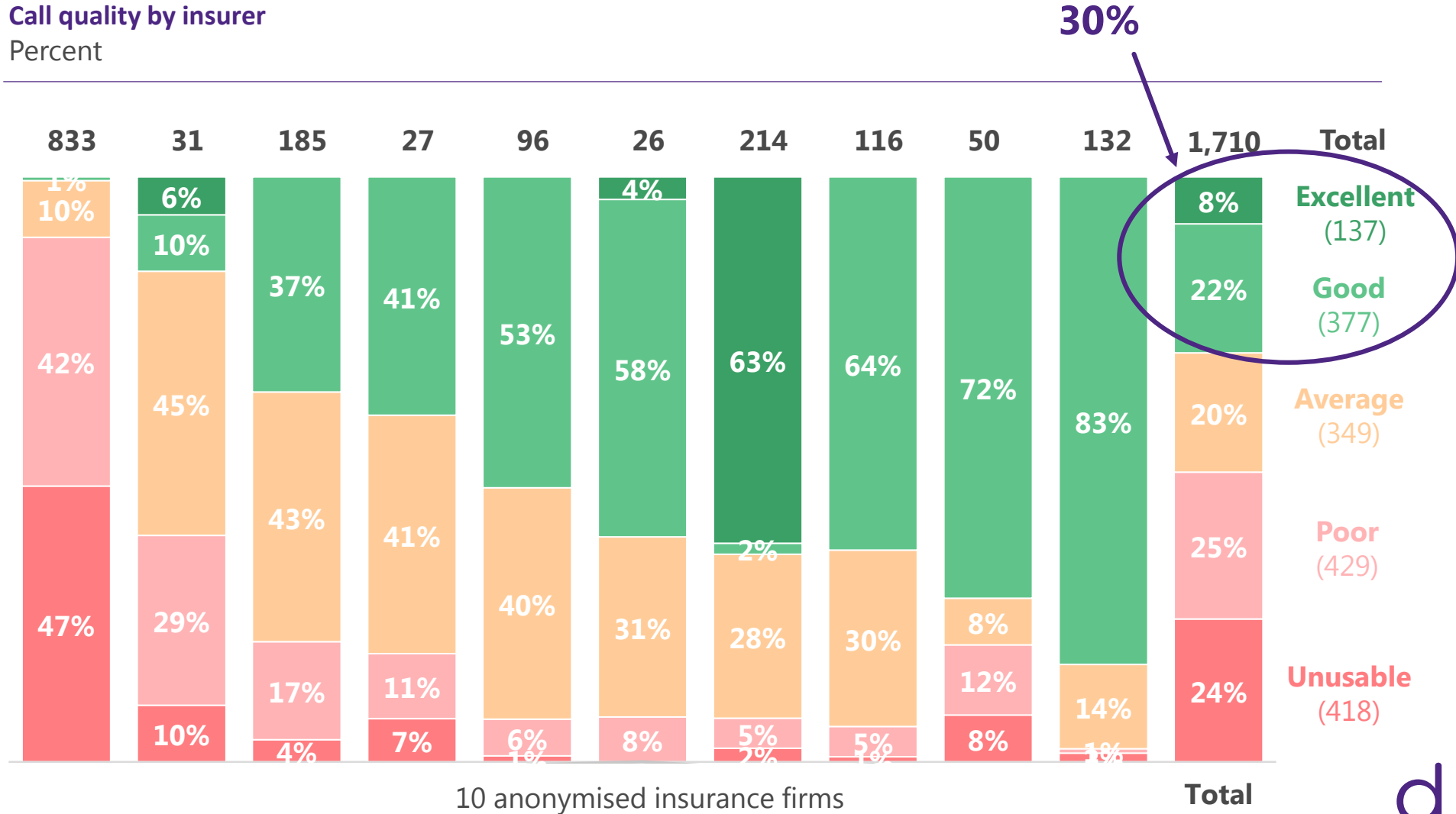
Based on Customer

Based on speech analytics provider



While only 30% of calls had excellent or good quality...

Call quality by insurer
Percent



...hundreds of risky calls were surfaced, thanks to the diverse suite of more advanced sensors and algorithmic logic

Key phrase search

Exact presence/
absence

Non-exact
presence/
absence

Algorithmic conditionals

Count

Sequence

Timing

Filter

Voice signals

Pauses / silences

Interruptions /
streaks

Mumbling

Volume

Talk speed

Mirroring

Traditional analytics typically relies on exact phrase matching

Key phrase search

Examples

Exact presence/
absence

- *"will only take a few minutes"*

More recent analytics goes beyond exact phrase matching

Key phrase search

Examples

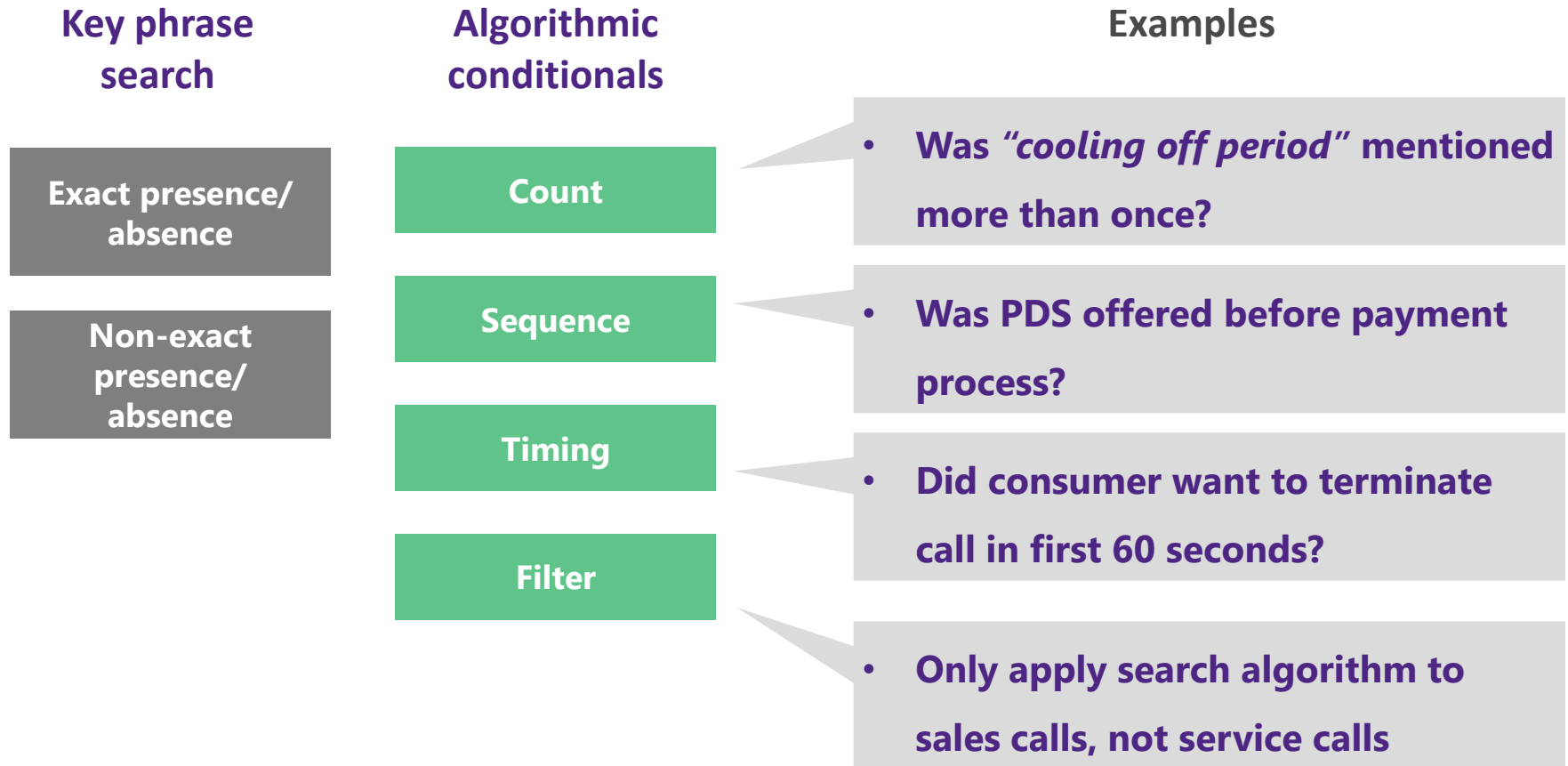
Exact presence/
absence

- *"will only take a few minutes"*

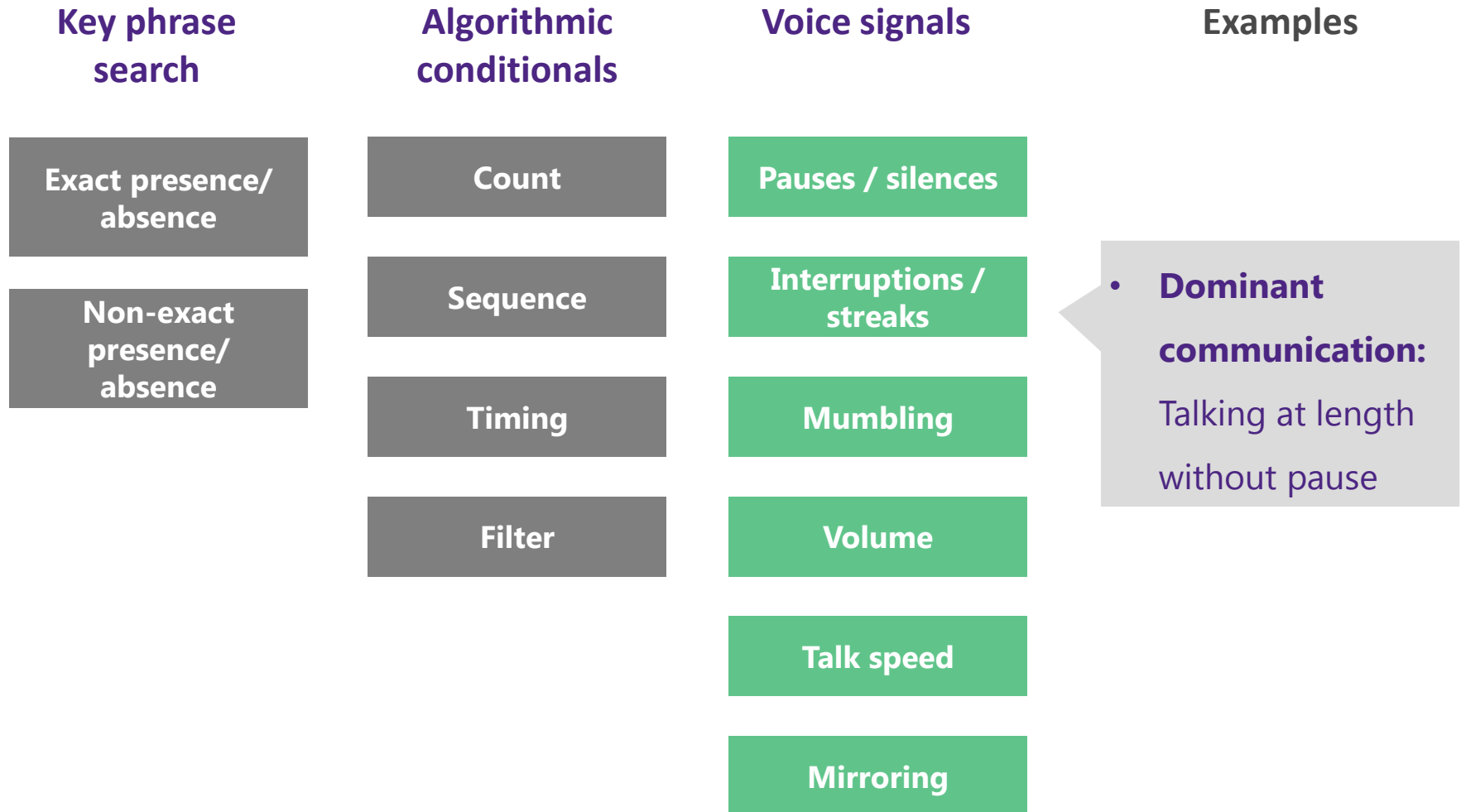
Non-exact
presence/
absence

- *"will just be a few minutes"*
- *"a few minutes is all it'd take"*
- *"won't take very long"*

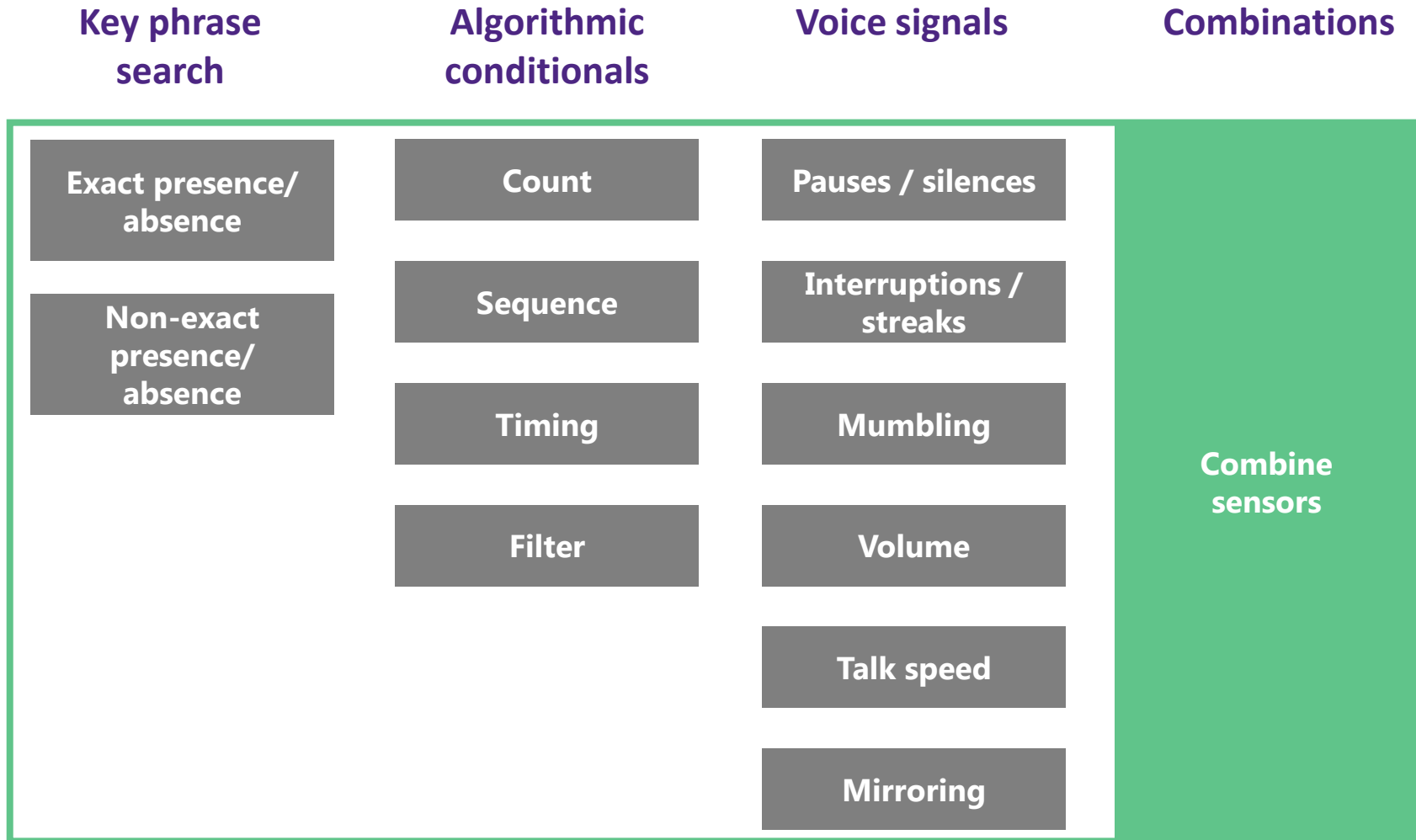
Various algorithmic conditionals restrict and specifies the search logic to further improve accuracy



Voice signal sensors allows transcription-independent insights to be detected



Combining the various sensors allows more complex algorithmic logic to be built to improve accuracy



Combining the various sensors allows more complex algorithmic logic to be built to improve accuracy

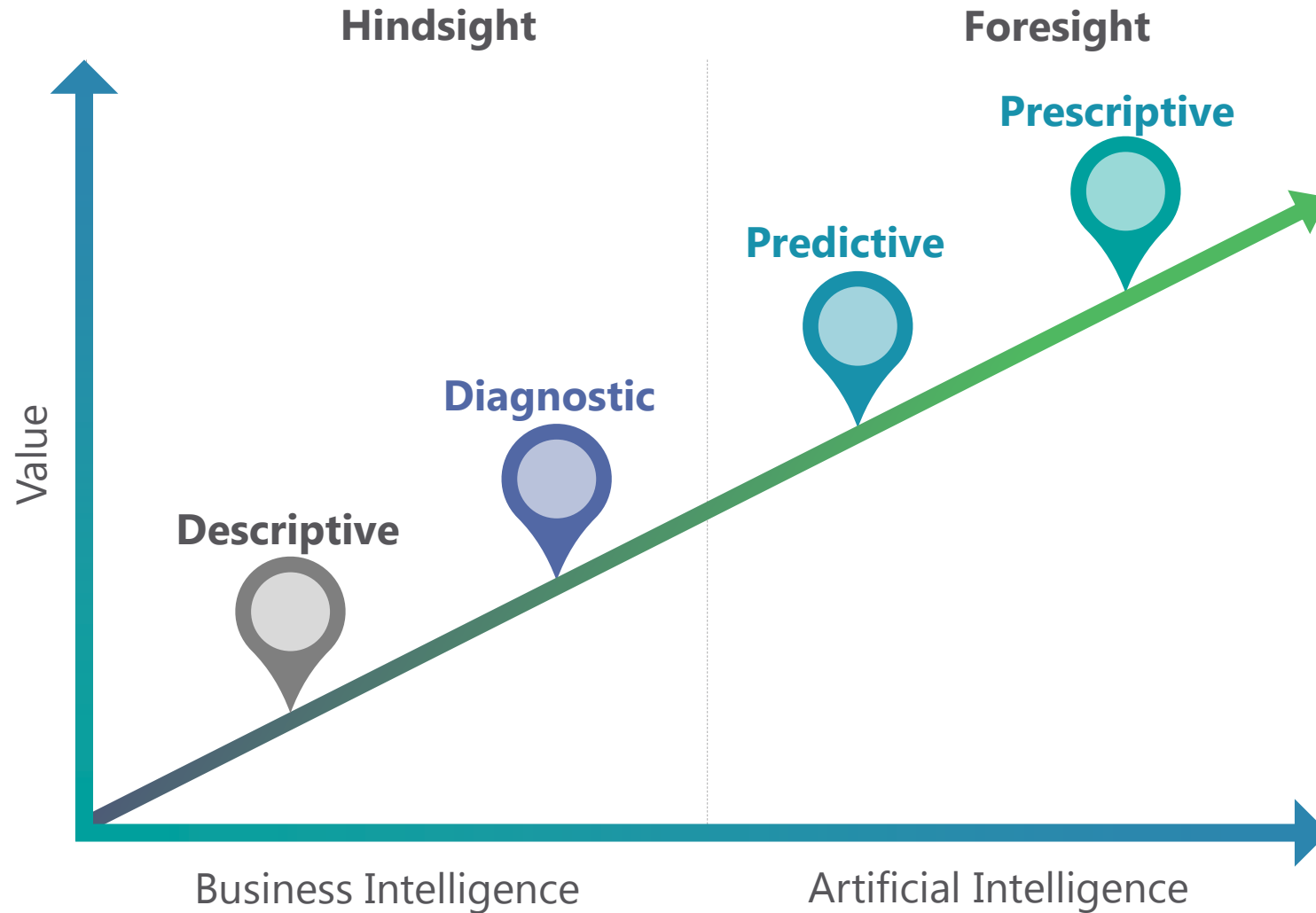
Examples

- **Promotions:** Were any of the 'special offer phrases' said more than 3 times within 90 seconds?

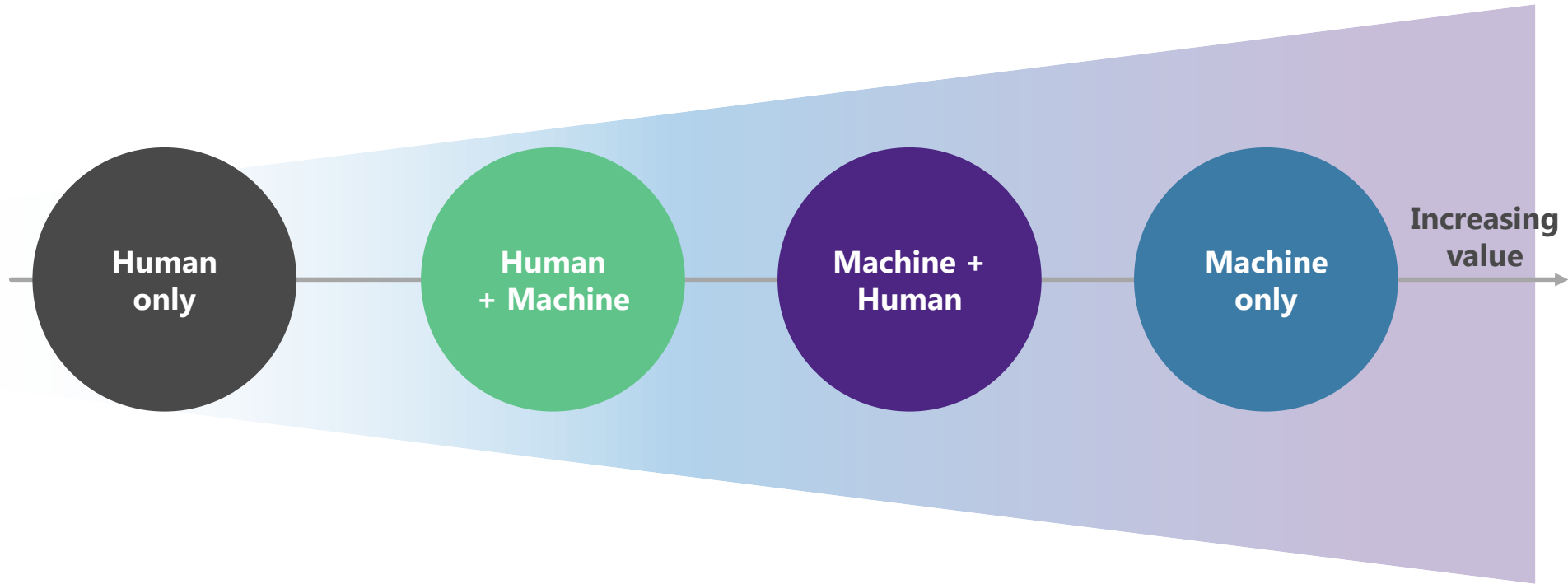
Combinations

Combine
sensors

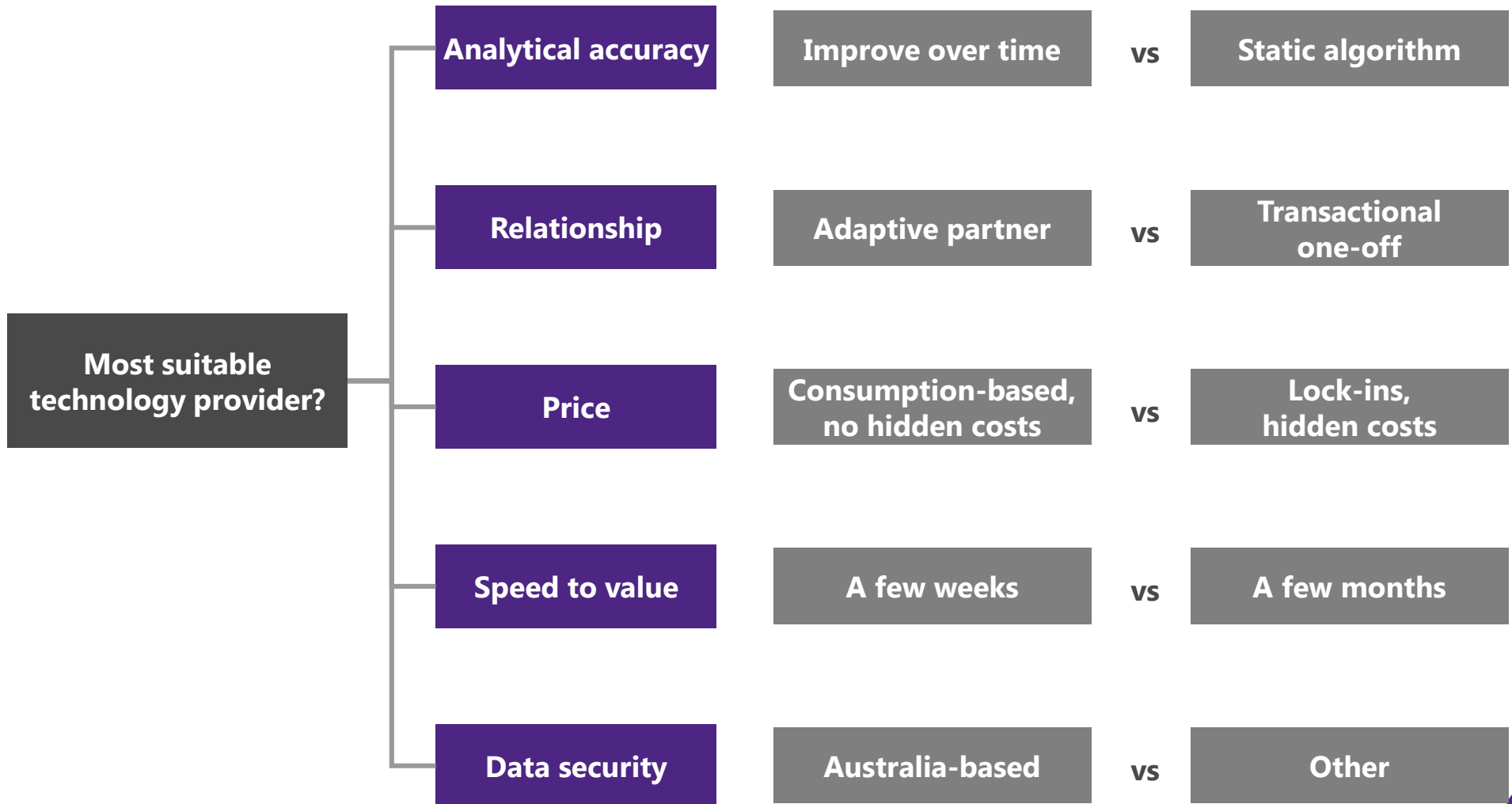
This analysis was retrospective, but in practice, analytics is increasingly forward-looking



AI and speech analytics is an iterative journey that gets better over time



So what? Consider what's most important for your organisation, and compare your options thoroughly





“Foresight is not about **predicting** the future,
it’s about **minimising surprise**”

- Karl Schroeder

daisee

Thank you

