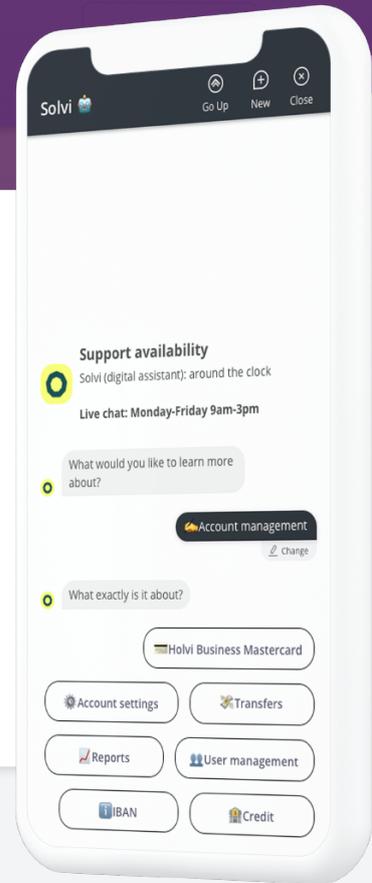


# Holvi

Live Since September 2020

## How Holvi Builds Customer Trust by Solving 32% Of Their Service Requests In An Instant

As a banking service provider, Holvi is all about offering their services in a secure and trustworthy manner to build great customer relationships. Since 2020, their service agent team has a strong partner on their side: their chatbot Solvi. The bot helps them to scale their business effortlessly by resolving customer requests in just 22 seconds while keeping satisfaction high.



### Company



### Challenges



### Results

- ◆ Holvi is a business banking service for all self-employed and freelancers, as well as small businesses, offering digital payment, accounts, as well as invoicing and bookkeeping tools.
- ◆ Founded in 2011, Holvi has offices in Helsinki, Berlin and Madrid with 78 employees, 15 of them working in customer service.
- ◆ Holvi serves customers in nine European markets
- ◆ As a growing business, Holvi needed to scale their customer service by finding the right balance between automation and hands-on work, customers' pressing needs and a lean customer support team.
- ◆ They were struggling to be available during agents' offline hours by automating simple requests as well as wanting to have an easy way to escalate personalized requests to the right agent.
- ◆ Holvi specifically needed a solution that was able to integrate with their existing customer service tech stack, using Zendesk's live chat, email ticketing system and help center.
- ◆ Their chatbot Solvi handles about 1,250 customer conversations per month/country and solves them in around 22 seconds.
- ◆ Offering 24/7 available support in Finnish and German with a self-service rate of 74% and a chatbot CSAT of 76%.
- ◆ 10% faster average handling time on live chat as well as significant increase in daily live chat conversations even though their customer base has grown in 2021 compared to 2020.

## How Holvi Builds Customer Trust by Solving 32% Of Their Service Requests In An Instant

As a banking service provider, Holvi is all about offering their services in a secure and trustworthy manner to build great customer relationships. Since 2020, their service agent team has a strong partner on their side: their chatbot Solvi. The bot helps them to scale their business effortlessly by resolving customer requests in just 22 seconds while keeping satisfaction high.

Founded in 2011, the Finnish company empowers self-employed and freelancers as well as small businesses with a digital platform to manage their finances, including a bank account, Mastercard and tools for invoicing and bookkeeping. As Holvi offers a state-of-the-art product on a stylish platform, their customers expect to have an equally modern service experience. To keep their customers happy, Holvi is always on a mission to offer timely support.

The main focus for Holvi was on scaling their business with a lean customer service team while creating exceptional CX. Growing bigger, they struggled with this endeavour as they were offering support primarily via live chat (and email outside of business hours), which required a lot of manpower and they received many repetitive requests. The only way to go forward for Holvi was to invest in customer service automation. This is when they decided to collaborate with Solve-mate and welcomed Solvi, their chatbot, to the team.

What's working effectively for Holvi's team is building a customer service funnel and applying user channeling. Once logged in, their customers can first self-serve on their FAQ page from which their chatbot is available. They can then either solve their problems with Solvi or routed to a service agent with an intended handover.



The integration with Zendesk was our number one priority when looking for a chatbot solution. With Solve-mate's CRM Field Mapping, it's just so easy to tackle customer requests after the handover as everything is categorized and all relevant information collected by the bot are in one place with the corresponding customers' data.



**Jessika Franck**  
VP of Customer Experience  
Holvi



During business hours, customers can start a live chat and outside of these times, they can fill out a form which creates a ticket in Zendesk. Holvi is managing customer expectations right from the start of the conversation by letting the customer know that Solvi, their digital assistant can help 24/7 while their service team is reachable via live chat during the stated hours.

User authentication plays a crucial role for using Holvi's chatbot and helps the team to really tailor their service offer to their customers' needs. This was a strong requirement for the financial service provider as they need to verify that they are communicating with the actual customer to fulfil their high security standards. The bot is accessible within Holvi's product after logging in. Their customers are then being routed to the right bot (Finnish or German) based on their location and will get the help they need. For the intended handovers of more complex requests, user authentication helps the service agents to instantly serve the customers in a personalized way with-

out needing to ask for additional personal information which was the case before.

Setting up the chatbot was ultimately a team effort and a fun exercise by transferring the questions that the service agents are asked the most into the bot and building it in an engaging way (e.g. by using emojis) to encourage the customers to self-serve. The bot is also used for high priority topics and always updated immediately to inform customers proactively about e.g. ongoing campaigns or worst case if there has been an incident.

In 2021, Solvi has solved 32% of Holvi's overall incoming requests which is not only a huge support for their customers but also their service team. With a stable self-service rate of 74% and a chatbot CSAT of 78%, Holvi has seen great acceptance of the chatbot by its customers and built in intended handovers, knowing that they still have a lot of complex requests that require an agent.

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There was some initial bias in our team towards the chatbot as it felt like hiding the personal support behind it, but it's really the opposite: Funneling customer requests through Solvi helps the team to be more efficient, offer more tailored help and focus on what matters most.



**Jessika Franck**  
VP of Customer Experience  
Holvi



Historically, Holvi has seen an increase in customer requests as their business and customer base grew. But this changed with Solvi: Comparing 2021 with 2020, there was no significant increase in their daily live chat conversations while the number of customers to be served went

up. In fact, they even managed to improve their average live chat handling time by 10%, offering faster support both with the bot and the service agents. Solvi played a meaningful role in their ability to scale their service and improve their customer experience.



Solvi keeps our team motivated and happy by helping us to offer tailored support both in an automated way and with a human touch which results in high customer satisfaction and very low employee turnover.



**Jessika Franck**  
VP of Customer Experience  
Holvi

Holvi is planning to offer their trusted chatbot services in English as well. They're working to continuously improve the content and copy of the chatbots based on its insights to always adapt it to their customers' current needs and preferences. On top of this, Holvi wants to broaden the use of the chatbot, offering it also on the help page to not logged in users with different questions.

Since launching Solvemate's chatbot in September 2020, Holvi has noticed the following improvements:

