



# **AutoInsights For Banking**

*Driving Productivity, Compliance, and  
Customer Loyalty through AI-Powered  
Voice Analytics*

## The Challenge in Banking Contact Centres



- **Rising Regulatory Pressure:** Banks face increasing demands to meet stringent regulations related to compliance, disclosure, and conduct. Failing to meet these standards leads to significant financial and reputational risk.
- **Elevated Customer Expectations:** Customers now demand seamless, personalised experiences that blend digital efficiency with empathetic human support.
- **Costly QA and Coaching Processes:** Manual quality assurance is resource-intensive, covering only a small portion of interactions and often missing critical trends.
- **Need for Productivity Without Compromise:** Banks must balance efficiency goals with maintaining high service standards across customer touchpoints.
- **Push Toward Digitalisation:** Institutions are adopting VoiceBots, self-service portals, and automated tools to transform customer service delivery.

AutoInsights represents a breakthrough in understanding the voice of the customer. By leveraging AI-powered speech analytics, organizations can unlock deep, actionable insights from every call. This isn't just about capturing what was said—it's about understanding the context, sentiment, and outcomes behind each interaction.

The solution has already proven its value globally, with deployments across Australia, the UK, South Africa, and New Zealand. It's actively used by leaders in high-stakes industries like healthcare, finance, fitness, and insurance, where precision and compliance are critical.

With AutoInsights, businesses are no longer flying blind after a call ends. They gain a new lens to monitor, improve, and automate customer experience at scale—turning conversations into competitive advantage.

## Introducing AutoInsights



- **Post-Call AI Voice Analytics:** AutoInsights leverages AI to analyse conversations after they occur, enabling actionable insights across Customer Experience (CX), Employee Experience (EX), Compliance, and Risk.
- **Seamless Integration:** Designed to work with existing telephony and contact centre platforms, minimising IT overhead and implementation risks.
- **Low-Risk AI Adoption:** A cost-effective and low-risk entry point into AI automation for banks hesitant to overhaul existing systems.
- **Automated Dashboards:** Generates real-time dashboards offering deep insights into operational performance, compliance, and service quality.
- **Personalised Agent Reports:** Provides individual performance summaries and targeted coaching recommendations to improve agent performance.

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## Use Case 1: Quality Assurance at Scale



### Manual QA Limitations

Traditional QA processes only sample a small portion of calls, often missing emerging trends and critical incidents due to limited coverage.



### Automated 100% Call Analysis

AI analyses all interactions across CX, Compliance, and Business metrics—ensuring complete visibility into every call.



### Performance Reporting and Coaching

Generates personalised Agent Performance Reports that highlight coaching opportunities based on concrete evidence.



### Productivity Gains

QA automation leads to an 80–90% reduction in manual review hours, freeing up resources for strategic initiatives.

Quality assurance in contact centres has traditionally relied on manual sampling—reviewing just a fraction of total interactions. This approach leaves large blind spots and is highly labour-intensive. As a result, critical insights are missed, and performance coaching lacks the data to be effective.

AutoInsights revolutionises this process by analysing 100% of call recordings automatically. It evaluates calls across Customer Experience, Business Outcomes, and Compliance dimensions, ensuring no interaction is overlooked.

The output is even more powerful: personalised Agent Performance Reports that highlight key areas for improvement, supported by real call data. The result is a massive gain in productivity—reducing QA workloads by up to 90%—and faster, data-driven coaching cycles.

## Use Case 2: Compliance & Risk Analytics



- **Compliance Risks in Manual Checks:** Manual spot-checking misses critical conduct breaches, raising the risk of regulatory penalties and reputational harm.
- **Automated Breach Detection:** AI identifies violations related to ID and Privacy verification, disclosure statements, tone, coercion, and more.
- **Vulnerability & Hardship Monitoring:** Detects signs of customer hardship or vulnerability to enable timely and appropriate interventions.
- **Complete Audit Trail:** Every interaction is logged and traceable, supporting governance, investigations, and regulator reviews.
- **Risk Mitigation and Accountability:** Strengthens oversight and reduces the risk of compliance breaches across all customer interactions.

Banking contact centres operate in a tightly regulated environment, and non-compliance can result in serious legal and financial consequences. Relying on manual spot checks to uncover misconduct or errors is inherently flawed—it's simply not scalable or reliable enough.

AutoInsights changes the game by deploying AI to detect a wide range of compliance breaches. From missed disclosures to aggressive tone and ID verification issues, every interaction is assessed. It can also identify signs of hardship or vulnerability—often early indicators of customer distress.

All this data is captured in a complete audit trail, providing transparency for regulators and internal reviews. This not only protects banks from penalties but also improves internal accountability and governance frameworks.

## Use Case 3: Digitalisation & VoiceBot Enablement



### Challenges in VoiceBot Development

Banks struggle to develop VoiceBots due to insufficient data on customer intents and lack of visibility into escalation triggers.



### Intent and Journey Mapping

AutoInsights identifies recurring intents, repeat calls, and reasons for escalation to support VoiceBot design.



### Structured Data for AI Training

Provides clean, structured data from real interactions to accelerate VoiceBot training and accuracy.



### Operational Insights

Tracks journeys across human agents, VoiceBots, and escalations to optimise workflows and reduce call volumes.

As banks push toward digital transformation, VoiceBots have become a key pillar of scalable customer service. But the road to effective VoiceBot deployment is fraught with challenges—chief among them is understanding what customers actually want and why they escalate.

AutoInsights solves this by analysing all call data to map customer intents, repeat interactions, and escalation triggers. This deep understanding forms the foundation for VoiceBot design that's grounded in reality—not guesswork.

It provides structured, actionable data for training AI models. Additionally, AutoInsights tracks how customers move between VoiceBots, human agents, and escalations, helping to refine workflows and reduce unnecessary calls. The result is faster VoiceBot development, lower operational costs, and improved customer satisfaction.

## Use Case 4: Customer Experience & Loyalty



- **Lack of Scalable CX Measurement:** Banks struggle to identify what drives satisfaction or dissatisfaction across large volumes of customer interactions.
- **CX KPIs Dashboard:** AutoInsights tracks key indicators like issue resolution, repeat calls, and dissatisfaction signals for every interaction.
- **Sentiment and Root Cause Analysis:** Uses sentiment analytics to uncover emotional tone and root causes behind customer feedback and complaints.
- **Actionable Insights for Process Fixes:** Insights help improve processes, reduce repeat calls, and enhance overall customer satisfaction.



Customer Loyalty on AutoInsights

Understanding what makes customers satisfied or frustrated is key to long-term loyalty, yet most banks lack scalable tools to monitor these experiences at scale.

AutoInsights introduces a CX Dashboard that automatically tracks issue resolution, repeat calls, dissatisfaction expressions, and more. This real-time view gives teams unprecedented clarity on how customers feel and where breakdowns occur.

By analysing call sentiment and uncovering root causes of complaints, the platform helps identify both systemic and one-off issues. This insight enables fast process fixes that improve customer outcomes, reduce repeat calls, and lower the cost to serve—all while boosting loyalty.

## Use Case 5: Risk Analytics & Early Warning



### Missed Early Warning Signs

Manual processes often overlook early indicators of customer distress, leading to poor support and increased complaints.



### Proactive Customer Support

Early identification enables banks to intervene before issues escalate, improving support for at-risk customers.



### Automated Risk Detection

AutoInsights detects hardship signals, complaints, and escalation trends in real-time using AI-powered voice analytics.



### Brand & Regulatory Protection

Reducing complaints and escalations protects brand reputation and decreases exposure to AFCA, ASIC, or ombudsman actions.

Customer distress often goes undetected in traditional contact centres, especially when frontline staff are overwhelmed and QA is manual. Early signs—such as verbal distress or repeated complaints—can easily slip through the cracks.

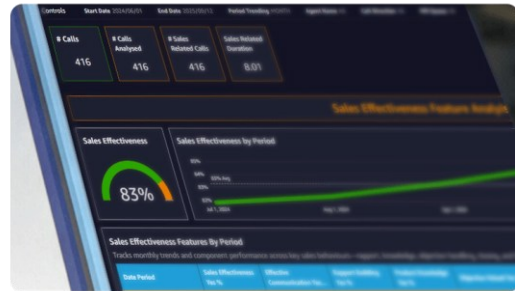
AutoInsights addresses this challenge with automated risk detection. It analyses call data in real-time to surface hardship signals, dissatisfaction, and escalation flags, enabling early intervention.

By identifying vulnerable customers sooner, banks can deliver more empathetic and timely support. This not only protects the customer relationship but also reduces escalations to regulatory bodies like AFCA or ASIC. Ultimately, this helps safeguard the brand and meet regulatory expectations.

## Use Case 6: Sales Effectiveness



- **Untracked Sales Opportunities:** Traditional systems fail to capture missed sales cues or agent inconsistency in objection handling and discovery.
- **Performance Metrics Across Calls:** Tracks sales behaviours such as product discovery, objections, upselling, and call closure effectiveness.
- **Objection and 'No Sale' Analysis:** Identifies reasons for lost sales, enabling targeted coaching and refining of sales tactics.
- **Boosted Conversion & ROI:** Insights lead to higher sales conversions and more efficient use of marketing investment.



Sales Effectiveness on AutoInsights

In banking, every conversation has the potential to uncover a sales opportunity. Yet, many of these opportunities go unrecognised or unmeasured due to inconsistent agent performance or a lack of analytical tools.

AutoInsights brings rigour to sales analysis. It tracks how agents handle product discovery, respond to objections, and close calls. It also identifies the reasons behind lost sales, offering coaching opportunities that are specific and data-driven.

This visibility not only helps uplift individual agent performance but also increases overall conversion rates and marketing ROI. AutoInsights transforms the sales conversation into a strategic asset.

## Benefits Summary for Banks



- **Productivity Gains:** Automates Quality Assurance processes, reducing manual effort by up to 90%, freeing up staff for higher-value work.
- **Regulatory Confidence:** Ensures compliance with full audit trails and real-time monitoring, reducing risk of penalties and audits.
- **Enhanced CX and Loyalty:** Tracks customer satisfaction drivers, enabling proactive service improvements and reduced repeat calls.
- **Digital Transformation Readiness:** Provides structured data to support VoiceBot deployment and automation initiatives.
- **Revenue Growth:** Identifies missed sales opportunities and improves sales conversion and ROI through AI insights.

AutoInsights delivers measurable benefits for banking contact centres across five core dimensions. First, it boosts productivity by automating QA—cutting manual review time by as much as 90%. This allows teams to focus on more strategic initiatives.

Secondly, the platform offers robust compliance tools, including audit trails and breach detection, that build regulatory confidence. For CX, AutoInsights identifies the real drivers behind satisfaction and dissatisfaction, enabling banks to improve loyalty and reduce service costs.

Additionally, it prepares banks for digital transformation by supplying the structured data needed for VoiceBot development. And finally, AutoInsights helps increase revenue by revealing missed sales opportunities and enhancing sales team performance. It's a full-spectrum solution for modern banking needs.

## Case Example: Anonymised Credit Union



- **QA Efficiency Gains:** Reduced QA workload by 85% through full call automation, enabling reallocation of resources to coaching and insights.
- **Risk & Compliance Impact:** Identified over 200 compliance risks within the first 3 months, significantly enhancing governance practices.
- **Sales Enablement:** Supported sales teams in cross-selling more products by analysing call patterns and identifying missed opportunities.
- **Voice of Customer Insights:** Enabled a deeper understanding of member sentiment, leading to tangible service improvements.
- **VoiceBot Design Foundation:** Used real customer intents from calls to build a structured roadmap for VoiceBot enablement.

Let's look at how one anonymised credit union leveraged AutoInsights to transform its operations. Facing a heavy manual QA burden, they automated post-call review and reduced effort by an impressive 85%. This allowed staff to focus on coaching and strategy.

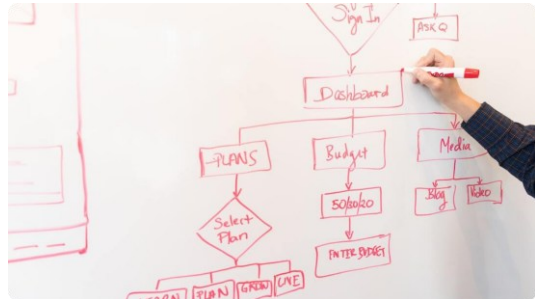
In just three months, the platform surfaced over 200 compliance risks—offering actionable insights to strengthen internal controls and regulatory adherence. On the sales side, AutoInsights revealed call behaviours that helped teams refine their cross-sell strategies and close more deals.

Moreover, the platform delivered a rich understanding of customer sentiment, empowering service teams to make targeted improvements. And, crucially, real call data provided the foundation for an AI-ready VoiceBot roadmap.

## Next Steps



- **Step 1: Pilot with Existing Recordings:** Launch a low-cost, low-risk pilot using historical call recordings to showcase AutoInsights' capabilities.
- **Step 2: Review Results:** Evaluate insights delivered via dashboards and performance reports to identify business impact.
- **Step 3: Scale Implementation:** Extend platform deployment across CX, Compliance, Sales, and Risk divisions based on pilot success.



Next Steps for Pilot of AutoInsights

The journey with AutoInsights begins with a simple, low-risk pilot. Banks can start by analysing existing call recordings—no infrastructure changes required. This allows immediate value capture and insight generation.

From there, stakeholders can review the impact via real-time dashboards and detailed performance reports. Whether it's compliance risk detection, coaching improvements, or VoiceBot data extraction—the value becomes clear fast.

Based on the pilot results, AutoInsights can then be scaled across different business units. The platform is designed to flex across departments, unlocking full-spectrum value across Compliance, CX, Sales, and Risk management.

## Appendix Slide

CXEX has worked on building various reports for the clients to ensure they're aware of each aspect of their business

- **Agent Performance Report** – Provides weekly and monthly insights into agent behavior, presenting performance trends, strengths, and improvement areas in a clear, actionable format.
- **Customer Experience Report** – Analyzes the customer journey across calls, highlighting satisfaction levels, friction points, and recurring themes over the month to drive service improvements.
- **Digitalisation Report** – A unique blueprint that identifies automation opportunities across the business, reducing reliance on live agents, unlocking efficiency, saving costs, and improving customer response times.

These three reports work together to provide a complete picture — from agent performance and customer sentiment to digitalisation opportunities. Together, they help leadership improve quality, efficiency, and long-term automation strategy.

## Agent Performance Report



- Delivers clear weekly/monthly insights into individual agent performance, highlighting both achievements and improvement areas.
- Tracks key metrics such as talk time, QA compliance, customer experience scores, and variance against team averages.
- Provides managers with actionable data to guide coaching, boost efficiency, and ensure consistent quality across the team.

# Customer Experience Report



- Tracks key CX metrics such as CSAT, issue resolution, and repeat call rates to measure customer satisfaction and service quality.
- Provides weekly trend analysis, highlighting positive and negative shifts in customer experience over time.
- Equips leaders with insights to address pain points, improve first-call resolution, and strengthen overall customer loyalty.

# Digitalisation Report



- Identifies call categories with high automation potential, quantifying deflection rates, hours saved, and cost benefits.
- Provides a phased rollout strategy (short, medium, long-term) to help businesses prioritise automation investments.
- Unlocks operational efficiency by reducing live-agent dependency, enabling faster service and measurable cost savings.