



# Customer Success Story

Commercial Bank of Dubai Offers a Smarter Way of Banking with Virtual Assistant Sara

بنك دبي التجاري  
Commercial Bank of Dubai



creativevirtual  
The science of conversation™

# Overview

Commercial Bank of Dubai (CBD) was established in 1969 and has built itself into a progressive and modern banking institution, endowed with a strong financial structure and strong management, as well as a loyal and ever increasing customer base. Today CBD is one of the leading banks in the United Arab Emirates and offers its customers a full range of personal and commercial banking products and services.



“At CBD, our goal is to bring online banking to the next level: smarter, easier and responsive. Virtual Assistant Sara helps us do that across desktops, mobiles, tablets and kiosks.”

**Deputy General Manager,  
Personal Banking Group,  
Commercial Bank of Dubai**

## The Challenge

With the development of their new website, CBD aim to put their vision into action: ‘Utilise Data and Analytics to deliver an extraordinary virtual banking experience to our customers’. Their focus was on their customers’ online banking needs and implementing innovative features that would not only be highly user-friendly and customisable, but also enable customers to find the right information at the right time – anytime, anywhere.

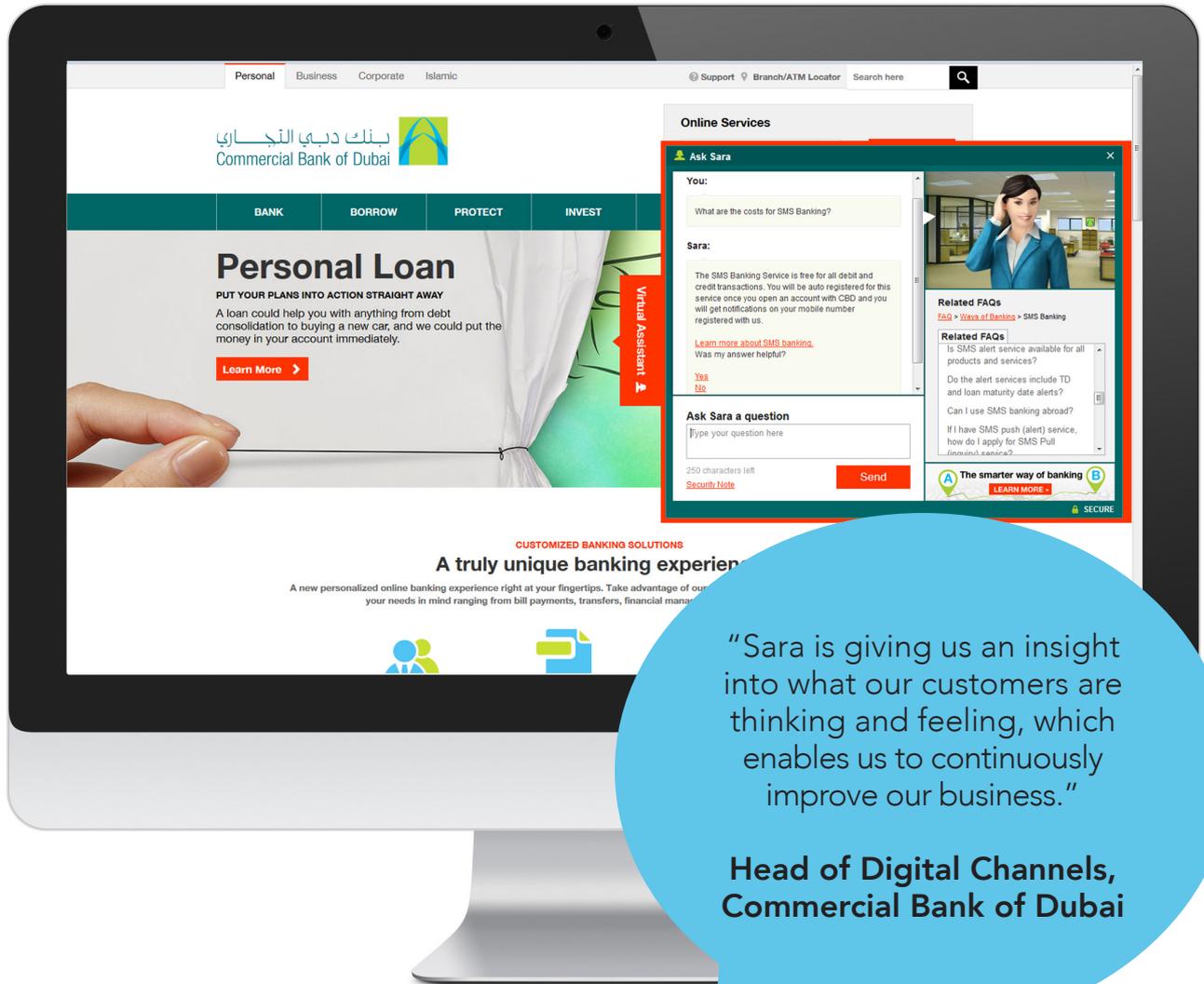
After considering several options, CBD determined that the addition of an intelligent virtual agent would provide the best way to engage conversationally with website visitors and guide customers through processes step-by-step around the clock. CBD selected Creative Virtual’s V-Person™ because the sophisticated and flexible natural language technology would allow them to offer a seamless, integrated and innovative experience across devices and contact channels.

## The Solution

After selecting Creative Virtual as their vendor of choice, CBD worked closely with experienced members of Creative Virtual’s UK and Netherlands teams to create Virtual Banking Assistant Sara.

With V-Portal™, Creative Virtual’s knowledge management, workflow management and business intelligence reporting platform, CBD was able to bring together content - including frequently asked customer questions identified by contact centre agents and product information provided by the business department - into one place from across the organisation. This allowed for easy creation, reviews and updates of information, along with input on answer style and tone of voice.

CBD selected animated avatar Sara for their Smart Help solution to create a fun experience for users through interactions such as waving and tapping on the screen after a period of inactivity and, when used after hours, appearing in a darkened office. As part of their new website design, CBD opted to have V-Person Sara easily accessible via a tab appearing on the right side of each page.



“Sara is giving us an insight into what our customers are thinking and feeling, which enables us to continuously improve our business.”

**Head of Digital Channels,  
Commercial Bank of Dubai**

The Smart Help solution has been deployed both on the public website and within the secure banking area of the website where Sara can assist logged in customers. Sara is also integrated with live chat and seamlessly escalates users needing further assistance to a live agent.

Shortly after launching with CBD’s new website in 2014, Sara was made available to mobile users in an HTML5 template. CBD helped familiarise customers with the virtual assistant by creating short videos to introduce Sara and show how the Smart Help tool is integrated with their new online banking portal. Sara was also promoted in physical branches through signs reminding customers, ‘No matter where you are, Sara is there for you.’

The innovative virtual assistant had such a positive impact on the online customer experience that several months later CBD made the tool available via digital kiosks to assist customers visiting kiosk locations as well.

Based on the success of the English version of Sara, CBD collaborated with Creative Virtual in 2015 to implement an Arabic version of the Smart Help tool to provide this self-service option to an even wider user group.

V-Portal collects the data from every conversation Sara has and through the integrated business intelligence module translates that data into charts that provide multiple, tacit views to CBD’s team of what their customers are saying, thinking and feeling. They use this advanced reporting to identify gaps in their content and pain points in the customer journey, as well as to obtain key metrics on call deflection, conversions and satisfaction rates alongside each question in real-time.

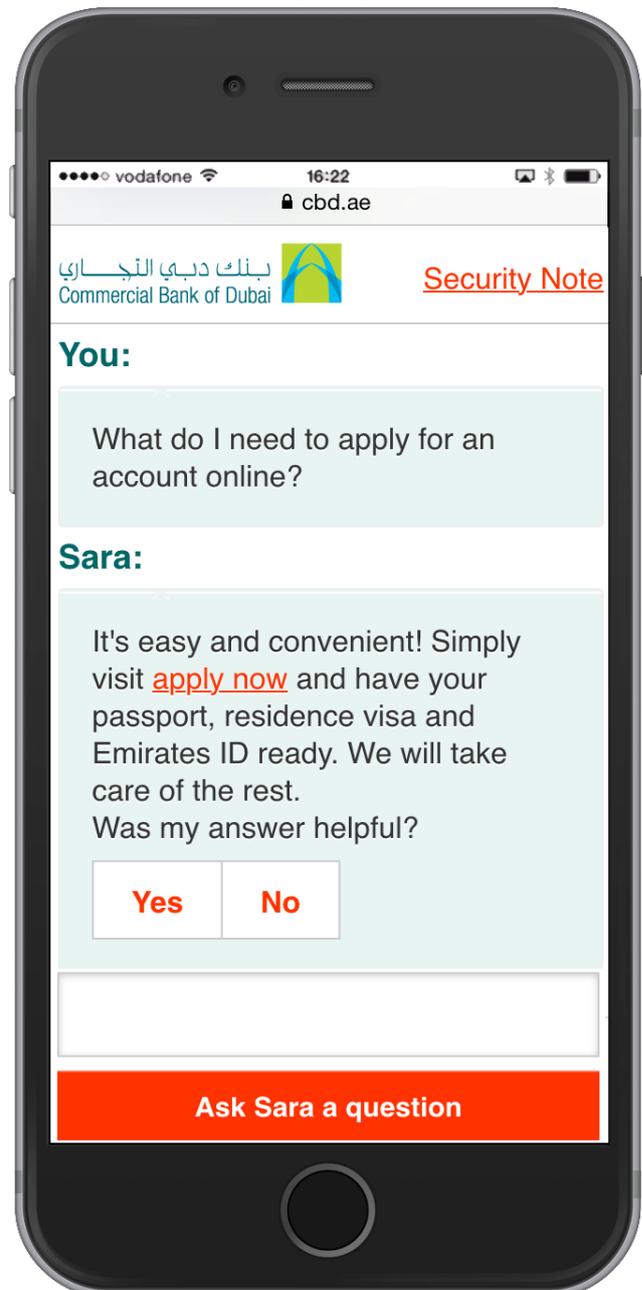
# The Result

As the region's very first Virtual Banking Assistant, Sara is innovative, revolutionary and cutting-edge. Since going live with CBD's new website in March 2014, Sara has received a warm welcome from their customers and other visitors to the website, even receiving a positive review in many international digital and financial news portals such as Finextra and Emirates 24|7. V-Person Sara has also played an integral role in CBD's multiple award wins in the prestigious *Banker Middle East UAE Product Awards* and *International Business Excellence Awards* programmes.

With V-Portal, CBD is able to easily keep Sara's content consistent and up-to-date across web, mobile, tablet and kiosks from one platform. The customisable workflow management and user permission settings enable them to comply with internal approval processes and industry regulations while ensuring that, no matter what channel customers use to engage with Sara, they are always receiving reliable answers.

By analysing customer conversations and the advanced reporting provided by V-Portal, CBD has been able to improve existing answers as well as identify and add missing content so that Sara can now answer over 92% of the questions being asked.

The positive response and growing usage of Sara on the web, mobile, tablet and kiosks is evidence that there was an unmet need among CBD's customer base for an instant, 24/7 self-service option. CBD and Creative Virtual are always looking for new and innovative ways to integrate Sara on the website to further meet those customer needs and enhance the online experience.



## Why Creative Virtual?

Creative Virtual is a global leader in customer experience engagement solutions. We have over eleven years of experience working with organisations across a variety of industries, including HSBC, Verizon, National Rail Enquiries, Autodesk, Lloyds Banking Group, Tesco and Commercial Bank of Dubai. Our innovative V-Person solutions bring together advanced technologies in knowledge management, natural language processing and virtual assistants for Smart Help tools that are unique in the marketplace today. Let us help you gain that competitive advantage with our powerful and flexible omnichannel customer engagement solutions.

Contact Creative Virtual at [www.creativevirtual.com](http://www.creativevirtual.com) or email [info@creativevirtual.com](mailto:info@creativevirtual.com)