

# American First Finance Maximizes Agent Performance and Productivity with Real-Time AI

Holley-Grayson and the American First Finance team began their journey with Observe.AI's Real-Time AI to transform their contact center with live conversation intelligence.

**23%**

reduction in AHT

**60%**

reduction in hold time violations

**24%**

increase in calls taken

American First Finance (AFF) is a leading consumer financial technology company that provides alternatives to traditional retail lending for businesses and consumers that may be financially underserved or overlooked.

This means their contact center must service intermediate vendors as well as end-customers.

Whether dealing with personal or retail finances, every moment matters—and waiting to resolve an issue after the customer call is unacceptable and can cost the business revenue, efficiency, or, at the very least, their reputation.

“Customer experience is a huge priority for the AFF team because a better experience means more returning customers,” says Ashley Holley-Grayson, Director of Quality Assurance at AFF. “Identifying a solution to help coach agents as calls happen was

critical to improving customer satisfaction, ensuring compliance, and helping our agents course correct, rather than waiting until after the call."

With these priorities in mind, Holley-Grayson and the AFF team began their journey with Observe.AI's Real-Time AI to transform their contact center with live conversation intelligence.

**This has led to reduction in call handle time, increased efficiency, and increasingly positive customer experiences.**

## **How Real-Time AI Empowers AFF's Agents**

Agents face constant pressure to deliver high-quality customer experiences, even when met with uncertainties.

Real-Time AI delivers prompts to AFF agents if they miss key elements in their script, sending an alert, and providing them with the appropriate next steps. Alerts on the platform also help agents keep conversations concise and avoid longer-than-average hold times.

Real-Time AI uses AI and automation to detect customer objections, sentiment, and questions, and then surface the most relevant response or knowledge base article to the agent so agents always know what to say and how to handle difficult conversations.



## Hold time alert

**00:46**

Hold time should be less than 00:30.

Behavioral Coaching alerts like Hold Time Violation, Negative Sentiment, and Speech Rate guide agents through moments that can make or break the customer experience. AFF has seen a 60% reduction in hold time violation as a result of the alerts and relevant prompts as agents improve the quality of their conversations and provide a smoother and more consultative experience for their customers.

As a financial institution, compliance is critical. Luckily, leadership can rest easy knowing Real-Time AI reminds AFF agents to stick to scripted openings and customer verifications. Agents are completing their calls with the confidence that they are properly resolving customer issues and providing the best possible experience while staying in compliance.

Below we'll share more specifics around AFF's key use cases.

## Improved Contact Center Efficiency

Creating an efficient contact center is mission critical for AFF leadership. Holley-Grayson set out to discover areas for operational efficiency, starting with the root cause of repeat calls.

Holley-Grayson used Observe.AI to identify one main cause was due to agents not following through on auto-payment cancellations or escalation requests not being carried out.

Using Observe.AI's conversation intelligence platform, Holley-Grayson pinpointed the issue by analyzing customer conversations, then used Real-Time AI's no-code Experience Designer to deliver personalized prompts to help agents handle objections and customer issues appropriately as calls happen.

AFF improved their average handle time (AHT) by 23% and, as a result of having more effective conversations and time savings, agents could take on 24% more calls.

“Since gaining visibility into these common issues, we've developed prompts, training and guidance for our agents to approach these conversations with the material and confidence they need right when they need it,” says Holley-Grayson. “Agents are now well-equipped with the tools they need in real time to handle objections and escalations appropriately. As a result, efficiency has increased, along with customer satisfaction.”



**Call Opening (3/3)**

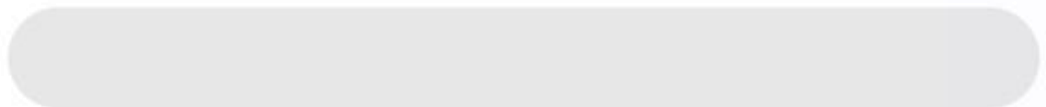
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**Customer Verification**

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**Customer Issue (1/3)**

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Smart Scripts and Dynamic Prompts help keep agents on script and resolve customer issues faster.

## Personalized Agent Coaching

Whether agents are seasoned veterans or newly onboarded, AFF delivers personalized real-time experiences based on an agent's or team's post-interaction data.

For new agents, AFF uses Real-Time AI to deliver prompts around foundational scenarios, like going through their agent scripts and maintaining compliance.

For more mature agents, prompts include topics that require more complex scenarios, like handling refunds, merchandise issues, or customer dissatisfaction.

Additionally, Real-Time AI allows for effective coaching whether agents are on-site or remote. “Everyone is provided the same ‘invisible helping hand’ that guides them along their real-time learning journey,” says Holley-Grayson. “Rather than having to put customers on hold and requiring supervisor assistance on calls, our agents are supported in real time through prompts along their customer conversation until resolution.”

## Leveraging End-to-End Contact Center AI

The power to identify team pain points and then create customized prompts without needing dedicated developer resources allows AFF to react to business challenges quickly.

By using insights gleaned from Observe.AI's post-interaction AI, AFF builds customized real-time prompts based on the individual needs.

This ability to go from insight to action at speed and scale allows AFF to solve for their most pressing customer issues proactively and as soon as they're identified, so they are always keeping up with customer needs and the pace of change.

“The onus is on you: Observe.AI’s real-time solution provides you the tools and capabilities to make it work at the ease of your fingertips, and you have the power to customize your real-time guidance based on what’s working across your organization, and cater it to your contact center needs,” says Holley-Grayson.

# What's Next for AFF?

With Real-Time AI, AFF has already seen dramatic improvement across key business KPIs, from reducing hold time violations to improved operational efficiency.

Now, Holley-Grayson is rolling out Real-Time AI across their entire agent workforce to improve performance at scale. “We’re supercharging our frontline teams with real-time guidance and coaching, and these timely insights are empowering our agents to maximize the value they bring to their customer conversations.”

Want the downloadable version and more content about how Real-Time AI is increasing conversion and retention in real time? Download the American First Finance Case Study PDF and more [here](#).