



# **Banking Sector Use case**

# **Enhancing Internal Banking Operations**



Modern banks face a hidden operational crisis: inefficiency in internal communication. While customer-facing digital transformation receives significant attention, internal operations continue to be burdened by manual email processing, fragmented knowledge systems, and time-consuming information retrieval processes.

## The Internal Banking Communication Challenges



#### **Operational Delays**

Routine internal emails, such as policy clarifications or IT troubleshooting, often queue for hours or days, slowing down critical back-office tasks and inter-departmental coordination.



#### **Compliance and Audit Risks**

Inconsistent internal communications can lead to procedural errors, thereby increasing exposure to internal audits and regulatory standards, such as GDPR or internal banking policies.



#### **High Administrative Costs**

The manual handling of repetitive inquiries diverts skilled staff from their core duties, inflating operational expenses and limiting scalability.



#### **Knowledge Inconsistencies**

Employees may receive varying answers to the same query, leading to process errors, such as compliance checks or system troubleshooting.



#### Siloed Information

Fragmented knowledge across departments hinders the quick resolution of issues, such as app glitches or equipment malfunctions.



#### **Staff Productivity Loss**

Repetitive tasks contribute to burnout, with studies showing 30-40% of employee time spent on low-value information searches.



### Internal Operational Scenarios Enhanced with Eloquens Al

Eloquens AI addresses the above pain points by automating knowledge retrieval and response generation for low-risk, internal communications, reducing resolution times, and empowering employees. Let's showcase this with some possible scenarios:

#### Scenario 1: HR Policy Clarification - Streamlining Staff Inquiries

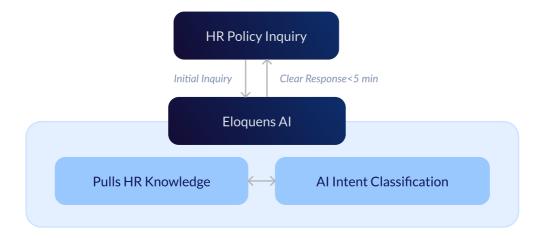
#### **Current Crisis (Before Eloquens AI)**

- **Staff Action**: A branch manager emails HR: "What's the updated policy on remote work allowances?"
- **Process**: Emails are queued in a shared inbox (4-6 hours). An HR generalist researches manuals (20-30 min), may consult a senior colleague, and drafts a response. Involves 1-2 staff with risks of inconsistent information.



#### **Eloquens AI Transformation**

- Al Action: Instantly classifies "HR policy inquiry" (95% accuracy), pulls details from the bank's internal HR knowledge base
- **Response**: Generates a clear, referenced response with policy excerpts—sent in <10 minutes.
- **Escalates** if customization is needed, with context for HR staff.





**Real Impacts**: 95% faster responses; 70% labor cost reduction per inquiry; improved compliance consistency, reducing internal errors.

#### Scenario 2: General Operational Procedure Inquiry – Boosting Daily Efficiency

### **Current Crisis (Before Eloquens AI)**

- Staff Action: A back-office clerk emails training: "Steps for end-of-day reconciliation?"
- Process: Queues for 4-6 hours. A trainer consults guides (15-25 min) and drafts responses. This involves one staff member and slows down daily workflows.

#### **Eloquens AI Transformation**

- Al Action: Al identifies "procedure inquiry" intent, pulls steps from the operational knowledge base,
- Response: and sends a detailed guide in <10 minutes.
- Escalates training needs to supervisors.

Real Impacts: 80% faster resolutions; productivity gain in back-office tasks.

## **Eloquens AI Stakeholder Mapping: Internal Success**

This mapping focuses on internal stakeholders, their roles, and how Eloquens Al delivers value through administrative efficiency and knowledge consistency.

Actor/ Stakeholder	Туре	Role & Responsibilities	Success with Eloquens Al
Bank Employees (e.g., Tellers, Clerks)	Primary User	Handle daily tasks and seek procedural information via email.	Instant access to accurate info reduces downtime; 24/7 support boosts efficiency.
IT Support Staff	Primary User	Resolve technical issues, provide guidance.	70-85% automation of routine queries; contextual escalations cut resolution time by 40%.
Department Managers	Operational Leadership	Oversee workflows and ensure team productivity.	Dashboards indicate 80% autoresolution and 30% productivity gains, enabling better resource allocation.
Compliance Officers	Regulatory	Maintain policy adherence and manage internal audits.	100% consistent responses; audit trails reduce internal risks by 50%.



Actor/ Stakeholder	Туре	Role & Responsibilities	Success with Eloquens Al
HR Generalists	Supporting	Handle staff inquiries on policies and procedures.	Faster query handling frees time for strategic HR; multilingual support aids diverse teams.
Operations Specialists	Technical Support	Manage back-office processes, troubleshoot equipment.	Quick resolutions minimize disruptions; feedback loops improve knowledge accuracy.
Bank Executives	Executive Leadership	Drive operational efficiency, reduce costs.	Significant cost savings and ROI; supports scalable internal growth without added staff.
Eloquens Al System	System	Process internal emails, classify intents, and generate responses.	95%+ accuracy; continuous learning adapts to bank-specific needs.

## **Eloquens AI Technology Foundation**

**24/7 Intelligent, Context-Aware Responses**: Processes inquiries instantly, drawing from approved internal sources for accurate, policy-aligned replies.

**Seamless Email Integration**: Connects with Microsoft 365, Google Workspace, and GFI KerioConnect® AI to monitor and automate internal inboxes without disruption.

**Human-in-the-Loop Orchestration**: Enables staff to review or edit drafts, ensuring oversight for nuanced internal matters.

**Customized, Automated Workflows**: Defines rules for routing and escalating emails, prioritizing urgent operational needs.



**Grounded, Knowledge-Based Accuracy**: Retrieves info only from verified internal repositories, ensuring consistency and compliance.

友 Multilingual Support at Enterprise Scale: Handles 160+ languages for global teams, maintaining cultural nuance.

Intelligent Routing & Escalation: Categorizes and directs queries to the correct department, automating routine tasks.

## **Eloquens AI Impact**

### Efficiency Gains

70-85% reduction in manual handling, freeing staff for core tasks.

### Productivity Boost

Employee satisfaction improves with quick resolutions, which in turn reduces burnout.

### Cost Savings

60-80% lower operational costs per inquiry, with ROI in months.

### Transparency Assurance

Full audit visibility minimizes internal risks.

### Scalability

Manages peak internal volumes without additional resources.