SUCCESS STORY | UNIFIN

"ARM relevant insights to stay ahead of the curve during COVID-19"

Unifin prides itself in being able to support, assist and educate borrowers through the entire process. The agents are highly trained to engage and collaborate over the phone.

Using Prodigal's customized trend analytics on pandemic-related calls, Unifin could identify aggressive behavior from agents and coach them to drive higher empathy towards borrowers affected due to the pandemic.

40+
ARM domain tags

98%+
Correct Call Tags

24 hrs
Implemented in a day

Challenge

Coronavirus pandemic snuck up quickly and ~15 million Americans lost their jobs in a short few weeks.

A few agents inadvertently fail to acknowledge the stressful situation that the borrower might be in and do not empathize with them. At Unifin, this constitutes a Level 4 infraction. Unifin wanted a quick mechanism to identify the agents violating the moral code of conduct established for such calls.

Unifin was interested in identifying violations from among thousands of calls each day and proactively educating them to drive more empathy towards borrowers.

Solution

After March 15, Prodigal's Natural Language Engine picked up a surge in stressful discussions on two fronts, (1) Loss of partial or full employment (2) Health concerns among the elderly, across multiple borrowers.

Given the engine's context expertise in the collections domain, it was able to surface insights without specifically being asked to search for a list of keywords. It worked with open-ended conversations and attributed the impact on RPCs and payments.

Prodigal independently flagged all conversations of this nature and made the trends prominently visible on its interface. It was easy to identify agents who were repeat offenders or needed coaching.

Results

Prodigal's smart reports were shared with all clients for free within two weeks of the shutdown being enforced. All agencies and lenders benefited from economies of scale of Prodigal's anonymized data aggregation.

Daily count of pandemic-related keywords
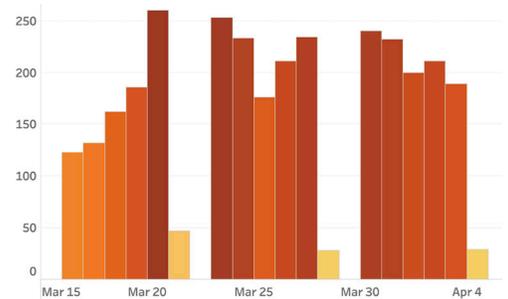
Unifin was able to incentivize recommended behaviors among its agents swiftly. It also identified a dozen calls where the agents had shown great consideration and empathy with the borrower.

Prodigal enabled Unifin to identify certain agents who had committed severe infractions and these agents were guided to improve. By implementing this solution, Unifin is ahead of the curve in responding to the ongoing macroeconomic situation.

> *Prodigal's proactive trend identification enabled us to **retrain our agents within 3 days.** This is a steep improvement from earlier provider which **would have taken 3 weeks!***

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