Perfecting credit management services

Cloud contact center puts Lowell Norway in full control of their customer experience and opens doors for DevOps innovation

Only as good as your last interaction

Lowell Norway, formerly known as Intrum Justitia Norway, is a leading credit management provider. Their unparalleled combination of data analytics insight and robust risk management provides clients with expert solutions in debt purchasing, third-party collections and business process outsourcing. With their ethical approach to debt management, Lowell always looks for the most appropriate, sustainable and fair outcome for each customer’s specific circumstances.

Dealing with around 2.5 million interactions annually—including 500,000 inbound and outbound calls, 500,000 emails, and more than 1 million letters—the company's Oslo contact center smooths the credit management process. Agents primarily handle inquiries from the clients’ end customer relating to invoices, reminders, payment demands and collections.

Service expectations are high and ever-rising. “Our customers are very demanding and expect amazing service, great results and cashflow improvements,” said Lene Strengelsrud, Head of Communication Center for Lowell Norway. “Unless they get this every time, they could cancel their contracts and go elsewhere.”

Held back by legacy infrastructure

Lowell Norway sees the adoption of automation and digital technology as key to staying ahead. They were an early adopter of cloud technology and use big data, artificial intelligence and robots. With one of the most sophisticated, intelligent business processes around, Lowell Norway has the highest output/revenue per employee of any collection agency in Norway.
However, their contact center platform was unable to keep pace. Solutions ran separately and were hard to integrate, creating islands of information and fragmented work practices. The business began to suffer from system crashes and downtime, while simple upgrades could take several weeks to complete.

“We’d innovated and automated large parts of our business over the previous 10 years, but the contact center infrastructure was a showstopper,” said Carl-Petter Udvang, Product Manager for Lowell Norway.

Single omnichannel desktop

Tired of maintaining hardware, Lowell Norway switched to a more flexible approach with the Genesys® PureCloud® platform.

“The Genesys customers we spoke with said it was the best decision they had made. After a short time using the PureCloud platform, we can see why,” said Udvang. "Genesys was also the only supplier prepared to build extra functionality into its interface, so we could automate more of our processes."

Installed and managed by local cloud specialists Advania, the solution provides a single desktop for securely handling inbound, outbound, IVR, email and chat communications. “The implementation took five weeks—three of which were actually spent waiting on our security provider,” said Udvang. “With that out of the way, our advisors were fully trained and ready to go within the hour.”

Instant impact on customer experience

In just three months, Lowell Norway achieved some big gains. “With the PureCloud solution, it’s much easier to control queues and move resources around,” said Strengelsrud. “Every time a customer makes contact, our advisors automatically see their full history. So, we’re able to provide them with better information, quicker service and superior experience.”

Those gains translated into solid results. Average response rates increased to 94% and higher, reducing wait times by 14 seconds or more. Automatic identification on first contact rose by 35%, cutting average call handling time by 26% and increasing first call resolution (for calls and email) to 90% and above. Agent productivity also rose by about 20%.
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**Lene Strengelsrud**, Head of Communication Center, Lowell Norway

Opening data for DevOps wizardry

Lowell Norway also benefits from the platform’s ease of integration, high availability with Amazon Web Services, and open interfaces—much to the delight of its DevOps team. “The open APIs are a big advantage, especially when integrating AppFoundry and Github applications,” added Udvang. “Now, our software developers quickly get to all the data they need and more. The other day, we asked if they could create mini-dashboards taking various outputs from PureCloud. After 30 minutes they were back with a project plan.”

The PureCloud Developer Forum and Resource Center cover everything the company needs to be self-sufficient and extract live data. “We quickly found an enthusiastic community of Genesys clients and employees, and the documentation is great and readily available,” said Udvang.

In the future, advisors could potentially work from anywhere. All they need is an internet connection and a browser. The company has also added new metrics.

“Norway’s top 10 businesses have a customer satisfaction score of 81 or more. And our C-SAT score is already around 78, something that I thought would be impossible before,” concluded Udvang.

To learn more about the solutions featured in this case study, go to [www.genesys.com](http://www.genesys.com).

**RESULTS**

- **94% and higher** average response rates
- **14-second reduction** in wait times
- **35% increase** in automatic identification on first contact
- **25% reduction** in average handle time
- **90% or higher** first call resolution
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