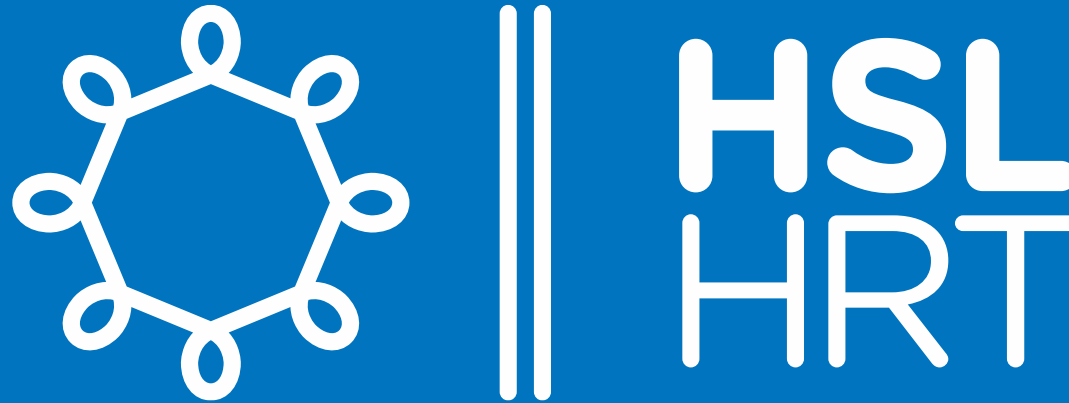




Eeva Jakobsson

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Inform Norden October, 2025, Paralell session 4.1

"Unlocking AI Potential: Practical Applications to Inspire and Implement in Customer Service"

My title:

«Using AI aid to read and listen to customer contacts, and NPS-scores and making it insight to enhance Customer Experience

Using AI aid to read and listen to customer contacts, and NPS-scores and making it insight to enhance Customer Experience



- How to make the nearly 300.000 yearly customer contacts usable for service development, with AI.
- HSL:s recent work on procuring a SaaS program which can collect the reasons for contact fast and easy, and how that information can be used for fixing the right things.

AGENDA

- HSL Value proposition
- Customer centric operation model
- Measuring CX
- The Voice of the Customer tool
- Implementation

Short bio: Eeva Jakobsson



- Eeva has worked for the public transport **since 1998**, enough long that we could say she is a public transport enthusiast. First decade she worked with marketing, brand management and communication. Later with service development in ticketing and information (just to name a few), HSL strategy and project management such as deployment of our current zone model as well as developing our customer participation model.
- Since 2024 Eeva has taken on the role of **Customer Experience Manager** and works currently with making sure that customers voice is being heard and used in service development and measured in every touch point.
- Her skills of leadership, service design and customer journey mapping are topped with "the real deal", in other words meeting the real customers in numerous customer panels and interviews as a facilitator.
- Eeva believes in **human centric development** and basis her lectures and speeches inside and outside of HSL on that, the order of any development being first finding the right problem and then making sure that the answer is meeting customer needs by using the right design methods during each step of the development.
- Master of Business (Aalto University), Service Design studies



This is Helsinki Region Transport

Helsinki Regional Transport Authority in Brief



Public transport
authority

Also responsible for
transport system
planning

Employees
~ 400

Boardings
344 M

Owner municipalities

9

Residents in the area

1.4 M

Income 2022

876 M

Municipalities' share of income
50–55%*

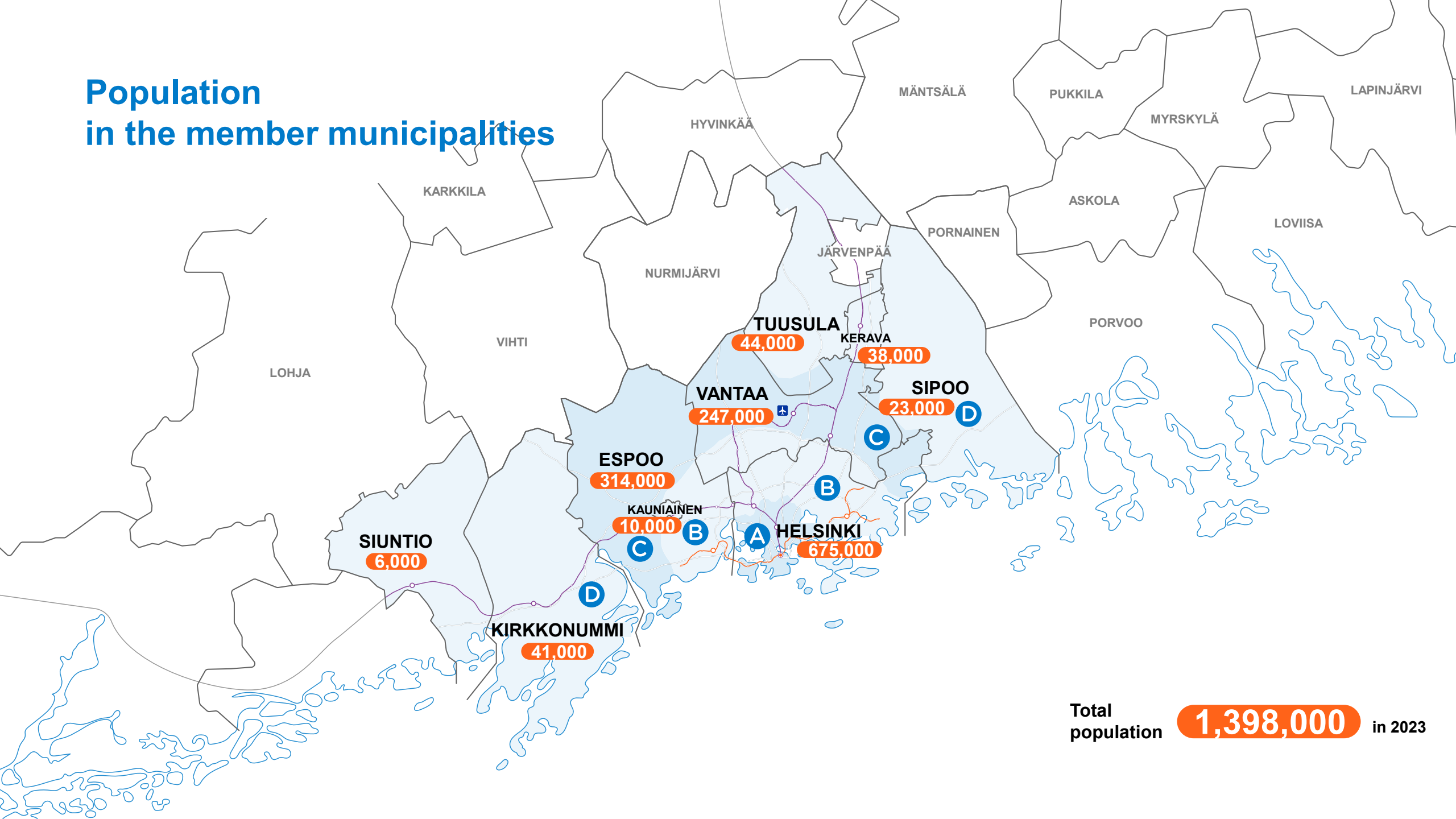
** 2025 goal



HSL on the world map



Population in the member municipalities



Modes of transport



8 railway lines



2 ferry routes



12 tram routes



278 bus routes



2 metro lines



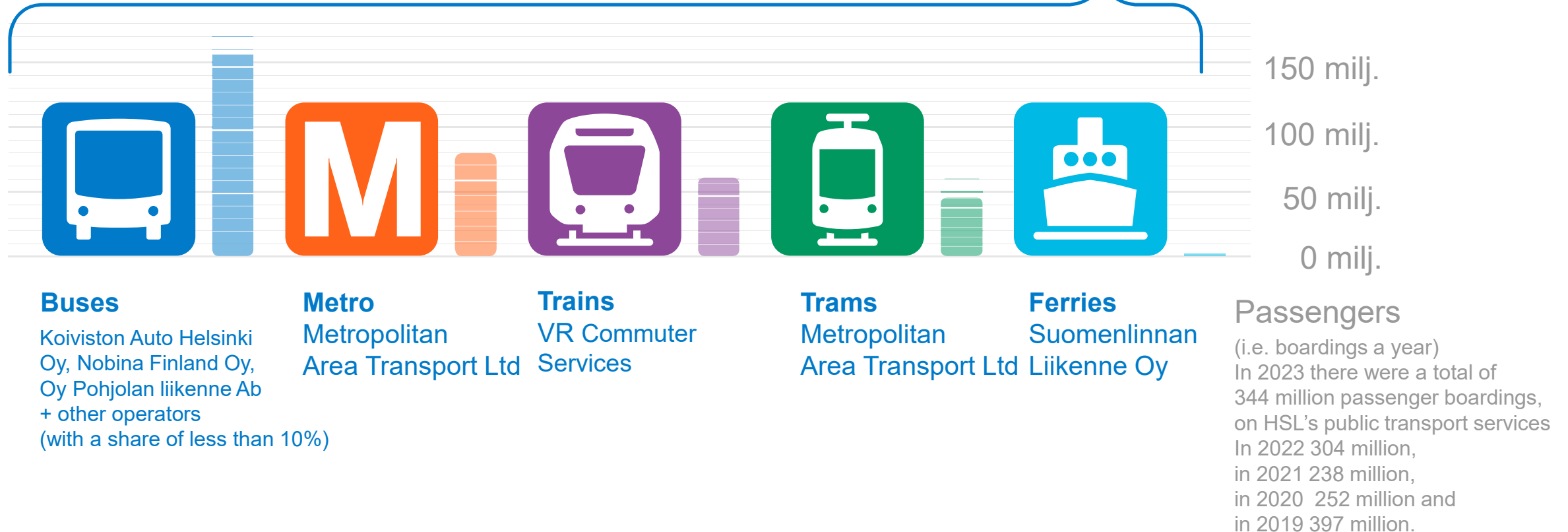
560 city bike stations



Operating model



HSL plans public transport services and procures the services from its cooperation partners.



Sustainable growth through customer relationships



Customer Centricity and operating model



CUSTOMER-CENTRICITY



Customer-centricity means **a cross-cutting focus** on our customers throughout HSL. We understand the diverse needs related to mobility in the Helsinki metropolitan area **better today than yesterday**, and with this understanding, **we create superior value for our customers.**

Customer-centricity is part of our culture and leadership style.

Value Proposition



We do everything to ensure our mobility solutions are **reliable** and **easy** for our customers, feel personally tailored, and are always a **responsible** choice.

Elements of developing with customer centricity

- ✓ **Utilizing customer understanding**
- ✓ Developing customer experience
- ✓ Mapping customer journeys
- ✓ Data-driven management
- ✓ Customer-centric leadership



CX Metrix and reporting



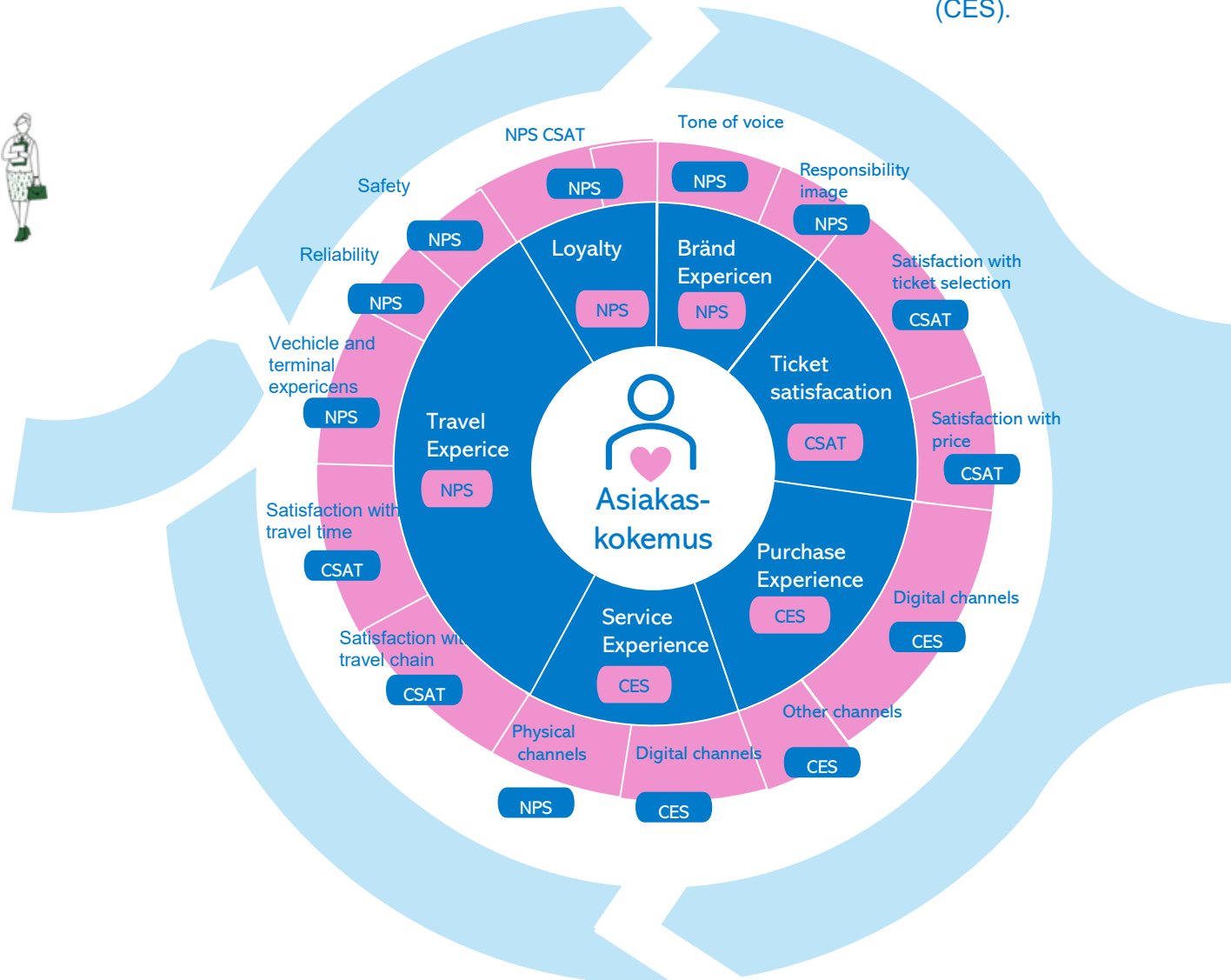
CX Metrics

With metrics, we monitor how competitive means perform and what effects customer experience has on satisfaction (CSAT), loyalty (NPS), and perceived ease of service (CES).



Data sources

- Brand research
- NPS survey
- Feedback
- Customer service contacts
- CSAT
- BEST
- Mobility surveys



Key Elements

Clear route network, frequent intervals, and smooth travel chains

Clear ticket products and pricing

Easy and reliable digital services

Bold responsibility actions

Value Proposition

We do everything to ensure our mobility solutions are **reliable and easy for our customers**, feel personally tailored, and are always a responsible choice.

Levels of customer journey mapping

1 ASIAKKUUDEN ELINKAARI: Asiakkuuden kehittymisen vaiheet



2 MONIKANAVAISET PALVELUPOLUT



3 KÄYTTÄJÄPOLUT KOSKETUSPISTEISSÄ



Level 1: Customer Lifecycle The customer lifecycle helps to understand the stages of customer relationship development and the factors influencing the start and end of the relationship. The path describes the customer's experience from the first contact to the end of the relationship

Level 2: Service Journeys Service paths function as service entities and describe the customer's journey through different services. The paths help identify which services are used, how, and the customer experiences at each stage.

Level 3: User Journeys at Touchpoints User paths describe in detail the customer's encounters at HSL's touchpoints, such as sales points, stations, and digital services. The journeys illustrate the customer's experience before, during, and after the encounter.

Voice of Customer Tool (VoC)



OBJECTIVE



Objective

- The goal was to acquire a unified, **data-driven "Voice of the Customer" tool** for monitoring customer feedback and experience across all functions and services.
- Tool will enable better targeting of improvement actions to products and services where they benefit customers and business the most and allow tracking the impact of these actions.
- **Organization-wide, continuously updated data** will facilitate internal collaboration, partner cooperation, leadership, and prioritization of development areas.
- The tool will quantify **qualitative customer insights**, integrating them into CX reporting, customer journeys, and monitoring of development actions.

Vision

- The main data source for customer experience monitoring, combining both qualitative and quantitative data. Initially, the focus is on **automating the analysis of customer service contacts, which currently lack visibility**.
- Roles: Technology partner and costs, main users (customer service, account management, marketing), all units and roles handling feedback, and partners can be included.

Vision for customer relationship management:

Broad collection and utilization of customer data enables identification and anticipation of customer expectations, needs, and behaviors, allowing for more suitable services and genuine customer-centricity.

Voice of the Customer (VoC) NEED AND VISION



CUSTOMER CONTACT

- Analysis by background, topic, and class
- reports and time series
- tone before and after
- task creation; automated reporting and alerts; keyword extraction



SURVEY RESULTS (NPS)

- Classification of open responses, summaries
- analysis by background variables
- NPS drivers, reasons for NPS changes
- drill-down to individual feedback



SURVEY TOOL

- Automated feedback collection from different touchpoints
- AI capabilities for analyzing
- Option: Survey tool for automatic, event-based feedback collection across channels, embeddable in the UI, can complement or replace existing tools



OTHER

- App store reviews
- Social media discussions tone of voice
- Additional capabilities: Integration with ODP, targeted messages to customers by topic.

AT BEST

A comprehensive customer experience management solution enabling automatic measurement, analysis, and reporting, reducing manual work and report compilation.

Helps develop operations to meet customer needs; enriching customer experience data with existing company system data to deepen insight.

CURRENT STATE CHALLENGES

for utilizing the VoC

Aspassa laskettu
manuaalisesti

Linja	Kpl määrä
510	703 kpl
502	545 kpl
560	482
15	415
520	367
59	341
23	297
530	293
506	284
500	253

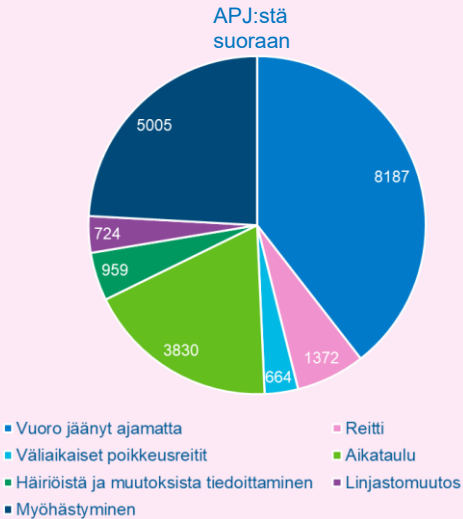
Outdated feedback system

- Only quantitative data by topic is available from the current Feedback system
- Feedback content must be manually extracted; no access to full conversation history.

No monitoring on chat or the phone

- Chat and call topics are manually recorded in customer service, but content is not documented.
- Manual calculations and topic recording in customer service.
- Topics are manually entered

FEEDBACK
Annually: 110,000
feedbacks, calls.

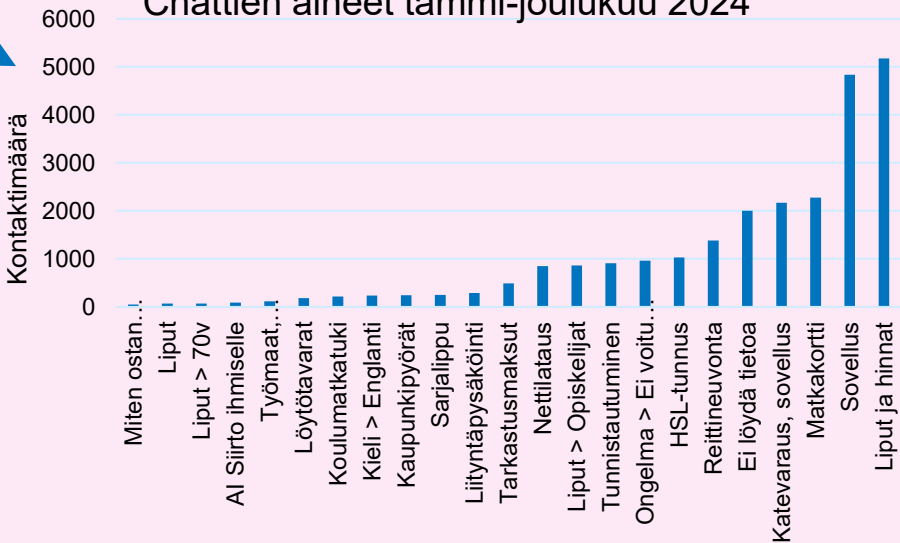


CHAT
18,000 chat
conversations,



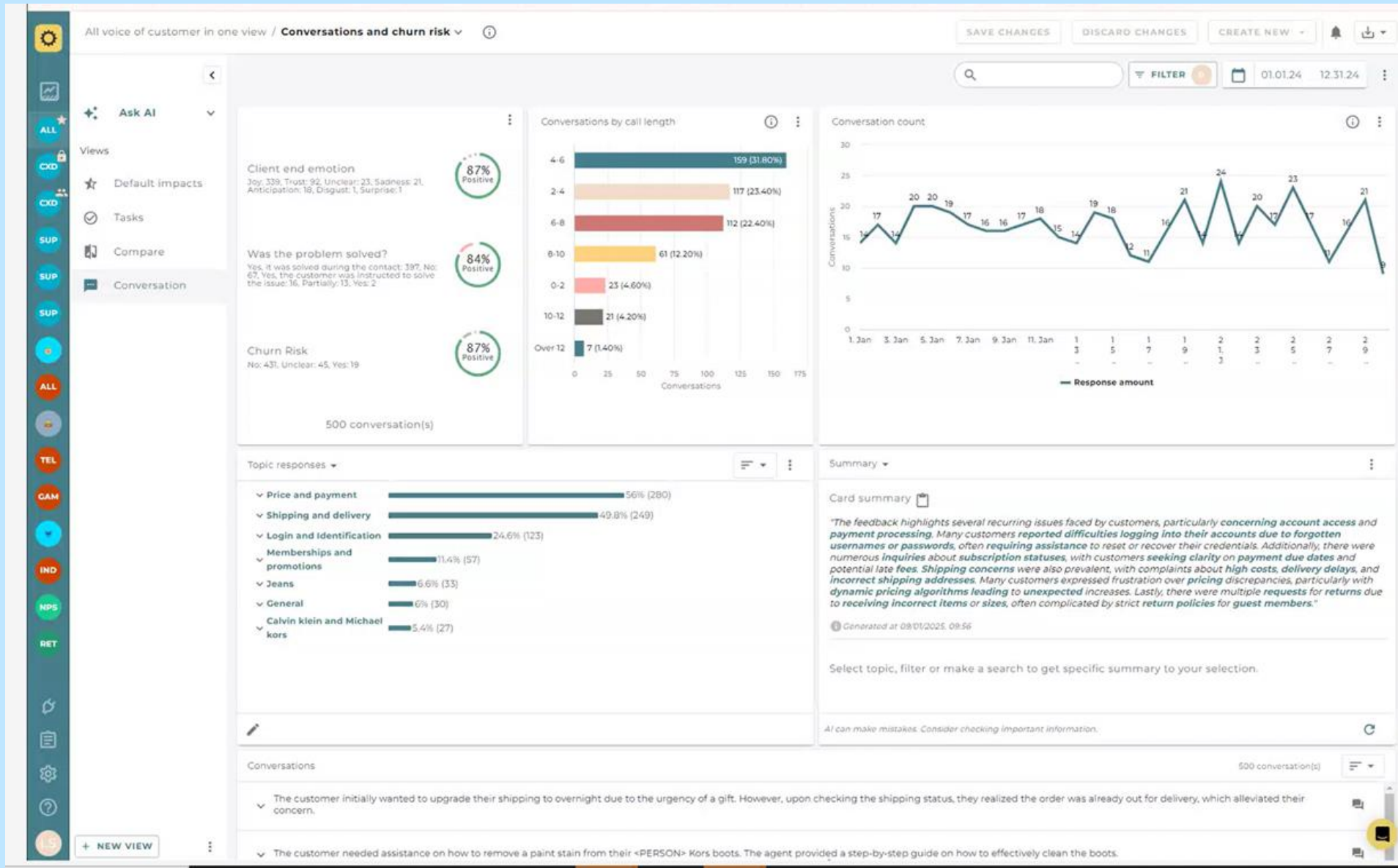
Aspassa kirjataan "käsini" aiheet

Chattien aiheet tammi-joulukuu 2024



PHONE
100,000 phone
calls

NEW Customer Service View (example)



- Enables real-time monitoring of customer satisfaction
- Provides a summary of topics and content without manual entry
- Allows drilling down into all content and querying the data
- 50-70 % of customers are logged in; content can be examined by customer groups

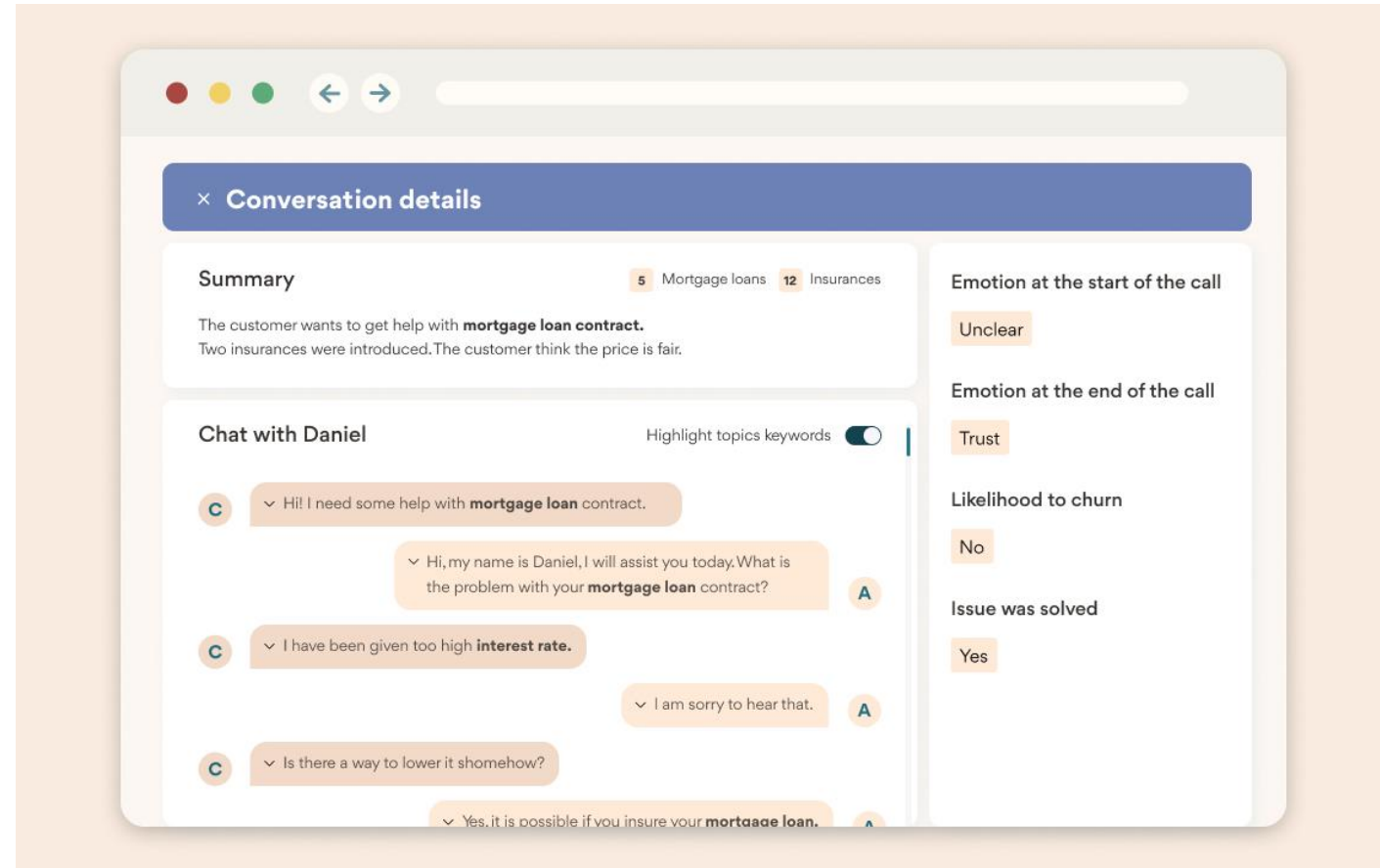
AI Helps all the steps of the way



LUMOA/NETIGATE

- ❑ Understand reason for contact in seconds
- ❑ Get automatic tagging and summaries
- ❑ Spot trends and new issues in real-time
- ❑ Share insights across the org for prompt action

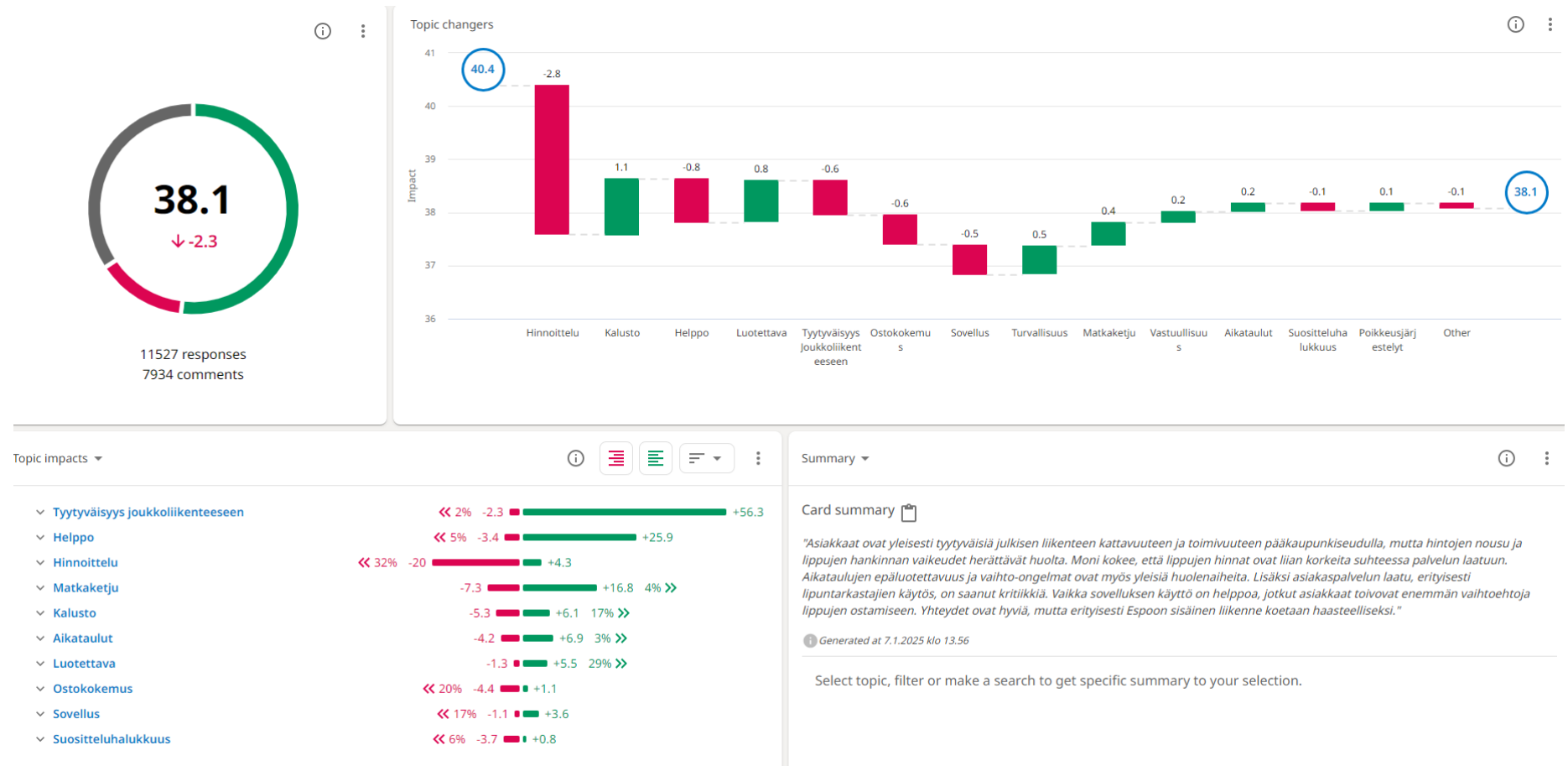
The best way to describe it is that the previous process was extremely manual, and now everything is automated.



NPS, what drives the change of the NPS number?

LUMOA/NETIGATE

- AI made summary on key drivers for change
- AI summary
- Ask AI feature



Gen AI + Agentic AI already empower our workers to ask questions and create tasks



01

Gen AI. Understands the context of the surveys/support contact. It can do comparisons, and examine data in different ways

02

AI Agent. Designed to drive action and impact. It helps with decisions and creates tasks for you.

A screenshot of a Gen AI interface on a yellow background. The interface is divided into two main sections. The top section is a chat window with a text input field at the top containing the placeholder "Type in your question" and a right-pointing arrow. Below the input field is a disclaimer: "Ask AI is in beta release, some questions might not work and answers might have some accuracy issues." Underneath the disclaimer are "Example questions" in a light blue box. The first example is "What features do users appreciate most about the app's user interface?" with a right-pointing arrow. The second example, which is highlighted with a blue arrow from the text "01 Gen AI...", is "What common issues do users encounter when using the mobile deposit feature?" with a right-pointing arrow. The bottom section is a task creation area. It starts with a question in a light blue box: "Can you examine image capturing problems, identify diagnostic details and root causes and create an RnD task for fixing it?". Below this is a text block: "I've created an R&D task to investigate and fix the image capturing issues with the mobile deposit feature. This task will focus on diagnosing root causes of the problems users are experiencing, such as unclear images and difficulties recognizing check details." This is followed by another question in a light blue box: "If there are any other aspects you'd like to explore or additional tasks you need, just let me know!" with a clipboard icon. Below this is a "Create a task with suggested action points?" section with a "CREATE TASK" button. At the bottom of this section is another text input field with the placeholder "Type in your question" and a right-pointing arrow, with the same beta disclaimer below it. To the right of the chat window is a separate panel. At the top, it contains the question "What common issues do users encounter when using the mobile deposit feature?". Below this, it lists "Common issues users encounter with the mobile deposit feature include:" followed by three bullet points: "Image Capture Problems", "Deposit Amount Inconsistencies", and "Lack of Support". Below the list is a question: "Would you like to dive deeper into any of these issues or have additional questions?" with a clipboard icon. At the bottom of this panel is a "Create a task with suggested action points?" section with a "CREATE TASK" button. Below this is a text input field with the placeholder "Can you examine image capturing problems, identify diagnostic details and root causes and create an RnD task for fixing it?" and a "Send" button. A blue arrow from the text "02 AI Agent..." points to the "CREATE TASK" button in the bottom section of the chat window.

Full view on VOC - public reviews, all support contacts and NPS results

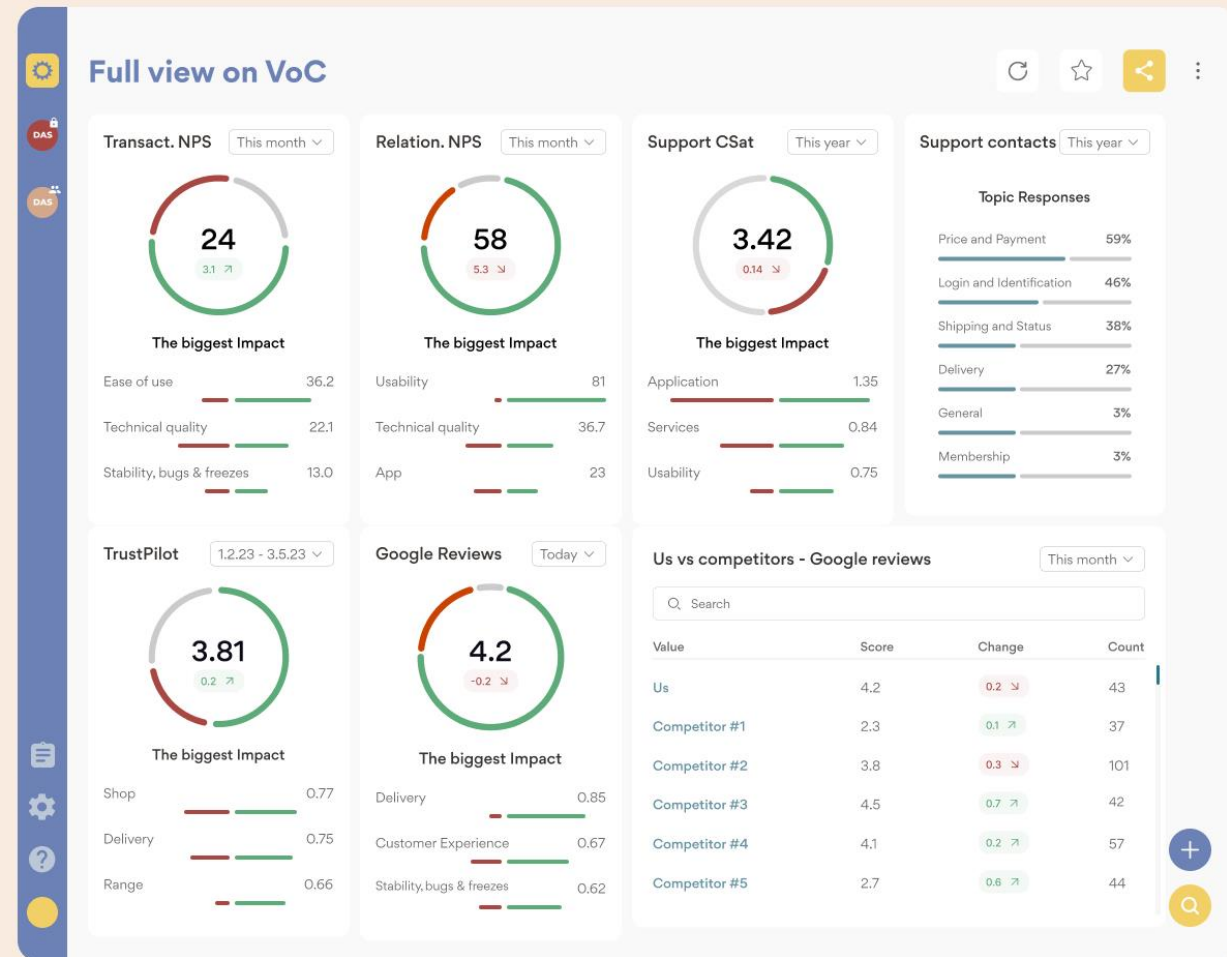


- ❑ Find all VoC and survey results in one view
- ❑ Understand what drives KPIs and by how much
- ❑ Share insights with everyone at no additional cost
- ❑ Set alerts and actions to close the loop

Head of Business Excellence at One.com



When your feedback volumes increase, some solutions are not suitable anymore. We have increased NPS by 20 points based on insights from Lumoa on what works and what can be improved.



EXAMPLE

27



HSL
HRT

Anything is possible

