



## CASE STUDY

# Interactive “Pepper” Robot Delivers Innovative Customer Experience for ATB Financial

### At a glance

Avana partnered with Softbank Robotics America (SBRA) and Alberta-based ATB Financial to bring the humanoid robot “Pepper” to select ATB branches in Alberta, becoming the first company to launch Pepper in the Canadian financial service industry. Pepper will be deployed to greet customers, recommend products and services, and pose for selfies, transforming the customer experience and positioning ATB as a leader in technology innovation.

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This story describes work done by Infusion, which was acquired by Avana in February 2017.

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### Looking for a new way to engage customers.

Not everyone loves going to the bank. The experience can be time consuming, confusing, and intimidating, especially for new customers looking to switch banks or open an account for the first time. In an ongoing effort to make banking more enjoyable and to differentiate itself from its larger competition, ATB Financial embraces a philosophy of relentless creativity and disruptive innovation. To better appeal to new Canadians and grow their customer base of millennials, recent graduates, and young professionals, they partnered with Avanade and SBRA to create a completely new experience in the Canadian banking industry.

### Introducing Pepper, the humanoid Robot.

Developed and built by Softbank Robotics, Pepper is a 4-foot tall humanoid robot with lifelike eyes and expressive gestures that speaks, moves, and interacts with people. Pepper has human-like characteristics, but was not developed to look like a human. Rather, these qualities are evident in Pepper’s ability to recognize emotions, understand tone of voice, and react to non-verbal cues such as smiles and frowns. Initially launched in Japan as a “companion” robot, the innovation team at ATB recognized Pepper’s incredible potential as an advanced bank concierge. They engaged Avanade and SBRA to design and develop a pilot experience where Pepper could be placed within designated branches to greet customers, recommend products and services, conduct a simple financial literacy quiz, and interact in fun ways such as posing for pictures and even showing off some dance moves.

“Pepper is cutting-edge technology,” said ATB President & CEO Dave Mowat. “We’re excited for her to say hello to our customers and tell them about ATB, or just dance together for a bit.”

“Our new partnership with ATB Financial not only supports our efforts to bring humanoid robotics to the Canadian market, but has given ATB the ultimate bragging rights of being the first financial institution to bring Pepper to the Canadian market,” added Steve Carlin, Global Chief Strategy Officer for SoftBank Robotics America. “Albertans who are already familiar with ATB’s exceptionally innovative banking environment are among the first to see how Pepper can bring something new, delightful and informative to their retail banking experience.”

The strategy is focused on providing the best possible engagement for customers, with the working hypothesis that a friendly robot may seem less threatening to people who are intimidated or distrusting of banks. After all, Pepper is completely impartial, and can objectively answer customer questions without being judgmental. Consequently, Pepper has a proven track record of increasing foot traffic to brick and mortar locations by enhancing the customer experience through fresh and fun interactions. This pilot program is designed to help ATB determine whether customers enjoy interacting openly with Pepper, and how willing they are to accept banking information from a humanoid robot.



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### Design, launch, measure.

Avanade’s development team worked closely with SBRA to design the customized application for a unique Pepper experience, including a range of interactions that encourage branch guests to engage with the robot. Using an Android-based operating system, Avanade’s application leverages Pepper’s unique form factor and embedded tablet for easy interactions. To ensure Pepper’s movements are consistent and appropriate for the ATB experience, the Avanade team worked with SBRA to finalize each element of the application, creating a seamless result.

“Avanade was key to developing the full Pepper experience,” said Sandi Boga, ATB’s Senior Manager of Innovation. “They worked closely with our team and SBRA to turn our vision into reality.”

ATB Financial and Avanade launched Pepper in a Calgary branch on April 25, 2017. With the support of SBRA, the bank showcased their innovative approach to customer service with a media event that allowed reporters to mingle with branch customers while they got up close and personal with Pepper for the first time. Pepper’s “cool” factor and cutting-edge technology led to broad coverage, including **29** unique pieces and **34** syndications, resulting in almost **52,500,000** total impressions. Key financial publications such as American Banker and Bankers

Online covered the news, as did U.S. tech outlets ZDNet and CNET, and national Canadian business and tech outlets The National Post, Business News Network (BNN), and ITWorldCanada. Additionally, every major Calgary-based news outlet covered Pepper’s launch, including the Calgary Herald, Calgary Sun, CTV, Global News, CBC, NewsTalk 770, and others.

On the social front, there have been **542** Twitter mentions from **465** users (generating **3.2 million** impressions). Top tweets came from **ZDNet** (419,200 followers), **Calgary Herald** (164,000 followers), **Craig Brown, PhD** (153,000 followers), **CBC Canadian News** (144,000 followers) and **Calgary Sun** (80,400 followers).

The initial feedback to Pepper was extremely positive, and the bank will continue to measure the robot’s success by tracking customer interactions, observing behaviors, and conducting surveys/focus groups with customers. Based on the results, the Pepper experience can be built out to include more features and capabilities.

“Bringing on Pepper to assist and delight our customers will help us learn what is possible,” said Boga. “It’s yet another way ATB is demonstrating our commitment to transforming banking and identifying and employing cutting-edge technologies to enhance our customer experience.”

### Looking ahead: AI transforms the banking experience.

ATB believes that the best customer branch experience is based on a deep understanding of consumers and a good degree of empathy, which are both goals toward which artificial intelligence can be leveraged. By using the initial Pepper PoC to gauge consumer responses and preferences, the bank can integrate the robot’s existing features with future technologies to provide additional value. For example, ATB hopes to combine Pepper’s internal camera with biometrics and face recognition software to greet customers by name, answer simple questions in multiple languages, notify banking specialists when their clients arrive, and provide personalized product recommendations.

Avanade looks forward to continuing our work with ATB, SoftBank Robotics America, and Pepper to provide customers with innovative banking experiences that they won’t soon forget.

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### About ATB Financial

ATB Financial has been putting people first for more than 75 years. In that time, ATB has grown from one small treasury branch to become the largest Alberta-based financial institution and the number one choice for Alberta businesses. Today, 5,300 team members help more than 710,000 customers in 244 Alberta communities through a network of 172 branches, 135 agencies, and a Customer Care Centre. In 2017, ATB was named the second-best place to work in Canada by the [Great Place to Work Institute](#).

For more information, visit [www.atb.com](http://www.atb.com)

### About SoftBank Robotics America

Headquartered in San Francisco, California, SoftBank Robotics America (SBRA) is driving technology forward by becoming a leader in humanoid robotics. Their robots, including Pepper and NAO, are used in more than 70 countries worldwide and offer innovative use cases relevant for the fields of retail, financial services, healthcare, travel, and hospitality. Formerly Aldebaran Robotics, SBRA's sister offices remain in Europe, Japan and China under the new SoftBank Robotics Group.

To learn more about SoftBank Robotics America go to [www.softbankrobotics.com/us/](http://www.softbankrobotics.com/us/)



#### About Avanade

Avanade is the leading provider of innovative digital and cloud-enabling services, business solutions and design-led experiences, delivered through the power of people and the Microsoft ecosystem.

Majority owned by Accenture, Avanade was founded in 2000 by Accenture LLP and Microsoft Corporation and has 30,000 professionals in 24 countries.

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