



CUSTOMER STORIES /



Enity drives business growth while personalizing CX and reducing IT costs by 20%

Nordic mortgage specialist Enity established one common platform for managing customer journeys across three countries with Genesys Cloud™. Now, interactions are routed based on the individual strengths of 150 agents, making it easier to build customer trust and provide personalized experiences. Self-service, routing and digital engagement improvements also have enabled the company to reduce average handle time by 54% and decrease inbound calls by 12% while significantly growing the business.

12%**fewer**

inbound calls

54%**reduction**in average
handle time**20%****savings**

in IT cost

AT A GLANCE

Customer: Enity Bank Group AB

Industry: Financial services

Location: Finland, Norway and Sweden

CHALLENGES

Siloed communications and country operations, Inefficient service and use of resources, Difficulty in cost-effectively growing and innovating the business

PRODUCT

Genesys Cloud CX®

CAPABILITIES

Inbound, Outbound, SMS messaging, Web messaging,
Work automation

Choosing to see the potential in people

Enity is an inclusive, digital-first mortgage specialist with a growing portfolio of innovative brands, including Bluestep Bank, Bank2

and 60plusbanken. Together, they serve customers across Finland, Norway and Sweden.

Through sustainable and responsible lending, Enity plays a vital role in supporting disadvantaged and underserved communities that are often excluded by other banks. For example, the lender provides self-employed and contract workers with access to the Nordics housing market and helps people with irregular credit histories access mortgages.

A blend of digital convenience and personal service are at the heart of this human-centric operating model, setting Enity apart from mainstream lenders that rely on rigid credit scoring.

“Our customers might have faced rejections elsewhere, so trust, transparency and empathy are vital to winning and keeping them,” said Martin Kedbäck, Head of Product Management at Enity Bank Group AB. “When they come through to our contact center, they expect highly knowledgeable agents with fast answers and the best solutions.”

“We wanted to harmonize customer experience by moving to one common platform and a Nordics operating model — effectively creating that single pane of glass for driving efficiency and managing all our customer journeys.”



Martin Kedbäck

Head of Product Management, Enity Bank Group AB

Putting the right foundations in place

In the past, that service model was largely reactive and dependent on outsourced IT support. There was little uniformity across country operations, which suffered due to siloed channels and systems and a lack of meaningful data. Consequently, handling time increased, as agents had to frequently toggle between multiple interfaces.

“We wanted to harmonize customer experience by moving to one common platform and a Nordics operating model — effectively creating that single pane of glass for driving efficiency and managing all our customer journeys,” said Kedbäck.

Two years ago, Enity scouted the market for a customer experience solution that could help achieve those goals before eventually settling on the Genesys Cloud platform.

“We liked the intuitive user experience and felt comfortable with Genesys right away,” said Solomona Kahsay, Digital Product Owner at Enity Bank Group AB. “We also had one eye on the future in terms of the platform’s strong digital, AI and integration capabilities.”

“We’ve seen significant improvement in agent efficiency since introducing Genesys Cloud Work Automation to capture, assign, and monitor work items, particularly for smarter case handling and overdue payment collections.”



Solomona Kahsay

Digital Product Owner, Enity Bank Group AB

Single-screen journey management

Following a smooth three-month implementation, 150 agents in Finland, Norway and Sweden now expertly handle chat, inbound, outbound and SMS conversations via a single desktop interface.

Skills-based routing ensures interactions play to agents' individual strengths, minimizing call transfers and maximizing first-contact resolution — essential prerequisites for building personalized, empathetic customer experiences. Alternatively, Enity customers can self-serve via a chatbot for frequently asked questions.

Data-rich dashboards mean supervisors no longer waste time manually managing spreadsheets and always have real-time insights that help them maintain service levels. Workload visibility and control have also been transformed.

"We've seen significant improvement in agent efficiency since using Genesys Cloud Work Automation to capture, assign, and monitor work items, particularly for smarter case handling and late payment collections," said Kahsay.

Collectively, those improvements in self-service options, IVR and routing processes, and digital engagement have made a substantive difference.

"We've come a long way in two years," said Kedbäck. "Our average handle time has reduced by 54% and call volumes by 12%, all while significantly expanding our business operations and customer base."

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Added compliance, IT and innovation benefits

Importantly, Genesys Cloud enables Enity to maintain a strong compliance posture by providing third-party validated security and compliance certifications and secure payment flows to meet regulatory requirements.

"Everything starts with compliance when we design new channels and tools, and Genesys simplifies those tasks," said Kedbäck.

"We've also taken back control of our IT infrastructure and are pretty self-sufficient. That's resulted in a 50% improvement in provisioning time and 20% cost saving, which includes the retiring of seven systems."

An exciting future awaits as Enity looks to leverage other Genesys Cloud digital and AI solutions to further improve experiences and create more cost-efficiencies; for example, it wants to automate additional processes and pilot capabilities like agent assist.

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