

Finance One

Transforming Call Quality: 100% Call Coverage with AI

A case study by Icana.AI

Since 2010, Finance One has taken a compassionate and flexible approach to lending, supporting everyday Australians—including those who have been rejected by traditional banks. With a strong commitment to finding finance solutions for everyone, Finance One goes above and beyond to resolve complex customer finance problems with empathy, care and professionalism.

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The Opportunity

As the organisation grew, Finance One identified a need to gain deeper visibility into customer conversations, strengthen adherence to internal processes and improve call effectiveness through targeted coaching and AI-driven insights. Managing large volumes of customer calls — many involving sensitive financial hardship, debt collection and compliance-heavy discussions — made it increasingly difficult to maintain consistent oversight across all interactions. While Finance One already had robust internal processes, manual quality assurance review practices were unable to match a steadily increasing customer base, limiting opportunities to reinforce workflows, standardise customer experience and support agents in high-stakes conversations.

Implementation

To address these challenges, Finance One partnered with Icana.AI to deploy CallCoach, an AI-powered conversation analytics platform capable of analysing 100% of call recordings. The organisation operates across multiple companies and call centres, managing internal lending, purchased debt portfolios and collections services for major enterprise clients—each with distinct workflows and regulatory requirements.

Finance One was able to use the CallCoach software to define custom scoring rules, behavioural markers and process checkpoints aligned to internal policies and customer-care standards. Given the sensitive nature of many conversations, the solution also incorporated tone-of-voice and sentiment analysis for both agents and customers. This allowed leaders to better understand emotional dynamics, empathy levels and de-escalation techniques that influenced call outcomes.



Outcomes

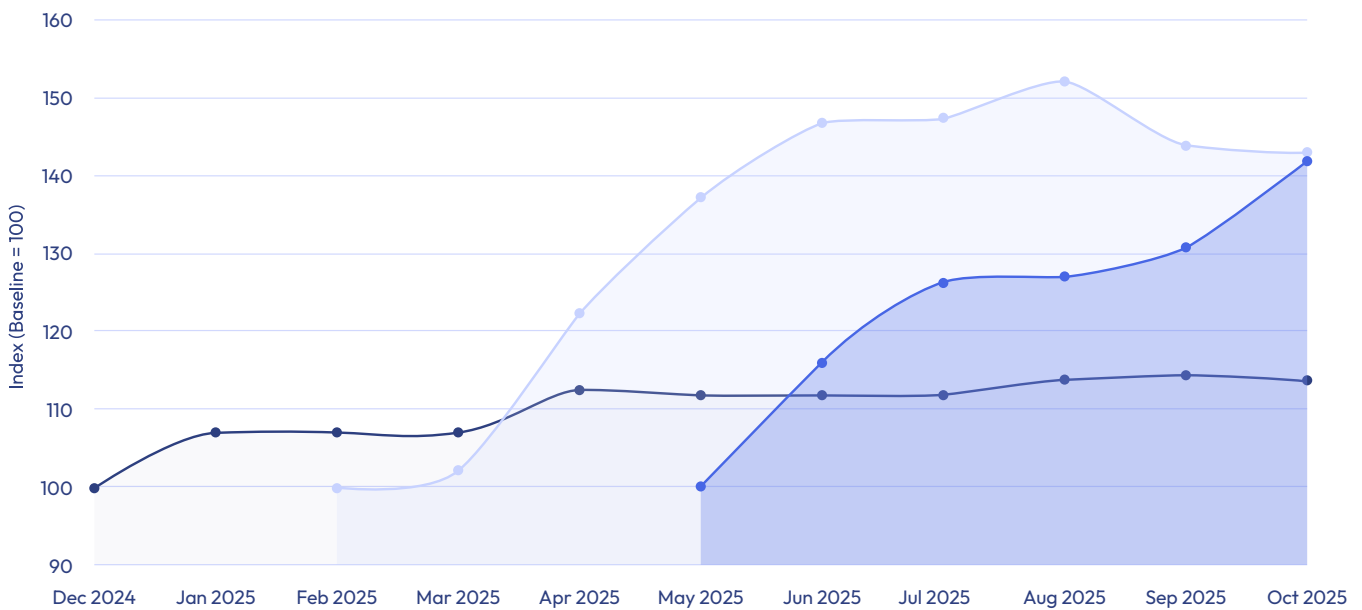
During Finance One's first year with CallCoach 21,088 hours of audio were analysed across 197,514 calls. Extensive calibration was undertaken to address non-deterministic AI behaviour, ensuring scoring consistency across call types and building trust among leaders and front-line staff.

The results were significant.

Finance One achieved 42% improvement in adherence to internal hardship workflows, a 48% improvement in compliance with sensitive data processes, and a 42% improvement in query-type process adherence between May

and October 2025. Tone-of-voice consistency improved by 14%, supporting more empathetic and professional customer interactions.

Overall, the partnership delivered strong operational impact—providing full visibility into customer conversations, enabling targeted coaching, reducing behavioural variation and strengthening consistency in sensitive situations. Finance One emerged with improved performance, deeper process adherence and high confidence in an AI-driven quality and coaching framework.



+14%

Tone of Voice Improvement

+43%

Hardship Workflow Adherence

+42%

Query Process Adherence





Founded in Australia, Icana.AI develops conversation intelligence technology for sales and service teams. CallCoach analyses 100% of customer interactions, identifies patterns that drive success, and provides the insights managers need for effective coaching.

[CallCoach](#) is used by organisations like Finance One to improve performance, accelerate onboarding, and scale winning behaviours across their teams.

Try out a demo with your own recordings or get in touch at info@icana.ai