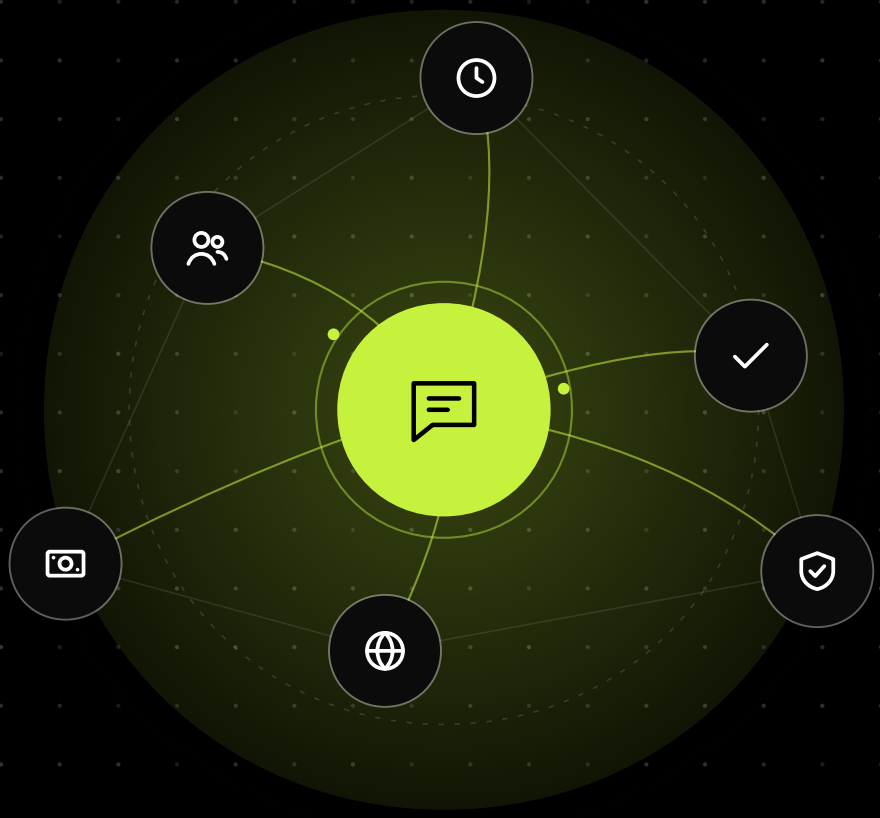


Klarna

An AI assistant did the work of 700 agents

Klarna's AI assistant, powered by OpenAI, handled two-thirds of its customer service chats in its first month. A year later, Klarna said it was hiring human staff again, which makes this a story of both results and limits.

Financial services and payments | Customer service | AI assistant | 23 markets, 35+ languages

2.3M
conversations in the first month

700
full-time agents' worth of work

< 2 min
to resolve an errand, down from 11

AT A GLANCE

COMPANY	COVERAGE	AI PARTNER	REPORTED
Klarna	23 markets, 24/7, in more than 35 languages	OpenAI	Klarna press release, Feb. 27, 2024; Entrepreneur, May 9, 2025

01

The challenge

Before the assistant, a customer errand took about 11 minutes to resolve. Klarna serves customers across 23 markets who speak many languages.

The assistant had to cover refunds, returns, payment issues, cancellations, disputes and invoice inaccuracies, in more than 35 languages, 24/7.

Klarna also noted at launch that the results underscore the profound impact AI will have on society, and called for considerate, informed and steady stewardship.

23
markets served

35+
languages the assistant needed to speak

11 min
average time to resolve an errand before

BEFORE

- × About 11 minutes to resolve an errand
- × Every chat handled by human agents
- × A higher rate of repeat inquiries
- × Agent capacity tied to headcount

AFTER

- ✓ Under 2 minutes to resolve an errand
- ✓ 24/7 in more than 35 languages
- ✓ 25% fewer repeat inquiries
- ✓ Customers can still choose a live agent

02

The solution

Klarna launched an AI assistant powered by OpenAI that handles a wide range of customer service requests, around the clock, in the customer's own language.

It handles refunds, returns, payment issues, cancellations, disputes and invoice inaccuracies. It can also give real-time updates on balances and upcoming payments and explain spending limits.

Customers can still choose to talk to a live agent if they prefer.

HOW IT WORKS

STEP 01

Customer starts a chat

Any time, in any of more than 35 languages.

STEP 02

Understand the errand

Refund, return, payment, cancellation, dispute or invoice question.

STEP 03

Look up the account

Real-time balance and payment schedule details.

STEP 04

Resolve it

The assistant handles the errand directly.

STEP 05

Live agent on request

Customers can choose to switch to a person.

BUILT WITH

OpenAI | AI assistant | 35+ languages | 24/7 coverage | Live agent handoff

03

The results

After one month live globally, Klarna reported 2.3 million conversations, two-thirds of its customer service chats, with customer satisfaction on par with human agents.

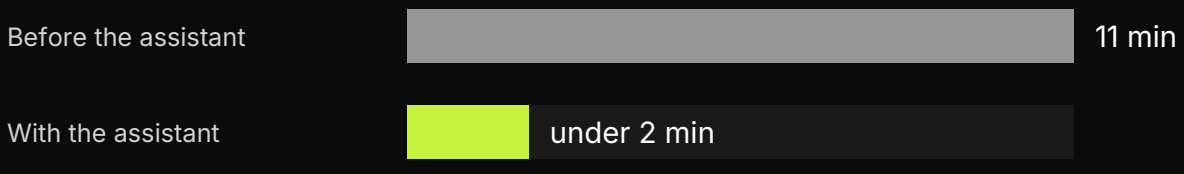
2/3
of all customer service chats, 2.3 million in month one

700
full-time agents' worth of work

25%
drop in repeat inquiries

$40M
estimated profit improvement for 2024

MINUTES TO RESOLVE A CUSTOMER ERRAND





handled in the first month

TIMELINE

Feb. 27, 2024
First-month results announced

Before May 2025
AI hiring freeze of over 12 months; headcount down 22% to 3,500

May 9, 2025
CEO says Klarna is hiring human staff again

04

What made it work, and what to watch

> “Really, investing in the quality of human support is the way of the future for us.”
>
> Sebastian Siemiatkowski, co-founder and CEO of Klarna, as reported by Entrepreneur, May 2025

1	**Track quality, not just volume**	Fast, cheap answers were not enough on their own. The CEO later said the output was lower quality.
2	**Keep a clear route to a person**	Customers could always choose a live agent, and the CEO says there will always be a human if you want.
3	**Widen autonomy step by step**	Expand what the agent handles only as your own results show it has earned it.
4	**Plan for the people side**	Klarna is now adding fully remote human support roles.

WHAT HAPPENED NEXT

In May 2025, CEO Sebastian Siemiatkowski said that while AI chatbots were cheaper than human staff, they resulted in lower quality output, and that Klarna was hiring human customer service workers again. He added that there will always be a human if you want (Entrepreneur, May 9, 2025).

IS THIS A FIT FOR YOUR BUSINESS?

- ✓ Do the same few customer requests make up most of your inbox or chat?
- ✓ Do customers contact you outside business hours or in other languages?
- ✓ Do you track customer satisfaction and repeat contacts today?
- ✓ Is it important that customers can always reach a person?

05

How Agent Victoria could do this for you

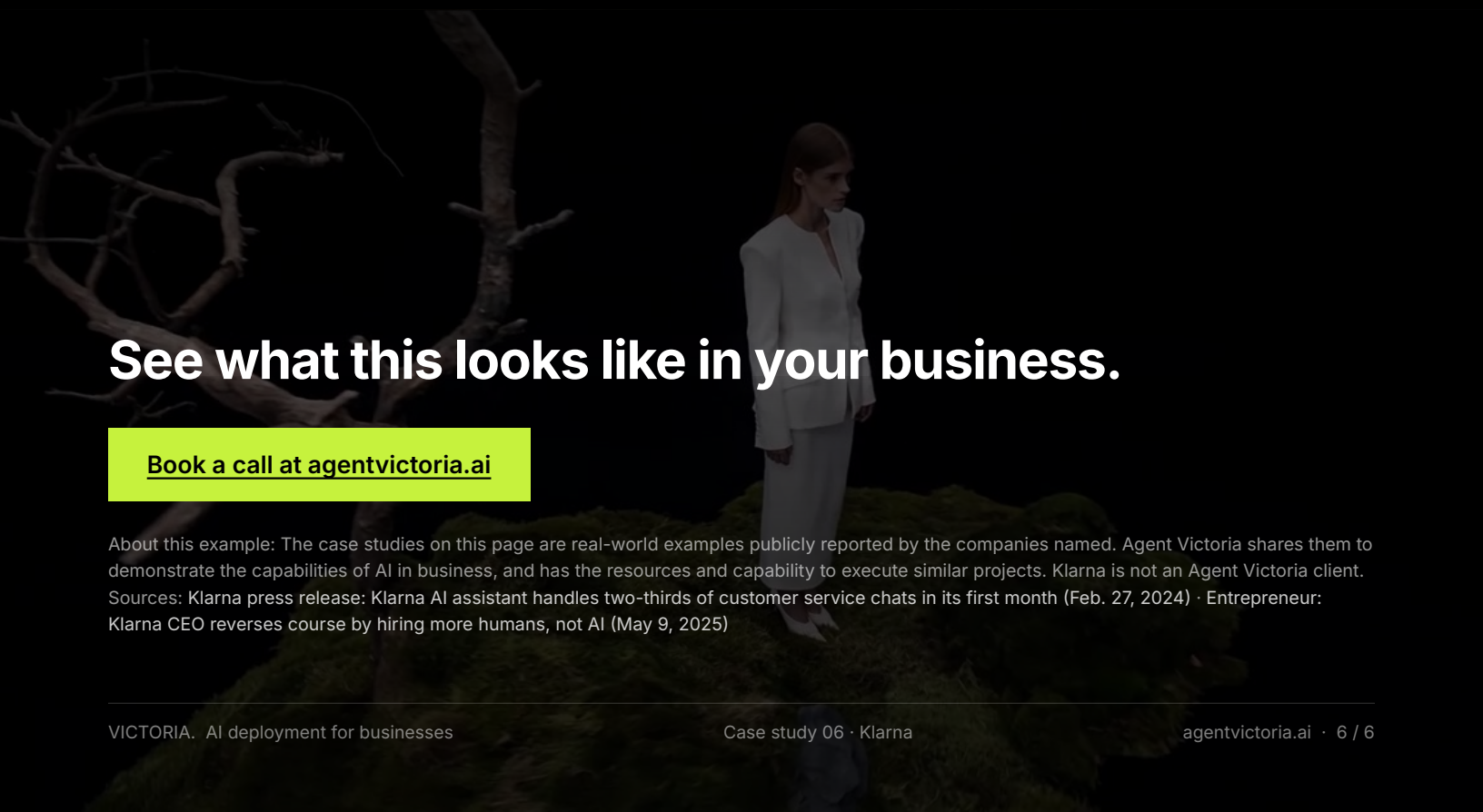
We could build a customer service agent that handles your most common requests, like order status, returns, refunds and billing questions, day and night. Your team is free to focus on the cases that need a person.

01
Start with common requests
Order status, returns, refunds and billing.

02
Answer day and night
In the languages your customers use.

03
Track quality
Satisfaction and repeat contacts, not just volume.

04
Hand off to your team
One tap to reach a person, every time.



See what this looks like in your business.

Book a call at agentvictoria.ai

About this example: The case studies on this page are real-world examples publicly reported by the companies named. Agent Victoria shares them to demonstrate the capabilities of AI in business, and has the resources and capability to execute similar projects. Klarna is not an Agent Victoria client.
Sources: Klarna press release: Klarna AI assistant handles two-thirds of customer service chats in its first month (Feb. 27, 2024) · Entrepreneur: Klarna CEO reverses course by hiring more humans, not AI (May 9, 2025)