Klarna customer service

IMPLEMENTED 2024 ONWARDS · FINANCIAL SERVICES AND INSURANCE · SWEDEN · BAND C · CLAIMED ONLY
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Klarna's AI assistant took on two-thirds of customer chats in 2024 while the company froze hiring. In 2025 its chief executive said quality had suffered, and Klarna began hiring human agents again.

ABOUT THIS SYNOPSIS

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NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

AI used: Generative AI assistant, built with OpenAI.

Implemented: 2024 onwards. Grade: band C, Process change, Claimed only.

Headline result, as reported: Two-thirds of customer chats handled in the first month, by Klarna's account

1 · The case

The facts, as reported by the 6 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

Klarna. Payments and buy now, pay later provider, describing itself as a global digital bank. Based in Sweden and operating internationally. About 3,500 staff in late 2024, after a hiring freeze, by the chief executive's account. The 2025 annual report gives 2,795 employees, excluding consultants. Canvas block: 4. Operations and process. Also 5. People and skills, 3. Customers and proposition.

Business challenge

The challenge. Klarna said the assistant was a step towards a fully AI-powered financial assistant that saves consumers time, worry and money and makes retail banking more efficient. By its account, customers took 11 minutes on average to resolve an errand before the launch.

How it was addressed. Klarna launched an AI assistant powered by OpenAI in its app; by 27

Who implemented it

OpenAI (Model or cloud provider): Supplied the model behind the assistant.

Technology (SEAM pillar E)

SEAM types: T3 API integrations. Deployment: Not reported. Vendors and products: OpenAI, Klarna AI assistant.

Where it was built in: In the Klarna app's customer service chat, handling refunds, returns, payment issues, disputes and balance questions in more than 25 markets, by Klarna's 2025 annual report.

What changed

Before: customer chats answered by outsourced human agents, a few thousand by the chief executive's later account. After: an AI assistant answers first, and customers can still choose a person. The 2025 annual report still describes Klarna's customer service operations as outsourced to partners. [1] [2] [3] [4] [5] [6]

What it cost

Not reported

What it saved

First month, by Klarna's account: 2.3 million conversations, two-thirds of chats, equated by Klarna to 700 full-time agents. Resolution time from 11 minutes to under 2. Repeat enquiries down 25%. Projected profit improvement of $40 million in 2024. In November 2025 the chief executive said the assistant did the work of 853 full-time agents and had saved $60 million. Customer service and operations still cost $50 million in the third quarter of 2025, up from $42 million a year earlier, per CX Dive. [1] [2] [3] [4] [5] [6]

Governance and control

At launch, Klarna said customers could still choose a live agent. In 2025 the chief executive said customers will always be able to reach a person. Klarna reported customer satisfaction with the assistant as on par with human agents. Accountable owner and wider quality measures: Not reported. The 2025 annual report repeats that customers can request a human agent or a callback.

S2 · Accountable owner · Not reported
Not reported.

A1 · Safe use · Not reported
Not reported.

A2 · Human in the loop · Claimed
Customers can choose a live agent, Klarna said at launch; in 2025 the chief executive said there will always be a human if customers want one; the 2025 annual report says customers can request a human agent or a callback. [1] [3] [6]

A3 · Monitoring and assurance · Claimed
Klarna reports customer satisfaction on par with human agents and repeat enquiries down 25%; a Forrester analyst told CX Dive that customers complained of generic answers. [1] [2]

A4 · Vendor AI · Not reported
Not reported.

A5 · Agent controls · Not reported
Not reported.

A6 · Standards and regulation · Not reported
Not reported.

What worked, what did not, what is unproven

WORKED

– Speed and volume on routine queries, by Klarna's account.

– Fewer repeat contacts, by Klarna's account.

– Lower cost to serve, by the chief executive's account.

DID NOT

– Quality. In 2025 the chief executive said cost had been too dominant a factor, and the result was lower quality.

– A Forrester analyst told CX Dive that customers complained of generic answers and of help that could not handle complex questions.

– The writer Gergely Orosz said the assistant acted "basically as a filter" before reaching a person when he tested it, as reported by Entrepreneur.

– Klarna paused hiring while it relied on AI, then began hiring human agents again in 2025.

UNPROVEN

– Whether the new mix of AI for volume and people for quality holds the original savings.

Timeline

Feb 2024 AI assistant handles two-thirds of chats in its first month [1]

May 2025 Chief executive says Klarna will hire human agents again [3]

Nov 2025 Chief executive says the assistant does the work of 853 agents [2]

Feb 2026 Annual report describes the assistant as available in more than 25 markets, with a route to a human agent [6]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: B. Grade: C, Process change. Proof: Claimed only. Level of change: Process change.

Process change (Level 2, band C). An attempted operating model change (Level 3, band B), through a hiring freeze, was reversed in 2025.

A redesigned customer service process: AI handles routine chats first and remains in place. Klarna tried to go further by freezing hiring, then reversed that after the chief executive said quality fell.

The SEAM view and lessons learnt

The assistant did the routine work it was asked to do. The difficulty sat at the join between technology and people: a change to process and staffing was judged mainly on chats handled and cost saved, and quality fell, by the chief executive's own account. For a larger organisation, the transferable point is to set quality measures and a clear route to a person before reducing capacity.

1. Measure quality alongside cost from day one.
2. Decide in advance which cases always go to a person.
3. Do not cut capacity until quality holds for several months.

Evidence

Score 2 of 4. Self-reported: the results are Klarna's own figures; the reversal comes from the chief executive's interview with Bloomberg, relayed by PYMNTS and Entrepreneur.

Evaluation method. Self-reported company figures: first-month operating figures and later earnings-call statements.

Sources disagree. Entrepreneur reports that the assistant took 75% of chats in its first month, where Klarna's release said two-thirds. CX Dive reports that Klarna laid off workers in 2024; The Decoder reported at launch that the assistant was not directly leading to layoffs because customer service was outsourced. Klarna said 23 markets at launch in 2024; its 2025 annual report says more than 25.

Status. Ongoing: the assistant remains in use alongside human agents, by the chief executive's account in November 2025 and Klarna's 2025 annual report. Klarna's third-quarter 2026 results were not yet published at 15 November 2026.

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/klarna-customer-service

[1] Klarna: AI assistant handles two-thirds of customer service chats in its first month (February 2024)
https://www.klarna.com/international/press/klarna-ai-assistant-handles-two-thirds-of-customer-service-chats-in-its-first-month/

[2] CX Dive: Klarna says its AI agent is doing the work of 853 employees
https://www.customerexperiencedive.com/news/klarna-says-ai-agent-work-853-employees/805987/

[3] PYMNTS: the chief executive's Bloomberg interview on human service
https://www.pymnts.com/bnpl/2025/klarna-focuses-on-human-powered-customer-service/

[4] Entrepreneur: Klarna hiring agents again
https://www.entrepreneur.com/business-news/klarna-ceo-reverses-course-by-hiring-more-humans-not-ai/491396

[5] The Decoder: 700 support agents
https://the-decoder.com/klarna-says-openais-ai-agent-does-the-work-of-700-support-agents/

[6] Klarna Holding AB: Annual Report 2025
https://s205.q4cdn.com/644747736/files/doc_financials/2025/q4/Klarna-KHAB-Annual-Report-2025-ENG.pdf

Klarna website: https://www.klarna.com

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VERSION HISTORY

v1.1 15 November 2026 Added Klarna's 2025 annual report: assistant in more than 25 markets, human agent route, 2,795 employees.
v1.0 15 November 2026 First published