



Hermína Chatbot

A DIGITAL CO-PILOT FOR GREENER BUSINESSES

PROBLEM

Online information on green and sustainable business tactics is scattered, overly technical, difficult to understand—and rarely in your local language.

SOLUTION

An AI chatbot that churns through massive amounts of websites and documents to instantly deliver relevant and straightforward information to users.



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Levelling up entrepreneurs' green knowledge

Hermina is a Large Language Model (LLM) AI Chatbot on OMRO's financial services platform (Filbo) that teaches small entrepreneurs how green and sustainable investment can benefit their business. It boils down complex ideas, regulations and strategies into clear explanations, and interacts in a friendly, conversational way. Hermina also adapts as needed, for instance by switching to English.

This cloud-based chatbot was built using the latest technologies: ChatGPT 4.0, Azure Bot Service, OpenAI and Azure Cloud—and trained on a vast amount of data, including sustainability articles from official websites, EU Taxonomy and ESG frameworks.

Users can get real-time answers to their questions about green and sustainable investment, find out about new technologies, and receive real-

time feedback on their business ideas. They also learn about the potential benefits (financial and otherwise) of the Filbo Green Loan. The Green Loan (up to €120K) is the cornerstone for Filbo's green portfolio; it finances energy efficiency, renewable energy and emission standards compliance (at a lower interest rate than Filbo's other products).

That said, Filbo is clear that while both Hermina and its Green Loan appear on the same webpage, it sees its chatbot as an educational tool and not merely a sales tool. For this reason, Hermina also signposts clients to trusted partners in the green sector to offer them the tools and support they need to align their projects with green goals while exploring Filbo's Green Loan options.

Overview



Researching and designing the chatbot

OMRO's own IT team had the technical expertise required to lead the development effort, which started with investing significant amounts of time in thoroughly testing and comparing available technologies, including Azure Bot Service, OpenAI, ChatFast and Azure Cloud). Once Hermina was built, the team tackled the challenge of how to effectively configure and manage the chatbot in a cloud environment.

On the content side, the team started by defining the library of information (from the public, private and third sectors) with which it would train Hermina. It also identified which green projects to promote and ensured Hermina could suggest different options for clients who don't have a specific project in mind based on their activity domain.

OMRO surveyed clients and found they were interested in moving towards sustainability, but lacked the knowledge and guidance on how to do so. The team gathered feedback from sales officers to understand their needs and perspectives.

The team reached the Minimum Viable Product (MVP) stage within six months and followed this with model testing and fine-tuning via deep collaboration with sales officers, clients, green experts and local green service providers.

Exploring green partnerships

Early on, the development team wanted to understand whether Hermina's utility could be extended if it provided examples and advice about green projects beyond those that Filbo itself could support through its Green Loan project. For instance, Filbo can't help clients recycle old phones, but for clients looking for project ideas, Hermina can talk about the importance of a circular economy and signpost users to [Flip, a Romanian company](#) that repairs and resells used and broken phones. Hermina also provides clients with information about FAER, OMRO's partner from Transylvania. Potentially, this signposting will demonstrate to clients that Filbo's dedication to green initiatives extends beyond selling its green loan product.

Development

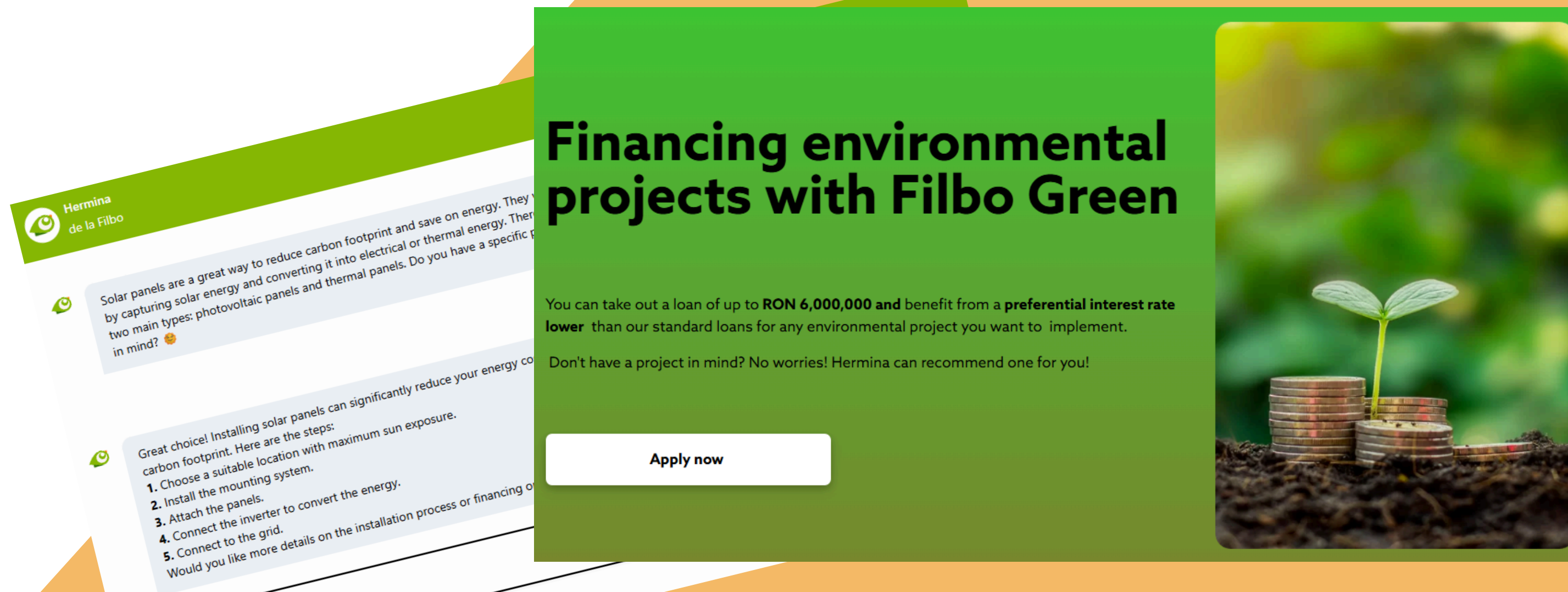


Launching the Green Loan

Filbo created a dedicated page on its website for the Green Loan and Hermina chatbot. The page lists the loan features, explains who's eligible and how to apply, offers a handy loan calculator and links to the loan application. The Hermina chatbot is ready to answer any questions clients have about the green projects Filbo supports through financing, or about green topics more broadly.

Garnering public interest

Filbo designed three new advertising campaigns to promote Hermina and generate leads for the Green Loan. Given the relatively low interest in sustainability topics across Romania, Filbo's marketing team opted for an innovative and experimental approach. Capturing attention on a subject that many have yet to actively engage with presented challenges, but the team viewed this as an opportunity to learn and adapt—testing fresh formats and creative messaging styles to determine what resonates with the target audience.



Hermina de la Filbo

Solar panels are a great way to reduce carbon footprint and save on energy. They capture solar energy and converting it into electrical or thermal energy. There are two main types: photovoltaic panels and thermal panels. Do you have a specific project in mind? 🌱

Great choice! Installing solar panels can significantly reduce your energy consumption and carbon footprint. Here are the steps:

1. Choose a suitable location with maximum sun exposure.
2. Install the mounting system.
3. Attach the panels.
4. Connect the inverter to convert the energy.
5. Connect to the grid.


Would you like more details on the installation process or financing options?

Financing environmental projects with Filbo Green

You can take out a loan of up to **RON 6,000,000** and benefit from a **preferential interest rate lower** than our standard loans for any environmental project you want to implement.

Don't have a project in mind? No worries! Hermina can recommend one for you!

[Apply now](#)



What happened?

Between August 2024 and May 2025, Hermina engaged in 312 conversations. Interestingly, more than half of these conversations involved clients without a specific project in mind. Among those who did, the most popular topics were solar panel installation, electric cars and eco-friendly agriculture solutions such as irrigation systems and sustainable farming inputs.

When a client expresses interest in applying for a Green Loan, Hermina streamlines the process by offering a simple form to capture their details, which are promptly handed over to a sales officer.

What do clients think?

Filbo collected client feedback through a survey, which revealed that while clients were interested in moving towards sustainability, they lacked the knowledge and guidance on how to do so. This highlighted a significant opportunity for providing educational resources and support.

Successes





What worked?

One standout strategy involved the creation of short-form advertising content, specifically reels under one minute, in line with current trends. Featuring a real person speaking directly on camera added a personal touch, promoting relatability and trust that effectively engaged viewers. The reel was designed to address four key questions:

- What defines a sustainable company?
- Why is it challenging for Romanian entrepreneurs to adopt sustainable practices?
- Who is Hermina, and what role does it play in sustainability?
- How can one finance their green ideas?

By structuring the content around these pivotal questions, the messaging remained concise, engaging, and informative. This approach encouraged curiosity while addressing local needs, presenting sustainability in a relatable and accessible manner. To ensure greater reach, the reel was shared across Facebook, Instagram and LinkedIn (leveraging platforms where audiences are most active and receptive), and targeted people aged between 25 and 65 interested in small businesses, start-ups, financial services, business, entrepreneurship and business administration.

The reel proved to be the star of the campaign—garnering 33,456 impressions, 18,376 unique users and 1,175 link clicks where users could start chatting with Hermina for themselves.

Hermina's outreach

Filbo initially anticipated for hundreds of monthly interactions and multiple loans per month, yet these expectations proved overly ambitious (34 conversations and 0.66 loans per month over the first 9 months). Despite extensive promotion, engagement fell short of projections. The topic of sustainability, still in its infancy in Romania, might be the primary hurdle. That said, external factors such as the ongoing invasion of Ukraine, the cancellation of presidential elections and the rise of extremist politics disrupted the economy, inflating prices and sidelining green transition for many small businesses.

Upon reflection, OMRO recognized the need for greater sustainability education in Romania. To address this, Hermina was designed to feature a comprehensive database of resources. Feedback revealed that cost-saving potential remains the key driver for small businesses considering green initiatives. In response, OMRO plans to integrate a footprint calculator into Hermina, offering clients precise insights into potential savings, thereby strengthening their incentive to adopt sustainable practices.

Challenges



Filbo, a registered trademark of OMRO (a non-banking financial institution), offers a simple digital financing solution with fast approval time on the market and a mission to help small entrepreneurs and take their businesses to the #NextLevel.

OMRO's vision is to contribute to a society in which all people have the opportunity to build a fulfilling life with dignity and purpose. It aims to become the leading independent microfinance platform in Romania.

OMRO provides financial solutions that empower and sustain underserved and financially excluded people to transform their lives, their children's futures and their communities.



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