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POLAND

DIGITAL TRANSFORMATION OF BANKING CUSTOMER CARE

Zdenek Staud

EU BANKING CUSTOMER ENGAGEMENT TOPICS

- Branch Reduction
  - Migration to Contact Center and Digital Channels
  - Reduce Customer Effort on Digital Channels
  - Ensure Personalization and Proactive Engagement
  - Increase Automation, Eliminate Paperwork
  - Ensure Omnichannel

- Develop Relationship on Digital Channels
  - Don’t Focus on Transactions Only

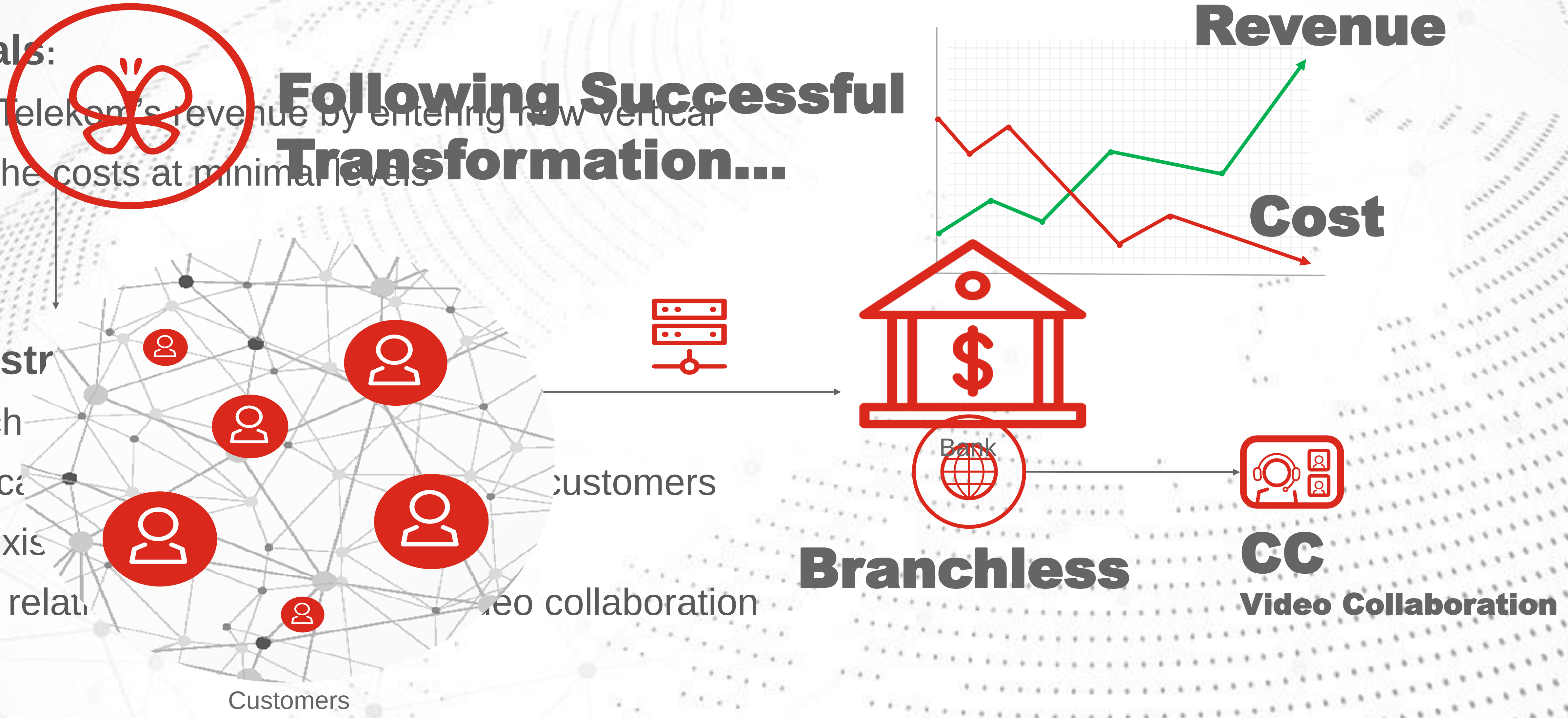
- Focus Key Performance Indicators
  - CX -Top Strategic Performance Meassure
  - FCR – Top Operational Performance Meassure
  - Sales on Inbound Lines (S2S)

ENTERING NEW VERTICAL – DIGITAL BANKING

- **Main Goals:**
  - Increase Telekom's revenue by entering new vertical
  - Keeping the costs at minimal levels

Following Successful Transformation...

- **Key Constr**
  - No branch
  - CC as foca customers
  - Re-use exis
  - Personal relat eo collaboration


Revenue
Cost
Customers
Bank
Branchless
CC
Video Collaboration

WEB ENGAGEMENT

Chat, Video, Co-browse, Proactive Engagement

mts Banka

When **customer** accepts video call start and continues with co-browse

Agent uses co-browse and collaborative form filling to help customer

Agent initiates video call

Customer browses Banking Web portal

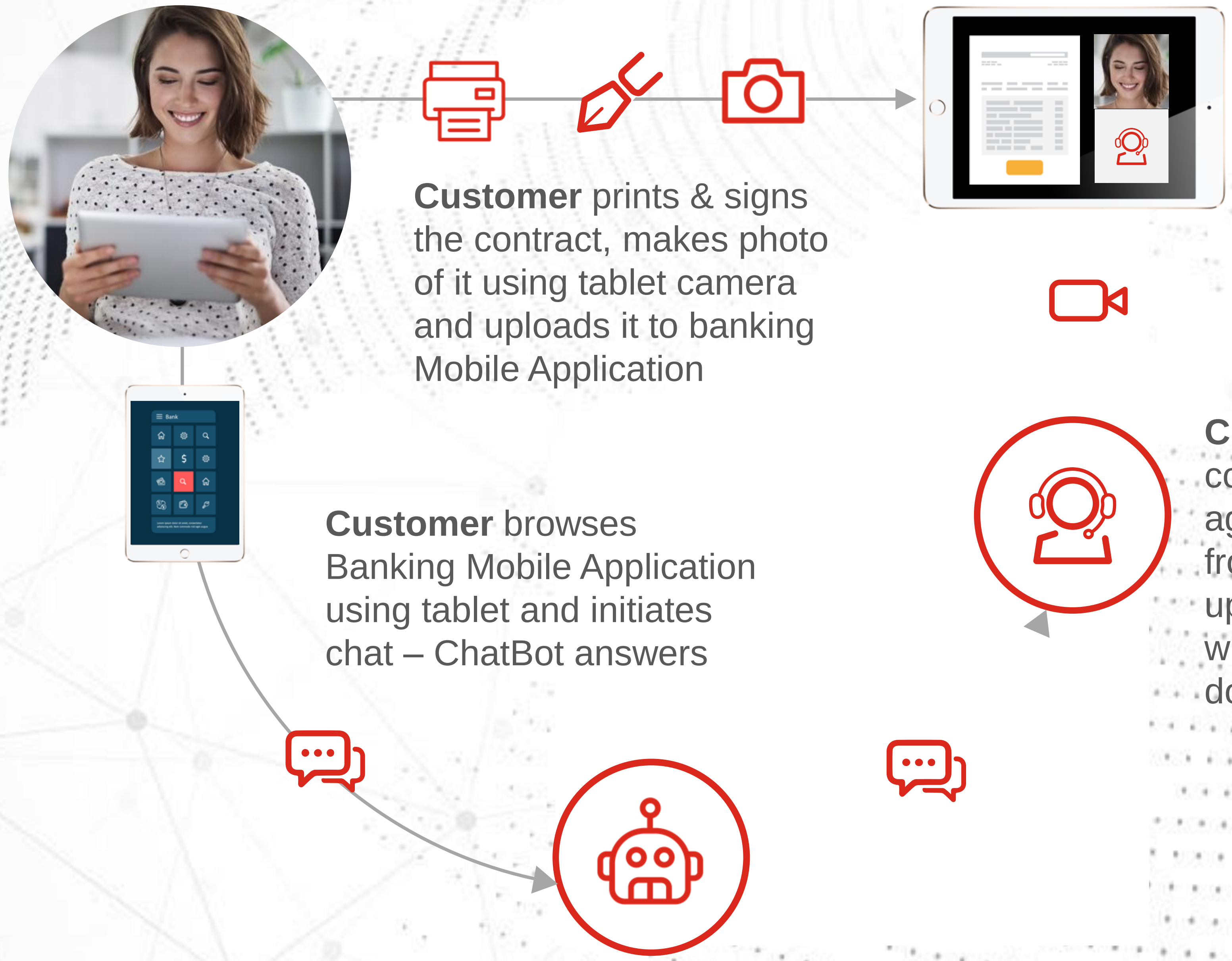
Contact with **agent** is offered proactively

Customer starts chat.

NEXT STEP – POC STAGE

Mobile, Chat Bot, Collaborative Document Creation, Paperless Contracts

mts Banka

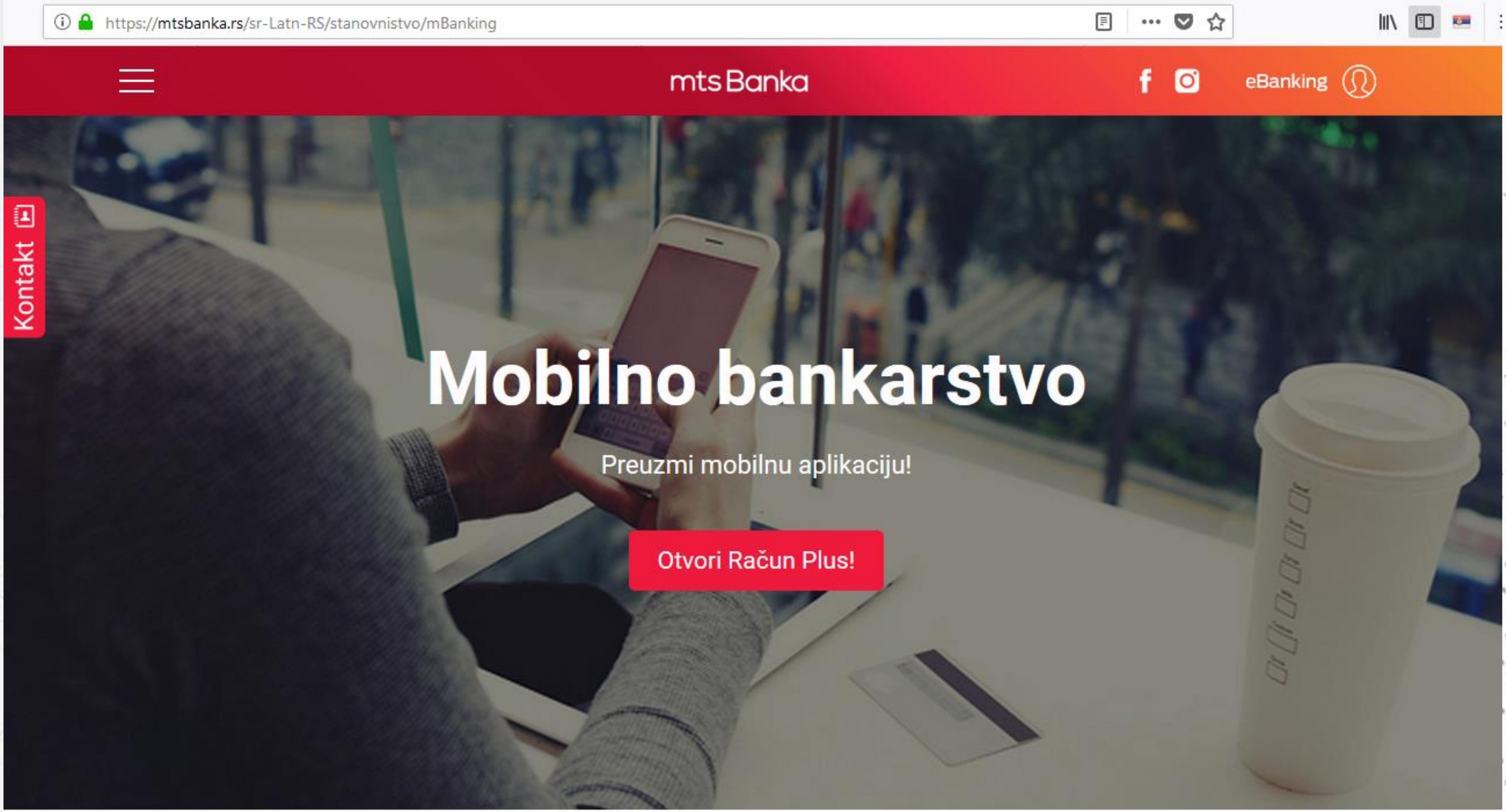


Customer prints & signs the contract, makes photo of it using tablet camera and uploads it to banking Mobile Application

Customer browses Banking Mobile Application using tablet and initiates chat – ChatBot answers

ChatBot hands off conversation to agent – starting from chat, agent upgrades to video with collaborative document creation

www.mtsbanka.rs


https://mtsbanka.rs/sr-Latn-RS/stanovnistvo/mBanking
mts Banka
eBanking
Kontakt
Mobilno bankarstvo
Preuzmi mobilnu aplikaciju!
Otvori Račun Plus!

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DIGITAL ASSISTANT

WHY TO THINK ABOUT

General

- Increase agent effectivity (lower AHT)
- Decrease number of transfers
- Provide customer with information with low price, but without affection CX
- Decrease need to speak to live agent
- Get the insight from the calls

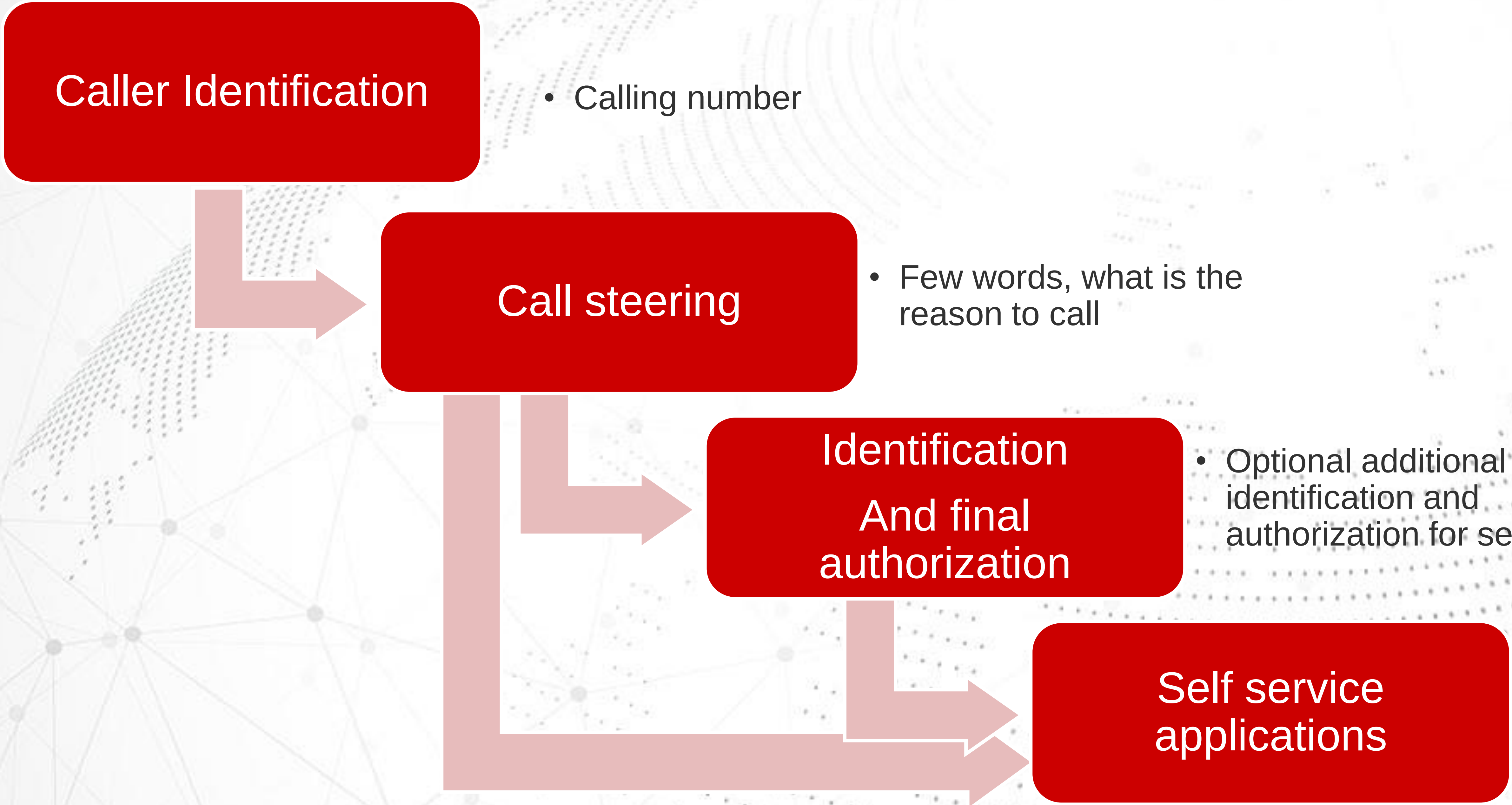
Project goals

- 10% to 15% of calls should be handled with automatic scripts
- 75% to 80% of automatically handled calls should be routed correctly
- Customers professionals should be developed during the project to use the system after the project
- Production CIR (caller intent rate) 90%

„PERSONAL“ PROFILE

- Works in Telco segment
- Speaks Hungarian, but can use more than 86 languages and dialects
- What assistant can do
  - Customer care – direct routing to specialists
  - Select the right static answers to customer request
  - Data collection at the beginning or during the communication
- What is assistant best for
  - Very good understanding of spoken or written texts (IVR and chat)
  - General knowledge of products
  - Specific knowledge of processes
  - Access to knowledge base
  - Can find “her” limits and offer another solution

CALL FLOW DESIGN



Caller Identification

- Calling number

Call steering

- Few words, what is the reason to call

Identification

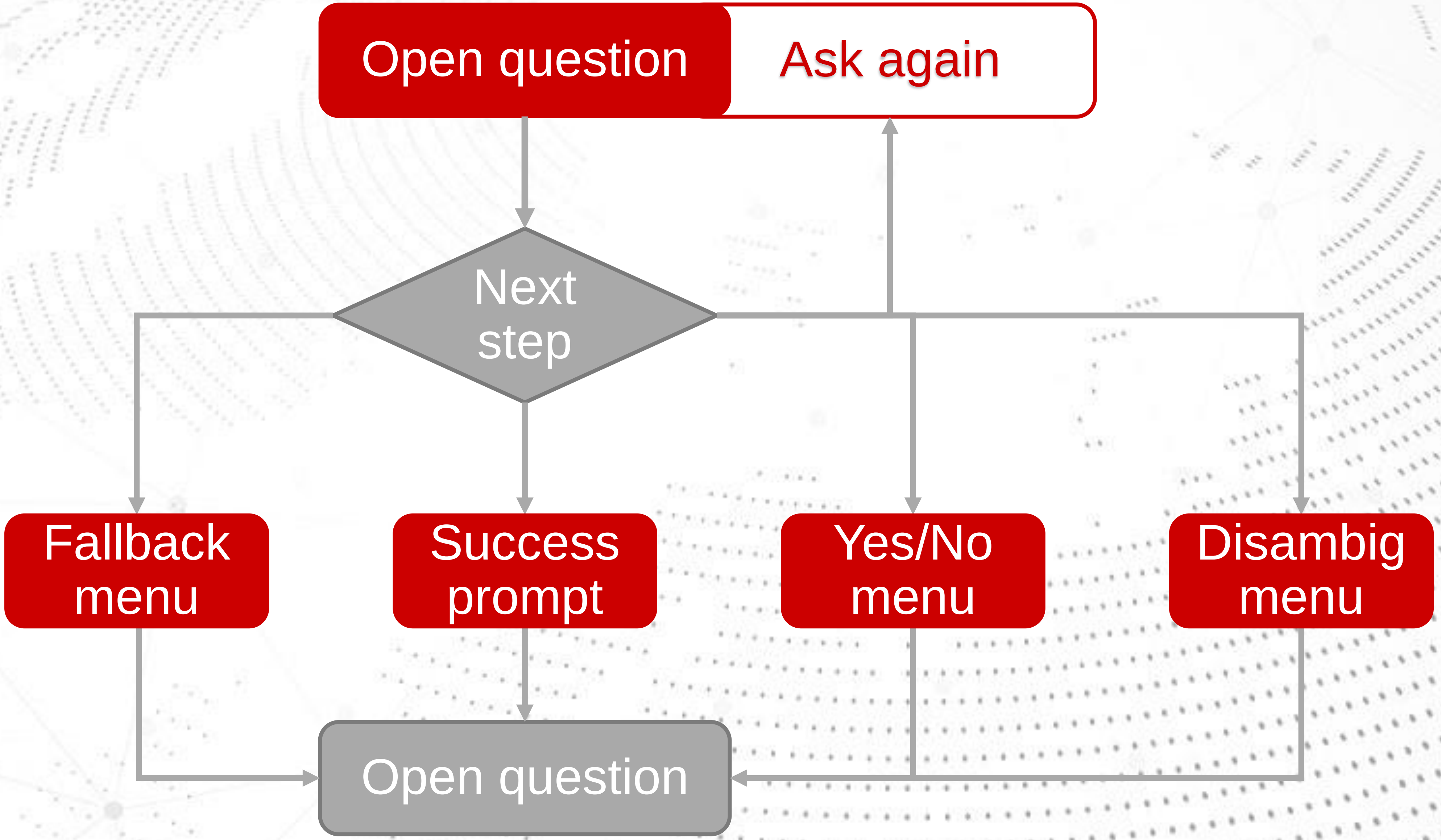
And final authorization

- Optional additional identification and authorization for services

Self service applications

CALL FLOW DESIGN

Call steering


Open question
Ask again
Next step
Fallback menu
Success prompt
Yes/No menu
Disambig menu
Open question

IMPLEMENTED SERVICES

- Balance enquiry – minutes, data or money
- Free offer preview
- Trouble report
- Loyalty inquiry
- Service upsell
- Invoice print
- Loyalty extending for older generation
- Technology change (network upgrade)

- Sub-flows used
  - Identification
  - Phone number collection
  - Y/N Confirmation
  - Authentication

MAJOR PROJECT TASKS

- Call flow, VUI design
- Data collection
  - Collect up to 16000 utterances
  - Exact transcription
  - Tagging object_action
- Building grammars
- Backend integration
- System architecture
  - Production
  - Test/lab environment
- Voice talent for collection application
- Deploy and pilot operation (25k calls) → Optimization
- Final production

DEPLOYMENT

- Production
  - Single site,
    - HA system
    - 5 servers, load balancer, database (aprox. 30 vCPUs, 64 GB RAM, 1TB)
  - Changes to IVR application
  - Changes to agent application
  - Monitoring
  - Backend integration
- Lab
  - Deployment on two servers

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BACK OFFICE OPTIMIZATION

DO WE USE CC KNOW-HOW AND PLATFORM EFFECTIVELY

- Yes we do, but only for CC
- Main Challenges BO compared to CC
  - **Problem with task distribution**
    BO "agents" have to implement the selection and routing business logic, only queuing with pull task is typically applied
  - **Low handling efficiency**
    Sometimes even pop-up the right screen can be problem
  - **Much more complex when BO agents have to**
    - Handle several queues,
    - Use several systems,
    - In multi/omnichannel environment
  - **Lack of reporting**
    BO "agents" are not real-time monitored – in fact you are not able recognize if the agent is overloaded or the BO is overstaff (sometime even historical reporting is problem)
  - **Very light and hardly to measure SLAs**
    For BO you can setup process SLAs, but you are not able to setup operation KPIs (accepting case, handling time, ..) for company for person

CUSTOMER COMPLAIN

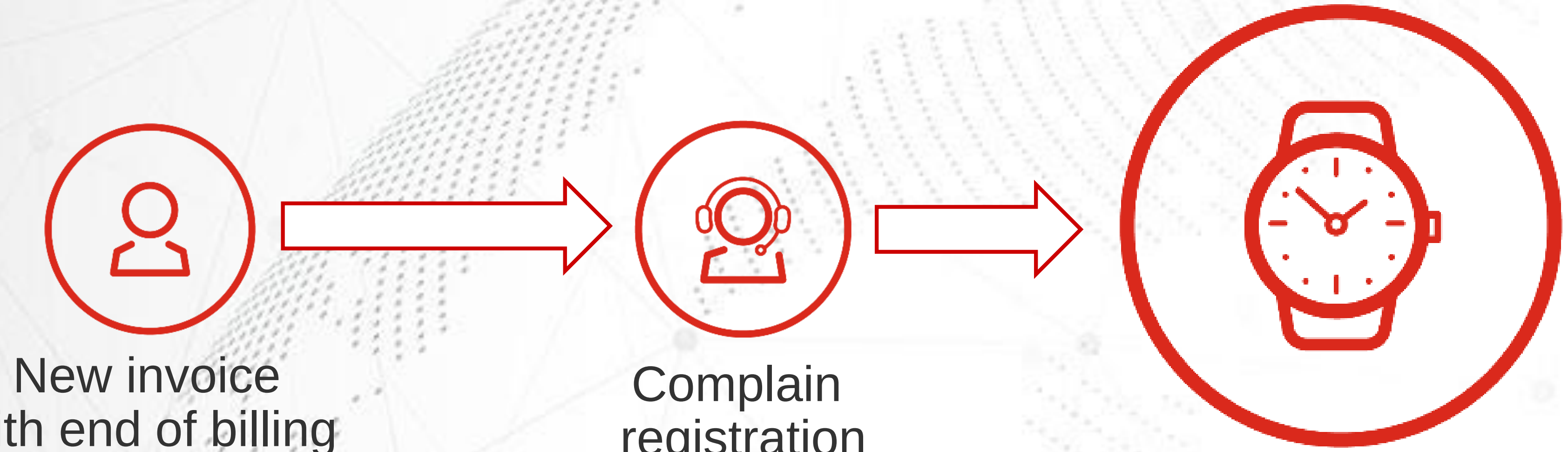
New invoice with end of billing period

CUSTOMER COMPLAIN

New invoice
with end of billing
period

Complain registration

CUSTOMER COMPLAIN

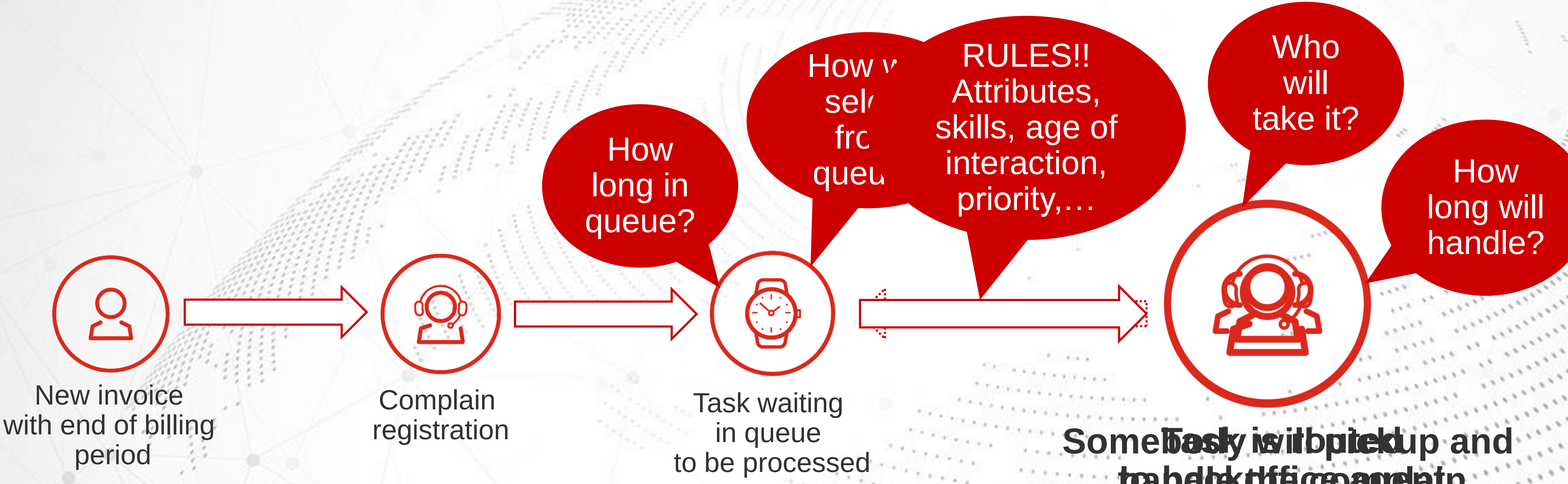


New invoice
with end of billing
period

Complain
registration

**Task waiting
in queue
to be processed**

CUSTOMER COMPLAIN



How long in queue?
How w
sel
frc
queu
RULES!! Attributes, skills, age of interaction, priority,…
Who will take it?
How long will handle?

New invoice
with end of billing
period

Complain
registration

Task waiting
in queue
to be processed

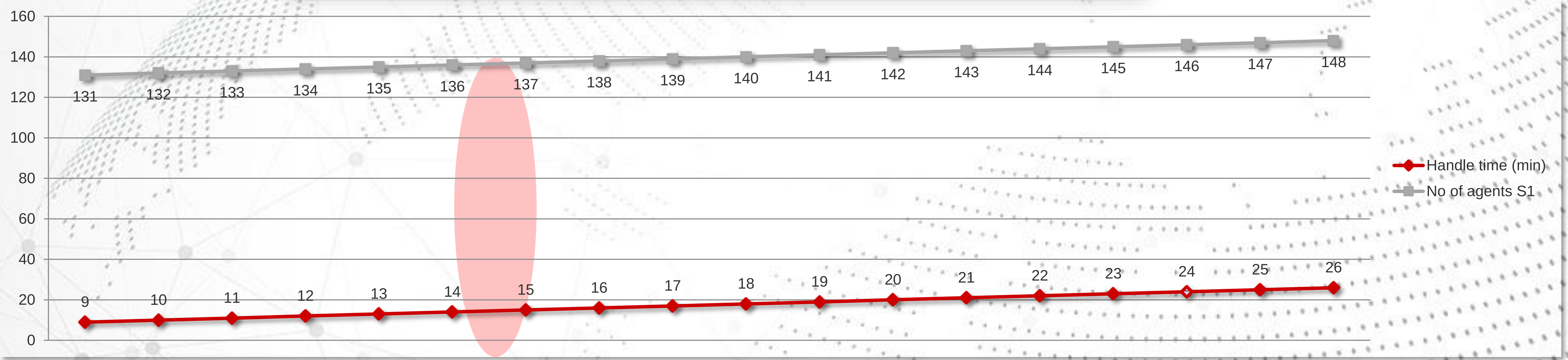
Somebody will pickup and
handle the complain

Task is routed
to back office agent
with respect
to predefined rules
and agent skills

AVERAGE HANDLE TIME (AHT)

EXAMPLE OF FINANCIAL JUSTIFICATION SIMULATION

USE CASE NO 1.			
agent occupancy (%)	55,00%	Working time (h)	8
Volume of CRM case	658	AHT (min)	15
		agent occupancy (%)	55,00%
delta AHT (min)	1,13		
Agents savings	1		
		BO agents full	137



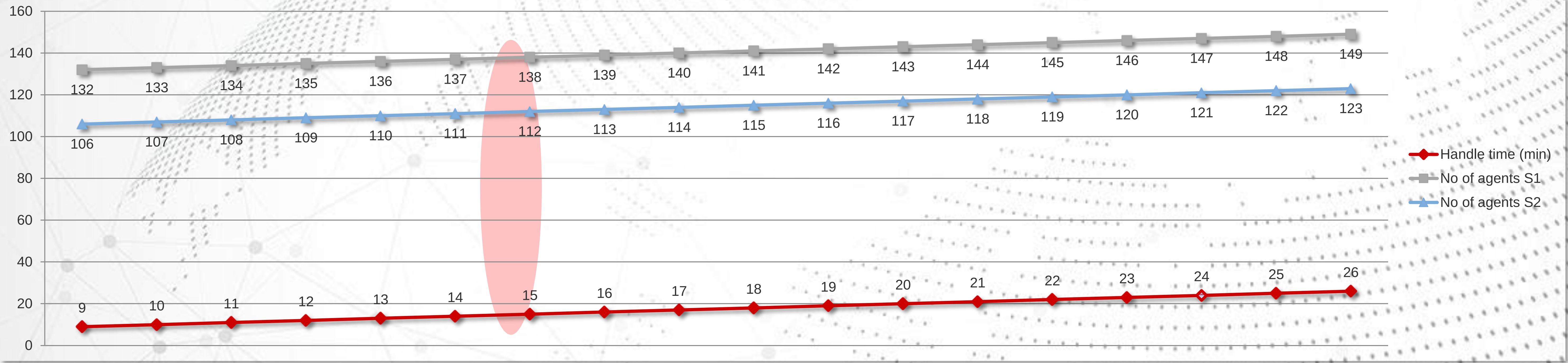
- BO will save 1 BO experts by decreasing AHT by 1,13 min at the same occupancy level (55%). This is due to increased BO case distribution and the improvement of AHT management.

OCCUPANCY

EXAMPLE OF FINANCIAL JUSTIFICATION SIMULATION

USE CASE NO 2.			
agent occupancy (%)	55,00%	Working time (h)	8
		BO agent occupancy (%)	55,00%
delta AHT	1,25	AHT per CASE	15 min
		BO agents FULL	138

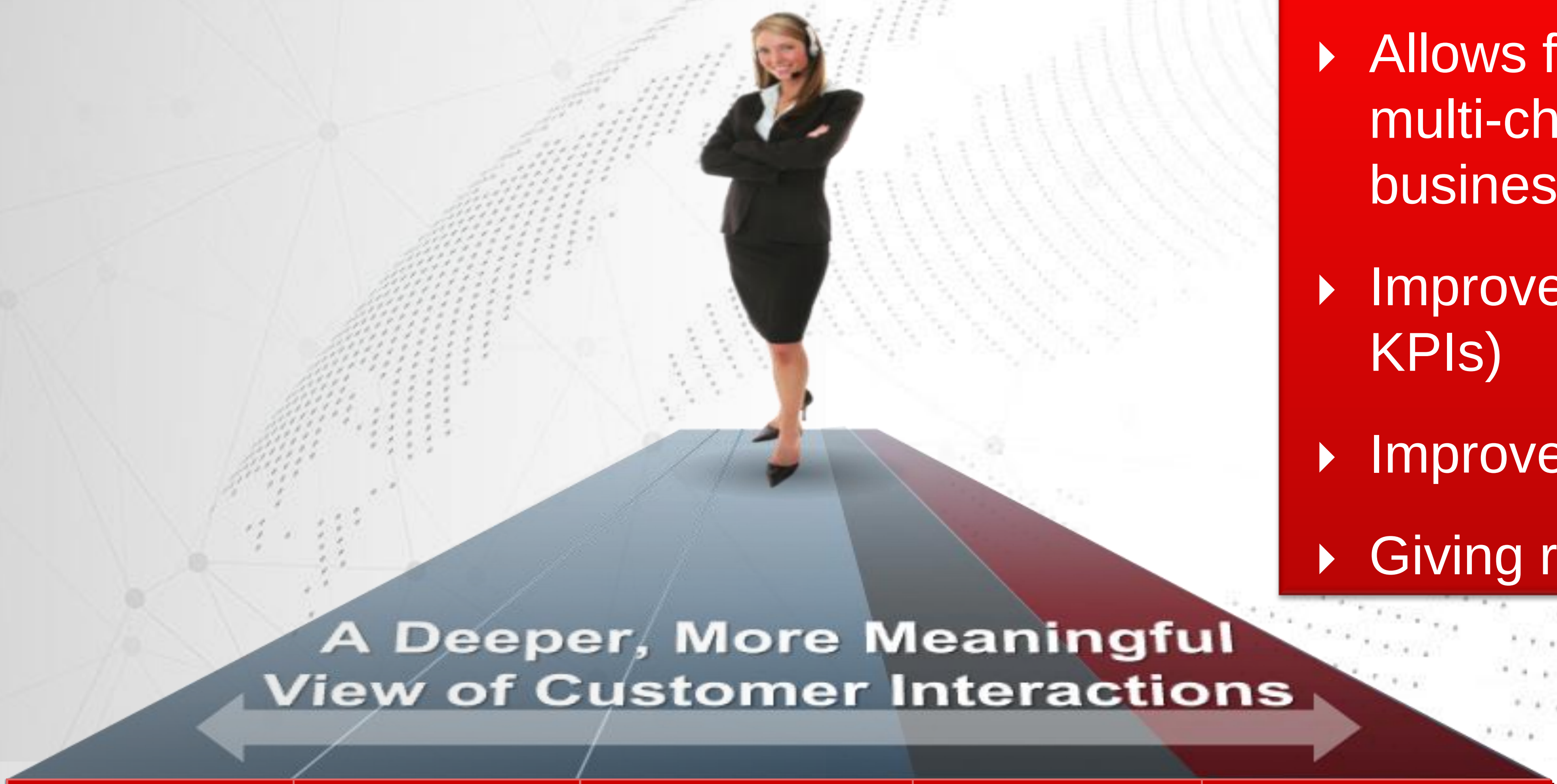
USE CASE NO 2.			
agent occupancy (%)	72,00%	Working time (h)	8
		agent occupancy (%)	72,00%
delta AHT	1,25	AHT per case	15 min
		BO agents FULL	112



- In this model, BO can save 26 BO experts, by increasing occupancy from 55% to 72%, due to better management and case distribution.

CUSTOMER BENEFITS

- Increasing of operational efficiency
- Allows flexible and straight steering of multi-channel traffic based on assigned business rules
- Improves performed quality (normalize KPIs)
- Improves employee morale
- Giving real time insight


A Deeper, More Meaningful
View of Customer Interactions

Monitored SLA	Priority routing	Push mechanism	Real Time insight	Historical Reporting and planning

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PROACTIVE COMMUNICATION CHANGE

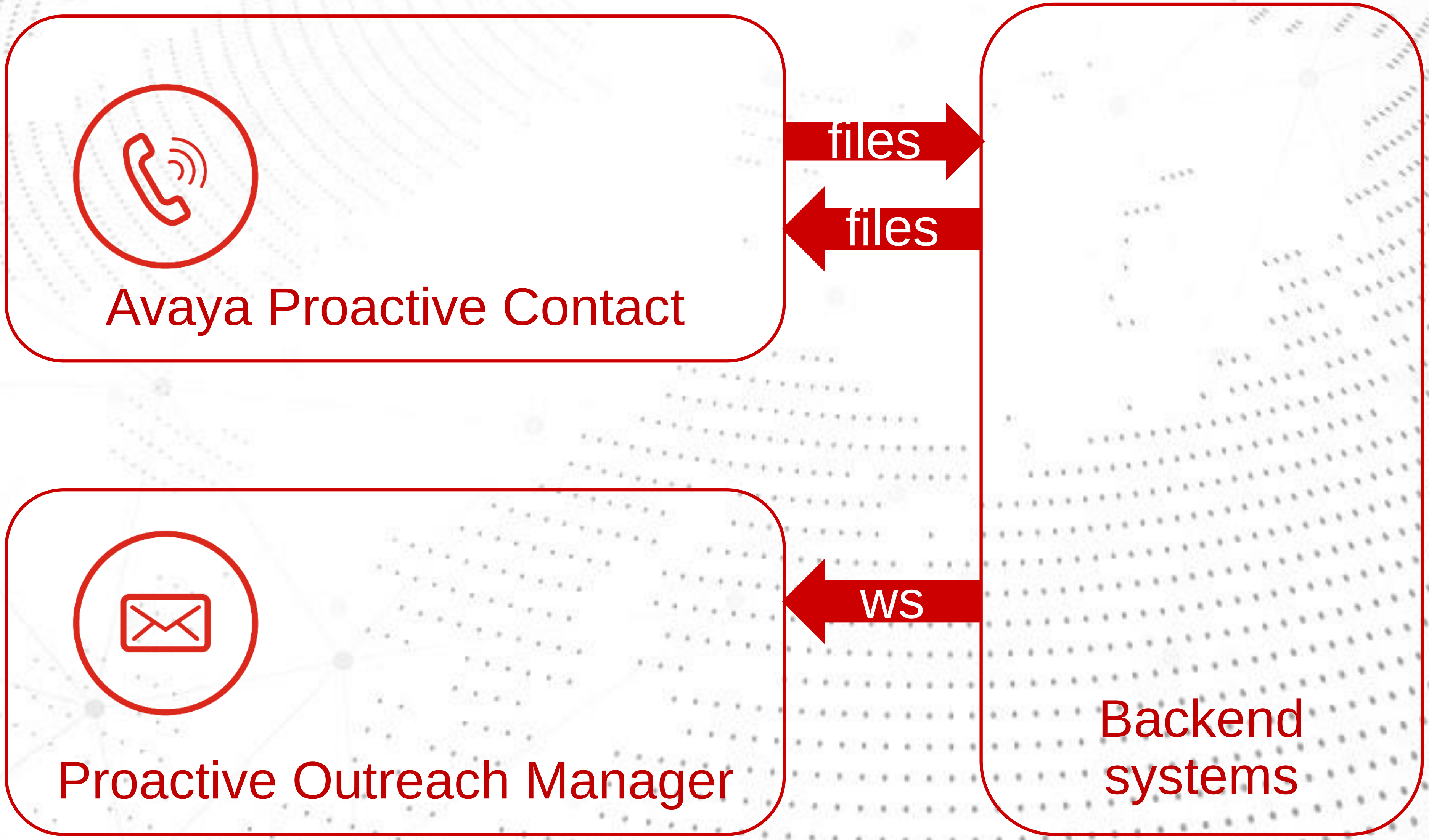
AS IT WAS

Agent frontend application

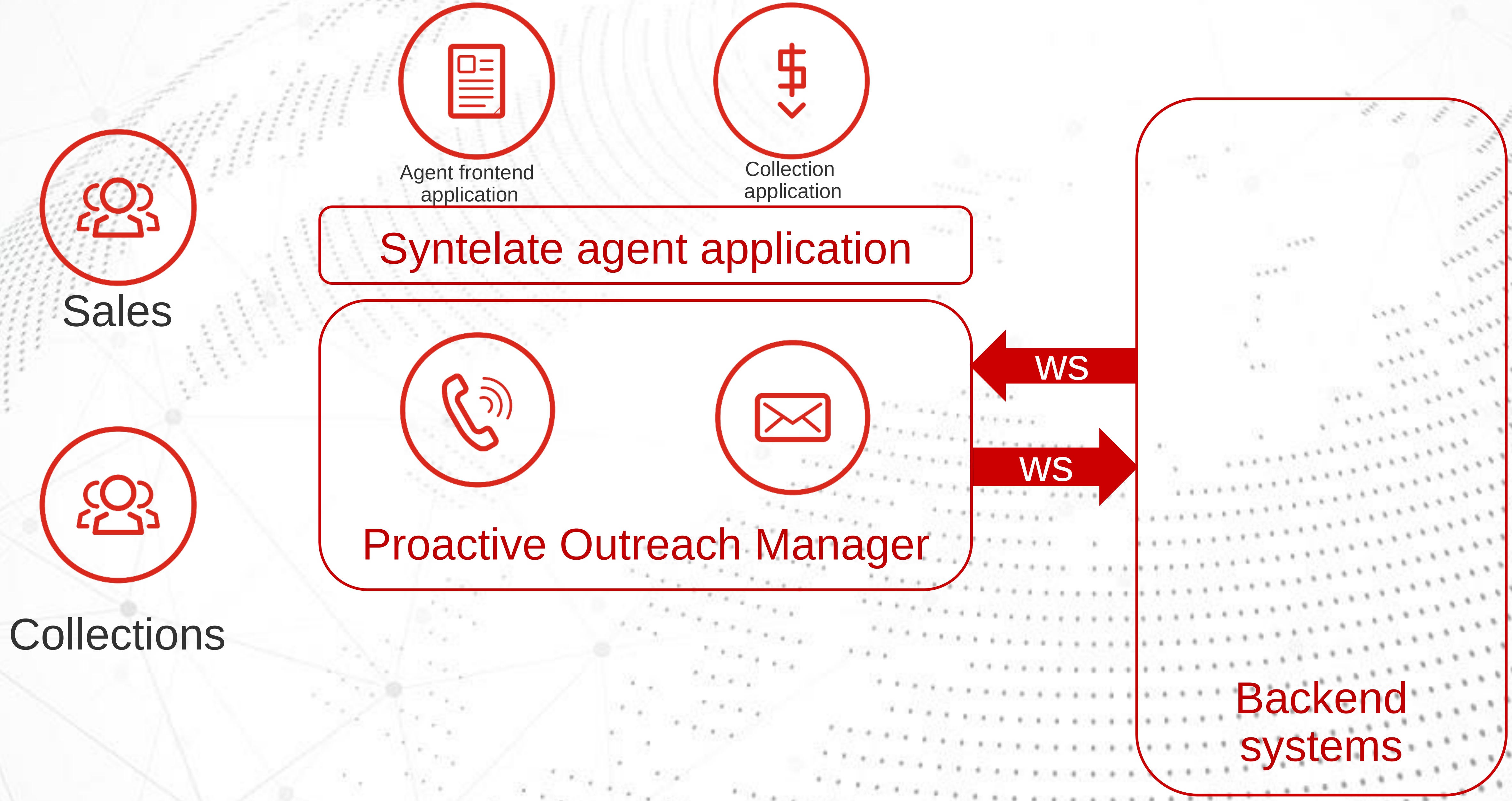
Sales

Collection application

Collections


Avaya Proactive Contact
files
files
Proactive Outreach Manager
ws
Backend systems

AS IT IS


Agent frontend application
Collection application
Sales
Syntelate agent application
WS
WS
Proactive Outreach Manager
Collections
Backend systems

VALUE

- Simplified platform
  - Reduce number of systems
  - Move completely to SIP (internal driver)
- Better integration
  - Web portal
  - Internal systems supporting sales and marketing campaigns
  - Direct integration to collection system
- Improved agent productivity with new desktop
- Support for scripting

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