



Case Study

ATB Financial™

CINDEX

2016 Y.



"Implementing CX Index as our voice of the customer solution has meant real-time insights for real-time actions. We've been able to analyse both our highest and lowest rated interactions and find trends, leading us to make valuable changes to improve the customer experience"

MICHAEL ROGERS,
DIRECTOR OF INSIGHTS,
ATB FINANCIAL

ATB FINANCIAL - DELIVERING BETTER EXPERIENCES

REAL-TIME INSIGHTS AND MULTI-CHANNEL INTEGRATION THAT HAVE HELPED ATB TO MOVE THE DIAL ON CX IN A MEANINGFUL WAY.

500%

INCREASE IN SURVEY
RESPONSE RATES

24%

IMPROVEMENT IN EASE
OF INTERACTION

CX INDEX - DELIVERING BETTER OUTCOMES

READ ON TO FIND OUT HOW CX INDEX DELIVERS BETTER OUTCOMES FOR YOU AND YOUR CUSTOMERS

27%

IN LEVEL OF IMPROVEMENT
IN REQUEST FULFILLED

24%

IMPROVEMENT
IN SERVICE QUALITY



SUMMARY

ATB Financial migrated their contact centre to Genesys Pure Engage Cloud in 2018. As part of the move, they were in need of a feedback / survey solution and selected CX Index as their vendor of choice to fulfil their requirements.

This case study describes ATB Financial's journey with CX Index.

OUTCOMES INCLUDE:

- **500%** increase in survey response rates
- **24%** improvement in ease of interaction
- **27%** in level of improvement in request fulfilled
- **24%** improvement in service quality

PREVIOUS STATE

Prior to launching with CX Index, ATB Financial had been collecting feedback from their customers, but there are significant differences between the previous solution and CX Index. Prior to Genesys and CX Index, they used email surveys exclusively. This had no integration with their CRM or contact centre infrastructure, resulting in a very manual process and a 3 day delay in surveying customers.

SUMMER 2018 – REQUIREMENTS AND DECISION

Since ATB Financial was moving onto the Genesys platform, it made sense to look for a survey solution that could integrate value-added contextual insights from the full range of engagement channels that Genesys offered. ATB understood the value of an integrated solution, which would bring them better understanding and improvement of customer experience. It also would free up valuable capacity of their Insights Analysts, who were spending so much time on the manual management of the previous solution.


In the summer of 2018, ATB decided to select CX Index for the following reasons:


- 1 CX Index was recommended by Genesys as it was the only platform that was fully integrated across Chat, Email and IVR for Genesys Pure Engage Cloud.
- 2 CX Index has a deep range of functionality designed to drive actionable outcomes and better decisions.
- 3 Being a retail bank, information security is important for ATB Financial, and CX Index has achieved the ISO27001 standard which provides a level of comfort around the controls and processes in place to safeguard data.

SEPTEMBER 2018 – PLANNING AND IMPLEMENTATION

Before embarking on any Voice of the Customer programme, a plan needs to be put in place and the project scoped out. The following must be determined...

- 1 Which questions / metrics will be used in the surveys?
- 2 Through which channels will feedback be captured? (IVR / Chat / Email)
- 3 Integration: What type of metadata will be integrated from Genesys or other sources such as CRM?
- 4 Once all the data is captured, what level of access will be provided to various stakeholders across the organisation?





We Welcome Your Feedback

Your satisfaction is our priority. In fact, at ATB Financial, we rely on customer feedback to ensure we're helping people find a way to better banking.

How likely would you be to recommend ATB to a friend or a family member?

★ ★ ★ ★ ★

For each of the following statements please rate your level of agreement by selecting a rating out of 5 stars.
1 star meaning you strongly disagree and 5 stars meaning you strongly agree.

The person I chatted with provided high quality service.

★ ★ ★ ★ ★

The person I chatted with was able to fulfil my request.

★ ★ ★ ★ ★

The person I chatted with made the interaction easy for me.

★ ★ ★ ★ ★

At ATB we listen, this is your opportunity to share any feedback about this interaction or ATB.

Please leave your comment here... (optional)

SUBMIT

1 WHICH QUESTIONS / METRICS WILL BE USED IN THE SURVEYS?

As ATB Financial was already collecting Feedback, they had a very good idea of the metrics they wished to adopt. ATB decided to adopt a hybrid of well-known metrics, as can be seen in their questionnaire.

- *The person I chatted with provided high-quality service.*

This is a way of gauging overall Customer Satisfaction, at team member level

- *The person I chatted with was able to fulfil my request.*

Asking about the employee's ability to fulfil a customer's request is another way to get to measure the level of efficiency in processes to handle issues.

- *The person I chatted with made the interaction easy for me.*

While this is another way of framing a Customer Effort Score Question, traditionally a low score means low effort, but this is less intuitive for the respondent. In this instance, it has correctly been reversed.

- There is also a section for comments to help ATB better understand the emotional part of

the engagement and also to drive up customer-led innovation.

ATB manage to cover their bases here with a well-designed questionnaire that is short but captures enough relevant information.

2 THROUGH WHICH CHANNELS WILL FEEDBACK BE CAPTURED? (IVR / CHAT / EMAIL)

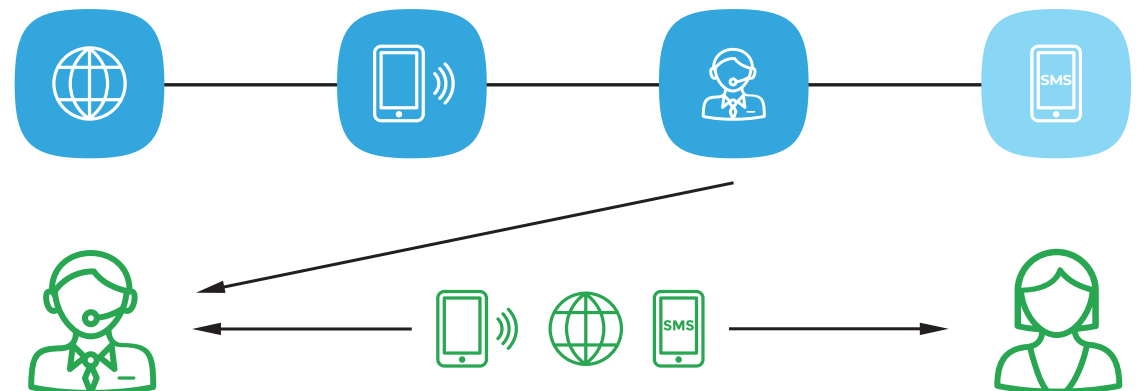
CX Index integrates for chat, email and IVR on Pure Engage Cloud. ATB decided on IVR and chat as the first channels that they would tackle in the integration.

3 INTEGRATION: WHAT TYPE OF METADATA WILL BE INTEGRATED FROM GENESYS OR OTHER SOURCES SUCH AS CRM?

While a well-designed questionnaire is important, it even more valuable to have a real understanding of the context behind the answers to the questions. As such, it is imperative that each survey questionnaire can relate, in real-time or as close to real-time as feasible, with the contextual data around the customer interaction.

The metadata provides answers to a lot of relevant questions, and through it, ATB is able to **avoid asking a customer a question about something they already know about them.** *Asking such questions is bad practise!*

IVR
EMAIL
CHAT



Between IVR and Chat, 17 variables are being passed in metadata, and from these variables ATB can get answers to things such as:

- *Why was the customer calling, emailing or chatting?*
- *What was their experience to date?*
- *Which agent or team were they dealing with?*
- *How long were they on hold for?*
- *What department were they interacting with?*

When you combine the metadata with the survey responses, it's a sure-fire way to unearth actions to drive improvements in the business.

4 WHAT LEVEL OF ACCESS WILL BE PROVIDED TO VARIOUS STAKEHOLDERS ACROSS THE ORGANISATION?

ATB recognised that democratizing the data and enabling personnel to see the information that is relevant to them is a strong way to drive up levels of engagement and buy-in when it comes to improving customer experience. This approach follows significant academic research, from the likes of Kinicki and Kreitner, which has shown that empowering front-line employees fosters an environment of trust, helping businesses to learn from successes and analyse failures.

OCTOBER 2018 GO LIVE

After the solution was designed, the next step was to go live with the real-time surveys that were fully integrated with metadata from Genesys. ATB launched IVR surveys in October and subsequently launched chat surveys in December. Due to the differing natures of the integrations, each survey required a slightly different type of API, as soon as ATB went live data was being captured that could be used in analysis.

JANUARY 2019 – STAKEHOLDER ENGAGEMENT

Following on from launching both chat and IVR at the end of 2018, the next phase was to deliver the newly acquired information across the organisation. ATB has a wide range of teams and functions that manage customer relations in the contact centre. Managing this can be a challenging task, but CX Index worked closely with ATB to ensure that the right data got in front of the right people without too much effort.

Information has been provided to managers and team members, depending on their level of seniority within the organisation. Senior managers can see data relating to the managers

below them and all of their teams; managers can see data relating to their whole team; team members can see their own individual data.

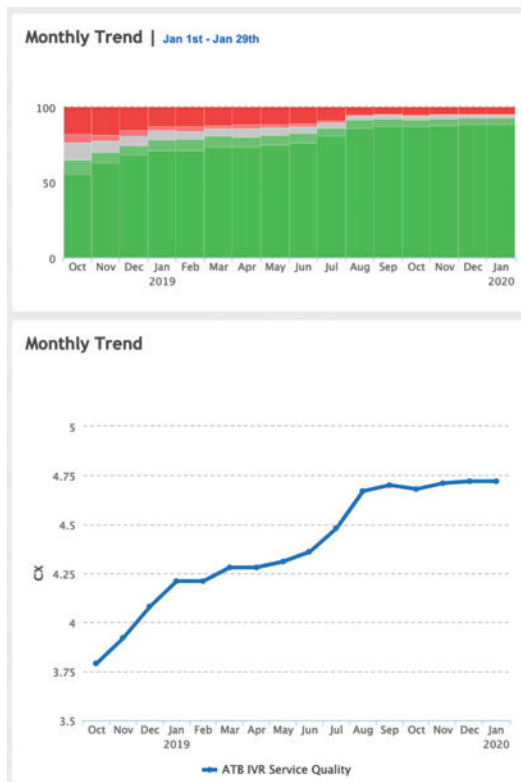
In order to ensure optimal levels of engagement, people can access data that is relevant to them within the Genesys environment. This means there is no switching between systems, which of course increases the level of user engagement. This element is critical to ensure employees are committed and engaged on an ongoing basis.

OUTCOMES

Response rates are up by 500% on the previous solution with nearly 34000 responses to IVR surveys and over 1400 responses to chat surveys since launching in October and December respectively.

On the IVR responses, looking at each of the main metrics that have been adopted by ATB, the trend is very similar with positive outcomes and trends continuing in each.

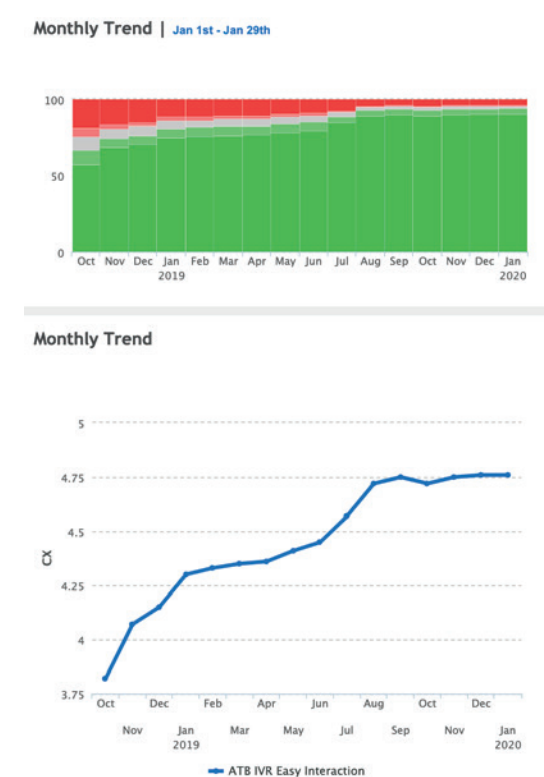
SERVICE QUALITY



ABILITY TO FULFIL REQUEST



EASY INTERACTION (CUSTOMER EFFORT)



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ATB Financial™

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