

DNB

increases first contact resolution through smarter forecasting and scheduling



Customer: DNB

Industry: Banking

Retail customers: 2.1 million

Corporate customer: 220,000

Company size: 7800 employees

Number of branches: 185

Challenges:

- Deliver seamless customer service across all channels
- Accurately forecast demand across 200 different skills and competencies
- Schedule agents to meet demand with maximum efficiency
- Ensure "fair" scheduling across hundreds of agents

DNB is using Workforce Management tools to resolve more customer enquiries at the first interaction. Smart forecasting and scheduling ensure that it has the right mix of agents with the necessary skills and expertise to handle calls, online chat, emails and other channels. The result has been a great leap in both customer and agent satisfaction.

The key is customer service

DNB is the largest financial services group in Norway. It employs 13,000 people, of whom around 1,000 work in its contact centers.

DNB has always had a strong reputation for corporate banking. In 2005, DNB made a concerted effort to build its retail banking business. It developed a contemporary brand designed to appeal to a broader audience and it committed to delivering outstanding customer service.

Multi-channel strategy

Norway has a very high penetration of broadband, smartphones and tablets. The majority of consumers are comfortable online and DNB has around 1.6 million customers who use its Internet-based services.

"In Norway, people like to pick up the phone and talk to an agent or chat online. Our customers' use of the contact center is increasing compared to use of the branches" explains Grethe Smith-Meyer. "Consequently this has put the contact center at the very heart of our customer service strategy."

As part of its retail banking strategy, DNB wanted customers to be able to do their banking using any channel they wished. So DNB was one of the first banks in Norway to offer an SMS service—enabling customers to check account balances and transfer money with just a few key strokes.

Solutions:

- Virtual Customer Service
- Digital Customer Service
- Genesys Voice Platform
- Reporting & Analytics
- Workforce Optimization
- Voice Self-service
- CRM Integration

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Grethe Smith-Meyer

Vice President Contact Center Operations

DNB was also an early adopter of social media. DNB has 206,000 subscribers to its Facebook page.

“We have been using Facebook as a marketing tool for a couple of years now,” says Grethe Smith-Meyer, Vice President Contact Center Operations

“We use it to provide information—so we will tell our subscribers about a new account or a new insurance product. Or if there is a problem with a system we let people know via Facebook.”

Contact center modernization

One of the greatest challenges created by the DNB multi-channel strategy is how to manage all of the channels in a way that delivers seamless customer service.

DNB has recently restructured its contact centers in order to resolve as many customer queries as possible on the first contact. In the past, calls have not always been routed to an agent with the necessary expertise or knowledge. Customer Service and Sales were organized in separate units. This was challenging both technically and organizationally and difficult to communicate to the customers.

“From a customer’s point of view, service and sales are interlinked. Finding the right product is good service!”

Working with Genesys, DNB has restructured its contact centers in order to increase first contact resolution.

“We recognize that no agent can have all the skills required,” explains Grethe Smith-Meyer, “so we decided to train agents to become experts in specific areas. Then we can direct relevant enquiries to them which they can handle. This empowers the agent, who feels confident in the advice they are giving. At the same time, the customer senses the expertise of the agent and feels confident in the answer. Both the customer and the agent feel more satisfied.”

DNB has developed a matrix of competencies and skills. The challenge is to ensure that there is the right mix of agents with the rights skills and competencies available to resolve customer

enquiries quickly. Genesys provides DNB with the forecasting and planning capabilities that are driving its first contact resolution strategy. The results are showing that since the implementation, first contact resolution has improved by 6%, and continues to grow.

Workforce management

The challenge of resolving customer queries the first time has made forecasting and scheduling much more complex. It means juggling a larger range of 200 skills and competencies.

“We are open 24 hours a day, 7 days a week although we are not able to guarantee the availability of all our skill-sets 24/7. Our experience, however, is that our customers tolerate that not all competencies are available late at night and during the weekends. They understand that we do not offer advice on mortgages during the night and are more than happy to be contacted the next day. More urgent inquiries, such as card block services, are expected to be offered 24/7 and are delivered.”

DNB has a strong commitment to agent satisfaction because it believes this leads to customer satisfaction. As a result, DNB has a relatively low turnover of agents in its contact centers.

Agents have a very acute sense of fairness. They don’t mind working hard but they want to feel that they are being treated fairly. So, for example, no agent likes to work on Saturday nights. Genesys Workforce Management distributes shifts so that no agent does a disproportionate number of Saturday night shifts.

Even with high levels of agent retention, agents do change jobs. Genesys Workforce Management enables DNB to see if it needs to increase the amount of expertise or skills in specific areas.

“Perhaps the most important thing I have learnt from my experience is the value of having a fully integrated forecasting and scheduling tool. When you can see the whole value chain, you get much greater insight into the way that the contact center performs and can make much more accurate forecasts.”

Grethe Smith-Meyer, Vice President Contact Center Operations

New KPIs put customer service first

DNB has changed the KPIs with which it measures the performance of agents. In the past, it looked at the number of calls an agent took in an hour. Today, it looks at how many calls were resolved the first time.

DNB has also devised a simple approach to measuring customer satisfaction. Within a few minutes of a call ending, customers receive a SMS message asking them to rate the call on a scale of 1-6. The overall rating for DNB is currently around 5.25, which is very high.

“We measure customer satisfaction down to the individual agent. Each team leader has a score for his or her team, and each agent has a personal score. If a particular customer is dissatisfied, the team leader calls him or her back and tries to resolve any issues. It can often turn an unhappy customer into a delighted customer.”

The customer satisfaction measure is also an excellent way to give positive feedback to agents. Agents know exactly how customers perceive their service and are inspired to do even better.

A single view of the data

The Genesys Workforce Management (WFM) tools are fully integrated with the routing and other contact center systems. As a result, DNB is able to generate the most accurate forecasts of demand and can schedule agents' time effectively.

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It also enables DNB to identify problems early. For example, on one occasion, the performance of some agents seemed to be falling. DNB quickly identified that this was due to a system problem which reduced the speed at which some agents could access data, rather than their performance with customers.

“Some of my schedulers have worked with different WFM tools but the value of having an interconnected system outweighs the benefit of features that other systems have offered. You can have the most advanced and sophisticated routing strategies, but without an integrated WFM tool you will not be able to fully take advantage of it. it.”

“Forecasting and scheduling have become pivotal in the contact center,” concludes Grethe. “In a way, we are like the conductor of an orchestra—we ensure that there is the right mix of musicians and instruments for any particular performance. Then the musicians can play beautifully.”

RESULTS

Seamless

customer service across all channels

Accurate

forecasting and scheduling reduces costs

Expertise

Increase in first contact resolution based on agent expertise

Satisfaction

Industry-leading customer satisfaction scores

ABOUT GENESYS

Genesys® powers more than 25 billion of the world's best customer experiences each year. Our success comes from connecting employee and customer conversations on any channel, every day. Over 10,000 companies in more than 100 countries trust our #1 customer experience platform to drive great business outcomes. Genesys on-premise and cloud solutions are built to be fluid, instinctive and profoundly empowering. Combining the best of technology and human ingenuity, we work the way you think.

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