

# Aligning customer experience with banking processes

Fast-growing mBank balances service efficiency with omnichannel customer lifestyles



**Customer:** mBank

**Industry:** Financial services

**Location:** Poland

**Contact center size:** More than 700 agents

## Challenges:

- Transform customer experience with intelligent routing and IVR
- Grow outbound and omnichannel capabilities including chat and social media support

## Platform:

- Genesys PureConnect platform

## Solutions:

- Inbound
- Outbound
- Digital
- Self-Service
- Automation

## Investing in customer experience innovation

Poland's first fully internet-based institution, mBank, is one of the country's strongest and fastest-growing financial brands — with an increasing presence in Czech and Slovak markets. Among its 5.4 million retail and 22,000 corporate clients are 1.7 million active mobile banking users.

Success at mBank is founded on three strategic pillars: satisfy clients with the best, friendliest service; build a dominant position in mobile banking; and manage resources efficiently. And it wanted to achieve this while growing the business without increasing headcount. This strategy is underpinned by sustained investment in customer experience innovation — driving service improvements, paperless processes and greater productivity for 700-plus agents based at the company's twin contact centers in Lodz.

"The idea was to tightly align our customer service system and banking processes," said Jaroslaw Scigala, Manager, Contact Center Development Division at mBank. "This meant improving routing, IVR and outbound with a solution that offered digital and social media support through easy integration. The answer was PureConnect."

## Small changes make big differences

The financial institution deployed the Genesys® PureConnect™ solution on-premises to improve redundancy and rapidly switch traffic between sites. Over the course of a year, the solution handles about 4.4 million inbound, 5.3 million outbound and 1.6 million IVR connections.

Calls and email are managed within a single queue. And by integrating IVR with finely-tuned routing rules, mBank ensures every incoming call is directed to the right agent with the right product knowledge. The solution's advanced routing capability also scans email for keywords.

“We manage our campaigns with the same number of people. But now they’re twice as effective, with more dials and successful contacts.”

Jaroslav Scigala, Manager, Contact Center Development Division, mBank

## Elevating customer experience

The bank converted these adjustments into tangible customer experience improvements. It reduced the need for customers to wait on hold while their calls were transferred by 32% — alleviating a frustration among customers. In addition, mBank reduced wait times by 30% and cut abandoned calls by 58%.

Service levels for every type of interaction are higher than those achieved using the previous platform. Now customers enjoy quick, hassle-free service; they speak with advisors for complex enquiries and self-serve for simple requests, such as account transfers, checking balances and changing PIN numbers. The IVR system not only provides security authentication and language options, it also gives mBank new insights into customer behaviors.

Outbound sales and marketing activities are more efficient, too. “We manage our campaigns with the same number of people. But now they’re twice as effective, with more dials and successful contacts,” said Scigala.

## Banking to fit around busy lifestyles

Designed with open APIs, the PureConnect solution empowers mBank IT and development teams to accelerate and remove costs from system changes. It also simplifies integration with existing solutions, such as contact center databases and social media tracking tools.

The opportunities for innovation don’t stop there; mBank introduced a mobile banking application and a video-enabled chat service. These make it easier to internally pool knowledge and resources while omnichannel-hungry customers enjoy a more personal, convenient service.

“PureConnect is very stable with new releases coming out all the time. We plan to increase automation with features like voice-activated IVR, chatbots, speech analytics and a workforce management system,” concluded Scigala.

To learn more about the solutions featured in this case study, go to [www.genesys.com](http://www.genesys.com).

### RESULTS

**58% drop**  
in abandoned calls

**32% fewer**  
call transfers

**30% drop**  
in call wait times

**System changes**  
occur faster and more cost efficiently

**100% capture**  
across all interactions

### 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 11,000 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.

Visit us at [genesys.com](http://genesys.com) or call us at +1.888.436.3797

Genesys and the Genesys logo are registered trademarks of Genesys. All other company names and logos may be trademarks or registered trademarks of their respective holders. © 2019 Genesys. All rights reserved.

